

# **Schedule of Charges**

## **Trinidad**

### **Platinum Banking**

Effective: December 10, 2020

## **Schedule of Charges**

### **CONTENTS**

**1 CURRENT & SAVINGS ACCOUNTS - TTD**

**2 CURRENT & SAVINGS ACCOUNTS - Foreign Currency**

**3 SUNDRY SERVICES**

**4 LENDING & CARD SERVICES**

## Schedule of Interest Rates & Charges

### PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

Platinum Chequing Account (Product Code 783) (Account Class: PCAPT)	
Minimum Opening Balance	TTD 0.00
<b>Interest Rates:</b>	
Minimum Daily Balance to Earn Interest	n/a
\$0 - \$49,999.99	0.10%
\$50,000 - \$249,999.99	0.50%
\$250,000 - \$499,999.99	0.75%
\$500,000 & Over	1.00%
<b>Fees:</b>	
Minimum monthly service fee	N/A
Withdrawals / Cheques per entry	No Charge
Deposits / Credits - In Branch/Over the Counter	No Charge

Personal Chequing Account (Product Code 121) (Account Class: PCANIB)	
Minimum Amount to Open	TTD 500.00
<b>Interest Rates:</b>	
Minimum Monthly Balance to Earn Interest	TTD 500.00
Interest Rate	0.00%
<b>Fees:</b>	
Minimum monthly service fee	\$10.00
Withdrawals / Cheques per entry	\$1.50
Deposits / Credits - In Branch/Over the Counter	No Charge

Platinum Savings Account (Product Code 953) (Account Class: PSAPT)	
Minimum Amount to Open	TTD 0.00
<b>Interest Rates:</b>	
Minimum Monthly Balance to Earn Interest	TTD 15,000.00
Interest Rate	0.20%
<b>Fees:</b>	
Minimum monthly service fee	N/A
Withdrawals / Cheques per entry	No Charge
Deposits / Credits - In Branch/Over the Counter	No Charge

Personal Savings Account (Product Code 33) (Account Class: PCACC)	
Minimum Amount to Open	TTD 500.00
<b>Interest Rates:</b>	
Minimum Monthly Balance to Earn Interest	TTD 500.00
Interest Rate	0.00%
<b>Fees:</b>	
Minimum monthly service fee	TTD 10.00
Withdrawals / Cheques per entry	TTD 1.50
Deposits / Credits - In Branch/Over the Counter	No Charge

**Note:**

All figures are quoted in Trinidad Dollars unless otherwise stated.

## Schedule of Interest Rates & Charges

### PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - USD CURRENCY

Platinum Chequing Account - USD (Product 904)	(Account Class: PCAPT)
Minimum Opening Balance	USD 0.00
<b>Interest Rates:</b>	
Minimum Daily Balance to Earn Interest	USD 1,000.00
US \$0 - \$999	0.000%
US \$1K - \$9,999	0.010%
US \$10,000 - \$499,999	0.025%
US \$500,000 & Over	0.200%
<b>Fees:</b>	
Minimum monthly service fee	N/A
Withdrawals / Cheques per entry	No Charge
Deposits / Credits - In Branch/Over the Counter	No Charge

Platinum Chequing Account - GBP (Product 935)	(Account Class: PCAPT)
Minimum Opening Balance	GBP 0.00
<b>Interest Rates:</b>	
Minimum Daily Balance to Earn Interest	N/A
<b>Fees:</b>	
Minimum monthly service fee	No Charge
Withdrawals / Cheques per entry	No Charge
Deposits / Credits - In Branch/Over the Counter	No Charge

Platinum Chequing Account - XCD (Product 86)	(Account Class: PCAPT)
Minimum Opening Balance	XCD 0.00
<b>Interest Rates:</b>	
Minimum Daily Balance to Earn Interest	N/A
<b>Fees:</b>	
Minimum monthly service fee	No Charge
Withdrawals / Cheques per entry	No Charge
Deposits / Credits - In Branch/Over the Counter	No Charge

Platinum Chequing Account - CAD (Product 280)	(Account Class: PCAPT)
Minimum Opening Balance	CAD 0.00
<b>Interest Rates:</b>	
Minimum Daily Balance to Earn Interest	N/A
<b>Fees:</b>	
Minimum monthly service fee	No Charge
Withdrawals / Cheques per entry	No Charge
Deposits / Credits - In Branch/Over the Counter	No Charge

