

FIRST CITIZENS BANK LIMITED  
CHEQUING FEES  
AS AT JUNE 30TH

| CHEQUING FEES                                               | 2025            |                                                                    | 2024            |                                                                    | 2023            |                                                                    | 2022            |                                                                    | 2021            |                                                                    |
|-------------------------------------------------------------|-----------------|--------------------------------------------------------------------|-----------------|--------------------------------------------------------------------|-----------------|--------------------------------------------------------------------|-----------------|--------------------------------------------------------------------|-----------------|--------------------------------------------------------------------|
|                                                             | Frequency       | Value                                                              | Frequency       | Value                                                              | Frequency       | Value                                                              | Frequency       | Value                                                              | Frequency       | Value                                                              |
| Personal                                                    |                 |                                                                    |                 |                                                                    |                 |                                                                    |                 |                                                                    |                 |                                                                    |
| Minimum balance threshold                                   | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  |
| Minimum balance violation fee                               | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  |
| Maintenance fee                                             | Monthly         | \$20.00                                                            | Monthly         | \$20.00 per month plus \$1.50 per debit entry; Add \$2.50          | Monthly         | \$20.00 per month plus \$1.50 per debit entry                      | Monthly         | \$20.00 per month plus \$1.50 per debit entry                      | Monthly         | \$20.00 per month plus \$1.50 per debit entry                      |
| In-branch deposit transaction (teller) fee                  | Per Transaction | -                                                                  | Per Transaction | Free                                                               | Per Transaction | Free                                                               | Per Transaction | Free                                                               | Per Transaction | Free                                                               |
| Number of free in-branch deposit transactions per period    | Per Transaction | -                                                                  | Per Transaction | Free                                                               | Per Transaction | Free                                                               | Per Transaction | Free                                                               | Per Transaction | Free                                                               |
| In-branch withdrawal transaction (teller) fee               | Per transaction | \$1.50 per debit (first 5); \$2.50 per debit entry thereafter      | Per transaction | \$1.50 per debit entry                                             | Per transaction | \$1.50 per debit entry                                             | Per transaction | \$1.50 per debit entry                                             | Per transaction | \$1.50 per debit entry                                             |
| Number of free in-branch withdrawal transactions per period | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  |
| Cheque book fee                                             | Per unit        | \$12.50                                                            | Per unit        | \$12.50                                                            | Per unit        | \$10.00                                                            | Per unit        | \$10.00                                                            | Per unit        | \$10.00                                                            |
| Cheque return fee due to insufficient funds                 | Per transaction | \$50.00                                                            | Per transaction | \$50.00                                                            | Per transaction | \$50.00                                                            | Per transaction | \$50.00                                                            | Per transaction | \$50.00                                                            |
| Cheque stop payment fee                                     | Per transaction | \$25.00                                                            | Per transaction | \$25.00                                                            | Per transaction | \$25.00                                                            | Per transaction | \$30.00                                                            | Per transaction | \$30.00                                                            |
| Dormant account fee                                         | -               | -                                                                  | -               | Free                                                               | -               | Free                                                               | -               | Free                                                               | -               | Free                                                               |
| Overdraft fee (initial)                                     | Monthly         | \$40.00 per item plus int. @24% if no OD or in excess. Min \$30.00 | Monthly         | \$40.00 per item plus int. @24% if no OD or in excess. Min \$30.00 | Monthly         | \$40.00 per item plus int. @24% if no OD or in excess. Min \$30.00 | Monthly         | \$40.00 per item plus int. @24% if no OD or in excess. Min \$30.00 | Monthly         | \$40.00 per item plus int. @24% if no OD or in excess. Min \$30.00 |
| Overdraft renewal fee                                       | Annually        | 0.75% of limit, minimum \$150.00                                   | Annually        | 0.75% of limit, minimum \$150.00                                   | Annually        | 0.75% of limit, minimum \$150.00                                   | Annually        | 0.75% of limit, minimum \$150.00                                   | Annually        | 0.75% of limit, minimum \$150.00                                   |
| Business                                                    |                 |                                                                    |                 |                                                                    |                 |                                                                    |                 |                                                                    |                 |                                                                    |
| Minimum balance threshold                                   | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  |
| Minimum balance violation fee                               | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  |
| Maintenance fee                                             | Monthly         | \$30.00 per month plus \$1.50 per debit entry                      | Monthly         | \$30.00 per month plus \$1.50 per debit entry                      | Monthly         | \$30.00 per month plus \$1.50 per debit entry                      | Monthly         | \$30.00 per month plus \$1.50 per debit entry                      | Monthly         | \$30.00 per month plus \$1.50 per debit entry                      |
| In-branch deposit transaction (teller) fee                  | Per transaction | -                                                                  | Per transaction | Free                                                               | Per transaction | Free                                                               | Per transaction | Free                                                               | Per transaction | Free                                                               |
| Number of free in-branch deposit transactions per period    | Per transaction | -                                                                  | Per transaction | Free                                                               | Per transaction | Free                                                               | Per transaction | Free                                                               | Per transaction | Free                                                               |
| In-branch withdrawal transaction (teller) fee               | Per transaction | \$1.50 per debit entry                                             | Per transaction | \$1.50 per debit entry                                             | Per transaction | \$1.50 per debit entry                                             | Per transaction | \$1.50 per debit entry                                             | Per transaction | \$1.50 per debit entry                                             |
| Number of free in-branch withdrawal transactions per period | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  | -               | -                                                                  |
| Cheque book fee                                             | Per unit        | \$12.50                                                            | Per unit        | \$12.50                                                            | Per unit        | \$10.00                                                            | Per unit        | \$10.00                                                            | Per unit        | \$10.00                                                            |
| Cheque return fee due to insufficient funds                 | Per transaction | \$50.00                                                            | Per transaction | \$50.00                                                            | Per transaction | \$50.00                                                            | Per transaction | \$50.00                                                            | Per transaction | \$50.00                                                            |
| Cheque stop payment fee                                     | Per transaction | \$30.00                                                            | Per transaction | \$30.00                                                            | Per transaction | \$30.00                                                            | Per transaction | \$30.00                                                            | Per transaction | \$30.00                                                            |
| Dormant account fee                                         | -               | -                                                                  | -               | Free                                                               | -               | Free                                                               | -               | Free                                                               | -               | Free                                                               |
| Overdraft fee (initial)                                     | Monthly         | \$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00 | Monthly         | \$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00 | Monthly         | \$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00 | Monthly         | \$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00 | Monthly         | \$40.00 per item plus int. @24% if no OD or in excess. Min \$40.00 |
| Overdraft renewal fee                                       | Annually        | 0.75% of limit, minimum \$150.00                                   | Annually        | 0.75% of limit, minimum \$150.00                                   | Annually        | 0.75% of limit, minimum \$150.00                                   | Annually        | 0.75% of limit, minimum \$150.00                                   | Annually        | 0.75% of limit, minimum \$150.00                                   |

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.