

SCOTIABANK TRINIDAD AND TOBAGO LIMITED
CHEQUING FEES
AS AT JUNE 30TH

	2018		2017		2016	
CHEQUING FEES						
Personal	Frequency	Value	Frequency	Value	Frequency	Value
Minimum balance threshold	-	-	-	-	-	-
Minimum balance violation fee	-	-	-	-	-	-
Maintenance fee	Monthly	\$22.00	Monthly	\$22.00	Monthly	\$22.00
In-branch deposit transaction (teller) fee	Per transaction	\$6.00	Per transaction	\$5.00	Per transaction	\$5.00
Number of free in-branch deposit transactions per period	Monthly	12 transactions whether debits or credits or combination of	Monthly	10 transactions whether debits or credits or combination of	Monthly	10 in-branch transaction, whether debit or credit to account
In-branch withdrawal transaction (teller) fee	Per transaction	\$6.00	Per transaction	\$5.00	Per transaction	\$5.00
Number of free in-branch withdrawal transactions per period	Monthly	12 transactions whether debits or credits or combination of	Monthly	10 transactions whether debits or credits or combination of	Monthly	10 in-branch transaction, whether debit or credit to account
Cheque book fee	-	Free	-	Free	-	Free
Cheque return fee due to insufficient funds	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$40.00
Cheque stop payment fee	Per unit	\$35.00	Per unit	\$35.00	Per unit	\$35.00
Dormant account fee	Other	\$25.00-1st and 2nd year, every 2 yrs thereafter	Other	\$25.00-1st and 2nd year, every 2 yrs thereafter	Other	\$25.00-1st and 2nd year, every 2 yrs thereafter
Overdraft fee (initial)	Monthly	\$30.00 plus int. if used, \$20.00 per item plus int. if > OD limit	Monthly	\$30.00 plus int. if used, \$20.00 per item plus int. if > OD limit	Monthly	\$30.00 plus int. if used, \$20.00 per item plus int. if > OD limit
Overdraft renewal fee	-	-	-	-	-	-

SCOTIABANK TRINIDAD AND TOBAGO LIMITED
CHEQUING FEES
AS AT JUNE 30TH

	2018		2017		2016	
CHEQUING FEES						
Business	Frequency	Value	Frequency	Value	Frequency	Value
Minimum balance threshold	Other	\$500.00	Other	\$500.00	Other	\$500.00
Minimum balance violation fee	-	-	-	-	-	-
Maintenance fee	Monthly	\$35.00 minimum	Monthly	\$35.00 minimum	Monthly	\$35.00 minimum
In-branch deposit transaction (teller) fee	Per transaction	\$1.50	Per transaction	\$1.50	Per transaction	\$1.50
Number of free in-branch deposit transactions per period	Monthly	1 free entry for every \$500.00 of credit balance	Monthly	1 free entry for every \$500.00 of credit balance	Monthly	1 free entry for every \$500.00 of credit balance
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.50	Per transaction	\$1.50	Per transaction	\$1.50
Number of free in-branch withdrawal transactions per period	Monthly	1 free entry for every \$500.00 of credit balance	Monthly	1 free entry for every \$500.00 of credit balance	Monthly	1 free entry for every \$500.00 of credit balance
Cheque book fee	-	Free	-	Free	-	Free
Cheque return fee due to insufficient funds	Per transaction	\$35.00	Per transaction	\$35.00	Per transaction	\$35.00
Cheque stop payment fee	Per unit	\$30.00	Per unit	\$30.00	Per unit	\$30.00
Dormant account fee	Other	\$15.00 1st and 2nd year, every 2 years thereafter	Other	\$15.00 1st and 2nd year, every 2 years thereafter	Other	\$15.00 1st and 2nd year, every 2 years thereafter
Overdraft fee (initial)	Other	Min \$200.00 per overrun plus OD int.	Other	Min \$200.00 per overrun plus OD int.	Other	Min \$200.00 per overrun plus OD int.
Overdraft renewal fee	Annually	1/4% to 1% of authorised limit minimum \$500.00	Annually	1/4% to 1% of authorized limit minimum \$500.00	Annually	1/4% to 1% of authorised limit minimum \$500.00

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.