

SCOTIABANK TRINIDAD AND TOBAGO 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	Per transaction	Free or \$1.00 based on account	Per transaction	Free or \$1.00 based on account	Per transaction	Free or \$1.00 based on account
ATM withdrawal (TT\$)	Per transaction	Free or \$2.00 based on account	Per transaction	Free or \$2.00 based on account	Per transaction	Free or \$2.00 based on account
ATM withdrawal declined	Per transaction	\$0.50	Per transaction	\$0.50	Per transaction	\$1.00
Local Off-us³ ATM transaction fees (LINX)						
ATM enquiry	Per transaction	\$1.00 if approved; \$0.30 if declined	Per transaction	\$1.00 if approved; \$0.30 if declined	Per transaction	\$1.00 if approved; \$0.30 if declined
ATM withdrawal (TT\$)	Per transaction	Free or \$4.00 based on account	Per transaction	Free or \$4.00 based on account	Per transaction	Free or \$4.00 based on account
ATM withdrawal declined	Per transaction	\$1.00	Per transaction	\$1.00	Per transaction	\$1.00
Card Issuance fees						
1st issue fee	-	Free	-	Free	-	Free
Replacement fee	Per unit	Free	Per unit	Free	Per unit	\$45.00
Point of sale fees - debit card						
Usage fee for approved local transaction	Per transaction	Free or \$0.75 based on account	Per transaction	Free or \$0.75 based on account	Per transaction	Free or \$0.75 based on account
Usage fee for declined local transaction	Per transaction	\$0.50	Per transaction	\$0.25	Per transaction	\$0.25
Internet Banking						
Usage fee	-	Free	-	Free	-	Free
Utility payment fee	Other	Cash advance fees apply if credit cards used	Other	Cash advance fees apply if credit cards used	Other	Cash advance fees apply if credit cards used
Telephone Banking						
Usage fee	-	Free	-	Free	-	Free
Utility payment fee	Other	Cash advance fees apply if credit cards used	Other	Cash advance fees apply if credit cards used	Other	Cash advance fees apply if credit cards used
Wire Transfers						
Wire transfer fee outgoing	Per transaction	\$75.00 (but could add beneficiary charges)	Per transaction	\$75.00 (but could add beneficiary charges)	Per transaction	\$75.00 (but could add beneficiary charges)
Wire transfer fee incoming	Per transaction	\$0.00-\$35.00 USD	Per transaction	\$0-\$35.00 \$USD	Per transaction	\$0-\$35.00 \$USD
RTGS⁴ Transactions						
RTGS outgoing transaction fee	Per transaction	TT\$40.00 - non USD, TT\$60.00 - USD transactions	Per transaction	TT\$40.00-non USD, TT\$60.00-USD transactions	Per transaction	TT\$40.00-non USD, TT\$60.00- USD transactions
RTGS incoming transaction fee	-	Free	-	Free	-	Free

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ACH⁵ Transactions - Personal	Frequency	Value	Frequency	Value	Frequency	Value
ACH fee per transaction	Per transaction	-	-	-	Per transaction	\$2.00
ACH sundry query fee	-	Free	-	Free	-	Free
ACH Transactions - Business						
Maintenance fee	-	-	-	-	-	-
ACH fee per transaction	Per transaction	\$0.55	Per transaction	\$0.55	Per transaction	\$1.00
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	\$1.00	Per transaction	\$1.00	Per transaction	\$1.00
ACH credit return fee	Per transaction	\$5.62	Per transaction	\$5.62	Per transaction	\$1.00
ACH debit return fee	Per transaction	\$5.62	Per transaction	\$5.62	Per transaction	\$1.00
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