

RBC ROYAL BANK (TRINIDAD & TOBAGO) LIMITED
LENDING FEES
AS AT JUNE 30TH

	2021		2020		2019		2018		2017	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Instalment Loans										
Application fee	-	-	-	-	-	-	-	-	-	-
Credit report fee	Per unit	\$75.00	Per unit	\$75.00	Per unit	\$75.00	Per unit	\$75.00	Per unit	\$75.00
Acceptance/Commitment fee	Per transaction	1.75% of principal amt, min \$1,000.00	Per transaction	1.75% of principal amt, min \$1,000.00	Per transaction	1.75% of principal amt, min \$1,000.00	Per transaction	1.75% of principal amt, min \$500.00	Per transaction	1% of principal amt, min \$500.00
Late payment fee	Monthly	5% of amt in arrears, 10-day grace period, Minimum \$80.00	Monthly	2% of amt in arrears, Minimum \$80.00	Monthly	2% of amt in arrears, minimum \$80.00	Monthly	2% of amt in arrears, Minimum \$80.00	Monthly	2% of amt in arrears, minimum \$80.00
Refinancing fee	Other	\$250.00 plus negotiation fee on additional advance	Other	\$250.00 plus negotiation fee on additional advance	Other	\$250.00 plus negotiation fee on additional advance	Other	\$250.00 plus negotiation fee on additional advance	Other	\$250.00 plus negotiation fee on additional advance
Early settlement fee (for full outstanding balance)	Per transaction	3 months interest on current balance	-	-	Other	-	Other	Flat Fee of \$65.00 (Currency of Account)	Other	Nil
Prepayment fee (for partial repayment of principal)	Per transaction	3 months interest on current balance	-	-	-	3 mths int on current balance if > 20% of orig balance	-	-	-	-
Residential Mortgages										
Application fee	-	-	-	-	-	-	-	-	-	-
Credit report fee	Per unit	\$75.00	Per unit	\$75.00	Per unit	\$75.00	Per unit	\$75.00	Per unit	\$75.00
Acceptance/Commitment fee	Per transaction	1.25% of principal amount	Per transaction	1.25% of principal amount	Per transaction	1.25% of principal amount	Per transaction	1% of principal amount	Per transaction	1% of principal amount
Late payment fee	Monthly	5% of principal and int in arrears or minimum of \$100.00	Monthly	5% of principal and int in arrears or minimum of \$100.00	Monthly	5% of principal and int in arrears or minimum of \$100.00	Monthly	2% of amt in arrears or minimum of \$100.00	Monthly	2% of amt in arrears or minimum of \$100.00
Refinancing fee	% of value	1.25% of refinancing amount	% of value	1.25% of refinancing amount	% of value	1.25% of refinancing amount	% of value	1% of refinancing amount	% of value	1% of refinancing amount
Early settlement fee (for full outstanding balance)	Per transaction	6 months interest	Per transaction	6 months interest	Per transaction	6 months interest	Per transaction	4 months interest	Per transaction	4 months interest
Prepayment fee (for partial repayment of principal)	Per transaction	Annual lump sum up to 20% princ. amt. When > 20% = 6 mth int	Per transaction	Annual lump sum up to 20% princ. amt. When > 20% = 6 mth int	Per transaction	Lump sum payment up to 20% princ. amt. When > 20% = 6 mth int	Per transaction	Lump sum payment up to 20% princ. amt. When > 20% = 4 mth int	Per transaction	Lump sum payment up to 20% princ. amt. when > 20% = 4 mth int

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Commercial Mortgages	2021		2020		2019		2018		2017	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Application fee	-	-	-	-	-	-	-	-	-	-
Credit report fee	Per unit	\$75.00	Per unit	\$75.00	Per unit	\$75.00	Per unit	\$75.00	Per unit	\$75.00
Acceptance/Commitment fee	Per transaction	1% of principal amount, minimum of \$500.00	Per transaction	1% of principal amount, minimum of \$500.00	Per transaction	1% of principal amount, minimum of \$500.00	Per transaction	1% of principal amount, minimum of \$500.00	Per transaction	1% of principal amount, minimum of \$500.00
Late payment fee	Per transaction	5% of principal in arrears, minimum of \$100.00, charge after 10 days	Per transaction	5% of principal in arrears, minimum of \$100.00, charge after 10 days	Per transaction	5% of principal in arrears, minimum of \$100.00, charge after 10 days	Monthly	2% of principal in arrears, minimum of \$75.00	Per transaction	2% of principal in arrears, minimum of \$75.00
Refinancing fee	% of value	1% of new funds, minimum of \$500.00	% of value	1% of new funds, minimum of \$500.00	% of value	1% of principal amount	% of value	1% of refinancing amount	% of value	1% of principal amount
Early settlement fee (for full outstanding balance)	Per transaction	3 months' written notice or 3 months' interest cost	Per transaction	6 months interest	Per transaction	3 months interest	Per transaction	3 months interest	Per transaction	3 months interest
Prepayment fee (for partial repayment of principal)	Per transaction	3 months' written notice or 3 months' interest cost	Per transaction	6 months interest	Per transaction	3 months interest	Per transaction	3 months interest	Per transaction	3 months interest

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.