

**FIRST CITIZENS BANK LIMITED**  
**LENDING FEES**  
**AS AT JUNE 30TH**

	2018		2017		2016	
<b>LENDING FEES</b>	<b>Frequency</b>	<b>Value</b>	<b>Frequency</b>	<b>Value</b>	<b>Frequency</b>	<b>Value</b>
<b>Instalment Loans</b>						
Application fee	-	Free	-	Free	-	Free
Credit report fee	Per transaction	\$120.00	Per transaction	\$120.00	Per transaction	\$120.00
Acceptance/Commitment fee	Per transaction	1.5% of loan value or \$300.00 whichever is greater	Per transaction	1.5% of loan value or \$300.00 whichever is greater	Per transaction	1.5% of loan value or \$300.00 whichever is greater
Late payment fee	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00
Refinancing fee	Per transaction	\$300.00 plus 1.5% on additional amount	Per transaction	\$300.00 plus 1.5% on additional amount	Per transaction	\$300.00 plus 1.5% on additional amount
Early settlement fee (for full outstanding balance)	-	Free	-	Free	-	Free
Prepayment fee (for partial repayment of principal)	-	Free	-	Free	-	Free
<b>Residential Mortgages</b>						
Application fee	-	Free	-	Free	-	Free
Credit report fee	Per transaction	\$120.00	Per transaction	\$120.00	Per transaction	\$120.00
Acceptance/Commitment fee	Per transaction	1.5% of loan amount or \$300.00 whichever is greater	Per transaction	1.5% of loan amount or \$300.00 whichever is greater	Per transaction	1.5% of loan amt. or \$300.00 whichever is greater
Late payment fee	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00
Refinancing fee	-	-	-	-	-	-
Early settlement fee (for full outstanding balance)	Other	3 months interest	Other	3 months interest	Other	Varies
Prepayment fee (for partial repayment of principal)	-	Free	-	Free	-	Free

**FIRST CITIZENS BANK 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	-	Free	-	Free	-	Free
Credit report fee	Per transaction	\$120.00	Per transaction	\$120.00	Per transaction	\$120.00
Acceptance/Commitment fee	Per transaction	1.5% or \$300.00 whichever is greater	Per transaction	1.5% or \$300.00 whichever is greater	Per transaction	1.5% of loan value or \$300.00 whichever is greater
Late payment fee	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00
Refinancing fee	-	-	-	-	-	-
Early settlement fee (for full outstanding balance)	Other	Varies	Other	Varies	Other	Varies
Prepayment fee (for partial repayment of principal)	Other	Varies	Other	Varies	Other	Varies

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.