

**ANSA BANK LIMITED**  
**CHEQUING FEES**  
**AS AT JUNE 30TH**

CHEQUING FEES	2024		2023		2022		2021		2020	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Personal										
Minimum balance threshold	Quarterly	-	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)
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
Maintenance fee	Monthly	Free	Monthly	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	-	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	-	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	-	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	-	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	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)
Overdraft renewal fee	Annually	1.5% of principal value, minimum of \$1,000.00	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

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	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
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	-	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	-	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	-	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	-	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	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)
Overdraft renewal fee	Annually	1.5% of principal value, minimum of \$1,000.00	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

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.