Platinum Chequing Account - EUR (Product 281)	(Account Class: PCAPT)
Minimum Opening Balance	EUR 0.00
<b>Interest Rates:</b>	
Minimum Daily Balance to Earn Interest	N/A
<b>Fees:</b>	
Minimum monthly service fee	No Charge
Withdrawals / Cheques per entry	No Charge
Deposits / Credits - In Branch/Over the Counter	No Charge
EURO deposit charge	0.7% p.a. of Average Monthly Balance

Platinum Chequing Account - BBD (Product 87)	(Account Class: PCAPT)
Minimum Opening Balance	BBD 0.00
<b>Interest Rates:</b>	
Minimum Daily Balance to Earn Interest	N/A
<b>Fees:</b>	
Minimum monthly service fee	No Charge
Withdrawals / Cheques per entry	No Charge
Deposits / Credits - In Branch/Over the Counter	No Charge

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## Schedule of Interest Rates & Charges

### PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - USD CURRENCY

<b>Chequing Account - USD (Product 24)</b> (Account Class: PCANIB)	
Minimum Amount to Open	USD 500.00
<b>Interest Rates:</b>	
Minimum Monthly Balance to Earn Interest	USD 500.00
Interest Rate	0.05%
<b>Fees:</b>	
Minimum monthly service fee	USD 2.00
Withdrawals / Cheques per entry	USD 0.25
Deposits / Credits - In Branch/Over the Counter	Unlimited

<b>Chequing Account - GBP (Product 120)</b> (Account Class: PCANIB)	
Minimum Amount to Open	£500.00
<b>Interest Rates:</b>	
Minimum Monthly Balance to Earn Interest	N/A
Interest Rate	0.00%
<b>Fees:</b>	
Minimum monthly service fee	£2.00
Withdrawals / Cheques per entry	£0.25
Deposits / Credits - In Branch/Over the Counter	Unlimited

<b>Chequing Account - XCD (Product 84)</b> (Account Class: PCANIB)	
Minimum Amount to Open	XCD 500
<b>Interest Rates:</b>	
Minimum Monthly Balance to Earn Interest	N/A
Interest Rate	0.00%
<b>Fees:</b>	
Minimum monthly service fee	XCD 2.00
Withdrawals / Cheques per entry	XCD 0.25
Deposits / Credits - In Branch/Over the Counter	Unlimited

<b>Chequing Account - CAD (Product 23)</b> (Account Class: PCANIB)	
Minimum Amount to Open	CAD 500.00
<b>Interest Rates:</b>	
Minimum Monthly Balance to Earn Interest	N/A
Interest Rate	0.00%
<b>Fees:</b>	
Minimum monthly service fee	CAD 2.00
Withdrawals / Cheques per entry	CAD 0.25
Deposits / Credits - In Branch/Over the Counter	Unlimited

<b>Chequing Account - EURO (Product 122)</b> (Account Class: PCANIB)	
Minimum Amount to Open	€ 500.00
<b>Interest Rates:</b>	
Minimum Monthly Balance to Earn Interest	N/A
Interest Rate	0.00%
<b>Fees:</b>	
Minimum monthly service fee	€ 2.00
Withdrawals / Cheques per entry	€ 0.25
Deposits / Credits - In Branch/Over the Counter	Unlimited
EURO deposit charge	0.7% p.a. of Average Monthly Balance

<b>Chequing Account - BBD (Product 85)</b> (Account Class: PCANIB)	
Minimum Amount to Open	BBD 500
<b>Interest Rates:</b>	
Minimum Monthly Balance to Earn Interest	N/A
Interest Rate	0.00%
<b>Fees:</b>	
Minimum monthly service fee	BBD 2.00
Withdrawals / Cheques per entry	BBD 0.25
Deposits / Credits - In Branch/Over the Counter	Unlimited

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## Schedule of Interest Rates & Charges

### PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - USD CURRENCY

<b>Platinum Savings Account - USD (Product 952 )</b>		<i>(Account Class: PSAPT)</i>
Minimum Amount to Open		N/A
<b>Interest Rates:</b>		
Minimum Monthly Balance to Earn Interest		USD 1,000.00
Interest Rate		0.05%
<b>Fees:</b>		
Minimum monthly service fee		N/A
Withdrawals / Cheques per entry		No Charge
Deposits / Credits - In Branch/Over the Counter		No Charge

<b>Platinum Savings Account - GBP (Product 99 )</b>		<i>(Account Class: PSAPT)</i>
<b>Fees:</b>		
Minimum monthly service fee		N/A
Withdrawals / Cheques per entry		No Charge
Deposits / Credits - In Branch/Over the Counter		No Charge

