

Schedule of Charges – Corporate Finance

Fee Type	Charges	Minimum	Maximum
Arrangement fee	2% of loan amount/effective limit	N/A	N/A
Enhancement fee	2% of enhanced amount	MVR 5,000/-	N/A
Amendment fee	1% of effective limit	MVR 5,000/-	N/A
Reschedulement fee	0.5% of the effective limit	MVR 2,500/-	N/A
Exit fee	MVR 5,000/-	N/A	N/A
Early settlement fee	5% of prepaid amount	MVR 15,000/- (if balance > MVR 15,000/-)	N/A
Non-compliance fee/penalty charge	5% p.a. on balance outstanding	N/A	N/A
Facility/Lease overdue penalty	5% p.a. per month over the sanctioned rate on the overdue amount	N/A	N/A
Commitment fee	1% on undisbursed amount	1% p.a.	N/A
Cancellation fee	0.75% of approved loan amount (one-time)	MVR 15,000/-	N/A
Reference letters/Facility statements/Standing order return fee	MVR 250/-	MVR 250/-	N/A
Other Charges	May apply depending on collateral	N/A	N/A
Prepayment Revaluation	5% of the prepaid amount for share redemption	Payable on prepayments above MVR 1 million/ USD100,000 (for prepayments earlier than 60 days before the due date)	
Overdue revaluation	From day 1 up to 89th day: 0.5% From 90th day onwards: 5%	From day 1 up to 89th day: Share redemption price will be increased by an amount calculated at 0.5% p.m. over the sanctioned profit rate on overdue lease payments and capital redemptions.	From 90th day onwards Share redemption price will be increased by an amount calculated at 5% p.a. over the sanctioned profit rate on the entire outstanding lease payments and capital redemptions.

Schedule of Charges – Consumer Finance

Fee Type	Charges	Minimum	Maximum
Documentation/Processing fee	2% of approved amount	MVR 950/- (registered employer), MVR 5,000/- (direct customer)	N/A
Enhancement/Top up fee	2% of effective limit	MVR 950/- (registered employer), MVR 5,000/- (direct customer)	N/A
Amendment fee	1% of effective limit	MVR 950/-	N/A
Reschedulement/Extension fee	0.5% of effective limit	MVR 950/-	N/A
Consumer lease exit fee	US\$50 or MVR500/- per leased asset	US\$50 or MVR500/- per leased asset	MVR 5,000/-
Early settlement fee	5% of prepaid amount	MVR 15,000/- (if balance > MVR 15,000/-)	N/A
Early settlement fee – lease	Each facility	N/A	N/A
Overdue penalty charge		From day 1 up to 89th day: Additional 0.5% per month over the sanctioned rate on the overdue amount.	From 90th day onwards: Additional 5% p.a. above the approved sanctioned rate on outstanding balance
Non-compliance fee	Additional 5% on balance outstanding	N/A	N/A
Reference letters/Facility statements/Standing order return fee	MVR 250/-	MVR 250/-	N/A
Other Charges	May apply depending on collateral	N/A	N/A
Recovery Fee	Fixed MVR 5,300/-	-	-

Note:

- Late payment penalty charges are considered as charity and shall be utilised solely for charitable purposes.
- In case where the company's share redemption increases due to overdue revaluation, the charges can be considered as income from its retained ownership.