

**FIRSTCARIBBEAN INTERNATIONAL BANK (TRINIDAD & TOBAGO) LIMITED**  
**CHEQUING FEES**  
**AS AT JUNE 30TH**

	2018		2017		2016	
<b>CHEQUING FEES</b>						
<b>Personal</b>	<b>Frequency</b>	<b>Value</b>	<b>Frequency</b>	<b>Value</b>	<b>Frequency</b>	<b>Value</b>
Minimum balance threshold	Monthly	\$0.00 to \$500.00 (Personal Chequing Account)	Monthly	\$2,000.00 (Platinum)	Monthly	\$2,000.00
Minimum balance violation fee	-	-	-	-	-	-
Maintenance fee	-	-	-	-	-	-
In-branch deposit transaction (teller) fee	Per transaction	Free	-	-	-	Free
Number of free in-branch deposit transactions per period	-	-	-	-	-	-
In-branch withdrawal transaction (teller) fee	Per transaction	Free	-	-	-	Free
Number of free in-branch withdrawal transactions per period	-	-	-	-	-	-
Cheque book fee	Per unit	\$80.44 (50 leaves) & \$116.44 (100 leaves)	-	Variable fee. Pending client request	-	-
Cheque return fee due to insufficient funds	Per transaction	\$34.50	Per transaction	\$30.00	Per transaction	\$30.00
Cheque stop payment fee	Per unit	Local \$74.75; Foreign Drafts: \$80.50	Per transaction	Local \$65.00; Foreign Drafts: \$50.00	Per unit	\$65.00
Dormant account fee	-	-	-	-	-	-
Overdraft fee (initial)	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement
Overdraft renewal fee	Annually	Pre-determined in the client's Credit Agreement	Annually	Pre-determined in the client's Credit Agreement	Annually	Pre-determined in the client's Credit Agreement

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**AS AT JUNE 30TH**

	2018		2017		2016	
<b>CHEQUING FEES</b>						
<b>Business</b>	<b>Frequency</b>	<b>Value</b>	<b>Frequency</b>	<b>Value</b>	<b>Frequency</b>	<b>Value</b>
Minimum balance threshold	Monthly	\$0.00	-	\$0.00	-	-
Minimum balance violation fee	-	-	-	-	-	-
Maintenance fee	Monthly	\$15.00	Monthly	\$15.00	Monthly	\$15.00
In-branch deposit transaction (teller) fee	Per transaction	Free	-	-	-	Free
Number of free in-branch deposit transactions per period	-	-	-	-	-	-
In-branch withdrawal transaction (teller) fee	Per transaction	2 free, thereafter \$1.00	Per transaction	\$1.00	Per transaction	\$1.00
Number of free in-branch withdrawal transactions per period	Monthly	2 per month	-	None	-	None
Cheque book fee	Per unit	\$80.44 (50 leaves) & \$116.44 (100 leaves)	Per transaction	Variable fee pending amount order. 50 leaves \$80.44, 100 leaves \$116.44	-	-
Cheque return fee due to insufficient funds	Per transaction	\$34.50	Per transaction	\$30.00	Per transaction	\$30.00
Cheque stop payment fee	Per unit	Local \$74.75; Foreign Drafts: \$80.50	Per unit	\$65.00	Per unit	\$65.00
Dormant account fee	-	-	-	-	-	-
Overdraft fee (initial)	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement
Overdraft renewal fee	Annually	Pre-determined in the client's Credit Agreement	Annually	Pre-determined in the client's Credit Agreement	Annually	Pre-determined in the client's Credit Agreement

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.