JMMB BANK (T&T) LIMITED LENDING FEES AS AT JUNE 30TH

LENDING FEES	2025		2024		2023		2022		2021	
Instalment Loans	Frequency	Value								
Application fee	-	-	-	-	-	-	-	-	-	-
Credit report fee	Per transaction	\$150.00								
Acceptance/Commitment fee	Per transaction	1.5% loan value (min. \$500.00)	Per transaction	1.5% loan value (min. \$500.00)	Per transaction	1.5% loan value (min. \$500.00)	Per transaction	1.0% loan value (min. \$300.00)	Per transaction	1.0% loan value (min. \$300.00)
Late payment fee	Monthly	2.0% of delinquent amount (min. \$50.00)	Monthly	2.0% of delinquent amount (min. \$50.00)	Monthly	2.0% of delinquent amount (min. \$50.00)	Monthly	2.0% of delinquent amount (min. \$50.00)	Monthly	2.0% of delinquent amount (min. \$50.00)
Refinancing fee	Per transaction	1.0% - 1.5% of loan value (min. \$500.00)	Per transaction	1.5% on new funds only	Per transaction	1.5% on new funds only	-	-	-	-
Early settlement fee (for full outstanding balance)	Per transaction	In lieu of 3 months' notice, 3 months' interest	Per transaction	In lieu of 3 months' notice, 3 months' interest	Per transaction	In lieu of 3 months' notice, 3 months' interest	-	-	-	-
Prepayment fee (for partial repayment of principal)	-	-	-	-	-	-	-	-	-	-
Residential Mortgages Application fee		_	Per transaction	Free	Per transaction	Free				
Credit report fee	Per transaction	\$150.00								
Acceptance/Commitment fee	Per transaction	1.0% of loan value (min. \$500.00)	Per transaction	1.0% of loan value (min. \$500.00)	Per transaction	1.0% of loan value (min. \$500.00)	Per transaction	1.0% of loan value (min. \$1,000.00)	Per transaction	1.0% of loan value (min. \$1,000.00)
Late payment fee	Monthly	2.0% of deliquent amount (min. \$50.00)	Monthly	2.0% of delinquent amount (min. \$50.00)	Monthly	2.0% of delinquent amount (min. \$50.00)	Monthly	2.0% of delinquent amount (min. \$50.00)	Monthly	2.0% of delinquent amount (min. \$50.00)
Refinancing fee	Per transaction	1.0% of loan value (min. \$500.00)	Per transaction	1.0% on new funds only	Per transaction	1.0% on new funds only	-	-	-	-
Early settlement fee (for full outstanding balance)	Per transaction	In lieu of 3 months' notice, 3 months' interest	Per transaction	10.0% before 5 years; 5.0% after 5 years	Per transaction	10.0% before 5 years; 5.0% after 5 years	Per transaction	In lieu of 3 months' notice, 3 months' interest	Per transaction	In lieu of 3 months' notice, 3 months' interest
Prepayment fee (for partial repayment of principal)	-	-	-	-	-	-	-	-	-	-

JMMB BANK (T&T) LIMITED LENDING FEES AS AT JUNE 30TH

LENDING FEES	2025		2024		2023		2022		2021	
Commercial Mortgages	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Application fee	-	-	Per transaction	Free	Per transaction	Free	-	-	-	-
Credit report fee	Per transaction	\$100.00 per Director and \$100.00 per Company Registry enquiry	Per transaction	\$150.00 per Director and \$50.00 per Company Registry enquiry	Per transaction	\$150.00 per Director and \$50.00 per Company Registry enquiry	Per transaction	\$150.00 per Director and \$50.00 per Company Registry enquiry	Per transaction	\$150.00 per Director and \$50.00 per Company Registry enquiry
Acceptance/Commitment fee	Per transaction	1.0% of loan value (min. \$500.00)	Per transaction	1.0% of loan value (min. \$500.00)	Per transaction	1.0% of loan value (min. \$500.00)	Per transaction	1.0% of loan value (min. \$1,000.00)	Per transaction	1.0% of loan value (min. \$1,000.00)
Late payment fee	Monthly	2.0% of delinquent amount (min. \$50.00)	Monthly	2.0% of delinquent amount (min. \$50.00)	Monthly	2.0% of delinquent amount (min. \$50.00)	Monthly	2.0% of delinquent amount (min. \$50.00)	Monthly	2.0% of delinquent amount (min. \$50.00)
Refinancing fee	Per transaction	1.0% of loan value (Min. TTD \$500.00)	Per transaction	1.0% on new funds only	Per transaction	1.0% on new funds only	-	-	-	-
Early settlement fee (for full outstanding balance)	Per transaction	3 months' interest	Per transaction	3 months' interest	Per transaction	3 months' interest	Per transaction	3 months' interest	Per transaction	3 months' interest
Prepayment fee (for partial repayment of principal)	-	-	-	-	-	-	-	-	-	-

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.