

CIBC CARIBBEAN BANK (TRINIDAD AND TOBAGO) LIMITED (formerly FIRST CARIBBEAN INTERNATIONAL BANK (TRINIDAD AND TOBAGO) LIMITED)

PAYMENTS FEES

AS AT JUNE 30TH

| PAYMENTS FEES   | 2024            |   | 2023            |   | 2022            |   | 2021            |   | 2020            |   |
|---|-----------------|---|-----------------|---|-----------------|---|-----------------|---|-----------------|---|
|   | Frequency       | Value   | Frequency       | Value   | Frequency       | Value   | Frequency       | Value   | Frequency       | Value   |
| <b>Debit Card (Locally Branded)</b>                         |                 |   |                 |   |                 |   |                 |   |                 |   |
| <b>On-us<sup>1</sup> ATM<sup>2</sup> transaction fees</b>   |                 |   |                 |   |                 |   |                 |   |                 |   |
| ATM enquiry   | Per transaction | \$34.50   | Per transaction | \$34.50   | Per transaction | \$34.50   | -               | Free  | -               | Free  |
| ATM withdrawal (TT\$)                                       | -               | Free  | -               | Free  | -               | Free  | -               | Free  | -               | Free  |
| ATM withdrawal declined                                     | -               | Free  | -               | Free  | -               | Free  | -               | Free  | -               | Free  |
| <b>Local Off-us<sup>3</sup> ATM transaction fees (LINX)</b> |                 |   |                 |   |                 |   |                 |   |                 |   |
| ATM enquiry   | -               | Free  | -               | Free  | -               | Free  | -               | Free  | -               | Free  |
| ATM withdrawal (TT\$)                                       | -               | Free  | -               | Free  | -               | Free  | -               | Free  | -               | Free  |
| ATM withdrawal declined                                     | -               | Free  | -               | Free  | -               | Free  | -               | Free  | -               | Free  |
| <b>Card Issuance fees</b>                                   |                 |   |                 |   |                 |   |                 |   |                 |   |
| 1st issue fee   | -               | Free  | -               | Free  | -               | Free  | -               | Free  | -               | Free  |
| Replacement fee   | Per unit        | Free  | Per unit        | Free  | Per unit        | \$30.00   | Per unit        | \$30.00   | Per unit        | \$30.00   |
| <b>Point of sale fees - debit card</b>                      |                 |   |                 |   |                 |   |                 |   |                 |   |
| Usage fee for approved local transaction                    | -               | Free  | -               | Free  | -               | -   | -               | -   | -               | -   |
| Usage fee for declined local transaction                    | -               | Free  | -               | Free  | -               | -   | -               | -   | -               | -   |
| <b>Internet Banking</b>                                     |                 |   |                 |   |                 |   |                 |   |                 |   |
| Usage fee   | -               | Free  | -               | Free  | -               | Free  | -               | Free  | -               | Free  |
| Utility payment fee   | -               | -   | -               | -   | -               | -   | -               | -   | -               | -   |
| <b>Telephone Banking</b>                                    |                 |   |                 |   |                 |   |                 |   |                 |   |
| Usage fee   | -               | Free  | -               | Free  | -               | Free  | -               | Free  | -               | Free  |
| Utility payment fee   | -               | -   | -               | -   | -               | -   | -               | -   | -               | -   |
| <b>Wire Transfers</b>                                       |                 |   |                 |   |                 |   |                 |   |                 |   |
| Wire transfer fee outgoing                                  | Per transaction | \$74.75 (online) & \$164.11 (in-branch)             | Per transaction | \$74.75 (online) & \$164.11 (in-branch)             | Per transaction | \$74.75 (online) & \$164.11 (in-branch)             | Per transaction | \$74.75 (online) & \$164.11 (in-branch)             | Per transaction | \$74.75 (online) & \$164.11 (in-branch)             |
| Wire transfer fee incoming                                  | Per transaction | \$28.75 (at our branches), \$34.50 (at other banks) | Per transaction | \$28.75 (at our branches), \$34.50 (at other banks) | Per transaction | \$28.75 (at our branches), \$34.50 (at other banks) | Per transaction | \$28.75 (at our branches), \$34.50 (at other banks) | Per transaction | \$28.75 (at our branches), \$34.50 (at other banks) |
| <b>RTGS<sup>4</sup> Transactions</b>                        |                 |   |                 |   |                 |   |                 |   |                 |   |
| RTGS outgoing transaction fee                               | Per transaction | \$57.50 (online) & \$69.00 (in-branch)              | Per transaction | \$57.50 (online) & \$69.00 (in-branch)              | Per transaction | \$57.50 (online) & \$69.00 (in-branch)              | Per transaction | \$57.50 (online) & \$69.00 (in-branch)              | Per transaction | \$57.50 (online) & \$69.00 (in-branch)              |
| RTGS incoming transaction fee                               | -               | \$57.50 (online)                                    | -               | Free  | -               | Free  | -               | Free  | -               | Free  |

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|---|-----------------|-------|-----------------|-------|-----------------|--------|-----------------|--------|-----------------|--------|
|   | Frequency       | Value | Frequency       | Value | Frequency       | Value  | Frequency       | Value  | Frequency       | Value  |
| <b>ACH<sup>5</sup> Transactions - Personal</b>      |                 |       |                 |       |                 |        |                 |        |                 |        |
| ACH fee per transaction                             | Per transaction | Free  | Per transaction | Free  | Per transaction | \$5.00 | Per transaction | \$5.00 | Per transaction | \$5.00 |
| ACH sundry query fee                                | -               | -     | -               | -     | -               | -      | -               | -      | -               | -      |
| <b>ACH Transactions - Business</b>                  |                 |       |                 |       |                 |        |                 |        |                 |        |
| Maintenance fee                                     | -               | -     | -               | -     | -               | -      | -               | -      | -               | -      |
| ACH fee per transaction                             | -               | -     | -               | -     | -               | -      | Per transaction | \$5.00 | Per transaction | \$5.00 |
| ACH direct fee (processed by originator)            | -               | -     | -               | -     | -               | -      | -               | -      | -               | -      |
| ACH indirect fee (processed by bank obo originator) | -               | -     | -               | -     | -               | -      | -               | -      | -               | -      |
| ACH credit return fee                               | -               | -     | -               | -     | -               | -      | -               | -      | -               | -      |
| ACH debit return fee                                | -               | -     | -               | -     | -               | -      | -               | -      | -               | -      |
| 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.