

SCOTIABANK TRINIDAD AND TOBAGO LIMITED
CREDIT CARD FEES
AS AT JUNE 30TH

CREDIT CARD FEES	2023		2022		2021		2020		2019	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
VISA										
Maintenance/membership fee	Annually	\$625.00	Annually	\$625.00	Annually	\$625.00	Annually	\$625.00	Annually	\$625.00
Cash advance fee	Per transaction	3.2% of cash advance. Min \$50.00	Per transaction	3.2% of cash advance. Min \$50.00	Per transaction	3% of cash advance. Min \$50.00	Per transaction	3% of cash advance. Min \$50.00	Per transaction	3% of cash advance. Min \$50.00
Late payment fee	% of value	3% of the payment due, minimum-\$100.00	% of value	3% of the payment due, minimum-\$100.00	% of value	3% of the payment due, minimum-\$100.00	% of value	3% of the payment due, minimum-\$100.00	% of value	3% of the payment due, minimum-\$75.00
Over limit fee	% of value	3% of the balance over credit limit, minimum-\$100.00	% of value	3% of the balance over credit limit, minimum-\$100.00	% of value	3% of the balance over credit limit, minimum-\$100.00	% of value	3% of the balance over credit limit, minimum-\$100.00	% of value	3% of the balance over credit limit, minimum-\$75.00
Routine statement fee	-	Free	-	Free	-	Free	-	Free	-	Free
Interim statement fee	Per unit	\$30.00	Per unit	\$30.00	Per unit	\$30.00	Per unit	\$30.00	Per unit	\$30.00
Replacement fee	Per unit	\$100.00	Per unit	\$100.00	Per unit	\$100.00	Per unit	\$100.00	Per unit	\$65.00
Mastercard										
Maintenance/membership fee	Annually	\$165.00	Annually	\$165.00	Annually	\$165.00	Annually	\$165.00	Annually	\$165.00
Cash advance fee	Per transaction	3.2% of cash advance. Min \$50.00	Per transaction	3.2% of cash advance. Min \$50.00	Per transaction	3% of cash advance. Min \$50.00	Per transaction	3% of cash advance. Min \$50.00	Per transaction	3% of cash advance. Min \$50.00
Late payment fee	% of value	3% of the payment due, minimum-\$100.00	% of value	3% of the payment due, minimum-\$100.00	% of value	3% of the payment due, minimum-\$100.00	% of value	3% of the payment due, minimum-\$100.00	% of value	3% of the payment due, minimum-\$75.00
Over limit fee	% of value	3% of the balance over credit limit, minimum-\$100.00	% of value	3% of the balance over credit limit, minimum-\$100.00	% of value	3% of the balance over credit limit, minimum-\$100.00	% of value	3% of the balance over credit limit, minimum-\$100.00	% of value	3% of the balance over credit limit, minimum-\$75.00
Routine statement fee	-	Free	-	Free	-	Free	-	Free	-	Free
Interim statement fee	Per unit	\$30.00	Per unit	\$30.00	Per unit	\$30.00	Per unit	\$30.00	Per unit	\$30.00
Replacement fee	Per unit	\$100.00	Per unit	\$100.00	Per unit	\$100.00	Per unit	\$100.00	Per unit	\$65.00

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.