

Tariff of Charges*

Lending Rate:

Tenor	APR (vehicle) **	Flat Rate (vehicle)
1 - 3 years	9.983 - 10.226%	5.25%
4-5 years	10.941 – 11.070 %	5.75%
6 -7 years	11.096 – 11.240%	5.99%
Used Car	13.051 – 13.703%	7%

Service Charges:

Service	Fees
Outstanding balance letter	BD 15
Account Statement	BD 5
Postponement of installment	BD 15, twice a year
Release Letter	BD 5 (1 st request free, 2 nd request to be charged)
Change Due Date	BD 10
Replacement of Collateral	BD 30
Administration Fees (Individuals, employees)	BD 200
Administration Fees (Non-individuals)	1%, minimum BD 200 per vehicle
Administration Fees (Individuals, Self employed)	1%, minimum BD 200 per vehicle
Life Insurance	Free
Late Payment (Past due)	1.5% on past due amount(s) per month plus late payment fees of BD 5 per month.
Early Settlement	Individual 1% of outstanding principle balance (Maximum BD100/-) Non-individuals 3% of outstanding principle balance
Rescheduling	BD 100 (inclusive of life insurance)

* All tariffs are subject to change as per company decision.

** Calculated for BD 10,000 for the various periods.

The above is our standard tariff of charges however, tariff may change during promotion.