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

PAYMENTS FEES	2021		2020		2019		2018		2017	
Debit Card (Locally Branded)	**Frequency**	**Value**	**Frequency**	**Value**	**Frequency**	**Value**	**Frequency**	**Value**	**Frequency**	**Value**
On-us[1] ATM[2] transaction fees										
ATM enquiry	-	Free	-	Free	-	Free	-	Free	-	Free
ATM withdrawal (TT$)	-	Free	-	Free	-	Free	-	Free	-	Free
ATM withdrawal declined	-	Free	-	Free	-	Free	-	Free	-	Free
Local Off-us[3] ATM transaction fees (LINX)										
ATM enquiry	-	Free	-	Free	-	Free	-	Free	-	Free
ATM withdrawal (TT$)	-	Free	-	Free	-	Free	-	Free	-	Free
ATM withdrawal declined	-	Free	-	Free	-	Free	-	Free	-	Free
Card Issuance fees										
1st issue fee	-	Free	-	Free	-	Free	-	Free	-	Free
Replacement fee	Per unit	$30.00	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	-	Free
Utility payment fee	-	-	-	-	-	-	-	-	-	-
Telephone Banking										
Usage fee	-	Free	-	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	$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)
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	$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)
RTGS[4] 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	$57.50 (via internet) & $69.00 (via branch)	Per transaction	$57.50 (via internet) & $69.00 (via branch)	Per transaction	$60.00
RTGS incoming transaction fee	-	Free	-	Free	-	Free	-	Free	-	Free

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PAYMENTS FEES	2021		2020		2019		2018		2017	
ACH[5] Transactions - Personal	**Frequency**	**Value**	**Frequency**	**Value**	**Frequency**	**Value**	**Frequency**	**Value**	**Frequency**	**Value**
ACH fee per transaction	Per transaction	$5.00	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	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.