## COMMERCIAL BANKS COMPARATIVE SCHEDULE OF FEES AND CHARGES AS AT JUNE 30TH 2019

	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
		FOO/ of the assessment	1													1 75% / ¢1 000 00
		50% of the acceptance fee (shall be adjusted in	1													1.75% (min-\$1,000.00 loan>\$33,000, min
Application fee	Per transaction	acceptance fees)	-	-	-	-		Free	-	-	-	-	-	Free	Per transaction	\$500.00 loan<\$33,000)
Cradit report for	Per unit	On actual cost basis (No	1	_			Per transaction	\$120.00	Per transaction	\$150.00	Per unit	\$75.00		Free	Per unit	\$175.00
Credit report fee	Per unit	fee levied by bank)	-	-		-	Per transaction	\$120.00	Per transaction	\$150.00	Per unit	\$75.00	-	Free	Per unit	\$175.00
		\$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00,	1					1.5% of loan value or								
		>\$50k @1.25%, min-	1					\$300.00 whichever is		1.5% loan value (min.		1.75% of principal amt,		1.50% of loan amount		
Acceptance/Commitment fee	Other	\$750.00	-	-	Per transaction	1% of loan	Per transaction	greater	Per transaction	\$300.00)	Per transaction	min \$1,000.00	Per transaction	(minimum \$400.00)	-	-
			1			2% above loan interest rate based on amount		2% of instalment,		2% of delinquent amount (minimum		2% of amt in arrears,		2.00% of amount due		2% of arrears,
Late payment fee	Monthly	2% on overdue amount	-	-	Per transaction	outstanding	Per transaction	minimum \$75.00	Monthly	\$50.00)	Monthly	minimum \$80.00	Per transaction	(\$60.00)	Per transaction	min:\$75.00
		Same as acceptance fee	1									\$250.00 plus negotiation				\$500.00 plus application
Definencing for	Day transaction	on additional funds	1		Doe troops sting	\$250.00 + 1% on	Doe troppostion	\$300.00 plus 1.5% on			Other	fee on additional		Free	Dou trouse etion	fee on additional
Refinancing fee	Per transaction	(Application Fee)	-	-	Per transaction	additional amount Pre-determined in the	Per transaction	additional amount		-	Other	advance		Free	Per transaction	advance
Early settlement fee (for full outstanding			1			client's Credit										2 months interest. Min
balance)	Per transaction	Free	-	-	Other	Agreement	<u> </u>	Free		-	Other	2	-	Free	Per transaction	\$250.00
Prepayment fee (for partial repayment of			1			Pre-determined in the client's Credit						3 mths int on current balance if > 20% of orig				
principal)	Per transaction	Free	- 1	-	Other	Agreement		Free		-		balance		Free	-	-
Residential Mortgages		50% of the acceptance														
		fee (shall be adjusted in	1													
Application fee	Per transaction	acceptance fees)	-	-	·	-	<u> </u>	Free	-	-	-	-	-	Free	-	-
Credit report fee	Por unit	On actual cost basis (No fee levied by bank)		_		Free	Dor transaction	\$120.00	Dor transaction	\$150.00	Dor unit	\$75.00		Free	Per unit	\$175.00
Стешттеротттее	Per unit	\$0 to \$25k -\$250.00,		-		Free	Per transaction	\$120.00	Per transaction	\$150.00	Per unit	\$75.00		Free	Per unit	\$175.00
		\$25k to \$50k -\$500.00,	1					1.5% of loan amount or								1.5% of total loan
		>\$50k @1.25%, min-	1					\$300.00 whichever is		1.0% loan value (min.		1.25% of principal				amount plus inspection
Acceptance/Commitment fee	Per transaction	\$750.00	<u> </u>	-	Per transaction	1% of loan amount 2% above loan interest	Per transaction	greater	Per transaction	\$1,000.00)	Per transaction	amount 5% of principal and int in	Per transaction	1.00% of loan amount	Per transaction	fee
			1			rate based on amount		2% of instalment,		2% delinquent amount		arrears or minimum of		2.00% of amount due		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	\$100.00	Per transaction	(min \$60.00)	Per transaction	minimum \$75.00
