

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

	2019		2018		2017		2016	
PAYMENTS FEES								
Debit Card (Locally Branded)	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
On-us¹ ATM² transaction fees								
ATM enquiry	-	Free	-	Free	-	Free	-	Free
ATM withdrawal (TT\$)	-	Free	-	Free	-	Free	-	Free
ATM withdrawal declined	-	Free	-	Free	-	Free	-	Free
Local Off-us³ ATM transaction fees (LINX)								
ATM enquiry	-	Free	-	Free	-	Free	-	Free
ATM withdrawal (TT\$)	-	Free	-	Free	-	Free	-	Free
ATM withdrawal declined	-	Free	-	Free	-	Free	-	Free
Card Issuance fees								
1st issue fee	-	Free	-	Free	-	Free	-	Free
Replacement fee	Per unit	\$30.00	Per unit	\$30.00	Per unit	\$30.00	Per unit	\$30.00
Point of sale fees - debit card								
Usage fee for approved local transaction	-	-	-	-	-	-	-	-
Usage fee for declined local transaction	-	-	-	-	-	-	-	-
Internet Banking								
Usage fee	-	Free	-	Free	-	Free	-	Free
Utility payment fee	-	-	-	-	-	-	-	-
Telephone Banking								
Usage fee	-	Free	-	Free	-	Free	-	Free
Utility payment fee	-	-	-	-	-	-	-	-
Wire Transfers								
Wire transfer fee outgoing	Per transaction	\$74.75 (via internet) & \$164.11 (via branch)	Per transaction	\$74.75 (via internet) & \$164.11 (via branch)	Per transaction	\$65.00 (via internet) & \$75.00 (via branch)	Per transaction	\$65.00 (via internet) & \$75.00 (via branch)
Wire transfer fee incoming	Per transaction	\$28.75 (at our branches), \$34.50 (at other banks)	Per transaction	\$28.75 (at our branches), \$34.50 (at other banks)	Per transaction	\$25.00 (to credit any of our branches), \$30.00 (at another bank)	Per transaction	\$25.00 (to credit any of our branches), \$30.00 (at another bank)
RTGS⁴ Transactions								
RTGS outgoing transaction fee	Per transaction	\$57.50 (via internet) & \$69.00 (via branch)	Per transaction	\$57.50 (via internet) & \$69.00 (via branch)	Per transaction	\$60.00	Per transaction	\$60.00
RTGS incoming transaction fee	-	Free	-	Free	-	Free	-	Free

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	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
ACH⁵ Transactions - Personal								
ACH fee per transaction	Per transaction	\$5.00	Per transaction	\$5.00	Per transaction	\$5.00	Per transaction	\$5.00
ACH sundry query fee	-	-	-	-	-	-	-	-
ACH Transactions - Business								
Maintenance fee	-	-	-	-	-	-	-	-
ACH fee per transaction	Per transaction	\$5.00	Per transaction	\$5.00	Per transaction	\$5.00	Per transaction	\$5.00
ACH direct fee (processed by originator)	-	-	-	-	-	-	-	-
ACH indirect fee (processed by bank obo originator)	-	-	-	-	-	-	-	-
ACH credit return fee	-	-	-	-	-	-	-	-
ACH debit return fee	-	-	-	-	-	-	-	-
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.