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

LENDING FEES	2024		2023		2022		2021		2020	
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	1.0% loan value (min. \$300.00)	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	1.5% 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	-	-	-	-	-	-
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% loan value (min. \$500.00)	Per transaction	1.0% loan value (min. \$500.00)	Per transaction	1.0% loan value (min. \$1,000.00)	Per transaction	1.0% loan value (min. \$1,000.00)	Per transaction	1.0% loan value (min. \$1,000.00)
Late payment fee	Monthly	2.0% delinquent amount (min. \$50.00)								
Refinancing fee	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	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	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	2024		2023		2022		2021		2020	
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	\$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	Per transaction	\$150.00 per Director and Company
Acceptance/Commitment fee	Per transaction	1.0% loan value (min. \$500.00)	Per transaction	1.0% loan value (min. \$500.00)	Per transaction	1.0% loan value (min. \$1,000.00)	Per transaction	1.0% loan value (min. \$1,000.00)	Per transaction	1.0% loan value
Late payment fee	Monthly	2.0% delinquent amount (min. \$50.00)	Monthly	2.0% delinquent amount (min. \$50.00)						
Refinancing fee	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						
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.