		Samo as assentance for	1													\$500.00 plus commitment fee on
		Same as acceptance fee on additional funds	1			\$250.00 + 1% on						1.25% of refinancing				additional funds
Refinancing fee	Per transaction	(Application fee)	-	-	Per transaction	additional amount		-	-	-	% of value	amount	-	Free	Per transaction	advanced
End and an art for the fall and the dis-		0.50% p.a., 2.00% max.	1			Pre-determined in the				In lieu of 3 month's				Year 1 or part thereof:		Consent to a second to
Early settlement fee (for full outstanding balance)	% of value	No fee if prepaid from own source		_	Other	client's Credit Agreement	Other	3 months interest		notice - 3 months interest	Per transaction	6 months interest	% of value	7%, Year 2-5: 5%, Year>5: 3%	Per transaction	6 months penalty interest
	70 01 Value	own source			- Caner	/ igreement	- Carlei	5 months interest		interest	T CT	o monens meerese	70 01 Value	10d1-31-370	. c. dansaction	interest
la 16 16 111 1 1 6		0.50% p.a., 2.00% max.	1			Pre-determined in the						Lump sum payment up		No fee once pre-		3 months interest if no
Prepayment fee (for partial repayment of principal)	% of value	No fee if prepaid from own source		_	Other	client's Credit Agreement		Free		_	Per transaction	to 20% princ. amt. When > 20% = 6 mth int		arranged after 12 months	Per transaction	notice. 6 months interest if >10%
principally	70 01 Value	own source			- Carier	Agreement		1100			T CT	- 2070 O III.II III.		monuis	. c. dansaction	micerese in + 2070
Commercial Mortgages		FOX 6th														
		50% of the acceptance fee (shall be adjusted in	<u> </u>				l									¼ % to 1% of net amount; Minimum
Application fee	Per transaction	acceptance fees)	- 1	-		-		Free		-				Free	% of value	\$500.00
		On actual cost basis (No								\$150.00 per director and						
Credit report fee	Per unit	fee levied by bank) \$0 to \$25k -\$250.00,	-	-		Free	Per transaction	\$120.00	Per transaction	Company	Per unit	\$75.00	-	Free	Per unit	\$175.00
		\$25k to \$50k -\$500.00,	1													
		>\$50k @1.25%, min-	1					1.5% or \$300.00				1% of principal amount,				
Acceptance/Commitment fee	Per transaction	\$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	1.00% of loan amount	-	-
			<u> </u>			2% above loan interest	l					5% of principal in arrears, minimum of				
			<u> </u>			rate based on amount	l	2% of instalment,		2% delinquent amount		\$100.00, charge after 10		2.00% of amount due		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	days	Per transaction	(min \$60.00)	Per transaction	\$300.00
		Same as application fee				\$250.00 + 1% on										¼ % to 1% of loan amount; Minimum
Refinancing fee	Per transaction	on additional funds	- '	-	Per transaction	additional amount		-		-	% of value	1% of principal amount		Free	Per transaction	\$500.00.
		0.50% p.a., 2.00% max.	1			Pre-determined in the										3 months' interest, if 3
Early settlement fee (for full outstanding	9/ of value	No fee if prepaid from	, · · · · · · · · · · · · · · · · · · ·		Other	client's Credit	Other	Varian	Dor transaction	2 months interest	Dor transaction	2 months interest		Eren	Other	months written notice
balance)	% of value	own source 0.50% p.a., 2.00% max.	<u> </u>	-	Other	Agreement Pre-determined in the	Other	Varies	Per transaction	3 months interest	Per transaction	3 months interest	-	Free	Other	not provided 3 months' interest, if 3
-			<b>4</b> '					1		1		1			1	
Prepayment fee (for partial repayment of		No fee if prepaid from	1			client's Credit										months written notice

**Note**: A dash (-) indicates the fee or charge is not levied by the institution and/or the service is not relevant to the institution.