

**FIRST CITIZENS BANK LIMITED**  
**LENDING FEES**  
**AS AT JUNE 30TH**

LENDING FEES	2024		2023		2022		2021		2020	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
<b>Instalment Loans</b>										
Application fee	-	Free	-	Free	-	Free	-	Free	-	Free
Credit report fee	Other	\$120.00 per Borrower or Guarantor	Other	\$120.00 per Borrower or Guarantor	Per transaction	\$120.00	Per transaction	\$120.00	Per transaction	\$120.00
Acceptance/Commitment fee	Per transaction	1.5% of loan value or \$300.00 whichever is greater	Per transaction	1.5% of loan value or \$300.00 whichever is greater	Per transaction	1.5% of loan value or \$300.00 whichever is greater	Per transaction	1.5% of loan value or \$300.00 whichever is greater	Per transaction	1.5% of loan value or \$300.00 whichever is greater
Late payment fee	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00
Refinancing fee	Per transaction	\$300.00 plus 1.5% on additional amount	Per transaction	\$300.00 plus 1.5% on additional amount	Per transaction	\$300.00 plus 1.5% on additional amount	Per transaction	\$300.00 plus 1.5% on additional amount	Per transaction	\$300.00 plus 1.5% on additional amount
Early settlement fee (for full outstanding balance)	-	Free	-	Free	-	Free	-	Free	-	Free
Prepayment fee (for partial repayment of principal)	-	Free	-	Free	-	Free	-	Free	-	Free
<b>Residential Mortgages</b>										
Application fee	-	Free	-	Free	-	Free	-	Free	-	Free
Credit report fee	Other	\$120.00 per Borrower	Other	\$120.00 per Borrower	Per transaction	\$120.00	Per transaction	\$120.00	Per transaction	\$120.00
Acceptance/Commitment fee	Per transaction	1.5% of loan amount or \$300.00 whichever is greater	Per transaction	1.5% of loan amount or \$300.00 whichever is greater	Per transaction	1.5% of loan amount or \$300.00 whichever is greater	Per transaction	1.5% of loan amount or \$300.00 whichever is greater	Per transaction	1.5% of loan amount or \$300.00 whichever is greater
Late payment fee	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00
Refinancing fee	-	-	-	-	-	-	-	-	-	-
Early settlement fee (for full outstanding balance)	Other	Varies	Other	6 months interest	Other	6 months interest	Other	6 months interest	Other	6 months interest
Prepayment fee (for partial repayment of principal)	Other	Varies	-	Free	-	Free	-	Free	-	Free

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**AS AT JUNE 30TH**

LENDING FEES	2024		2023		2022		2021		2020	
	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value	Frequency	Value
Commercial Mortgages										
Application fee	-	Free	-	Free	-	Free	-	Free	-	Free
Credit report fee	Per transaction	\$120.00	Per transaction	\$120.00	Per transaction	\$120.00	Per transaction	\$120.00	Per transaction	\$120.00
Acceptance/Commitment fee	Per transaction	2% or \$500.00 whichever is greater	Per transaction	1.5% or \$300.00 whichever is greater	Per transaction	1.5% or \$300.00 whichever is greater	Per transaction	1.5% or \$300.00 whichever is greater	Per transaction	1.5% or \$300.00 whichever is greater
Late payment fee	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00	Per transaction	2% of instalment, minimum \$75.00
Refinancing fee	-	-	-	-	-	-	-	-	-	-
Early settlement fee (for full outstanding balance)	Other	Varies	Other	Varies	Other	Varies	Other	Varies	Other	Varies
Prepayment fee (for partial repayment of principal)	Other	Varies	Other	Varies	Other	Varies	Other	Varies	Other	Varies

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.