

ANSA BANK LIMITED
CHEQUING FEES
AS AT JUNE 30TH

CHEQUING FEES	2023		2022		2021		2020		2019	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Personal										
Minimum balance threshold	Quarterly	-	Quarterly	Quarterly Average Balance (QAB)-\$100.00 (SB), \$1,000.00 (CA)	Quarterly	Quarterly Average Balance (QAB)-\$100.00 (SB), \$1,000.00 (CA)	Quarterly	Quarterly Average Balance (QAB)-\$100.00 (SB), \$1,000.00 (CA)	Quarterly	Quarterly Average Balance (QAB)-\$100.00 (SB), \$1,000.00 (CA)
Minimum balance violation fee	-	-	Quarterly	SB-\$10.00, CA-\$25.00	Quarterly	SB-\$10.00, CA-\$25.00	Quarterly	SB-\$10.00, CA-\$25.00	Quarterly	SB-\$10.00, CA-\$25.00
Maintenance fee	Monthly	Free	Monthly	SB-\$4.00, CA- Free	Monthly	SB-\$4.00, CA- Free	Monthly	SB-\$4.00, CA- Free	Monthly	SB-\$4.00, CA- Free
In-branch deposit transaction (teller) fee	Per transaction	-	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit
Number of free in-branch deposit transactions per period	Other	-	Other	SB-(5 Dr/Cr monthly), CA-(\$5.00 for 25 Dr/Cr quarterly, min-\$5.00)	Other	SB-(5 Dr/Cr monthly), CA-(\$5.00 for 25 Dr/Cr quarterly, min-\$5.00)	Other	SB-(5 Dr/Cr monthly), CA-(\$5.00 for 25 Dr/Cr quarterly, min-\$5.00)	Other	SB-(5 Dr/Cr monthly), CA-(\$5.00 for 25 Dr/Cr quarterly, min-\$5.00)
In-branch withdrawal transaction (teller) fee	Per transaction	-	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit
Number of free in-branch withdrawal transactions per period	Monthly	-	Monthly	SB-(5 Dr/Cr monthly), CA-(\$5.00 for 25 Dr/Cr quarterly, min-\$5.00)	Monthly	SB-(5 Dr/Cr monthly), CA-(\$5.00 for 25 Dr/Cr quarterly, min-\$5.00)	Monthly	SB-(5 Dr/Cr monthly), CA-(\$5.00 for 25 Dr/Cr quarterly, min-\$5.00)	Monthly	SB-(5 Dr/Cr monthly), CA-(\$5.00 for 25 Dr/Cr quarterly, min-\$5.00)
Cheque book fee	Annually	(SB-50, CA-100) leaves free in one FY. \$1.00 per leaf thereafter	Annually	(SB-50, CA-100) leaves free in one FY. \$1.00 per leaf thereafter	Annually	(SB-50, CA-100) leaves free in one FY. \$1.00 per leaf thereafter	Annually	(SB-50, CA-100) leaves free in one FY. \$1.00 per leaf thereafter	Annually	(SB-50, CA-100) leaves free in one FY. \$1.00 per leaf thereafter
Cheque return fee due to insufficient funds	Per transaction	\$25.00	Per transaction	\$25.00	Per transaction	\$25.00	Per transaction	\$25.00	Per transaction	\$25.00
Cheque stop payment fee	Per unit	\$25.00	Per unit	\$25.00	Per unit	\$25.00	Per unit	\$25.00	Per unit	\$25.00
Dormant account fee	-	Free	-	Free	-	Free	-	Free	-	Free
Overdraft fee (initial)	Per transaction	1.5% of principal value, minimum of \$1,000.00	Per transaction	\$0 to \$25k - \$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00 (1/2 paid upfront)	Per transaction	\$0 to \$25k - \$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00 (1/2 paid upfront)	Per transaction	\$0 to \$25k - \$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00 (1/2 paid upfront)	Per transaction	\$0 to \$25k - \$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00 (1/2 paid upfront)
Overdraft renewal fee	Annually	1.5% of principal value, minimum of \$1,000.00	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion

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	Business	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency
Minimum balance threshold	Quarterly	Quarterly Average Balance (QAB)-\$1,000.00	Quarterly	Quarterly Average Balance (QAB)-\$1,000.00	Quarterly	Quarterly Average Balance (QAB)-\$1,000.00	Quarterly	Quarterly Average Balance (QAB)-\$1,000.00	Quarterly	Quarterly Average Balance (QAB)-\$1,000.00
Minimum balance violation fee	Quarterly	\$25.00	Quarterly	\$25.00	Quarterly	\$25.00	Quarterly	\$25.00	Quarterly	\$25.00
Maintenance fee	-	Free	-	Free	-	Free	-	Free	-	Free
In-branch deposit transaction (teller) fee	Per transaction	-	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit
Number of free in-branch deposit transactions per period	Quarterly	-	Quarterly	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter. Min \$5.00	Quarterly	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter. Min \$5.00	Quarterly	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter. Min \$5.00	Quarterly	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter. Min \$5.00
In-branch withdrawal transaction (teller) fee	Per transaction	-	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit	Per transaction	\$1.00 above free limit
Number of free in-branch withdrawal transactions per period	Per transaction	-	Per transaction	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter. Min \$5.00	Per transaction	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter. Min \$5.00	Per transaction	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter. Min \$5.00	Per transaction	\$5.00 for 25 trns debits/credits, \$1.00 per trn thereafter. Min \$5.00
Cheque book fee	Annually	100 leaves free in one FY. \$1.00 per leaf thereafter	Annually	100 leaves free in one FY. \$1.00 per leaf thereafter	Annually	100 leaves free in one FY. \$1.00 per leaf thereafter	Annually	100 leaves free in one FY. \$1.00 per leaf thereafter	Annually	100 leaves free in one FY. \$1.00 per leaf thereafter
Cheque return fee due to insufficient funds	Per transaction	\$25.00	Per transaction	\$25.00	Per transaction	\$25.00	Per transaction	\$25.00	Per transaction	\$25.00
Cheque stop payment fee	Per unit	\$25.00	Per unit	\$25.00	Per unit	\$25.00	Per unit	\$25.00	Per unit	\$25.00
Dormant account fee	Other	Free	Other	Free	Other	Free	Other	Free	Other	Free
Overdraft fee (initial)	Annually	1.5% of principal value, minimum of \$1,000.00	Annually	\$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00 (1/2 paid upfront)	Annually	\$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00 (1/2 paid upfront)	Annually	\$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00 (1/2 paid upfront)	Annually	\$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00 (1/2 paid upfront)
Overdraft renewal fee	Annually	1.5% of principal value, minimum of \$1,000.00	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion	Annually	0.50%, min \$150.00 and max \$30,000.00, 1.25% on increased portion

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.