

Schedule of Fees & Charges

	Personal Loan	Business Loan	Merchant Loan	Loan Against Gold - Company
Processing Fee	1.00% of loan amount	2.00% of loan amount	2.00% of loan amount	1.00% of loan amount
Credit Shield	0.58% of loan amount / per annum	0.58% of loan amount / per annum	0.58% of loan amount / per annum	N/A
Prepayment Charges	1.00% of outstanding principle	5.00% of outstanding principle	5.00% of outstanding principle	5.00% of outstanding principle
Delayed Payment Penalty Charges	2% of the delayed amount (Min AED 50 / Max AED 200)	Payment Bounced: AED 100 / per payment Late Payment Charges: AED 100 / per month	Payment Bounced: AED 100 / per payment Late Payment Charges: AED 100 / per month	Payment Bounced: AED 100 / per payment Late Payment Charges: AED 100 / per month
Cancellation Fee after Gold Deposit	N/A	N/A	N/A	AED 500
Switch Payment Method / Replacing PDC	Free	AED 250	AED 250	AED 250
Statement of Account	Free	AED 200	AED 200	AED 200
Repayment Schedule	Free	AED 200	AED 200	AED 200
Liability Letter	Free	AED 100	AED 100	AED 100
Clearance Letter	Free	AED 100	AED 100	AED 100
Vehicle Release Letter	N/A	N/A	N/A	N/A
Temporary - Vehicle Release Letter	N/A	N/A	N/A	N/A
Request for Company Name Change	N/A	N/A	N/A	N/A
Request for Plate Number Change	N/A	N/A	N/A	N/A
Request for Asset / Vehicle Modification	N/A	N/A	N/A	N/A

	Loan Against Gold for Individual	Commercial / Business Vehicles	Car Loan for Individual
Processing Fee	1.00% of loan amount	1.00% of loan amount	1.00% of loan amount
Credit Shield	N/A	N/A	N/A
Prepayment Charges	1.00% of outstanding principle	5.00% of outstanding principle	1.00% of outstanding principle
Delayed Payment Penalty Charges	2% of the delayed amount (Min AED 50 / Max AED 200)	Payment Bounced: AED 100 / per payment Late Payment Charges: AED 100 / per month	2% of the delayed amount (Min AED 50 / Max AED 200)
Cancellation Fee after Gold Deposit	AED 500	N/A	N/A
Switch Payment Method / Replacing PDC	Free	AED 250	Free
Statement of Account	Free	AED 200	Free
Repayment Schedule	Free	AED 200	Free
Liability Letter	Free	AED 100	Free
Clearance Letter	Free	AED 100	Free
Vehicle Release Letter	N/A	AED 100	Free
Temporary - Vehicle Release Letter	N/A	AED 100	Free
Request for Company Name Change	N/A	AED 100	Free
Request for Plate Number Change	N/A	AED 100	Free
Request for Asset / Vehicle Modification	N/A	AED 100	Free

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