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

CREDIT CARD FEES	2024		2023		2022		2021		2020	
VISA	Frequency	Value								
Maintenance/membership fee	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	3.2% of cash advance. Min \$50.00	Per transaction	3% of cash advance. Min \$50.00	Per transaction	3% of cash advance. Min \$50.00
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- \$100.00
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- \$100.00
Routine statement fee		Free	-	Free	-	Free		Free	-	Free
Interim statement fee	Per unit	\$30.00								
Replacement fee	Per unit	\$100.00								
Mastercard										
Maintenance/membership fee	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	3.2% of cash advance. Min \$50.00	Per transaction	3% of cash advance. Min \$50.00	Per transaction	3% of cash advance. Min \$50.00
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- \$100.00
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- \$100.00
Routine statement fee	-	Free								
Interim statement fee	Per unit	\$30.00								
Replacement fee	Per unit	\$100.00								

Note: A dash (-) indicates the fee or charge is not levied by the institution and/or the service is not relevant to the institution.