

**FIRST CITIZENS BANK LIMITED**  
**CHEQUING FEES**  
**AS AT JUNE 30TH**

CHEQUING FEES	2022		2021		2020		2019		2018	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
<b>Personal</b>										
Minimum balance threshold	-	-	-	-	-	-	-	-	-	-
Minimum balance violation fee	-	-	-	-	-	-	-	-	-	-
Maintenance fee	Monthly	\$20.00 per month plus \$1.50 per debit entry	Monthly	\$20.00 per month plus \$1.50 per debit entry	Monthly	\$20.00 per month plus \$1.50 per debit entry	Monthly	\$20.00 per month plus \$1.50 per debit entry	Monthly	\$20.00 per month plus \$1.50 per debit entry
In-branch deposit transaction (teller) fee	Per Transaction	Free	Per Transaction	Free	Per Transaction	Free	Per transaction	Free	Per transaction	Free
Number of free in-branch deposit transactions per period	Per Transaction	Free	Per Transaction	Free	Per Transaction	Free	Per transaction	Free	Per transaction	Free
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry
Number of free in-branch withdrawal transactions per period	-	Nil	-	Nil	-	Nil	-	Nil	-	Nil
Cheque book fee	Per unit	\$10.00	Per unit	\$10.00	Per unit	\$10.00	Per unit	\$10.00	Per unit	\$10.00
Cheque return fee due to insufficient funds	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$50.00
Cheque stop payment fee	Per transaction	\$30.00	Per transaction	\$30.00	Per transaction	\$30.00	Per transaction	\$30.00	Per transaction	\$30.00
Dormant account fee	-	Free	-	Free	-	Free	-	Free	-	Free
Overdraft fee (initial)	Monthly	\$40.00 per item plus int@24% if no OD or in excess. Min \$30.00	Monthly	\$40.00 per item plus int@24% if no OD or in excess. Min \$30.00	Monthly	\$40.00 per item plus int@24% if no OD or in excess. Min \$30.00	Monthly	\$40.00 per item plus int@24% if no OD or in excess. Min \$30.00	Monthly	\$40.00 per item plus int@24% if no OD or in excess. Min \$30.00
Overdraft renewal fee	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00
<b>Business</b>										
Minimum balance threshold	-	-	-	-	-	-	-	-	-	-
Minimum balance violation fee	-	-	-	-	-	-	-	-	-	-
Maintenance fee	Monthly	\$30.00 per month plus \$1.50 per debit entry	Monthly	\$30.00 per month plus \$1.50 per debit entry	Monthly	\$30.00 per month plus \$1.50 per debit entry	Monthly	\$30.00 per month plus \$1.50 per debit entry	Monthly	\$30.00 per month plus \$1.50 per debit entry
In-branch deposit transaction (teller) fee	Per transaction	Free	Per transaction	Free	Per transaction	Free	Per transaction	Free	Per transaction	Free
Number of free in-branch deposit transactions per period	Per transaction	Free	Per transaction	Free	Per transaction	Free	Per transaction	Free	Per transaction	Free
In-branch withdrawal transaction (teller) fee	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry	Per transaction	\$1.50 per debit entry
Number of free in-branch withdrawal transactions per period	-	Nil	-	Nil	-	Nil	-	Nil	-	Nil
Cheque book fee	Per unit	\$10.00	Per unit	\$10.00	Per unit	\$10.00	Per unit	\$10.00	Per unit	\$10.00
Cheque return fee due to insufficient funds	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$50.00
Cheque stop payment fee	Per transaction	\$30.00	Per transaction	\$30.00	Per transaction	\$30.00	Per transaction	\$30.00	Per transaction	\$30.00
Dormant account fee	-	Free	-	Free	-	Free	-	Free	-	Free
Overdraft fee (initial)	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00	Monthly	\$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00
Overdraft renewal fee	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00	Annually	0.75% of limit, minimum \$150.00

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.