

RBC ROYAL BANK (TRINIDAD & TOBAGO) LIMITED

LENDING FEES

AS AT JUNE 30TH

| LENDING FEES | 2025 | | 2024 | | 2023 | | 2022 | | 2021 | |
|---|------------------|--|------------------|--|------------------|--|------------------|--|------------------|--|
| | Frequency | Value |
| Instalment Loans | | | | | | | | | | |
| Application fee | - | - | - | - | - | - | - | - | - | - |
| Credit report fee | Per unit | \$75.00 |
| Acceptance/Commitment fee | Per transaction | 1.75% of principal amt, min \$1,000.00 | Per transaction | 1.75% of principal amt, min \$1,000.00 | Per transaction | 1.75% of principal amt, min \$1,000.00 | Per transaction | 1.75% of principal amt, min \$1,000.00 | Per transaction | 1.75% of principal amt, min \$1,000.00 |
| Late payment fee | Monthly | 5% of amt in arrears, 10-day grace period, minimum \$80.00 | Monthly | 5% of amt in arrears, 10-day grace period, minimum \$80.00 | Monthly | 5% of amt in arrears, 10-day grace period, minimum \$80.00 | Monthly | 5% of amt in arrears, 10-day grace period, minimum \$80.00 | Monthly | 5% of amt in arrears, 10-day grace period, minimum \$80.00 |
| Refinancing fee | Other | \$250.00 plus negotiation fee on additional advance | Other | \$250.00 plus negotiation fee on additional advance | Other | \$250.00 plus negotiation fee on additional advance | Other | \$250.00 plus negotiation fee on additional advance | Other | \$250.00 plus negotiation fee on additional advance |
| Early settlement fee (for full outstanding balance) | Per transaction | 3 months interest on current balance | Per transaction | 3 months interest on current balance | Per transaction | 3 months interest on current balance | Per transaction | 3 months interest on current balance | Per transaction | 3 months interest on current balance |
| Prepayment fee (for partial repayment of principal) | Per transaction | Annual lump sum up to 20% princ. amt. When > 20% = 3 mth int | Per transaction | Annual lump sum up to 20% princ. amt. When > 20% = 3 mth int | Per transaction | Annual lump sum up to 20% princ. amt. When > 20% = 3 mth int | Per transaction | Annual lump sum up to 20% princ. amt. When > 20% = 3 mth int | Per transaction | 3 months interest on current balance |
| Residential Mortgages | | | | | | | | | | |
| Application fee | - | - | - | - | - | - | - | - | - | - |
| Credit report fee | Per unit | \$75.00 |
| Acceptance/Commitment fee | Per transaction | 1.25% of principal amount |
| Late payment fee | Monthly | 5% of amt in arrears, 10-day grace period, minimum \$100.00 | Monthly | 5% of amt in arrears, 10-day grace period, minimum \$100.00 | Monthly | 5% of amt in arrears, 10-day grace period, minimum \$100.00 | Monthly | 5% of principal and int in arrears or minimum of \$100.00 | Monthly | 5% of principal and int in arrears or minimum of \$100.00 |
| Refinancing fee | % of value | 1.25% of new funds | % of value | 1.25% of new funds | % of value | 1.25% of new funds | % of value | 1.25% of new funds | % of value | 1.25% of refinancing amount |
| Early settlement fee (for full outstanding balance) | Per transaction | 6 months interest on current loan balance | Per transaction | 6 months interest on current loan balance | Per transaction | 6 months interest on current loan balance | Per transaction | 6 months interest on current loan balance | Per transaction | 6 months interest |
| Prepayment fee (for partial repayment of principal) | Per transaction | Annual lump sum up to 20% princ. amt. When > 20% = 6 mth int | Per transaction | Annual lump sum up to 20% princ. amt. When > 20% = 6 mth int | Per transaction | Annual lump sum up to 20% princ. amt. When > 20% = 6 mth int | Per transaction | Annual lump sum up to 20% princ. amt. When > 20% = 6 mth int | Per transaction | Annual lump sum up to 20% princ. amt. When > 20% = 6 mth int |

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|---|-----------------------------|---|-----------------|---|-----------------|---|-----------------|---|-----------------|---|-----------------|
| | Commercial Mortgages | Frequency | Value |
| Application fee | Per transaction | 1% of principle amount, minimum of \$500.00 | Per transaction | 1% of principal amount, minimum of \$500.00 | - | - | - | - | - | - | - |
| Credit report fee | Per unit | \$75.00 | Per unit | \$75.00 | Per unit | \$75.00 | Per unit | \$75.00 | Per unit | \$75.00 | Per unit |
| Acceptance/Commitment fee | - | negotiable | - | - | Per transaction | 1% of principal amount, minimum of \$500.00 | Per transaction | 1% of principal amount, minimum of \$500.00 | Per transaction | 1% of principal amount, minimum of \$500.00 | Per transaction |
| Late payment fee | Per transaction | 5% of principal in arrears, minimum of \$100.00, charge after 10 days | Per transaction | 5% of principal in arrears, minimum of \$100.00, charge after 10 days | Per transaction | 5% of principal in arrears, minimum of \$100.00, charge after 10 days | Per transaction | 5% of principal in arrears, minimum of \$100.00, charge after 10 days | Per transaction | 5% of principal in arrears, minimum of \$100.00, charge after 10 days | Per transaction |
| Refinancing fee | % of value | 1% of new funds, minimum of \$500.00 | % of value | 1% of new funds, minimum of \$500.00 | % of value | 1% of new funds, minimum of \$500.00 | % of value | 1% of new funds, minimum of \$500.00 | % of value | 1% of new funds, minimum of \$500.00 | Per transaction |
| Early settlement fee (for full outstanding balance) | Per transaction | 3 months' written notice or 3 months' interest cost | Per transaction | 3 months' written notice or 3 months' interest cost | Per transaction | 3 months' written notice or 3 months' interest cost | Per transaction | 3 months' written notice or 3 months' interest cost | Per transaction | 3 months' written notice or 3 months' interest cost | Per transaction |
| Prepayment fee (for partial repayment of principal) | Per transaction | 3 months' written notice or 3 months' interest cost | Per transaction | 3 months' written notice or 3 months' interest cost | Per transaction | 3 months' written notice or 3 months' interest cost | Per transaction | 3 months' written notice or 3 months' interest cost | Per transaction | 3 months' written notice or 3 months' interest cost | Per transaction |

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.