

FIRSTCARIBBEAN INTERNATIONAL BANK (TRINIDAD & TOBAGO) LIMITED
LENDING FEES
AS AT JUNE 30TH

	2019		2018		2017		2016	
LENDING FEES	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Instalment Loans								
Application fee	-	-	-	-	-	-	-	-
Credit report fee	-	-	-	-	-	-	-	-
Acceptance/Commitment fee	Per transaction	1% of loan	Per transaction	1% of loan	Per transaction	1% of loan	Per transaction	1% of loan amt
Late payment fee	Per transaction	2% above loan interest rate based on amount outstanding	Per transaction	2% above loan interest rate based on amount outstanding	Per transaction	2% above loan interest rate based on amount outstanding	Per transaction	2% above loan interest rate based on late payment amt
Refinancing fee	Per transaction	\$250.00 + 1% on additional amount	Per transaction	\$250.00 + 1% on additional amount	Per transaction	\$250.00+ 1% on additional amount	Per transaction	\$250.00 + 1% on additional amount
Early settlement fee (for full outstanding balance)	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement
Prepayment fee (for partial repayment of principal)	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement
Residential Mortgages								
Application fee	-	-	-	-	-	-	-	-
Credit report fee	-	Free	-	Free	-	Free	-	Free
Acceptance/Commitment fee	Per transaction	1% of loan amount	Per transaction	1% of loan amount	Per transaction	1% of loan amount	Per transaction	1% of loan amount
Late payment fee	Per transaction	2% above loan interest rate based on amount outstanding	Per transaction	2% above loan interest rate based on amount outstanding	Per transaction	2% above loan interest rate based on amount outstanding	Per transaction	2% above loan interest rate based on late payment amt
Refinancing fee	Per transaction	\$250.00 + 1% on additional amount	Per transaction	\$250.00 + 1% on additional amount	Per transaction	\$250.00 + 1% on additional amount	Per transaction	\$250.00 + 1% on additional amount
Early settlement fee (for full outstanding balance)	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement
Prepayment fee (for partial repayment of principal)	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement

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	2019		2018		2017		2016	
LENDING FEES								
Commercial Mortgages	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Application fee	-	-	-	-	-	-	-	-
Credit report fee	-	Free	-	Free	-	Free	-	Free
Acceptance/Commitment fee	Per transaction	1 % of loan amount	Per transaction	1 % of loan amount	Per transaction	1 % of loan amount	Per transaction	1 % of loan amount
Late payment fee	Per transaction	2% above loan interest rate based on amount outstanding	Per transaction	2% above loan interest rate based on amount outstanding	Per transaction	2% above loan interest rate based on amount outstanding	Per transaction	2% above loan interest rate based on late payment amt.
Refinancing fee	Per transaction	\$250.00 + 1% on additional amount	Per transaction	\$250.00 + 1% on additional amount	Per transaction	\$250.00 + 1% on additional amount	Per transaction	\$250 + 1% on additional amount
Early settlement fee (for full outstanding balance)	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement
Prepayment fee (for partial repayment of principal)	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement	Other	Pre-determined in the client's Credit Agreement

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.