

**BANK OF BARODA (TRINIDAD & TOBAGO) LIMITED**  
**LENDING FEES**  
**AS AT JUNE 30TH**

	2018		2017		2016	
<b>LENDING FEES</b>						
<b>Instalment Loans</b>	<b>Frequency</b>	<b>Value</b>	<b>Frequency</b>	<b>Value</b>	<b>Frequency</b>	<b>Value</b>
Application fee	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)
Credit report fee	Per unit	On actual cost basis (no fee levied by bank)	Per unit	On actual cost basis (no fee levied by bank)	Per transaction	On actual cost basis (no fee levied by bank)
Acceptance/Commitment fee	Other	\$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00	Other	\$0 to \$25k -\$250, \$25k to \$50k -\$500, >\$50k @1.25%, min-\$750.00	Other	\$0 to \$25k -\$250, \$25k to \$50k -\$500, >\$50k @1.25%, min-\$750
Late payment fee	Monthly	2% on overdue amount	Monthly	2% on overdue amount	Monthly	2% on overdue amount
Refinancing fee	Per transaction	Same as acceptance fee on additional funds (Application Fee)	Per transaction	Same as application fee on additional funds	Per transaction	Same as acceptance fee on additional funds
Early settlement fee (for full outstanding balance)	Per transaction	Free	Per transaction	Free	% of value	Free
Prepayment fee (for partial repayment of principal)	Per transaction	Free	Per transaction	Free	% of value	Free
<b>Residential Mortgages</b>						
Application fee	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)
Credit report fee	Per unit	On actual cost basis (no fee levied by bank)	Per unit	On actual cost basis (no fee levied by bank)	Per transaction	On actual cost basis (no fee levied by bank)
Acceptance/Commitment fee	Per transaction	\$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00	Per transaction	\$0 to \$25k -\$250, \$25k to \$50k -\$500, >\$50k @1.25%, min-\$750.00	Other	\$0 to \$25k -\$250, \$25k to \$50k -\$500, >\$50k @1.25%, min-\$750
Late payment fee	Monthly	2% on overdue amount	Monthly	2% on overdue amount	Monthly	2% on overdue amount
Refinancing fee	Per transaction	Same as acceptance fee on additional funds (Application fee)	Per transaction	Same as application fee on additional funds	Per transaction	Same as acceptance fee on additional funds
Early settlement fee (for full outstanding balance)	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source
Prepayment fee (for partial repayment of principal)	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source

**BANK OF BARODA (TRINIDAD & TOBAGO) LIMITED**  
**LENDING FEES**  
**AS AT JUNE 30TH**

	2018		2017		2016	
<b>LENDING FEES</b>						
<b>Commercial Mortgages</b>	<b>Frequency</b>	<b>Value</b>	<b>Frequency</b>	<b>Value</b>	<b>Frequency</b>	<b>Value</b>
Application fee	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)
Credit report fee	Per unit	On actual cost basis (no fee levied by bank)	Per unit	On actual cost basis (no fee levied by bank)	Per transaction	On actual cost basis (no fee levied by bank)
Acceptance/Commitment fee	Per transaction	\$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00	Per transaction	\$0 to \$25k -\$250, \$25k to \$50k -\$500, >\$50k @1.25%, min-\$750.00	Other	\$0 to \$25k -\$250, \$25k to \$50k -\$500, >\$50k @1.25%, min-\$750
Late payment fee	Monthly	2% on overdue amount	Monthly	2% on overdue amount	Monthly	2% on overdue amount
Refinancing fee	Per transaction	Same as application fee on additional funds	Per transaction	Same as application fee on additional funds	Per transaction	Same as application fee on additional funds
Early settlement fee (for full outstanding balance)	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source
Prepayment fee (for partial repayment of principal)	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source

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.