

| PAYMENTS FEES                                         | 2026            |                                                                                        | 2025            |                                                                                           | 2024            |                                                                                           | 2023            |                                                                                           | 2022            |                                                                                           |
|-------------------------------------------------------|-----------------|----------------------------------------------------------------------------------------|-----------------|-------------------------------------------------------------------------------------------|-----------------|-------------------------------------------------------------------------------------------|-----------------|-------------------------------------------------------------------------------------------|-----------------|-------------------------------------------------------------------------------------------|
|                                                       | 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 | -                                                                                      | Per transaction | Free                                                                                      | Other           | Free                                                                                      | Other           | Free                                                                                      | Other           | Free                                                                                      |
| ATM withdrawal (TT\$)                                 | Per transaction | -                                                                                      | Per transaction | Free                                                                                      | Other           | Free                                                                                      | Other           | Free                                                                                      | Other           | Free                                                                                      |
| ATM withdrawal declined                               | Per transaction | -                                                                                      | Per transaction | Free                                                                                      | Other           | Free                                                                                      | Other           | Free                                                                                      | Other           | Free                                                                                      |
| Local Off-us <sup>3</sup> ATM transaction fees (LINX) |                 |                                                                                        |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |
| ATM enquiry                                           | Per transaction | -                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      |
| ATM withdrawal (TT\$)                                 | Per transaction | -                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      |
| ATM withdrawal declined                               | Per transaction | -                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      |
| Card Issuance fees                                    |                 |                                                                                        |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |
| 1st issue fee                                         | Per unit        | -                                                                                      | Per transaction | Free                                                                                      | Per unit        | Free                                                                                      | Per unit        | Free                                                                                      | Per unit        | Free                                                                                      |
| Replacement fee                                       | Per unit        | \$50.00                                                                                | Per transaction | \$25.00                                                                                   | Per unit        | \$25.00                                                                                   | Per unit        | \$25.00                                                                                   | Per unit        | \$25.00                                                                                   |
| Point of sale fees - debit card                       |                 |                                                                                        |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |
| Usage fee for approved local transaction              | Per transaction | -                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      | Per transaction | \$0.75                                                                                    |
| Usage fee for declined local transaction              | Per transaction | -                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      |
| Internet Banking                                      |                 |                                                                                        |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |
| Usage fee                                             | Annually        | -                                                                                      | Other           | Free                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      | Per transaction | Free                                                                                      |
| Utility payment fee                                   | Annually        | -                                                                                      | Other           | Free                                                                                      | -               | -                                                                                         | -               | -                                                                                         | -               | -                                                                                         |
| Telephone Banking                                     |                 |                                                                                        |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |
| Usage fee                                             | -               | -                                                                                      | -               | -                                                                                         | -               | -                                                                                         | -               | -                                                                                         | -               | -                                                                                         |
| Utility payment fee                                   | -               | -                                                                                      | -               | -                                                                                         | -               | -                                                                                         | -               | -                                                                                         | -               | -                                                                                         |
| Wire Transfers                                        |                 |                                                                                        |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |
| Wire transfer fee outgoing                            | Per transaction | <US\$15,000: US\$10.00<br>US\$15,001 - US\$50,000: US\$15.00<br>>US\$50,001: US\$25.00 | Per transaction | <USD\$15,000=USD\$10.00,<br>USD\$15,001-USD\$50,000=US\$15.00,<br>>USD\$50,001=USD\$25.00 | Per transaction | <USD\$15,000=USD\$10.00,<br>USD\$15,001-USD\$50,000=US\$15.00,<br>>USD\$50,001=USD\$25.00 | Per transaction | <USD\$15,000=USD\$10.00,<br>USD\$15,001-USD\$50,000=US\$15.00,<br>>USD\$50,001=USD\$25.00 | Per transaction | <USD\$15,000=USD\$10.00,<br>USD\$15,001-USD\$50,000=US\$15.00,<br>>USD\$50,001=USD\$25.00 |
| Wire transfer fee incoming                            | Per transaction | -                                                                                      | Per transaction | Free                                                                                      | Other           | Free                                                                                      | Other           | Free                                                                                      | Other           | Free                                                                                      |
| RTGS <sup>4</sup> Transactions                        |                 |                                                                                        |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |
| RTGS outgoing transaction fee                         | Per transaction | <US\$15000: US\$10.00<br>US\$15001-US\$50000: US\$15.00<br>>US\$50001: US\$25.00       | Per transaction | <USD\$15,000=USD\$10.00,<br>USD\$15,001-USD\$50,000=US\$15.00,<br>>USD\$50,001=USD\$25.00 | Per transaction | <USD\$15,000=USD\$10.00,<br>USD\$15,001-USD\$50,000=US\$15.00,<br>>USD\$50,001=USD\$25.00 | Per transaction | <USD\$15,000=USD\$10.00,<br>USD\$15,001-USD\$50,000=US\$15.00,<br>>USD\$50,001=USD\$25.00 | Per transaction | <USD\$15,000=USD\$10.00,<br>USD\$15,001-USD\$50,000=US\$15.00,<br>>USD\$50,001=USD\$25.00 |
| RTGS incoming transaction fee                         | Per transaction | -                                                                                      | Other           | Free                                                                                      | Other           | Free                                                                                      | Other           | Free                                                                                      | Other           | Free                                                                                      |
| ACH <sup>5</sup> Transactions - Personal              |                 |                                                                                        |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |                 |                                                                                           |
| ACH fee per transaction                               | Per transaction | -                                                                                      | Per transaction | Free                                                                                      | Other           | Free                                                                                      | Other           | Free                                                                                      | Other           | Free                                                                                      |
| ACH sundry query fee                                  | Per transaction | -                                                                                      | Per transaction | Free                                                                                      | Other           | Free                                                                                      | Other           | Free                                                                                      | Other           | Free                                                                                      |

ANSA BANK LIMITED  
PAYMENT FEES  
AS AT JUNE 30TH 2026

| PAYMENTS FEES                                       | 2026            |                                                                                                            | 2025      |       | 2024      |       | 2023      |       | 2022      |       |
|-----------------------------------------------------|-----------------|------------------------------------------------------------------------------------------------------------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|
|                                                     | Frequency       | Value                                                                                                      | Frequency | Value | Frequency | Value | Frequency | Value | Frequency | Value |
| ACH Transactions - Business                         |                 |                                                                                                            |           |       |           |       |           |       |           |       |
| Maintenance fee                                     | Annually        | -                                                                                                          | Other     | Free  | Other     | Free  | Other     | Free  | Other     | Free  |
| ACH fee per transaction                             | Per transaction | -                                                                                                          | Other     | Free  | Other     | Free  | Other     | Free  | Other     | Free  |
| ACH direct fee (processed by originator)            | Per transaction | -                                                                                                          | -         | -     | -         | -     | -         | -     | -         | -     |
| ACH indirect fee (processed by bank obo originator) | Per transaction | -                                                                                                          | -         | -     | -         | -     | -         | -     | -         | -     |
| ACH credit return fee                               | Per transaction | -                                                                                                          | -         | -     | -         | -     | -         | -     | -         | -     |
| ACH debit return fee                                | Per transaction | -                                                                                                          | -         | -     | -         | -     | -         | -     | -         | -     |
| ACH sundry query fee                                | Per transaction | Within 3 months of date of transaction:<br>\$25.00<br>Prior to 3 months of date of transaction:<br>\$50.00 | Other     | Free  | Other     | Free  | Other     | Free  | Other     | Free  |

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.