

Schedule of Charges

Trinidad

Platinum Banking

Effective: March 1, 2018

Schedule of Charges

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PERSONAL DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

Platinum Chequing Account (Product Code 783) (Account Class: PCAPT)	
Minimum Opening Balance	TTD 0.00
Interest Rates:	
Minimum Daily Balance to Earn Interest	TTD 15,000.00
\$0 - \$999	0.00%
\$1K - \$9,999	0.10%
\$10,000 - \$499,999	0.15%
\$500,000 & Over	0.20%
Fees:	
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
Interest Rates:	
Minimum Monthly Balance to Earn Interest	TTD 500.00
Interest Rate	0.00%
Fees:	
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
Interest Rates:	
Minimum Monthly Balance to Earn Interest	TTD 15,000.00
Interest Rate	0.20%
Fees:	
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
Interest Rates:	
Minimum Monthly Balance to Earn Interest	TTD 500.00
Interest Rate	0.00%
Fees:	
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 Code 904) (Account Class: PCAPT)	
Minimum Opening Balance	USD 0.00
Interest Rates:	
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%
Fees:	
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 Code 935) (Account Class: PCAPT)	
Minimum Opening Balance	GBP 0.00
Interest Rates:	
Minimum Daily Balance to Earn Interest	N/A
Fees:	
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 Code 86) (Account Class: PCAPT)	
Minimum Opening Balance	XCD 0.00
Interest Rates:	
Minimum Daily Balance to Earn Interest	N/A
Fees:	
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 Code 280) (Account Class: PCAPT)	
Minimum Opening Balance	CAD 0.00
Interest Rates:	
Minimum Daily Balance to Earn Interest	N/A
Fees:	
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 Code 281) (Account Class: PCAPT)	
Minimum Opening Balance	EUR 0.00
Interest Rates:	
Minimum Daily Balance to Earn Interest	N/A
Fees:	
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 Code 87) (Account Class: PCAPT)	
Minimum Opening Balance	BBD 0.00
Interest Rates:	
Minimum Daily Balance to Earn Interest	N/A
Fees:	
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

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

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

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

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

Chequing Account - EURO (Product Code 122)		<i>(Account Class: PCANIB)</i>
Minimum Amount to Open		€ 500.00
Interest Rates:		
Minimum Monthly Balance to Earn Interest		N/A
Interest Rate		0.00%
Fees:		
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

Chequing Account - BBD (Product Code 85)		<i>(Account Class: PCANIB)</i>
Minimum Amount to Open		BBD 500
Interest Rates:		
Minimum Monthly Balance to Earn Interest		N/A
Interest Rate		0.00%
Fees:		
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

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

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

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

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

Platinum Savings Account - EURO (Product Code 100) (Account Class: PSAPT)	
Fees:	
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

Platinum Savings Account - BBD (Product Code 89) (Account Class: PSAPT)	
Fees:	
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)		
INTERNET AND TELEPHONE BANKING							
Monthly Access Fee	Free		N/A		Free		
WIRE TRANSFERS							
Outgoing Wire Transfers	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	
Local / Regional Transfers							
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	
Incoming Wire Transfers							
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	
Notes:							
<ol style="list-style-type: none"> 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	
DRAFTS						
	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
Foreign Currency Draft						
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	
TRAVELER'S CHEQUES						
Purchased by clients	1% + Exchange		N/A		1% + Exchange	
Cashed by clients	Free				Free	
STANDING ORDERS						
Set-up		TTD 6.00		0.90	Free	TTD 6.90
Amendment		TTD 6.00		0.90	Free	TTD 6.90
Internal Standing Orders						
Between accounts	No Charge				No Charge	
To make a loan payment or pay annual fees for a bank service	No Charge				No Charge	
External Standing Orders						
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	
PRE-AUTHORISED PAYMENTS						
Processing Fee		TTD 4.00		0.60	TTD 4.60	

Schedule of Charges

TRANSACTION AND SUNDRY SERVICES			
	CHARGES	FST	FINAL CHARGES
TRANSFER BETWEEN ACCOUNTS			
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
CHEQUE RELATED			
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
FOREIGN CURRENCY EXCHANGE			
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
PROCESSING,			
Forms Preparation	TTD 60.00	9.00	TTD 69.00
Registration of funds for Repatriation	TTD 60.00	9.00	TTD 69.00

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TRANSACTION AND SUNDRY SERVICES			
	CHARGES	FST	FINAL CHARGES
STATEMENTS			
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
E-statement:			
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
ACCOUNT CLOSURE - All Account Types			
Within 90 days	TTD 20.00	3.00	TTD 23.00
Within 180 days	Free		Free
DORMANCY PROTECTION			
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
RESEARCH			
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
SAFEKEEPING AND SECURITIES			
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
MISCELLANEOUS SERVICES			
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			
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
BILL PAYMENT			
Via the Internet	No Charge		No Charge

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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 (Including FirstCaribbean ABMs in another country)	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 (Including FirstCaribbean ABMs in another country)	TTD 6.00	0.90	TTD 6.90

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