## FIRST CITIZENS BANK LIMITED PAYMENTS FEES AS AT JUNE 30TH

PAYMENTS FEES	2024		2023		2022		2021		2020	
Debit Card (Locally Branded)	Frequency	Value								
On-us <sup>1</sup> ATM <sup>2</sup> transaction fees										
ATM enquiry	-	Free								
ATM withdrawal (TT\$)	Per transaction	Approved \$0.60	Per transaction	Approved \$0.85						
ATM withdrawal declined	-	Free								
Local Off-us <sup>3</sup> ATM transaction fees (LINX)										
ATM enquiry	Per transaction	Approved \$0.60; Declined \$0.30; Failed Free								
ATM withdrawal (TT\$)	Per transaction	Approved \$4.00; Failed - \$1.25	Per transaction	Approved \$4.00; Failed - \$1.25	Per transaction	Approved \$4.00; Failed \$1.25	Per transaction	Approved \$4.00; Failed \$1.25	Per transaction	Approved \$4.00; Failed \$1.25
ATM withdrawal declined	Per transaction	\$1.00								
Card Issuance fees										
1st issue fee	Per transaction	Free								
Replacement fee	Per unit	Damaged cards only \$35.00								
Point of sale fees - debit card										
Usage fee for approved local transaction	Per transaction	\$0.75								
Usage fee for declined local transaction	Per transaction	\$0.60								
Internet Banking										
Usage fee	-	Free								
Utility payment fee	-	Free								
Telephone Banking										
Usage fee	-	Free								
Utility payment fee	-	Free								
Wire Transfers										
Wire transfer fee outgoing	Per transaction	\$65.00								
Wire transfer fee incoming	Per transaction	Foreign A/C - 15.00 per currency; TTD A/C - TT\$50.00	Per transaction	Foreign A/C - 15.00 per currency; TTD A/C - TT\$50.00	Per transaction	Foreign A/C - 15.00 per currency; TTD A/C - TT\$50.00	Per transaction	Foreign A/C - 15.00 per currency; TTD A/C - TT\$50.00	Per transaction	Foreign A/C - 15.00 per currency; TTD A/C - TT\$50.00
RTGS <sup>4</sup> Transactions										
RTGS outgoing transaction fee	Per transaction	\$50.00								
RTGS incoming transaction fee	-	Free								
ACH <sup>5</sup> Transactions - Personal										
ACH fee per transaction	Per unit	\$1.25								
ACH sundry query fee	-	-	-	-	-	-	-	-	-	-

## FIRST CITIZENS BANK LIMITED PAYMENTS FEES AS AT JUNE 30TH

PAYMENTS FEES	2024		2023		2022		2021		2020	
ACH Transactions - Business	Frequency	Value								
Maintenance fee	Monthly	\$100.00								
ACH fee per transaction	Per transaction	FC to FC \$1.00; FC to Other Banks \$1.25	Per transaction	FC to FC \$1.00; FC to Other Banks \$1.25	Per transaction	FC to FC \$1.00; FC to other Banks \$1.25	Per transaction	FC to FC \$1.00; FC to other Banks \$1.25	Per transaction	FC to FC \$1.00; FC to other Banks \$1.25
ACH direct fee (processed by originator)	Per transaction	\$2.00								
ACH indirect fee (processed by bank obo originator)	Per transaction	\$1.25								
ACH credit return fee	Per transaction	\$10.00								
ACH debit return fee	Per transaction	\$5.00								
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.