



# **Schedule of Charges**

**Trinidad**

**Corporate**

Effective: February 15, 2024

**Last Updated:** February 15, 2024

# Schedule of Charges



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## Schedule of Interest Rates & Charges

### CORPORATE DEPOSIT AND TRANSACTION ACCOUNTS - LOCAL CURRENCY

<b>Call Account Corporate (Product Code 181)</b>		<b>(Account Class: CCAAIB)</b>
Minimum Amount to Open		TTD 2,000.00
Minimum Monthly Balance to Earn Interest		N/A
<b>Fees:</b>		
Minimum monthly service fee		None
Withdrawals / Cheques per entry		Free
Deposits / Credits - In Branch/Over the Counter		Free

<b>Business Premium Account (Product Code 8)</b>		<b>(Account Class: CCAIB)</b>
Minimum Amount to Open		TTD 2,000.00
Minimum Monthly Balance to Earn Interest		TTD 1,000.00
<b>Fees:</b>		
Minimum monthly service fee		TTD 12 if below TTD 2,000
Withdrawals / Cheques per entry		2 free, thereafter TTD 1.00
Deposits / Credits - In Branch/Over the Counter		2 free, thereafter TTD 1.00

<b>Business Current Account (Product Code 1)</b>		<b>(Account Class: CCANIB)</b>
Minimum Amount to Open		TTD 2,000.00
<b>Fees:</b>		
Minimum monthly service fee		TTD 30.00
Withdrawals / Cheques per entry		TTD 1.00
Deposits / Credits - In Branch/Over the Counter		Free

**Note:**

All figures are quoted in the Trinidad Dollars unless otherwise stated.

# Schedule of Interest Rates & Charges



## CORPORATE DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

<b>Business Current Account - USD (Product Code 3) (Account Class: CCANIB)</b>	
Minimum Opening Balance	USD 2,000.00
<b>Fees:</b>	
Minimum monthly service fee	USD 5.00
Withdrawals / Cheques per entry	USD 0.50
Deposits / Credits - In Branch/Over the Counter	No Charge

<b>Business Current Account - CAD (Product Code 2) (Account Class: CCANIB)</b>	
Minimum Opening Balance	CAD 2,000.00
<b>Fees:</b>	
Minimum monthly service fee	CAD 0.00
Withdrawals / Cheques per entry	CAD 0.00
Deposits / Credits - In Branch/Over the Counter	No Charge

<b>Business Current Account - GBP (Product Code 4) (Account Class: CCANIB)</b>	
Minimum Opening Balance	GBP 2,000.00
<b>Fees:</b>	
Minimum monthly service fee	GBP 0.00
Withdrawals / Cheques per entry	GBP 0.00
Deposits / Credits - In Branch/Over the Counter	No Charge

<b>Business Current Account - EURO (Product Code 123) (Account Class: CCANIB)</b>	
Minimum Opening Balance	EUR 2,000.00
<b>Fees:</b>	
Minimum monthly service fee	EUR 0.00
Withdrawals / Cheques per entry	EUR 0.00
Deposits / Credits - In Branch/Over the Counter	No Charge

<b>Business Current Account - XCD (Product Code 92) (Account Class: CCANIB)</b>	
Minimum Opening Balance	XCD 2,000.00
<b>Fees:</b>	
Minimum monthly service fee	XCD 0.00
Withdrawals / Cheques per entry	XCD 0.00
Deposits / Credits - In Branch/Over the Counter	No Charge

<b>Business Current Account - BBD (Product Code 93) (Account Class: CCANIB)</b>	
Minimum Opening Balance	BBD 2,000.00
<b>Fees:</b>	
Minimum monthly service fee	BBD 0.00
Withdrawals / Cheques per entry	BBD 0.00
Deposits / Credits - In Branch/Over the Counter	No Charge

<b>Business Premium Account - USD (Product Code 14) (Account Class: CCAIB)</b>	
Minimum Amount to Open	USD 2,000.00
Minimum Daily Balance to Earn Interest	USD 1,000.00
<b>Fees:</b>	
Minimum monthly service fee	USD 12 if below USD 1,000
Withdrawals / Cheques per entry	2 free, thereafter USD 1.00
Deposits / Credits - In Branch/Over the Counter	2 free, thereafter USD 1.00

