

FIRST CITIZENS BANK LIMITED
PAYMENTS 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	-	Free	-	Free	-	Free
ATM withdrawal (TT\$)	Per transaction	Approved \$0.85	Per transaction	Approved \$0.85	Per transaction	Approved \$0.85
ATM withdrawal declined	-	Free	-	Free	-	Free
Local Off-us³ ATM transaction fees (LINX)						
ATM enquiry	Per transaction	Approved \$1.00; Declined \$0.30; Failed free	Per transaction	Approved \$1.00; Declined \$0.30; Failed Free	Per transaction	Approved \$1.00; Declined \$0.30; Failed Free
ATM withdrawal (TT\$)	Per transaction	Approved \$4.00; Failed free	Per transaction	Approved \$4.00; Failed - free	Per transaction	Approved \$4.00; Failed - free
ATM withdrawal declined	Per transaction	\$1.00	Per transaction	\$1.00	Per transaction	\$1.00
Card Issuance fees						
1st issue fee	Per transaction	Free	Per transaction	Free	-	Free
Replacement fee	Per unit	Damaged cards only \$35.00	Per unit	Damaged cards only \$35.00	Per unit	\$35.00
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	\$0.30	Per transaction	\$0.30	Per transaction	\$0.30
Internet Banking						
Usage fee	-	Free	-	Free	-	Free
Utility payment fee	-	Free	-	Free	-	Free
Telephone Banking						
Usage fee	-	Free	-	Free	-	Free
Utility payment fee	-	Free	-	Free	-	Free
Wire Transfers						
Wire transfer fee outgoing	Per transaction	\$65.00	Per transaction	\$65.00	Per transaction	\$65.00
Wire transfer fee incoming	Per transaction	Foreign A/C - 15.00 per currency; TTD A/C - TT\$50.00	Per transaction	Foreign A/C - 15.00 per currency; TTD A/C - TT\$50.00	Per transaction	Foreign A/C - 15.00 per currency; TTD A/C - TT\$50.00
RTGS⁴ Transactions						
RTGS outgoing transaction fee	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$50.00
RTGS incoming transaction fee	-	Free	-	Free	-	Free
ACH⁵ Transactions - Personal						
ACH fee per transaction	Per unit	\$1.25	Per unit	\$1.25	Per unit	\$1.25
ACH sundry query fee	-	-	-	-	-	-

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ACH Transactions - Business	Frequency	Value	Frequency	Value	Frequency	Value
Maintenance fee	Monthly	\$100.00	Monthly	\$100.00	Monthly	\$100.00
ACH fee per transaction	Per transaction	FC to FC \$1.00; FC to other Banks \$1.25	Per transaction	\$1.25	Per unit	\$1.25
ACH direct fee (processed by originator)	Per transaction	\$2.00	Per transaction	\$1.00	Per unit	\$1.00
ACH indirect fee (processed by bank obo originator)	Per transaction	\$1.25	Per transaction	\$1.25	Per unit	\$1.25
ACH credit return fee	Per transaction	\$10.00	Per transaction	\$10.00	Per transaction	\$10.00
ACH debit return fee	Per transaction	Free	Per transaction	\$10.00	Per transaction	\$10.00
ACH sundry query fee	-	-	-	-	-	-

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