## COMMERCIAL BANKS COMPARATIVE SCHEDULE OF FEES AND CHARGES AS AT JUNE 30th 2017

	AS AT JUNE SUID AULT															
	Bank of Baroda (Trinidad & Tobago) Limited		Citibank (Trinidad & Tobago) Limited		FirstCaribbean International Bank (Trinidad & Tobago) Limited		First Citizens Bank Limited		JMMB Bank (T&T) Limited		RBC Royal Bank (Trinidad &Tobago) Limited		Republic Bank Limited		Scotiabank Trinidad and Tobago Limited	
LENDING FEES																
Instalment Loans	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
		50% of the acceptance fee														1.75% (min-\$1,000
		(shall be adjusted in														loan>\$33,000, min
Application fee	Per transaction	acceptance fees)	-					Free					· · · · · ·	Free	Per transaction	\$500.00 loan<\$33,000)
Credit report fee	Per unit	On actual cost basis (no fee levied by bank)					Per transaction	\$120.00			Per unit	\$75.00		Free	Per unit	\$175.00
Credit report ree	rei unit	ree levied by balik)				-	Per transaction	\$120.00		-	rei uiit	373.00		rice	rei uiit	3173.00
Acceptance/Commitment fee	Other	\$0 to \$25k -\$250, \$25k to \$50k -\$500, >\$50k @1.25%, min-\$750.00		_	Per transaction	1% of loan	Per transaction	1.5% of loan value or \$300.00 whichever is greater	Per transaction	1.5% loan value (min. \$300.00)	Per transaction	1% of principal amt, min \$500.00	Per transaction	1.50% of loan amount (minimum \$400.00)	_	
						2% above loan interest										
						rate based on amount		2% of instalment,		2% of delinquent amount		2% of amt in arrears,		2.00% of amount due		
Late payment fee	Monthly	2% on overdue amount			Per transaction	outstanding	Per transaction	minimum \$75.00	Monthly	(minimum \$50.00)	Monthly	minimum \$80.00	Per transaction	(\$60.00)	Per transaction	2% of arrears, min:\$75.00
Defending for	Per transaction	Same as application fee on additional funds			Per transaction	\$250.00+ 1% on additional amount	Per transaction	\$300.00 plus 1.5% on additional amount			Other	\$250.00 plus negotiation fee on additional advance		Free	Per transaction	\$500.00 plus application fee on additional advance
Refinancing fee	Per transaction	additional funds			Per transaction	Pre-determined in the	Per transaction	additional amount			Other	ree on additional advance		Free	Per transaction	2 months interest. Min
Early settlement fee (for full outstanding balance)	Per transaction	Free			Other	client's Credit Agreement		Free		.	Other	Nil		Free	Per transaction	\$250.00
Prepayment fee (for partial repayment of						Pre-determined in the										1
principal)	Per transaction	Free			Other	client's Credit Agreement		Free						Free		
Residential Mortgages																
		50% of the acceptance fee (shall be adjusted in														
Application fee	Per transaction	acceptance fees)	l .					Free			l .			Free		
Application ree	Per transaction	On actual cost basis (no						rice		-		-		rice		-
Credit report fee	Per unit	fee levied by bank)				Free	Per transaction	\$120.00			Per unit	\$75.00		Free	Per unit	\$175.00
		\$0 to \$25k -\$250, \$25k to						1.5% of loan amount or								
		\$50k -\$500, >\$50k						\$300.00 whichever is						1.00% of loan amount		1.5% of total loan amount
Acceptance/Commitment fee	Per transaction	@1.25%, min-\$750.00	· · · · · ·		Per transaction	1% of loan amount	Per transaction	greater	Per transaction	1.5% loan value	Per transaction	1% of principal amount	Per transaction	(min \$1000.00)	Per transaction	plus inspection fee
						2% above loan interest rate based on amount		2% of instalment.		2% delinguent amount		2% of amt in arrears or		2.00% of amount due (min		2% of amt in arrears
Late payment fee	Monthly	2% on overdue amount			Per transaction	outstanding	Per transaction	minimum \$75.00	Monthly	(minimum \$50.00)	Monthly	minimum of \$100.00	Per transaction	\$60.00)	Per transaction	minimum \$75.00