<b>Business Premium Account - CAD (product Code 15) (Account Class: CCAIB)</b>	
Minimum Amount to Open	CAD 2,000.00
Minimum Daily Balance to Earn Interest	CAD 1,000.00
<b>Fees:</b>	
Minimum monthly service fee	CDN 12 if below CDN 1,000
Withdrawals / Cheques per entry	2 free, thereafter CDN 1.00
Deposits / Credits - In Branch/Over the Counter	2 free, thereafter CDN 1.00

<b>Business Premium Account - GBP (product Code 20) (Account Class: CCAIB)</b>	
Minimum Amount to Open	GBP 2,000.00
Minimum Daily Balance to Earn Interest	GBP 1,000.00
<b>Fees:</b>	
Minimum monthly service fee	£12 if below £1,000
Withdrawals / Cheques per entry	2 free, thereafter £1.00
Deposits / Credits - In Branch/Over the Counter	2 free, thereafter £1.00

<b>Business Premium Account - EURO (product Code 73) (Account Class: CCAIB)</b>	
Minimum Amount to Open	EUR 2,000.00
Minimum Daily Balance to Earn Interest	EUR 1,000.00
<b>Fees:</b>	
Minimum monthly service fee	€12 if below €2,000
Withdrawals / Cheques per entry	2 free, thereafter €1.00
Deposits / Credits - In Branch/Over the Counter	2 free, thereafter €1.00

# Schedule of Interest Rates & Charges



## CORPORATE DEPOSIT AND TRANSACTION ACCOUNTS - FOREIGN CURRENCY

<b>Business Premium Account - XCD (product Code 90) (Account Class: CCAIB)</b>	
Minimum Amount to Open	XCD 2,000.00
Minimum Daily Balance to Earn Interest	XCD 1,000.00
<b>Fees:</b>	
Minimum monthly service fee	XCD 12 if below XCD 2,000
Withdrawals / Cheques per entry	2 free, thereafter XCD 1.00
Deposits / Credits - In Branch/Over the Counter	2 free, thereafter XCD 1.00

<b>Business Premium Account - BBD (product Code 91) (Account Class: CCAIB)</b>	
Minimum Amount to Open	BBD 2,000.00
Minimum Daily Balance to Earn Interest	BBD 1,000.00
<b>Fees:</b>	
Minimum monthly service fee	BBD 12 if below BBD 2,000
Withdrawals / Cheques per entry	2 free, thereafter BBD 1.00
Deposits / Credits - In Branch/Over the Counter	2 free, thereafter BBD 1.00

<b>Call Account Corporate - USD (Product Code 38) (Account Class: CCAAIB)</b>	
Minimum Amount to Open	USD 2,000.00
Minimum Monthly Balance to Earn Interest	N/A
<b>Fees:</b>	
Minimum monthly service fee	None
Withdrawals / Cheques per entry	Free
Deposits / Credits - In Branch/Over the Counter	Free

<b>Call Account Corporate - CAD (Product Code 36) (Account Class: CCAAIB)</b>	
Minimum Amount to Open	CAD 2,000.00
Minimum Monthly Balance to Earn Interest	N/A
<b>Fees:</b>	
Minimum monthly service fee	None
Withdrawals / Cheques per entry	Free
Deposits / Credits - In Branch/Over the Counter	Free

<b>Call Account Corporate - GBP (Product Code 40) (Account Class: CCAAIB)</b>	
Minimum Amount to Open	GBP 2,000.00
Minimum Monthly Balance to Earn Interest	N/A
<b>Fees:</b>	
Minimum monthly service fee	None
Withdrawals / Cheques per entry	Free
Deposits / Credits - In Branch/Over the Counter	Free

<b>Call Account Corporate - EURO (Product Code 922) (Account Class: CCAAIB)</b>	
Minimum Amount to Open	EUR 2,000.00
Minimum Monthly Balance to Earn Interest	N/A
<b>Fees:</b>	
Minimum monthly service fee	None
Withdrawals / Cheques per entry	Free
Deposits / Credits - In Branch/Over the Counter	Free

<b>Call Account Corporate - XCD (Product Code 89) (Account Class: CCAAIB)</b>	
Minimum Amount to Open	XCD 2,000.00
Minimum Monthly Balance to Earn Interest	N/A
<b>Fees:</b>	
Minimum monthly service fee	None
Withdrawals / Cheques per entry	Free
Deposits / Credits - In Branch/Over the Counter	Free

