PAYMENTS FEES	2024		2023		2022		2021		2020	
Debit Card (Locally Branded)	Frequency	Value								
On-us ¹ ATM ² transaction fees										
ATM enquiry	-	Free								
ATM withdrawal (TT\$)	Per transaction	\$0.75								
ATM withdrawal declined	Per transaction	\$0.75								
Local Off-us ³ ATM transaction fees (LINX)										
ATM enquiry	Per transaction	\$0.75								
ATM withdrawal (TT\$)	Per transaction	\$4.00								
ATM withdrawal declined	Per transaction	\$1.15								
Card Issuance fees										
1st issue fee	-	Free								
Replacement fee	Per unit	\$50.00								
Point of sale fees - debit card										
Usage fee for approved local transaction	-	Free								
Usage fee for declined local transaction	-	Free								
Internet Banking										
Usage fee	-	Free								
Utility payment fee	-	Free								
Telephone Banking										
Usage fee	-	-	-	-	-	-	-	-	-	Free
Utility payment fee	-	-	-	-	-	-	-	-	-	Free
Wire Transfers										
Wire transfer fee outgoing	Per transaction	\$65.00								
Wire transfer fee incoming	Per transaction	\$90.00	Per transaction	\$73.75						
RTGS ⁴ Transactions										
RTGS outgoing transaction fee	Per transaction	\$65.00								
RTGS incoming transaction fee	Per transaction	\$28.75								
ACH ⁵ Transactions - Personal										
ACH fee per transaction	-	-	-	-	-	-	-	-	-	-
ACH sundry query fee	-	-	-	-	-	-	-	-	-	-

REPUBLIC BANK LIMITED PAYMENTS FEES AS AT JUNE 30TH

PAYMENTS FEES	2024		2023		2022		2021		2020	
ACH Transactions - Business	Frequency	Value								
Maintenance fee	-	-	-	-	-	-	-	-	-	-
ACH fee per transaction	-	-	-	-	-	-	-	-	-	-
ACH direct fee (processed by originator)	Per transaction	\$1.00								
ACH indirect fee (processed by bank obo originator)	Per transaction	-	Per transaction	-	-	-	-	-	-	-
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.