

JMMB BANK (T&T) LIMITED
LENDING FEES
AS AT JUNE 30TH

	2018		2017		2016	
LENDING FEES						
Instalment Loans	Frequency	Value	Frequency	Value	Frequency	Value
Application fee	-	-	-	-	-	-
Credit report fee	Per transaction	\$150.00	-	-	-	-
Acceptance/Commitment fee	Per transaction	1.5% loan value (min. \$300.00)	Per transaction	1.5% loan value (min. \$300.00)	Per transaction	1.5% loan value (min. \$300.00)
Late payment fee	Monthly	2% of delinquent amount (minimum \$50.00)	Monthly	2% of delinquent amount (minimum \$50.00)	Monthly	2% of delinquent amount (minimum \$50.00)
Refinancing fee	-	-	-	-	-	-
Early settlement fee (for full outstanding balance)	-	-	-	-	-	-
Prepayment fee (for partial repayment of principal)	-	-	-	-	-	-
Residential Mortgages						
Application fee	-	-	-	-	-	-
Credit report fee	Per transaction	\$150.00	-	-	-	-
Acceptance/Commitment fee	Per transaction	1.5% loan value (min. \$1,000.00)	Per transaction	1.5% loan value	Per transaction	1.5% loan value
Late payment fee	Monthly	2% delinquent amount (minimum \$50.00)	Monthly	2% delinquent amount (minimum \$50.00)	Monthly	2% delinquent amount (minimum \$50.00)
Refinancing fee	-	-	-	-	-	-
Early settlement fee (for full outstanding balance)	-	-	-	-	-	-
Prepayment fee (for partial repayment of principal)	-	-	-	-	-	-

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	2018		2017		2016	
LENDING FEES						
Commercial Mortgages	Frequency	Value	Frequency	Value	Frequency	Value
Application fee	-	-	-	-	-	-
Credit report fee	Per transaction	\$150.00 per director and Company	-	-	-	-
Acceptance/Commitment fee	Per transaction	1.5% loan value	Per transaction	1.5% loan value	Per transaction	1.5% loan value
Late payment fee	Monthly	2% delinquent amount (minimum \$50.00)	Monthly	2% delinquent amount (minimum \$50.00)	Monthly	2% delinquent amount (minimum \$50.00)
Refinancing fee	-	-	-	-	-	-
Early settlement fee (for full outstanding balance)	Per transaction	3 months interest	-	-	-	-
Prepayment fee (for partial repayment of principal)	-	-	-	-	-	-

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.