

BANK OF BARODA (TRINIDAD & TOBAGO LIMITED)
PAYMENT FEES
AS AT JUNE 30TH

	2018		2017		2016	
PAYMENTS FEES						
Debit Card (Locally Branded)	Frequency	Value	Frequency	Value	Frequency	Value
On-us¹ ATM² transaction fees						
ATM enquiry	Other	Free	Other	Free	Other	Free
ATM withdrawal (TT\$)	Other	Free	Other	Free	Other	Free
ATM withdrawal declined	Other	Free	Other	Free	Other	Free
Local Off-us³ ATM transaction fees (LINX)						
ATM enquiry	Per transaction	\$0.50	Per transaction	\$0.50	Per transaction	\$0.50
ATM withdrawal (TT\$)	Per transaction	\$4.00	Per transaction	\$4.00	Per transaction	\$4.00
ATM withdrawal declined	Per transaction	Free	Per transaction	Free	Per transaction	Free
Card Issuance fees						
1st issue fee	Per unit	Free	Per unit	Free	Per unit	Free
Replacement fee	Per unit	\$25.00	Per unit	\$25.00	Per unit	\$25.00
Point of sale fees - debit card						
Usage fee for approved local transaction	Per transaction	\$0.75	Per transaction	\$0.75	Per transaction	\$0.75
Usage fee for declined local transaction	Per transaction	Free	Per transaction	Free	Per transaction	Free
Internet Banking						
Usage fee	Per transaction	Free	Per transaction	Free	Per transaction	Free
Utility payment fee	-	-	-	-	-	-
Telephone Banking						
Usage fee	-	-	-	-	-	-
Utility payment fee	-	-	-	-	-	-
Wire Transfers						
Wire transfer fee outgoing	Per transaction	<USD\$15,000=USD\$10.00, USD\$15,001-USD\$50,000- USD\$15.00, >USD\$50,001- USD\$25.00	Per transaction	<USD15000=USD10, USD15001-USD50000- USD15, >USD50001- USD25	Per transaction	<USD15000=USD10, USD15001- USD50000=USD15, >USD50001=USD25
Wire transfer fee incoming	Other	Free	Other	Free	Other	Free
RTGS⁴ Transactions						
RTGS outgoing transaction fee	Per transaction	<USD\$15,000=USD\$10.00, USD\$15,001-USD\$50,000- USD\$15.00, >USD\$50,001- USD\$25.00	Per transaction	<USD15000=USD10, USD15001-USD50000- USD15, >USD50001- USD25	Per transaction	<USD15000=USD10, USD15001- USD50000=USD15, >USD50001=USD25
RTGS incoming transaction fee	Other	Free	Other	Free	Other	Free
ACH⁵ Transactions - Personal						
ACH fee per transaction	Other	Free	Other	Free	Other	Free
ACH sundry query fee	Other	Free	Other	Free	Other	Free

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ACH Transactions - Business	Frequency	Value	Frequency	Value	Frequency	Value
Maintenance fee	Other	Free	Other	Free	Other	Free
ACH fee per transaction	Other	Free	Other	Free	Other	Free
ACH direct fee (processed by originator)	-	-	-	-	-	-
ACH indirect fee (processed by bank obo originator)	-	-	-	-	-	-
ACH credit return fee	-	-	-	-	-	-
ACH debit return fee	-	-	-	-	-	-
ACH sundry query fee	Other	Free	Other	Free	Other	Free

Source: Central Bank of Trinidad and Tobago

Note : A dash (-) indicates the fee or charge is not levied by the institution and/or the service is not relevant to the institution.

1. On-us: Refer to all transactions using the individual's home bank network
2. ATM: Automated Teller Machine
3. Off-us: Refer to all transactions using another bank's network
4. RTGS: Real Time Gross Settlement System
5. ACH: Automated Clearing House