

CIBC CARIBBEAN BANK (TRINIDAD AND TOBAGO) LIMITED (formerly FIRST CARIBBEAN INTERNATIONAL BANK (TRINIDAD AND TOBAGO) LIMITED)

LENDING FEES

AS AT JUNE 30TH

LENDING FEES	2025		2024		2023		2022		2021	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Instalment Loans										
Application fee	-	-	-	-	-	-	-	-	-	-
Credit report fee	Per unit	\$175.00	Per unit	\$175.00	-	-	-	-	-	-
Acceptance/Commitment fee	Per transaction	1% of loan	Per transaction	1% of loan	Per transaction	1% of loan	Per transaction	1% of loan	Per transaction	1% of loan
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 amount outstanding	Per transaction	2% above loan interest rate based on amount outstanding
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	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	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	Other	Pre-determined in the client's Credit Agreement
Residential Mortgages										
Application fee	-	-	-	-	-	-	-	-	-	-
Credit report fee	Per unit	\$175.00	Per unit	\$175.00	-	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	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 amount outstanding	Per transaction	2% above loan interest rate based on amount outstanding
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	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	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	Other	Pre-determined in the client's Credit Agreement

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AS AT JUNE 30TH

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	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Commercial Mortgages										
Application fee	-	-	-	-	-	-	-	-	-	-
Credit report fee	Per transaction	\$175.00	Per transaction	\$175.00	-	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	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 amount outstanding	Per transaction	2% above loan interest rate based on amount outstanding
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	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	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	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.