

SCOTIABANK 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	Per transaction	1.75% (min-\$1,250.00 loan>\$33,000.00, min \$625.00 loan<\$33,000.00)	Per transaction	1.75% (min-\$1,250.00 loan>\$33,000.00, min \$625.00 loan<\$33,000.00)	Per transaction	1.75% (min-\$1,250.00 loan>\$33,000.00, min \$625.00 loan<\$33,000.00)	Per transaction	1.75% (min-\$1,250.00 loan>\$33,000.00, min \$625.00 loan<\$33,000.00)	Per transaction	1.75% (min-\$1,250.00 loan>\$33,000.00, min \$625.00 loan<\$33,000.00)
Credit report fee	Per unit	\$175.00	Per unit	\$175.00	Per unit	\$175.00	Per unit	\$175.00	Per unit	\$175.00
Acceptance/Commitment fee	Per transaction	1.50%	-	1.50%	-	1.50%	-	-	-	-
Late payment fee	Per transaction	3% of arrears, min:\$100.00	Per transaction	3% of arrears, min:\$100.00	Per transaction	3% of arrears, min:\$100.00	Per transaction	3% of arrears, min:\$100.00	Per transaction	3% of arrears, min:\$100.00
Refinancing fee	Per transaction	\$500 plus 1.75% application fee on additional advance	Per transaction	\$500.00 plus 1.75% application fee on additional advance	Per transaction	\$500.00 plus 1.75% application fee on additional advance	Per transaction	\$500.00 plus 1.75% application fee on additional advance	Per transaction	\$500.00 plus 1.75% application fee on additional advance
Early settlement fee (for full outstanding balance)	Per transaction	2 months interest. Min \$250.00	Per transaction	2 months interest. Min \$250.00	Per transaction	2 months interest. Min \$250.00	Per transaction	2 months interest. Min \$250.00	Per transaction	2 months interest. Min \$250.00
Prepayment fee (for partial repayment of principal)	-	-	-	-	-	-	-	-	-	-
Residential Mortgages										
Application fee	-	-	-	-	-	-	-	-	-	-
Credit report fee	Per unit	\$175.00	Per unit	\$175.00	Per unit	\$175.00	Per unit	\$175.00	Per unit	\$175.00
Acceptance/Commitment fee	Per transaction	1.5% of total loan amount plus inspection fee	Per transaction	1.5% of total loan amount plus inspection fee	Per transaction	1.5% of total loan amount plus inspection fee	Per transaction	1.5% of total loan amount plus inspection fee	Per transaction	1.5% of total loan amount plus inspection fee
Late payment fee	Per transaction	3% of amt in arrears, minimum \$100.00	Per transaction	3% of amt in arrears, minimum \$100.00	Per transaction	3% of amt in arrears, minimum \$100.00	Per transaction	3% of amt in arrears, minimum \$100.00	Per transaction	3% of amt in arrears, minimum \$100.00
Refinancing fee	Per transaction	\$500.00 plus commitment fee on additional funds advanced	Per transaction	\$500.00 plus commitment fee on additional funds advanced	Per transaction	\$500.00 plus commitment fee on additional funds advanced	Per transaction	\$500.00 plus commitment fee on additional funds advanced	Per transaction	\$500.00 plus commitment fee on additional funds advanced
Early settlement fee (for full outstanding balance)	Per transaction	2 months penalty interest. Min. \$250	Per transaction	2 months penalty interest. Min. \$250.00	Per transaction	2 months penalty interest. Min. \$250.00	Per transaction	2 months penalty interest. Min. \$250.00	Per transaction	2 months penalty interest. Min. \$250.00
Prepayment fee (for partial repayment of principal)	Per transaction	3 months int if no notice. 6 months interest if >10%	Per transaction	3 months interest if no notice. 6 months interest if >10%	Per transaction	3 months interest if no notice. 6 months interest if >10%	Per transaction	3 months interest if no notice. 6 months interest if >10%	Per transaction	3 months interest if no notice. 6 months interest if >10%

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AS AT JUNE 30TH

LENDING FEES	2025		2024		2023		2022		2021	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Commercial Mortgages										
Application fee	% of value	¼ % to 1% of net amount	% of value	¼ % to 1% of net amount	% of value	¼ % to 1% of net amount	% of value	¼ % to 1% of net amount; Minimum \$500.00	% of value	¼ % to 1% of net amount; Minimum \$500.00
Credit report fee	Per unit	\$175.00	Per unit	\$175.00	Per unit	\$175.00	Per unit	\$175.00	Per unit	\$175.00
Acceptance/Commitment fee	Per unit	0.25% to 1.00% of the total loan amount	% of value	¼ % to 1% of the total loan amount	% of value	¼ % to 1% of the total loan amount	% of value	¼ % to 1% of the total loan amount	-	-
Late payment fee	Per transaction	2% of arrears; Minimum \$300.00	Per transaction	2% of arrears; Minimum \$300.00	Per transaction	2% of arrears; Minimum \$300.00	Per transaction	2% of arrears; Minimum \$300.00	Per transaction	2% of arrears; Minimum \$300.00
Refinancing fee	Per transaction	¼ % to 1% of loan amount	Per transaction	¼ % to 1% of loan amount	Per transaction	¼ % to 1% of loan amount	Per transaction	¼ % to 1% of loan amount; Minimum \$500.00	Per transaction	¼ % to 1% of loan amount; Minimum \$500.00
Early settlement fee (for full outstanding balance)	Per transaction	3 months' interest, if 3 months written notice not provided	Other	3 months' interest, if 3 months written notice not provided	Other	3 months' interest, if 3 months written notice not provided	Other	3 months' interest, if 3 months written notice not provided	Other	3 months' interest, if 3 months written notice not provided
Prepayment fee (for partial repayment of principal)	Per transaction	Waived with 3 months written notice up to 10% of prin. bal.	Per transaction	Waived with 3 months written notice up to 10% of prin. bal.	Per transaction	Waived with 3 months written notice up to 10% of prin. bal.	Per transaction	Waived with 3 months written notice up to 10% of prin. bal.	Per transaction	3 months' interest, if 3 months written notice not provided

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.