

**FIRST CITIZENS BANK LIMITED**  
**CREDIT CARD FEES**  
**AS AT JUNE 30TH**

	2018		2017		2016	
<b>CREDIT CARD FEES</b>						
<b>VISA</b>	<b>Frequency</b>	<b>Value</b>	<b>Frequency</b>	<b>Value</b>	<b>Frequency</b>	<b>Value</b>
Maintenance/membership fee	Annually	\$145.00 to \$600.00	Annually	\$145.00	Annually	\$145.00
Cash advance fee	Per transaction	3% of the cash advance	Per transaction	3% of the cash advance	Per transaction	3% of the cash advance
Late payment fee	Monthly	10% of past due amt; Gold, Plat & Sig 5%, min \$50.00	Monthly	10% of past due amt; Gold, Plat & Sig 5%, min \$50.00	Monthly	10% of past due amt, min \$35.00
Over limit fee	Monthly	4% of amount in excess, min \$35.00	Monthly	4% of amount in excess, min \$35.00	Monthly	4% of amount in excess, min \$35.00
Routine statement fee	-	Free	-	Free	-	Free
Interim statement fee	Per unit	\$25.00	Per unit	\$25.00	Per unit	\$25.00
Replacement fee	Per unit	\$50.00 to \$100.00	Per unit	\$100.00	Per unit	\$100.00
<b>Mastercard</b>						
Maintenance/membership fee	Annually	\$200.00	Annually	\$200.00	Annually	\$200.00
Cash advance fee	Per transaction	3% of the cash advance	Per transaction	3% of the cash advance	Per transaction	3% of the cash advance
Late payment fee	Monthly	10% of amount past due, minimum \$35.00	Monthly	10% of amount past due, minimum \$35.00	Monthly	10% of amount past due, minimum \$35.00
Over limit fee	Monthly	4% of amount past due, min \$35.00	Monthly	4% of amount past due, min \$35.00	Monthly	4% of amount past due, min \$35.00
Routine statement fee	-	Free	-	Free	-	Free
Interim statement fee	Per unit	\$25.00	Per unit	\$25.00	Per unit	\$25.00
Replacement fee	Per unit	\$100.00	Per unit	\$100.00	Per unit	\$100.00

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.