

SCOTIABANK TRINIDAD AND TOBAGO LIMITED
LENDING FEES
AS AT JUNE 30TH

	2018		2017		2016	
LENDING FEES						
Instalment Loans	Frequency	Value	Frequency	Value	Frequency	Value
Application fee	Per transaction	1.75% (min-\$1,000.00 loan>\$33,000, min \$500.00 loan<\$33,000)	Per transaction	1.75% (min-\$1,000 loan>\$33,000, min \$500.00 loan<\$33,000)	Per transaction	1.75% (min-\$1,000 loan>\$33,000, min \$500.00 loan<\$33,000)
Credit report fee	Per unit	\$175.00	Per unit	\$175.00	Per unit	\$175.00
Acceptance/Commitment fee	-	-	-	-	-	-
Late payment fee	Per transaction	2% of arrears, min:\$75.00	Per transaction	2% of arrears, min:\$75.00	Per transaction	2% of arrears, min:\$75.00
Refinancing fee	Per transaction	\$500.00 plus application fee on additional advance	Per transaction	\$500.00 plus application fee on additional advance	Per transaction	\$500.00 plus application fee on additional advance
Early settlement fee (for full outstanding balance)	Per transaction	2 months interest. Min \$250.00	Per transaction	2 months interest. Min \$250.00	Per transaction	2 months interest- min \$500.00
Prepayment fee (for partial repayment of principal)	-	-	-	-	-	-
Residential Mortgages						
Application fee	-	-	-	-	-	-
Credit report fee	Per unit	\$175.00	Per unit	\$175.00	Per unit	\$175.00
Acceptance/Commitment fee	Per transaction	1.5% of total loan amount plus inspection fee	Per transaction	1.5% of total loan amount plus inspection fee	Per transaction	1.5% of total loan amount plus inspection fee
Late payment fee	Per transaction	2% of amt in arrears minimum \$75.00	Per transaction	2% of amt in arrears minimum \$75.00	Per transaction	2% of amt in arrears minimum \$75.00
Refinancing fee	Per transaction	\$500.00 plus commitment fee on additional funds advanced	Per transaction	\$500.00 plus commitment fee on additional funds advanced	Per transaction	\$500.00 plus commitment fee on additional funds advanced
Early settlement fee (for full outstanding balance)	Per transaction	6 months penalty interest	Per transaction	6 months penalty interest	Per transaction	180 days interest
Prepayment fee (for partial repayment of principal)	Per transaction	3 months interest if no notice. 6 months interest if >10%	Per transaction	3 months interest if no notice. 6 months interest if >10%	Per transaction	180 days interest for amount over annual entitlement

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LENDING FEES						
Commercial Mortgages	Frequency	Value	Frequency	Value	Frequency	Value
Application fee	% of value	¼ % to 1% of net amount; Minimum \$500.00	% of value	¼ % to 1% of net amount; minimum \$500.00	% of value	¼ % to 1% of net amount; minimum \$500.00
Credit report fee	Per unit	\$175.00	Per unit	\$175.00	Per unit	\$175.00
Acceptance/Commitment fee	-	-	-	-	-	-
Late payment fee	Per transaction	2% of arrears; Minimum \$300.00	Per transaction	2% of arrears; minimum \$300.00	Per transaction	2% of arrears; minimum \$300.00
Refinancing fee	Per transaction	¼ % to 1% of loan amount; Minimum \$500.00.	Per transaction	¼ % to 1% of loan amount; minimum \$500.00	Per transaction	¼ % to 1% of loan amount; minimum \$500.00.
Early settlement fee (for full outstanding balance)	Other	3 months' interest, if 3 months written notice not provided	Other	3 months' interest, if 3 months written notice not provided	Other	3 months' interest, if 3 months written notice not provided
Prepayment fee (for partial repayment of principal)	Per transaction	3 months' interest, if 3 months written notice not provided	Per transaction	3 months' interest, if 3 months written notice not provided	Per transaction	3 months' interest, if 3 months written notice not provided

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.