<b>Platinum Savings Account - XCD (Product 88 )</b>		<i>(Account Class: PSAPT)</i>
<b>Fees:</b>		
Minimum monthly service fee		N/A
Withdrawals / Cheques per entry		No Charge
Deposits / Credits - In Branch/Over the Counter		No Charge

<b>Platinum Savings Account - CAD (Product 98 )</b>		<i>(Account Class: PSAPT)</i>
<b>Fees:</b>		
Minimum monthly service fee		N/A
Withdrawals / Cheques per entry		No Charge
Deposits / Credits - In Branch/Over the Counter		No Charge

<b>Platinum Savings Account - EURO (Product 100)</b>		<i>(Account Class: PSAPT)</i>
<b>Fees:</b>		
Minimum monthly service fee		N/A
Withdrawals / Cheques per entry		No Charge
Deposits / Credits - In Branch/Over the Counter		No Charge
EURO deposit charge		0.7% p.a. of Average Monthly Balance

<b>Platinum Savings Account - BBD (Product 89 )</b>		<i>(Account Class: PSAPT)</i>
<b>Fees:</b>		
Minimum monthly service fee		N/A
Withdrawals / Cheques per entry		No Charge
Deposits / Credits - In Branch/Over the Counter		No Charge

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## Schedule of Charges

TRANSACTION AND SUNDRY SERVICES						
	CHARGES (pre - VAT)	FST 15%	FINAL CHARGES (incl. VAT)			
<b>INTERNET AND TELEPHONE BANKING</b>						
Monthly Access Fee	Free		N/A	Free		
<b>WIRE TRANSFERS</b>						
<b>International Outgoing Wire Transfers</b>	Via Internet	Via Branch	Via Internet	Via Branch	Via Internet	Via Branch
\$1 to \$9,999.99	TTD 65.00	TTD 142.70	9.75	21.41	TTD 74.75	TTD 164.11
\$10,000.00 to \$99,999.99	TTD 65.00	TTD 142.70	9.75	21.41	TTD 74.75	TTD 164.11
\$100,000 and Over	TTD 65.00	TTD 142.70	9.75	21.41	TTD 74.75	TTD 164.11
<b>1st Send Wire Transfers</b>						
\$1 to \$67,700.00	TTD 55.65	n/a	8.35	n/a	TTD 64.00	n/a
<b>Local / Regional Transfers</b>						
To an account held at other local banks via RTGS	TTD 50.00	TTD 60.00	7.50	9.00	TTD 57.50	TTD 69.00
To an account held at one of our regional branches	TTD 55.00	TTD 65.00	8.25	9.75	TTD 63.25	TTD 74.75
<b>Incoming Wire Transfers</b>						
To credit an account at one of our branches		TTD 25.00		3.75		TTD 28.75
To credit an account held at other local banks		TTD 30.00		4.50		TTD 34.50
Payable on presentation of Photo Identification		No charge		N/A		No charge
Returned Wire Payments: Incoming and Outgoing		TTD 25.00		3.75		TTD 28.75
Tracers on Wire Transfers		TTD 150.00		22.50		TTD 172.50
<i>Notes:</i>						
1. All figures are quoted in local currency unless otherwise stated.						
2. RTGS - Real Time Gross Settlement is an initiative of some local Central Banks that allows commercial banks to make (large) inter-bank transactions in real-time						
3. All wires are sent for Beneficiary to pay Correspondent fees						

## Schedule of Charges

TRANSACTION AND SUNDRY SERVICES						
	CHARGES		FST		FINAL CHARGES	
<b>DRAFTS</b>						
	Via Internet	Via Branch	Via Internet	Via Branch	Via Internet	Via Branch
Local Draft (Manager's Cheque)	TTD 15.00	TTD 20.00	2.25	3.00	TTD 17.25	TTD 23.00
<b>Foreign Currency Draft</b>						
Paid for in Local Currency	TTD 20.00	TTD 25.00	3.00	3.75	TTD 23.00	TTD 28.75
Paid for in Foreign Currency	TTD 25.00	TTD 28.00	3.75	4.20	TTD 28.75	TTD 32.20
Caution on Foreign Draft		TTD 65.00		9.75		TTD 74.75
Tracers on Local Drafts (plus costs)		TTD 60.00		9.00		TTD 69.00
Tracers on Foreign Drafts (plus costs)		TTD 115.00		17.25		TTD 132.25
Stop Payment on Local Drafts (plus costs)	TTD 15.00	TTD 20.00	2.25	3.00	TTD 17.25	TTD 23.00
Stop Payment on Foreign Drafts <i>(includes foreign bank charges)</i>	USD 50.00	USD 50.00			USD 50.00	USD 50.00
Duplicate / Replacement Drafts		Original Draft Fee				Original Draft Fee
<b>TRAVELER'S CHEQUES</b>						
Purchased by clients		1% + Exchange		N/A		1% + Exchange
Cashed by clients		Free				Free
<b>STANDING ORDERS</b>						
Set-up		TTD 6.00		0.90	Free	TTD 6.90
Amendment		TTD 6.00		0.90	Free	TTD 6.90
<b>Internal Standing Orders</b>						
Between accounts		No Charge				No Charge
To make a loan payment or pay annual fees for a bank service		No Charge				No Charge
<b>External Standing Orders</b>						
To transfer funds LOCALLY		TTD 6.00		0.90		TTD 6.90
To transfer funds OVERSEAS		TTD 6.00		0.90		TTD6.90 + Draft/Wire Fees
<b>PRE-AUTHORISED PAYMENTS</b>						
Processing Fee		TTD 4.00		0.60		TTD 4.60



