

REPUBLIC BANK LIMITED  
PAYMENTS FEES  
AS AT JUNE 30TH

|   | 2018             |              | 2017             |              | 2016             |              |
|---|------------------|--------------|------------------|--------------|------------------|--------------|
| <b>PAYMENTS FEES</b>  |                  |              |                  |              |                  |              |
| <b>Debit Card (Locally Branded)</b>                         | <b>Frequency</b> | <b>Value</b> | <b>Frequency</b> | <b>Value</b> | <b>Frequency</b> | <b>Value</b> |
| <b>On-us<sup>1</sup> ATM<sup>2</sup> transaction fees</b>   |                  |              |                  |              |                  |              |
| ATM enquiry   | -                | Free         | -                | Free         | -                | Free         |
| ATM withdrawal (TT\$)                                       | Per transaction  | \$0.75       | Per transaction  | \$0.75       | Per transaction  | \$0.75       |
| ATM withdrawal declined                                     | Per transaction  | \$0.75       | Per transaction  | \$0.75       | Per transaction  | \$0.75       |
| <b>Local Off-us<sup>3</sup> ATM transaction fees (LINX)</b> |                  |              |                  |              |                  |              |
| ATM enquiry   | Per transaction  | \$0.75       | Per transaction  | \$0.75       | Per transaction  | \$0.75       |
| ATM withdrawal (TT\$)                                       | Per transaction  | \$4.00       | Per transaction  | \$4.00       | Per transaction  | \$4.00       |
| ATM withdrawal declined                                     | Per transaction  | \$1.15       | Per transaction  | \$1.15       | Per transaction  | \$1.15       |
| <b>Card Issuance fees</b>                                   |                  |              |                  |              |                  |              |
| 1st issue fee   | -                | Free         | -                | Free         | -                | Free         |
| Replacement fee   | Per unit         | \$50.00      | Per unit         | \$50.00      | Per unit         | \$50.00      |
| <b>Point of sale fees - debit card</b>                      |                  |              |                  |              |                  |              |
| Usage fee for approved local transaction                    | -                | Free         | -                | Free         | -                | Free         |
| Usage fee for declined local transaction                    | -                | Free         | -                | Free         | -                | Free         |
| <b>Internet Banking</b>                                     |                  |              |                  |              |                  |              |
| Usage fee   | -                | Free         | -                | Free         | -                | Free         |
| Utility payment fee   | -                | Free         | -                | Free         | -                | Free         |
| <b>Telephone Banking</b>                                    |                  |              |                  |              |                  |              |
| Usage fee   | -                | Free         | -                | Free         | -                | Free         |
| Utility payment fee   | -                | Free         | -                | Free         | -                | Free         |
| <b>Wire Transfers</b>                                       |                  |              |                  |              |                  |              |
| Wire transfer fee outgoing                                  | Per transaction  | \$65.00      | Per transaction  | \$65.00      | Per transaction  | \$65.00      |
| Wire transfer fee incoming                                  | Per transaction  | \$73.75      | Per transaction  | \$73.75      | Per transaction  | \$73.75      |
| <b>RTGS<sup>4</sup> Transactions</b>                        |                  |              |                  |              |                  |              |
| RTGS outgoing transaction fee                               | Per transaction  | \$65.00      | Per transaction  | \$65.00      | Per transaction  | \$65.00      |
| RTGS incoming transaction fee                               | Per transaction  | \$28.75      | Per transaction  | \$28.75      | Per transaction  | \$28.75      |
| <b>ACH<sup>5</sup> Transactions - Personal</b>              |                  |              |                  |              |                  |              |
| ACH fee per transaction                                     | -                | -            | -                | -            | -                | -            |
| ACH sundry query fee  | -                | -            | -                | -            | -                | -            |

**REPUBLIC BANK LIMITED**  
**PAYMENTS FEES**  
**AS AT JUNE 30TH**

|   | 2018             |              | 2017             |              | 2016             |              |
|---|------------------|--------------|------------------|--------------|------------------|--------------|
| <b>PAYMENTS FEES</b>                                |                  |              |                  |              |                  |              |
| <b>ACH Transactions - Business</b>                  | <b>Frequency</b> | <b>Value</b> | <b>Frequency</b> | <b>Value</b> | <b>Frequency</b> | <b>Value</b> |
| Maintenance fee                                     | Monthly          | \$50.00      | Monthly          | \$50.00      | Monthly          | \$50.00      |
| ACH fee per transaction                             | -                | -            | -                | -            | -                | -            |
| ACH direct fee (processed by originator)            | Per transaction  | \$1.00       | Per transaction  | \$1.00       | Per transaction  | \$1.00       |
| ACH indirect fee (processed by bank obo originator) | Per transaction  | \$3.25       | Per transaction  | \$3.25       | Per transaction  | \$3.25       |
| ACH credit return fee                               | Per transaction  | \$5.00       | Per transaction  | \$5.00       | Per transaction  | \$5.00       |
| ACH debit return fee                                | Per transaction  | \$8.00       | Per transaction  | \$8.00       | Per transaction  | \$8.00       |
| ACH sundry query fee                                | Per transaction  | \$15.00      | Per transaction  | \$15.00      | Per transaction  | \$15.00      |

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.

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