

REPUBLIC BANK LIMITED
LENDING FEES
AS AT JUNE 30TH

	2018		2017		2016	
LENDING FEES						
Instalment Loans	Frequency	Value	Frequency	Value	Frequency	Value
Application fee	-	Free	-	Free	-	Free
Credit report fee	-	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)
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 (\$50.00)
Refinancing fee	-	Free	-	Free	-	Free
Early settlement fee (for full outstanding balance)	-	Free	-	Free	-	Free
Prepayment fee (for partial repayment of principal)	-	Free	-	Free	-	Free
Residential Mortgages						
Application fee	-	Free	-	Free	-	Free
Credit report fee	-	Free	-	Free	-	Free
Acceptance/Commitment fee	Per transaction	1.00% of loan amount (min \$1,000.00)	Per transaction	1.00% of loan amount (min \$1000.00)	Per transaction	1.00% of loan amount (min \$1000.00)
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 \$50.00)
Refinancing fee	-	Free	-	Free	-	Free
Early settlement fee (for full outstanding balance)	% of value	Year 1 or part thereof: 7%, Year 2-5: 5%, Year>5: 3%	-	Free	-	Free
Prepayment fee (for partial repayment of principal)	-	Free	-	Free	-	Free

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Commercial Mortgages	Frequency	Value	Frequency	Value	Frequency	Value
Application fee	-	Free	-	Free	-	Free
Credit report fee	-	Free	-	Free	-	Free
Acceptance/Commitment fee	Per transaction	1% of loan amount	Per transaction	1% of loan amount	Per transaction	1% 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 \$50.00)
Refinancing fee	-	Free	-	Free	-	Free
Early settlement fee (for full outstanding balance)	-	Free	-	Free	-	Free
Prepayment fee (for partial repayment of principal)	-	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.