<b>Call Account Corporate - BBD (Product Code 95) (Account Class: CCAAIB)</b>	
Minimum Amount to Open	BBD 2,000.00
Minimum Monthly Balance to Earn Interest	N/A
<b>Fees:</b>	
Minimum monthly service fee	None
Withdrawals / Cheques per entry	Free
Deposits / Credits - In Branch/Over the Counter	Free

**Note:**  
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# Schedule of Charges



## TRANSACTION AND SUNDRY SERVICES

	CHARGES (pre - VAT)	FST 15%	FINAL CHARGES (incl. VAT)
<b>ONLINE BANKING AND MOBILE APP</b>			
Monthly Access Fee	Free	N/A	Free

<b>WIRE TRANSFERS</b>						
	Online	Branch	Online	Branch	Online	Branch
<b>Outgoing Wire Transfers</b>						
\$1 to \$9,999.99	TTD 75.00	TTD 142.70	11.25	21.41	TTD 86.25	TTD 164.11
\$10,000.00 to \$99,999.99	TTD 75.00	TTD 142.70	11.25	21.41	TTD 86.25	TTD 164.11
\$100,000 and Over	TTD 75.00	TTD 142.70	11.25	21.41	TTD 86.25	TTD 164.11
<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

**Notes:**

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

<b>DRAFTS</b>						
	Online	Branch	Online	Branch	Online	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 (includes foreign bank charges)	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

# Schedule of Charges



## TRANSACTION AND SUNDRY SERVICES

	CHARGES (pre - VAT)	FST 15%	FINAL CHARGES (incl. VAT)
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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	TTD 6.90 + Draft/Wire Fees

PRE-AUTHORISED PAYMENTS			
Processing Fee	TTD 4.00	0.60	TTD 4.60

TRANSFER BETWEEN ACCOUNTS			
By customer via our ABM, telephone or Online 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 Chque	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

STATEMENTS			
Mailed/Regular/diary filled statement/Online	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 (to be collected via standing order)			
Daily files	N/A		N/A
Weekly Files	N/A		N/A
Monthly Files	N/A		N/A
Transaction Fee	N/A		N/A

# Schedule of Charges



## TRANSACTION AND SUNDRY SERVICES

	CHARGES (pre - VAT)	FST 15%	FINAL CHARGES (incl. VAT)
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### 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	\$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

### NIGHT DEPOSIT SERVICES

Annual Fees	TTD 489.13	73.37	TTD 562.50
Disposable Bags	TTD 2.61	0.39	TTD 3.00

### 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		TD 30/USD \$5 per account
Previous Years	TTD 45/USD \$8 per		TD 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

### BILL PAYMENT

Via Online Banking	No Charge		No Charge
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#### Notes:

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# Schedule of Charges



LENDING AND CARD SERVICES			
	CHARGES (pre - VAT)	FST 15%	FINAL CHARGES (incl. VAT)
<b>OVERDRAFTS</b>			
Setup / Annual Renewal Fee			
Standby / Availment (Commitment) fee			
Excess Overdraft Fee	TTD 100.00		TTD 100.00
Unauthorized Overdraft Fee	TTD 100.00		TTD 100.00
<b>Note:</b> Overdraft interest rates are charged separately.			
<b>LOANS &amp; MORTGAGES</b>			
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 50.00	7.50	TTD 57.50
<b>VISA DEBIT CARDS</b>			
<b>LOCAL &amp; USD VISA DEBIT CARDS</b>			
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 CIBC Caribbean ABM	TTD 30.00	4.50	TTD 34.50
At another bank's ABM	No charge		No charge
ABM Withdrawals:			
At a local CIBC Caribbean ABM	No charge		No charge
At another local bank's ABM	No charge		No charge
At International/Overseas bank's ABM (Including CIBC Caribbean 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 CIBC Caribbean ABM	No charge		No charge
At another local bank's ABM	No charge		No charge
At International/Overseas bank's ABM (Including CIBC Caribbean ABMs in another country)	TTD 6.00	0.90	TTD 6.90

