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

CHEQUING FEES	2022		2021		2020		2019		2018	
Personal	Frequency	Value								
Minimum balance threshold	-	-	-	-	-	-	-	-	-	-
Minimum balance violation fee	-	-	-	-	-	-	-	-	-	-
Maintenance fee	Monthly	\$25.00	Monthly	\$25.00	Monthly	\$25.00	Monthly	\$22.00	Monthly	\$22.00
In-branch deposit transaction (teller) fee	Per transaction	\$10.00	Per transaction	\$8.00	Per transaction	\$8.00	Per transaction	\$6.00	Per transaction	\$6.00
Number of free in-branch deposit transactions per period	Monthly	5 transactions whether debits or credits or combination	Monthly	12 transactions whether debits or credits or combination	Monthly	12 transactions whether debits or credits or combination	Monthly	12 transactions whether debits or credits or combination	Monthly	12 transactions whether debits or credits or combination
In-branch withdrawal transaction (teller) fee	Per transaction	\$10.00	Per transaction	\$8.00	Per transaction	\$8.00	Per transaction	\$6.00	Per transaction	\$6.00
Number of free in-branch withdrawal transactions per period	Monthly	5 transactions whether debits or credits or combination	Monthly	12 transactions whether debits or credits or combination	Monthly	12 transactions whether debits or credits or combination	Monthly	12 transactions whether debits or credits or combination	Monthly	12 transactions whether debits or credits or combination
Cheque book fee	-	Free								
Cheque return fee due to insufficient funds	Per transaction	\$50.00								
Cheque stop payment fee	Per unit	\$35.00								
Dormant account fee	Other	\$25.00-1st and 2nd year, every 2 years thereafter	Other	\$25.00-1st and 2nd year, every 2 years thereafter	Other	\$25.00 1st and \$10.00 2nd year, every 2 years thereafter	Other	\$25.00-1st and 2nd year, every 2 years thereafter	Other	\$25.00-1st and 2nd year, every 2 years 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	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

CHEQUING FEES	2022		2021		2020		2019		2018	
Business	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Minimum balance threshold	Other	\$500.00	Other	\$500.00	Other	\$500.00	Other	\$500.00	Other	\$500.00
Minimum balance violation fee	-	-	-	-	-	-	-	-	-	-
Maintenance fee	Monthly	\$25.00 minimum	Monthly	\$25.00 minimum	Monthly	\$25.00 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	Per transaction	\$1.50	Per transaction	\$1.50
Number of free in-branch deposit transactions per period	Monthly	5 free entry for every \$500.00 of credit balance	Monthly	5 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	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	Per transaction	\$1.50	Per transaction	\$1.50
Number of free in-branch withdrawal transactions per period	Monthly	5 free entry for every \$500.00 of credit balance	Monthly	5 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	Monthly	1 free entry for every \$500.00 of credit balance
Cheque book fee	-	Free	-	Free	-	Free	-	Free	-	Free
Cheque return fee due to insufficient funds	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$50.00	Per transaction	\$35.00	Per transaction	\$35.00
Cheque stop payment fee	Per unit	\$35.00	Per unit	\$35.00	Per unit	\$20.00	Per unit	\$30.00	Per unit	\$30.00
Dormant account fee	Other	\$25.00-1st and 2nd year, every 2 years thereafter	Other	\$25.00-1st and 2nd year, every 2 years thereafter	Other	\$25.00 1st and \$10.00 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. 2.5%	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.	Other	Min \$200.00 per overrun plus OD int.
Overdraft renewal fee	Annually	1% to 1.5% of authorised limit minimum \$500.00	Annually	1% to 1.5% of authorised limit minimum \$500.00	Annually	1% to 1.5% of authorised limit minimum \$500.00	Annually	1/4% to 1% of authorised 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.