

INTRODUCING:

PERSONALISED MORTGAGE PRICING



Your mortgage rate should reflect who you are and what you have achieved, not some market average. With **Personalised Mortgage Pricing**, your financial profile can tangibly reduce your mortgage interest rate.

How It Works

Everyone's assessment draws on a range of factors that together help to give a complete picture of where you stand that is based on a combination of:

- ✓ **Your Credit Score**
- ✓ **Your Financial Profile and**
- ✓ **Property Factors**

Each factor is weighted to reflect its impact on your overall risk profile, and your mortgage rate is built from that assessment. All mortgage rates fall within a preset range:

From 5.00% to 7.00%.

Your final rate depends on your individual risk profile.

Discounts & Preferential Pricing

You may qualify for additional benefits:

- ✓ **Automatic discount** for customers under approved employer or association arrangements with TTMB. If you are a member of a partner organisation listed below, you automatically qualify for a rate reduction on top of your assessed rate.
 - Trinidad and Tobago Unified Teachers' Association (TTUTA)
 - Trinidad and Tobago Nursing Association
 - The Cooperative Credit Union League of Trinidad and Tobago
 - Estate Police Association of Trinidad and Tobago
 - Trinidad and Tobago Police Service Social and Welfare Association
 - Prison Officers Association of Trinidad and Tobago
- ✓ **Discount for female-led household customers**
- ✓ **Additional rate reduction for investment in any of the mutual funds offered by our subsidiary – HMB**

*Please note that only one rate reduction applies per customer.

Government Assisted Programme (GAP) Mortgage Loans

GAP loans will continue to be offered at 2% and 5% with the existing interest rate cap remaining in place.

No Credit Score? No Problem.

If you do not have a formal credit score, we will look for other ways to determine your creditworthiness such as payroll deposits and bank account activity. It is not one size fits all and everyone deserves the opportunity to be assessed on their merits.

Not Fixed Forever

Market conditions change and so do our benchmark rates. **TTMB** conducts an annual review of our baseline interest rate to ensure our pricing remains responsive, competitive and fair.

Visit your nearest TTMB branch or speak with a Mortgage Specialist today to help you understand your options and find the rate that works best for you.

Call 624-HOME (4663) or visit ttmortgagebank.com



Own your future