

**ANSA BANK LIMITED**  
**LENDING FEES**  
**AS AT JUNE 30TH**

LENDING FEES	2023		2022		2021		2020		2019	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
<b>Instalment Loans</b>										
Application fee	Per transaction	-	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)
Credit report fee	Per unit	On actual cost basis (No fee levied by bank)	Per unit	On actual cost basis (No fee levied by bank)	Per unit	On actual cost basis (No fee levied by bank)	Per unit	On actual cost basis (No fee levied by bank)	Per unit	On actual cost basis (No fee levied by bank)
Acceptance/Commitment fee	Other	1.5% on all loans, minimum \$1,000.00	Other	1.5% on all loans, minimum \$1,000.00	Other	1.5% on all loans, minimum \$1,000.00	Other	\$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00	Other	\$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00
Late payment fee	Monthly	2% on overdue amount	Monthly	2% on overdue amount	Monthly	2% on overdue amount	Monthly	2% on overdue amount	Monthly	2% on overdue amount
Refinancing fee	Per transaction	Same as acceptance fee on additional funds (Application Fee)	Per transaction	Same as acceptance fee on additional funds (Application Fee)	Per transaction	Same as acceptance fee on additional funds (Application Fee)	Per transaction	Same as acceptance fee on additional funds (Application Fee)	Per transaction	Same as acceptance fee on additional funds (Application Fee)
Early settlement fee (for full outstanding balance)	Per transaction	Free	Per transaction	Free	Per transaction	Free	Per transaction	Free	Per transaction	Free
Prepayment fee (for partial repayment of principal)	Per transaction	Free	Per transaction	Free	Per transaction	Free	Per transaction	Free	Per transaction	Free
<b>Residential Mortgages</b>										
Application fee	Per transaction	-	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)
Credit report fee	Per unit	On actual cost basis (No fee levied by bank)	Per unit	On actual cost basis (No fee levied by bank)	Per unit	On actual cost basis (No fee levied by bank)	Per unit	On actual cost basis (No fee levied by bank)	Per unit	On actual cost basis (No fee levied by bank)
Acceptance/Commitment fee	Per transaction	1.5% on all loans, minimum \$1,000.00	Per transaction	1.5% on all loans, minimum \$1,000.00	Per transaction	1.5% on all loans, minimum \$1,000.00	Per transaction	\$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00	Per transaction	\$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00
Late payment fee	Monthly	2% on overdue amount	Monthly	2% on overdue amount	Monthly	2% on overdue amount	Monthly	2% on overdue amount	Monthly	2% on overdue amount
Refinancing fee	Per transaction	Same as acceptance fee on additional funds (Application fee)	Per transaction	Same as acceptance fee on additional funds (Application fee)	Per transaction	Same as acceptance fee on additional funds (Application fee)	Per transaction	Same as acceptance fee on additional funds (Application fee)	Per transaction	Same as acceptance fee on additional funds (Application fee)
Early settlement fee (for full outstanding balance)	% of value	Fee waived with 3 months notice	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source
Prepayment fee (for partial repayment of principal)	% of value	2% Fee in excess of 2 pre-payments annually	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source

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LENDING FEES	2023		2022		2021		2020		2019	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Commercial Mortgages										
Application fee	Per transaction	-	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)	Per transaction	50% of the acceptance fee (shall be adjusted in acceptance fees)
Credit report fee	Per unit	On actual cost basis (No fee levied by bank)	Per unit	On actual cost basis (no fee levied by bank)	Per unit	On actual cost basis (no fee levied by bank)	Per unit	On actual cost basis (no fee levied by bank)	Per unit	On actual cost basis (no fee levied by bank)
Acceptance/Commitment fee	Per transaction	1.5% on all loans, minimum \$1,000.00	Per transaction	1.5% on all loans, minimum \$1,000.00	Per transaction	1.5% on all loans, minimum \$1,000.00	Per transaction	\$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00	Per transaction	\$0 to \$25k -\$250.00, \$25k to \$50k -\$500.00, >\$50k @1.25%, min-\$750.00
Late payment fee	Monthly	2% on overdue amount	Monthly	2% on overdue amount	Monthly	2% on overdue amount	Monthly	2% on overdue amount	Monthly	2% on overdue amount
Refinancing fee	Per transaction	Same as application fee on additional funds	Per transaction	Same as application fee on additional funds	Per transaction	Same as application fee on additional funds	Per transaction	Same as application fee on additional funds	Per transaction	Same as application fee on additional funds
Early settlement fee (for full outstanding balance)	% of value	Fee waived with 3 months notice	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source
Prepayment fee (for partial repayment of principal)	% of value	2% Fee in excess of 2 principal pre-payments annually	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source	% of value	0.50% p.a., 2.00% max. No fee if prepaid from own source

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.