

FIRSTCARIBBEAN INTERNATIONAL BANK (TRINIDAD & TOBAGO) LIMITED
LENDING FEES
AS AT JUNE 30TH

| LENDING FEES | 2023 | | 2022 | | 2021 | | 2020 | | 2019 | |
|---|-----------------|---|-----------------|---|-----------------|---|-----------------|---|-----------------|---|
| | Frequency | Value | Frequency | Value | Frequency | Value | Frequency | Value | Frequency | Value |
| Instalment Loans | | | | | | | | | | |
| Application fee | - | - | - | - | - | - | - | - | - | - |
| Credit report fee | - | - | - | - | - | - | - | - | - | - |
| 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 | - | Free | - | Free | - | 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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|---|-----------------|---|-----------------|---|-----------------|---|-----------------|---|-----------------|---|
| | Frequency | Value | Frequency | Value | Frequency | Value | Frequency | Value | Frequency | Value |
| Commercial Mortgages | | | | | | | | | | |
| Application fee | - | - | - | - | - | - | - | - | - | - |
| Credit report fee | - | Free | - | Free | - | 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.