

Tariff of Charges*

Lending Rate:

Tenor	APR (vehicle) **	Flat Rate (vehicle)
1 - 3 years	10.473 – 10.721%	5.50%
4 years	11.070%	5.75%
5 years	11.404%	6.00%
6 years	11.708%	6.25%
7 years	12.164%	6.60%
Used Car	13.051 – 13.703%	7%

Service Charges:

Service	Fees
Outstanding balance letter	BD 10
Account Statement	BD 3
Postponement of installment	BD 10, once a year
Release Letter	BD 5 (1st request free, 2nd request to be charged)
Change Due Date	BD 5
Replacement of Collateral	BD 20
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 Non-individuals
	1% of outstanding principle balance (Maximum BD100/-) 3% of outstanding principle balance
Rescheduling	BD200 (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.