## Schedule of Charges

TRANSACTION AND SUNDRY SERVICES			
	CHARGES	FST	FINAL CHARGES
<b>TRANSFER BETWEEN ACCOUNTS</b>			
By customer via our ABM, telephone or internet banking	No Charge	No Charge	No Charge
By customer via another Bank ABM	N/A	N/A	N/A
By us on written/faxed/telephoned instructions	TTD 22.00	3.30	TTD 25.30
<b>CHEQUE RELATED</b>			
Cheque Books (all styles)			
Stop payment on a local cheque (all reasons)	TTD 65.00	9.75	TTD 74.75
Stop payment on a foreign cheque (all reasons)	TTD 70.00	10.50	TTD 80.50
Charge backs - (items returned to us by another bank)			
Local Cheque	TTD 25.00	3.75	TTD 28.75
Foreign Cheque	TTD 30.00	4.50	TTD 34.50
Non-Sufficient Funds (return cheque charge)	TTD 30.00	4.50	TTD 34.50
Cheque recalled at customer's request	N/A	N/A	N/A
Encashing other banks' cheques	N/A	N/A	N/A
Foreign Cheque Processing Fee	TTD 0.00	0.00	TTD 0.00
<b>FOREIGN CURRENCY EXCHANGE</b>			
Charges for foreign currency transactions where same currency tendered as for that being purchased	Free		Free
Cash deposits for foreign currency - handling (containing more than 1,000 units of the currency)	Free		Free
Local currency for foreign currency	Daily rates apply		Daily rates apply
Foreign currency for local currency	Daily rates apply		Daily rates apply
<b>PROCESSING,</b>			
Forms Preparation	TTD 60.00	9.00	TTD 69.00
Registration of funds for Repatriation	TTD 60.00	9.00	TTD 69.00

## Schedule of Charges

TRANSACTION AND SUNDRY SERVICES			
	CHARGES	FST	FINAL CHARGES
<b>STATEMENTS</b>			
Mailed/Regular/diary filled statement/Internet	No Charge		No Charge
Duplicate/Additional/Interim statement (each)	TTD 6.00	0.90	TTD 6.90
Screen print/photocopy (per page)	TTD 6.00	0.90	TTD 6.90
Held for Collection at the Branch (per month)	TTD 15.00	2.25	TTD 17.25
<b>E-statement:</b>			
Set Up	No charge		No charge
Monthly Subscription Fee <i>(to be collected via standing order)</i>			
Daily files	N/A		N/A
Weekly Files	N/A		N/A
Monthly Files	N/A		N/A
Transaction Fee	N/A		N/A
<b>ACCOUNT CLOSURE - All Account Types</b>			
Within 90 days	TTD 20.00	3.00	TTD 23.00
Within 180 days	Free		Free
<b>DORMANCY PROTECTION</b>			
Initial Notice <i>(when account goes dormant after 2 years of inactivity)</i>	TTD 15.00	2.25	TTD 17.25
Notice thereafter (every 3 years)	TTD 15.00	2.25	TTD 17.25
Reactivation	No Charge		No Charge
Transfer to Central Bank <i>(after 15 years of inactivity)</i>	No Charge		No Charge
<b>RESEARCH</b>			
Where vouchers are held at local branch			
Within 60 months			
1-5 Vouchers / Items	TTD 25.00	3.75	TTD 28.75
Each additional Voucher / Item	TTD 25.00	3.75	TTD 28.75
6 months - 12 Months			
1-5 Vouchers / Items	TTD 35.00	5.25	TTD 40.25
Each additional Voucher / Item	TTD 35.00	5.25	TTD 40.25
Over 1 Year			
1-5 Vouchers / Items	TTD 70.00	10.50	TTD 80.50
Each additional Voucher / Item	TTD 70.00	10.50	TTD 80.50

