

SCOTIABANK TRINIDAD AND TOBAGO 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	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	-	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	\$500.00 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	Per transaction	\$500.00 plus 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)	-	-	-	-	-	-	-	-	-	-
<b>Residential Mortgages</b>										
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. \$250.00	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	Per transaction	6 months penalty interest
Prepayment fee (for partial repayment of principal)	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%	Per transaction	3 months interest if no notice. 6 months interest if >10%

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LENDING FEES	2024		2023		2022		2021		2020	
	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; Minimum \$500.00	% 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	% 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; Minimum \$500.00	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)	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	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	3 months' interest, if 3 months written notice not provided	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.