

REPUBLIC BANK LIMITED
LENDING FEES
AS AT JUNE 30TH

LENDING FEES	2025		2024		2023		2022		2021	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Instalment Loans										
Application fee	-	Free	-	Free	-	Free	-	Free	-	Free
Credit report fee	-	Free	-	Free	-	Free	-	Free	-	Free
Acceptance/Commitment fee	Per transaction	1.50% of loan amount (minimum \$400.00)	Per transaction	1.50% of loan amount (minimum \$400.00)	Per transaction	1.50% of loan amount (minimum \$400.00)	Per transaction	1.50% of loan amount (minimum \$400.00)	Per transaction	1.50% of loan amount (minimum \$400.00)
Late payment fee	Per transaction	2.00% of amount due (\$60.00)	Per transaction	2.00% of amount due (\$60.00)	Per transaction	2.00% of amount due (\$60.00)	Per transaction	2.00% of amount due (\$60.00)	Per transaction	2.00% of amount due (\$60.00)
Refinancing fee	-	Free	-	Free	-	Free	-	Free	-	Free
Early settlement fee (for full outstanding balance)	-	Free	-	Free	-	Free	-	Free	-	Free
Prepayment fee (for partial repayment of principal)	-	Free	-	Free	-	Free	-	Free	-	Free
Residential Mortgages										
Application fee	-	Free	-	Free	-	Free	-	Free	-	Free
Credit report fee	-	Free	-	Free	-	Free	-	Free	-	Free
Acceptance/Commitment fee	Per transaction	1.00% of loan amount	Per transaction	1.00% of loan amount						
Late payment fee	Per transaction	2.00% of amount due (min \$60.00)	Per transaction	2.00% of amount due (min \$60.00)	Per transaction	2.00% of amount due (min \$60.00)	Per transaction	2.00% of amount due (min \$60.00)	Per transaction	2.00% of amount due (min \$60.00)
Refinancing fee	-	Free	-	Free	-	Free	-	Free	-	Free
Early settlement fee (for full outstanding balance)	% of value	Year 1-5: 7%, Year >5: 3%	% of value	Year 1-5: 7%, Year >5: 3%	% of value	Year 1-5: 7%, Year >5: 3%	% of value	Year 1 or part thereof: 7%, Year 2-5: 5%, Year >5: 3%	% of value	Year 1 or part thereof: 7%, Year 2-5: 5%, Year >5: 3%
Prepayment fee (for partial repayment of principal)	-	<10% original bal no fee. >10% 3 mths interest	-	<10% original bal no fee. >10% 3 mths interest	-	<10% original bal no fee. >10% 3 mths interest	-	No fee once pre-arranged after 12 months	-	No fee once pre-arranged after 12 months

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LENDING FEES	2025		2024		2023		2022		2021	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Commercial Mortgages										
Application fee	-	Free	-	Free	-	Free	-	Free	-	Free
Credit report fee	-	Free	-	Free	-	Free	-	Free	-	Free
Acceptance/Commitment fee	Per transaction	1.00% of loan amount	Per transaction	1.00% of loan amount	Per transaction	1.00% of loan amount	Per transaction	1.00% of loan amount	Per transaction	1.00% of loan amount
Late payment fee	Per transaction	2.00% of amount due (min \$60.00)	Per transaction	2.00% of amount due (min \$60.00)	Per transaction	2.00% of amount due (min \$60.00)	Per transaction	2.00% of amount due (min \$60.00)	Per transaction	2.00% of amount due (min \$60.00)
Refinancing fee	-	Free	-	Free	-	Free	-	Free	-	Free
Early settlement fee (for full outstanding balance)	-	Free (with 90 days notice in advance)	-	Free	-	Free	-	Free	-	Free
Prepayment fee (for partial repayment of principal)	-	Free (with 90 days notice in advance)	-	Free	-	Free	-	Free	-	Free

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.