## Schedule of Charges

TRANSACTION AND SUNDRY SERVICES			
	CHARGES	FST	FINAL CHARGES
<b>SAFEKEEPING AND SECURITIES</b>			
Annual (Rental) Fees			
Sealed envelopes	TTD 150.00	22.50	TTD 172.50
Sealed Boxes/Packages			
Small	TTD 80.00	12.00	TTD 92.00
Large	TTD 350.00	52.50	TTD 402.50
Locked boxes, trunks, etc (per entry)	TTD 300.00	45.00	TTD 345.00
Stocks, debentures, share certificates, Deeds, treasury bills safekeeping	TTD 10.00 per item	1.50	TTD 11.50 per item
<b>MISCELLANEOUS SERVICES</b>			
Audit Certificate			
Current Year - cost per certificate	TTD 150.00	22.50	TTD 172.50
Current Year - cost per hour for detailing securities	TTD 150.00	22.50	TTD 172.50
Certificate/Confirmation of balance	TTD 30.00	4.50	TTD 34.50
Certificate of interest Paid			
Current Year	TTD 30/USD \$5 per account		TTD 30/USD \$5 per account
Previous Years	TTD 45/USD \$8 per account		TTD 45/USD \$8 per account
Reference Letters	TTD 20.00	3.00	TTD 23.00
Fax sent/received for a customer			
Local	TTD 15.00	2.25	TTD 17.25
Out of Town	TTD 42.00	6.30	TTD 48.30
Overseas	TTD 72.00	10.80	TTD 82.80
Signature verification			
	No Charge		No Charge
Insurance on Registered Mail			
	Cost		Cost
Photocopying documents (per sheet)	TTD 6.00	0.90	TTD 6.90
Coin Handling (exchanging for Bills)	TTD 5.00	0.75	TTD 5.75
<b>BILL PAYMENT</b>			
Via the Internet	No Charge		No Charge

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## Schedule of Charges

LENDING AND CARD SERVICES			
	CHARGES (pre - VAT)	FST 15%	FINAL CHARGES (incl. VAT)
OVERDRAFTS			
Setup / Annual Renewal Fee	TTD 0.02		TTD 0.02
Standby / Availment (Commitment) fee			
Excess Overdraft Fee	TTD 115.00		TTD 115.00
Unauthorized Overdraft Fee	TTD 115.00		TTD 115.00
<i>Note: Overdraft interest rates are charged separately. See rate bulletin for rates.</i>			

LOANS & MORTGAGES			
Mortgage fees:			
Commitment Fee: Purchase	1%		1%
Commitment Fee: Construction	2%		2%
Refinancing Fee	1% Min 100		1% Min 100
Late Fee	2% of payment		2% of payment
Disbursement Fee	NA		NA
Consumer Loan fees:			
Admin/Refinancing Fee	TTD 250 + 1% on additional amount		TTD 250 + 1% on additional amount
Late Fee	TTD 57.50		TTD 57.50

VISA DEBIT CARDS			
LOCAL & USD VISA DEBIT CARDS			
Annual Fees	No charge		No charge
Fast Card Fees ( <i>Courier charges only</i> )	TTD 270.00	40.50	TTD 310.50
New issue/replacement of expired or stolen card	No charge		No charge
ABM Deposits	No charge		No charge
Mini-statement	No charge		No charge
ABM Balance Inquiry Fee:			
At a local FirstCaribbean ABM	TTD 30.00	4.50	TTD 34.50
At another bank's ABM	No charge		No charge
ABM Withdrawals:			
At a local FirstCaribbean ABM	No charge		No charge
At another local bank's ABM	No charge		No charge
At International/Overseas bank's ABM ( <i>Including FirstCaribbean ABMs in another country</i> )	TTD 20.00	3.00	TTD 23.00
Point of Sale Purchases	No charge		No charge
Replacement & Additional Cards - Classic	No charge		No charge
Replacement & Additional Cards - Platinum	No charge		No charge
Stamp Duty	N/A		N/A
Declined Transactions:			
At a local FirstCaribbean ABM	No charge		No charge
At another local bank's ABM	No charge		No charge
At International/Overseas bank's ABM ( <i>Including FirstCaribbean ABMs in another country</i> )	TTD 6.00	0.90	TTD 6.90

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