

FIRSTCARIBBEAN INTERNATIONAL BANK (TRINIDAD & TOBAGO) LIMITED
 PAYMENTS FEES
 AS AT JUNE 30TH

| PAYMENTS FEES | 2023 | | 2022 | | 2021 | | 2020 | | 2019 | |
|---|-----------------|---|-----------------|---|-----------------|---|-----------------|---|-----------------|---|
| | Frequency | Value | Frequency | Value | Frequency | Value | Frequency | Value | Frequency | Value |
| Debit Card (Locally Branded) | | | | | | | | | | |
| On-us¹ ATM² transaction fees | | | | | | | | | | |
| ATM enquiry | Per transaction | \$34.50 | Per transaction | \$34.50 | - | Free | - | Free | - | Free |
| ATM withdrawal (TT\$) | - | Free | - | Free | - | Free | - | Free | - | Free |
| ATM withdrawal declined | - | Free | - | Free | - | Free | - | Free | - | Free |
| Local Off-us³ ATM transaction fees (LINX) | | | | | | | | | | |
| ATM enquiry | - | Free | - | Free | - | Free | - | Free | - | Free |
| ATM withdrawal (TT\$) | - | Free | - | Free | - | Free | - | Free | - | Free |
| ATM withdrawal declined | - | Free | - | Free | - | Free | - | Free | - | Free |
| Card Issuance fees | | | | | | | | | | |
| 1st issue fee | - | Free | - | Free | - | Free | - | Free | - | Free |
| Replacement fee | Per unit | Free | Per unit | \$30.00 | Per unit | \$30.00 | Per unit | \$30.00 | Per unit | \$30.00 |
| Point of sale fees - debit card | | | | | | | | | | |
| Usage fee for approved local transaction | - | Free | - | - | - | - | - | - | - | - |
| Usage fee for declined local transaction | - | Free | - | - | - | - | - | - | - | - |
| Internet Banking | | | | | | | | | | |
| Usage fee | - | Free | - | Free | - | Free | - | Free | - | Free |
| Utility payment fee | - | - | - | - | - | - | - | - | - | - |
| Telephone Banking | | | | | | | | | | |
| Usage fee | - | Free | - | Free | - | Free | - | Free | - | Free |
| Utility payment fee | - | - | - | - | - | - | - | - | - | - |
| Wire Transfers | | | | | | | | | | |
| Wire transfer fee outgoing | Per transaction | \$74.75 (via internet) & \$164.11 (via branch) | Per transaction | \$74.75 (via internet) & \$164.11 (via branch) | Per transaction | \$74.75 (via internet) & \$164.11 (via branch) | Per transaction | \$74.75 (via internet) & \$164.11 (via branch) | Per transaction | \$74.75 (via internet) & \$164.11 (via 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) |
| RTGS⁴ Transactions | | | | | | | | | | |
| RTGS outgoing transaction fee | Per transaction | \$57.50 (via internet) & \$69.00 (via branch) | Per transaction | \$57.50 (via internet) & \$69.00 (via branch) | Per transaction | \$57.50 (via internet) & \$69.00 (via branch) | Per transaction | \$57.50 (via internet) & \$69.00 (via branch) | Per transaction | \$57.50 (via internet) & \$69.00 (via branch) |
| RTGS incoming transaction fee | - | Free | - | Free | - | Free | - | Free | - | Free |

FIRSTCARIBBEAN INTERNATIONAL BANK (TRINIDAD & TOBAGO) LIMITED
PAYMENTS FEES
AS AT JUNE 30TH

| PAYMENTS FEES | 2023 | | 2022 | | 2021 | | 2020 | | 2019 | |
|---|-----------------|-------|-----------------|--------|-----------------|--------|-----------------|--------|-----------------|--------|
| | Frequency | Value | Frequency | Value | Frequency | Value | Frequency | Value | Frequency | Value |
| ACH⁵ Transactions - Personal | | | | | | | | | | |
| ACH fee per transaction | Per transaction | Free | Per transaction | \$5.00 | Per transaction | \$5.00 | Per transaction | \$5.00 | Per transaction | \$5.00 |
| ACH sundry query fee | - | - | - | - | - | - | - | - | - | - |
| ACH Transactions - Business | | | | | | | | | | |
| Maintenance fee | - | - | - | - | - | - | - | - | - | - |
| ACH fee per transaction | - | - | - | - | Per transaction | \$5.00 | 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.