Late payment ree	Widitility	2.4 on overdue amount			Per transaction	outstanding	Per transaction	minimum 373.00	Monthly	(1111111111111330.00)	Widitility	111111111111111111111111111111111111111	Per transaction	300.00)	rei transaction	minimum 373.00
Refinancing fee	Per transaction	Same as application fee on additional funds			Per transaction	\$250.00 + 1% on additional amount					% of value	1% of refinancing amount		Free	Per transaction	\$500.00 plus commitment fee on additional funds advanced
		0.50% p.a., 2.00% max. No														
Early settlement fee (for full outstanding balance)	% of value	fee if prepaid from own			Other	Pre-determined in the	Other	3 months interest			Per transaction	4 months interest		Free	Per transaction	F
Early settlement ree (for full outstanding balance)	% of value	0.50% p.a., 2.00% max. No			Other	client's Credit Agreement	Other	3 months interest			Per transaction	Lump sum payment up to		Free	Per transaction	6 months penalty interest 3 months interest if no
Prepayment fee (for partial repayment of		fee if prepaid from own				Pre-determined in the						20% princ. amt. when >				notice. 6 months interest
principal)	% of value	source			Other	client's Credit Agreement		Free			Per transaction	20% = 4 mth int		Free	Per transaction	if >10%
Commercial Mortgages																
		50% of the acceptance fee (shall be adjusted in														% % to 1% of net amount:
Application fee	Per transaction	acceptance fees)						Free						Free	% of value	minimum \$500.00
PAPARAGOTI ICC	T CT CT GT GT GC CC GT	On actual cost basis (no						TICC .						TICC .	70 OT VOIGE	111111111111111111111111111111111111111
Credit report fee	Per unit	fee levied by bank)		-		Free	Per transaction	\$120.00			Per unit	\$75.00		Free	Per unit	\$175.00
		\$0 to \$25k -\$250, \$25k to														
		\$50k -\$500, >\$50k						1.5% or \$300.00				1% of principal amount,				
Acceptance/Commitment fee	Per transaction	@1.25%, min-\$750.00	-		Per transaction	1 % of loan amount	Per transaction	whichever is greater	Per transaction	1.5% loan value	Per transaction	minimum of \$500.00	Per transaction	1% of loan amount		
						2% above loan interest rate based on amount		2% of instalment.		2% delinquent amount		2% of principal in arrears,		2.00% of amount due (min		2% of arrears; minimum
Late payment fee	Monthly	2% on overdue amount			Per transaction	outstanding	Per transaction	minimum \$75.00	Monthly	(minimum \$50.00)	Per transaction	minimum of \$75.00	Per transaction	\$60.00)	Per transaction	\$300.00
	Working	270 OII OVETUBE BIIIOBIIE			T CI GUIDUCUOII	outstanding	T CI Guildaction		Monthly	(11111111111111111111111111111111111111	T CT CT GT GT GCC CONT	111111111111111111111111111111111111111	T CT G G G G G G G G G G G G G G G G G G	300.00)	Ter transaction	3300.00
		Same as application fee on				\$250.00 + 1% on										1/4 % to 1% of loan amount
Refinancing fee	Per transaction	additional funds		-	Per transaction	additional amount		-			% of value	1% of principal amount		Free	Per transaction	minimum \$500.00.
		0.50% p.a., 2.00% max. No														3 months' interest, if 3
	% of value	fee if prepaid from own			Other	Pre-determined in the	Other	Varies			Per transaction	3 months interest		Free	Other	months written notice not provided
Early settlement fee (for full outstanding balance)	% of value	0.50% p.a., 2.00% max. No	· ·		Other	client's Credit Agreement	Other	Vanes			Per transaction	3 months interest		Free	Other	provided 3 months' interest, if 3
Prepayment fee (for partial repayment of		fee if prepaid from own				Pre-determined in the										months written notice no
										1						
principal)	% of value	source		-	Other	client's Credit Agreement	Other	Varies			Per transaction	3 months interest		Free	Per transaction	provided

 $\textbf{Note:} \ \textit{A dash (-) indicates the fee or charge is not levied by the institution and/or the service is not relevant to the institution.}$