

CIBC CARIBBEAN BANK (TRINIDAD AND TOBAGO) LIMITED (formerly FIRST CARIBBEAN INTERNATIONAL BANK (TRINIDAD AND TOBAGO) LIMITED)
PAYMENTS FEES
AS AT JUNE 30TH

PAYMENTS FEES	2025		2024		2023		2022		2021	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Debit Card (Locally Branded)										
On-us ¹ ATM ² transaction fees										
ATM enquiry	Per transaction	\$34.50	Per transaction	\$34.50	Per transaction	\$34.50	Per transaction	\$34.50	-	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	Free	Per unit	Free	Per unit	Free	Per unit	\$30.00	Per unit	\$30.00
Point of sale fees - debit card										
Usage fee for approved local transaction	-	Free	-	Free	-	Free	-	-	-	-
Usage fee for declined local transaction	-	Free	-	Free	-	Free	-	-	-	-
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 (online) & \$164.11 (in-branch)	Per transaction	\$74.75 (online) & \$164.11 (in-branch)	Per transaction	\$74.75 (online) & \$164.11 (in-branch)	Per transaction	\$74.75 (online) & \$164.11 (in-branch)	Per transaction	\$74.75 (online) & \$164.11 (in-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	\$28.75 (at our branches), \$34.50 (at other banks)
RTGS ⁴ Transactions										
RTGS outgoing transaction fee	Per transaction	\$57.50 (online) & \$69.00 (in-branch)	Per transaction	\$57.50 (online) & \$69.00 (in-branch)	Per transaction	\$57.50 (online) & \$69.00 (in-branch)	Per transaction	\$57.50 (online) & \$69.00 (in-branch)	Per transaction	\$57.50 (online) & \$69.00 (in-branch)
RTGS incoming transaction fee	Per transaction	\$57.50 (online)	-	\$57.50 (online)	-	Free	-	Free	-	Free
ACH ⁵ Transactions - Personal										
ACH fee per transaction	Per transaction	Free	Per transaction	Free	Per transaction	Free	Per transaction	\$5.00	Per transaction	\$5.00
ACH sundry query fee	-	-	-	-	-	-	-	-	-	-

CIBC CARIBBEAN BANK (TRINIDAD AND TOBAGO) LIMITED (formerly FIRST CARIBBEAN INTERNATIONAL BANK (TRINIDAD AND TOBAGO) LIMITED)
PAYMENTS FEES
AS AT JUNE 30TH

PAYMENTS FEES	2025		2024		2023		2022		2021	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
ACH Transactions - Business										
Maintenance fee	-	-	-	-	-	-	-	-	-	-
ACH fee per transaction	-	-	-	-	-	-	-	-	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.