**Notes:**

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# Schedule of Charges



## CORPORATE SERVICES

	CHARGES (pre - VAT)	FST 15%	FINAL CHARGES (incl. VAT)
<b>E-PAY (PAYROLL; SUPPLIER PAYMENTS; DIRECT DEBITS (where applicable) )</b>			
Set up Fee	No Charge	n/a	No Charge
Service Fee (monthly)	No Charge	n/a	No Charge
Operational Fee (per payroll run)	10.00	n/a	TTD 10.00
Transaction Fee (per credit/payment):			
Per credit to employee account with CIBC Caribbean	1.00	n/a	TTD 1.00
Per credit to employee account with Another Bank	2.00	n/a	TTD 2.00
Late transmission of payroll file	20.00	n/a	TTD 20.00

<b>E-STATEMENT PRICING</b>			
Statement Frequency			
Via swift:			
Daily	TTD 337.50 / USD 50.00	TTD 50.63 / USD 7.50	TTD 388.13 / USD 57.50
Monthly	TTD 101.25 / USD 15.00	TTD 15.19 / USD 2.25	TTD 116.44 / USD 17.25
Via Email:			
Daily	TTD 168.75 / USD 25.00	TTD 25.31 / USD 3.75	TTD 194.06 / USD 28.75
Weekly	TTD 101.25 / USD 15.00	TTD 15.19 / USD 2.25	TTD 116.44 / USD 17.25
Monthly	TTD 67.50 / USD 10.00	TTD 10.13 / USD 1.50	TTD 77.63 / USD 11.50

<b>SWEEPS and ZBAs</b>			
<b>Set-up fee</b>			
Standard Set Up	TTD 337.50 / USD 50.00	TTD 50.63 / USD 7.50	TTD 388.13 / USD 57.50
Additional Set Up	TTD 67.50 / USD 10.00	TTD 10.13 / USD 1.50	TTD 77.63 / USD 11.50

<b>E-Cheque Card Accounts</b>			
Minimum monthly service fee	n/a	n/a	n/a
Withdrawals / Cheques per entry	n/a	n/a	n/a
Deposits / Credits per entry	n/a	n/a	n/a

<b>MANUAL PAYROLL - Paper List Option</b>			
Set up Fee	n/a	n/a	n/a
Service Fee (monthly)	n/a	n/a	n/a
Operational Fee (per payroll run)	n/a	n/a	n/a
Transaction Fee (per credit/payment):	n/a	n/a	n/a
Per credit to employee account with CIBC Caribbean	n/a	n/a	n/a
Per credit to employee account with Another Bank	n/a	n/a	n/a
Late transmission of payroll file	n/a	n/a	n/a
Prepare drafts for customers' employees	n/a	n/a	n/a

<b>MANUAL PAYROLL - Cash/Envelope Option</b>			
Set up Fee	n/a	n/a	n/a
Service Fee (monthly)	n/a	n/a	n/a
Operational Fee (per payroll run)	n/a	n/a	n/a
Transaction Fee (per credit/payment):	n/a	n/a	n/a
Per credit to employee account with CIBC Caribbean	n/a	n/a	n/a
Per credit to employee account with Another Bank	n/a	n/a	n/a
Late transmission of payroll file	n/a	n/a	n/a
Prepare drafts for customers' employees	n/a	n/a	n/a

<b>OVER-THE-COUNTER PAYROLL</b>			
Set up Fee	n/a	n/a	n/a
Service Fee (monthly)	n/a	n/a	n/a
Operational Fee (per payroll run)	n/a	n/a	n/a
Transaction Fee (per credit/payment):	n/a	n/a	n/a
Per credit to employee account with CIBC Caribbean	n/a	n/a	n/a
Per credit to employee account with Another Bank	n/a	n/a	n/a

<b>ONLINE BILL PAYMENT</b>			
<i>(Where a company signs up as a Biller on CIBC Caribbean Online Banking)</i>			
Charge Per Payment	n/a	n/a	n/a

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## Schedule of Charges

### TRADE SERVICES

<b>NON-REVOLVING / REVOLVING FACILITIES</b>	
Commitment	1% of loan amount
Standby Fee/Extension of expiry date for Bridging Finance	0.5% - 2% p.a. based on daily undrawn balance and charged monthly
Extension of expiry date	0.125% of current balance
Overdue Installment	2% of late payment
Searches	TTD 115 + cost of legal fees
Managerial Property Valuation, i.e. Site Visit	TTD 2.50 per kilometer from nears branch
Application Fee - New and Interim	Refer Commitment Fee
Application Fee - (Urgent reviews)	3/4% to 3% of net amount.
Extension Fee	Refer Standby Fee/Extension
Renewal Fee	1/2% to 1% of net amount
Overrun Fee	N/A
<b>Administration Fee</b>	
Monitoring of Conditions	Between TTD 100.00 and TTD 1,000.00 per occasion
Breach of Conditions	Between TTD 100.00 and TTD 1,000.00 per occasion
Overdue Reports	TTD 30.00 per month outstanding
Accounts Requiring Additional Supervision	TTD 25.00 per month
Overdue Installment	TTD 50.00 per occurrence

