



CENTRAL BANK OF TRINIDAD & TOBAGO

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January 15, 2016

**CIRCULAR LETTER
TO ALL FINANCIAL INSTITUTIONS LICENSED
UNDER THE FINANCIAL INSTITUTIONS ACT, 2008**

REF: CB-OIFI-40/2016

SCHEDULE OF FEES AND CHARGES

In 2011, the Central Bank of Trinidad and Tobago (the Central Bank) undertook a study of bank fees and charges for all products and services offered by licensed financial institutions (licensees). By letter dated April 6, 2011 the Central Bank in accordance with section 75(1)(d) of the Financial Institutions Act, 2008 indicated that it intended to make the submission of the Schedule of Fees and Charges (Schedule) an annual reporting requirement.

Accordingly we now request all licensees to submit the Schedule as at December 31, 2015, to the Central Bank by **February 15, 2016**.

Please note that a soft copy of the Schedule (if available), should be submitted to lmurray@central-bank.org.tt. Queries should also be directed to Mrs. Lynette Murray (ext 2389). Hard copies of the Schedule should be addressed to the undersigned. Further, kindly designate a person whom we may contact should clarification on your submission be required.

Your usual co-operation is anticipated and we ask that you acknowledge receipt of this circular letter by signing, dating and returning a copy of the letter.

Yours sincerely

A handwritten signature in blue ink, appearing to read "Michelle Francis-Pantor".

Michelle Francis-Pantor
Deputy Inspector of Financial Institutions
Policy and Market Conduct
FINANCIAL INSTITUTIONS SUPERVISION DEPARTMENT