

SCOTIABANK 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 <sup>1</sup> ATM <sup>2</sup> transaction fees  |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |
| ATM enquiry                                           | Per transaction | Free or \$1.00 based on account                   | Per transaction | Free or \$1.00 based on account                   | Per transaction | Free or \$1.00 based on account                   | Per transaction | Free or \$1.00 based on account                   | Per transaction | Free or \$1.00 based on account                   |
| ATM withdrawal (TT\$)                                 | Per transaction | Free or \$2.00 based on account                   | Per transaction | Free or \$2.00 based on account                   | Per transaction | Free or \$2.00 based on account                   | Per transaction | Free or \$2.00 based on account                   | Per transaction | Free or \$2.00 based on account                   |
| ATM withdrawal declined                               | Per transaction | \$0.50                                            | Per transaction | \$0.50                                            | Per transaction | \$0.50                                            | Per transaction | \$0.50                                            | Per transaction | \$0.50                                            |
| Local Off-us <sup>3</sup> ATM transaction fees (LINX) |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |
| ATM enquiry                                           | Per transaction | \$1.00 if approved; \$0.30 if declined            | Per transaction | \$1.00 if approved; \$0.30 if declined            | Per transaction | \$1.00 if approved; \$0.30 if declined            | Per transaction | \$1.00 if approved; \$0.30 if declined            | Per transaction | \$1.00 if approved; \$0.30 if declined            |
| ATM withdrawal (TT\$)                                 | Per transaction | Free or \$4.00 based on account                   | Per transaction | Free or \$4.00 based on account                   | Per transaction | Free or \$4.00 based on account                   | Per transaction | Free or \$4.00 based on account                   | Per transaction | Free or \$4.00 based on account                   |
| ATM withdrawal declined                               | Per transaction | \$1.15                                            | Per transaction | \$1.15                                            | Per transaction | \$1.15                                            | Per transaction | \$1.15                                            | Per transaction | \$1.15                                            |
| Card Issuance fees                                    |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |
| 1st issue fee                                         | Other           | Free                                              | -               | Free                                              | -               | Free                                              | -               | Free                                              | -               | Free                                              |
| Replacement fee                                       | Other           | Free                                              | Per unit        | Free                                              | Per unit        | Free                                              | Per unit        | Free                                              | Per unit        | Free                                              |
| Point of sale fees - debit card                       |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |
| Usage fee for approved local transaction              | Per transaction | Free or \$0.75 based on account                   | Per transaction | Free or \$0.75 based on account                   | Per transaction | Free or \$0.75 based on account                   | Per transaction | Free or \$0.75 based on account                   | Per transaction | Free or \$0.75 based on account                   |
| Usage fee for declined local transaction              | Per transaction | \$0.50                                            | Per transaction | \$0.50                                            | Per transaction | \$0.50                                            | Per transaction | \$0.50                                            | Per transaction | \$0.50                                            |
| Internet Banking                                      |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |
| Usage fee                                             | Other           | Free                                              | -               | Free                                              | -               | Free                                              | -               | Free                                              | -               | Free                                              |
| Utility payment fee                                   | Other           | Free                                              | Other           | Free                                              | Other           | Free                                              | Other           | Free                                              | Other           | Free                                              |
| Telephone Banking                                     |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |
| Usage fee                                             | Other           | Free                                              | -               | Free                                              | -               | Free                                              | -               | Free                                              | -               | Free                                              |
| Utility payment fee                                   | Other           | Free                                              | Other           | Free                                              | Other           | Free                                              | Other           | Free                                              | Other           | Free                                              |
| Wire Transfers                                        |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |
| Wire transfer fee outgoing                            | Per transaction | \$0.00 - \$70.00 USD                              | Per transaction | \$0.00 - \$70.00 USD                              | Per transaction | \$0.00 - \$70.00 USD                              | Per transaction | \$0.00 - \$70.00 USD                              | Per transaction | \$0.00 - \$70.00 USD                              |
| Wire transfer fee incoming                            | Per transaction | \$75.00                                           | Per transaction | \$75.00                                           | Per transaction | \$75.00                                           | Per transaction | \$75.00                                           | Per transaction | \$75.00                                           |
| RTGS <sup>4</sup> Transactions                        |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |                 |                                                   |
| RTGS outgoing transaction fee                         | Other           | Free                                              | -               | Free                                              | -               | Free                                              | -               | Free                                              | -               | Free                                              |
| RTGS incoming transaction fee                         | Per transaction | TT\$40.00 - non USD, TT\$60.00 - USD transactions | Per transaction | TT\$40.00 - non USD, TT\$60.00 - USD transactions | Per transaction | TT\$40.00 - non USD, TT\$60.00 - USD transactions | Per transaction | TT\$40.00 - non USD, TT\$60.00 - USD transactions | Per transaction | TT\$40.00 - non USD, TT\$60.00 - USD transactions |

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|                                                     | Frequency       | Value  | Frequency       | Value  | Frequency       | Value  | Frequency       | Value  | Frequency       | Value  |
| ACH <sup>5</sup> Transactions - Personal            |                 |        |                 |        |                 |        |                 |        |                 |        |
| ACH fee per transaction                             | -               | -      | -               | -      | -               | -      | Per transaction | -      | Per transaction | -      |
| ACH sundry query fee                                | -               | Free   | -               | Free   | -               | Free   | -               | Free   | -               | Free   |
| ACH Transactions - Business                         |                 |        |                 |        |                 |        |                 |        |                 |        |
| Maintenance fee                                     | -               | -      | -               | -      | -               | -      | -               | -      | -               | -      |
| ACH fee per transaction                             | Per transaction | \$1.25 | Per transaction | \$1.97 | Per transaction | \$1.97 | Per transaction | \$1.97 | Per transaction | \$1.97 |
| ACH direct fee (processed by originator)            | Per transaction | \$1.00 | Per transaction | \$1.00 | Per transaction | \$1.00 | Per transaction | \$1.00 | Per transaction | \$1.00 |
| ACH indirect fee (processed by bank obo originator) | Per transaction | \$0.68 | Per transaction | \$1.00 | Per transaction | \$1.00 | Per transaction | \$1.00 | Per transaction | \$1.00 |
| ACH credit return fee                               | Per transaction | \$2.25 | Per transaction | \$1.75 | Per transaction | \$1.75 | Per transaction | \$1.75 | Per transaction | \$1.75 |
| ACH debit return fee                                | Per transaction | \$2.25 | Per transaction | \$1.75 | Per transaction | \$1.75 | Per transaction | \$1.75 | Per transaction | \$1.75 |
| 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.