<b>BONDS, INDEMNITIES &amp; GUARANTEES</b>	
Issuing Commission	
Guarantees and Indemnities (Secured)	1.25% per annum or part thereof
Guarantees - Bill of Lading	Refer Guarantees and Indemnities
Guarantees - Other	Refer Guarantees and Indemnities
Performance Bonds (Secured)	1.50% per annum or part thereof.
Customs Bond	Refer Guarantees and Indemnities
<b>Expired Bonds</b>	
< 1 year	2.00% per annum or part thereof.
> 1 year	2.50% per annum or part thereof.
Extensions	Issuing Commission will be charged on the amount for the extended (additional) validity.
Increases	Issuing Commission will be charged on the amount for the extended (additional) validity.
Other Amendments	TTD 150.00

<b>LETTERS OF CREDIT : IMPORT (Outward) CLEAN &amp; DOCUMENTARY</b>	
Issuing Commission (Sight or Term)	0.25% for the first three (3) months, plus 0.25% for each additional quarter or part thereof.
Acceptance of term draft	1/4 of 1% per 30 days of part thereof.
Telex/SWIFT to establish Letter of Credit	TTD 100.00
Cancellation of Letter of Credit	TTD 100.00, plus expenses
Discrepancy Fee	TTD 60.00, plus expenses
Return of documents charge	TTD 75.00
Bills paid in installments	TTD 50.00 per installment
Endorsement of shipping documents	TTD 60.00 each set
Endorsement of parcel post receipts	TTD 30.00 each
Statement of past due bills	TTD 30.00 each
Certificate of transfer of title to good	TTD 30.00 each
Extensions	Issuing Commission will be charged on the amount for the extended/additional validity.
Increases in amounts	Issuing Commission will be charged on the increase for the remaining validity.
All other amendments	TTD 60.00, plus expenses

## Schedule of Charges

### TRADE SERVICES

LETTERS OF CREDIT : EXPORT (Inward) CLEAN & DOCUMENTARY	
Acceptance Commission	1% for the first three (3) months
Negotiating Charge (Sight or Term)	0.60%
Discrepancy Fee	TTD 60.00, plus expenses
Acceptance for Correspondent Bank on terms drawings	0.30%
Confirming Credits	0.5% per annum
Transfer of Transferable Letter of Credit where original beneficiary refuses to pay	Up to TTD 100M - 1/4 of 1% Over TTD 100M - 1/2 of 1%.
Advising Commission/Credit	TTD 60.00, plus expenses
Cancellation of Credit	TTD 100.00, plus expenses
Drawings under credit negotiation fee	1/2% of each payment.
Case of need payments- Payments of Agent's Commission	Fully recovered from Client
Branch or Correspondent Bank Charges	Fully recovered from Client
Acceptance of Term Draft	1/4 of 1% per 30 days or part thereof.
All other amendments	TTD 60.00, plus expenses

DOCUMENTARY COLLECTIONS (IMPORT & EXPORT)	
Clean Collection:	
Handling Charge:	
All amounts	NA
Inward (clean or Documentary except cheques):	NA
Interest charge – Local or Foreign Currency:	NA
Sight	NA
Term	NA
Collection Commission:	NA
All amounts	NA
Holding Commission:	NA
Sight bills	NA
Matured / Accepted Bills	NA
Shipping Guarantees (Guarantees re Missing Bills of Lading)	NA
First 3 months or part thereof	NA
Each Additional month	NA
Return (of Documents) Charges	NA
Protest Fee	NA
Airmail Charges	NA
Inward:	NA
Cheques received for collection	NA
Outward:	NA
Foreign Cheques	NA
Clean (coupons, bonds, debentures etc)	NA
Documentary collections/Handling Charge	NA

**Notes:**

All figures are quoted in Trinidad Dollars unless otherwise stated.