

## Schedule of fee charges

Processing Fee	<ul style="list-style-type: none"> <li>• 1.25% to be charged for all loans. (Minimum MVR 2,000),</li> <li>• Additional 0.25% to be charged for all loans involving a court mortgage process. (To be charged to full approved amount if fee is applicable after an enhancement)</li> <li>• Irrespective of approved amount Processing fees can be paid fully on approved amount or on amount to be disbursed.</li> <li>• 2% to be charged for project financing under Viyafaari Ehee loan</li> </ul>
Enhancement Fee	<ul style="list-style-type: none"> <li>• Processing Fee to be applied to enhanced amount regardless of enhancement being effective</li> </ul>
Amendment (Revision) Fee	<ul style="list-style-type: none"> <li>• For disbursed loans: 1% on amendments (To be charged on total exposure as at approval date regardless of revisions being effective)</li> <li>• For sanction signed but undisbursed loans: 0.5% on amendments (as at approval date regardless of revisions being effective)</li> </ul>
Re-Schedule Fee/ Refinance/ Restructure Fee	<ul style="list-style-type: none"> <li>• 1.5% to be charged on the reschedule/ restructure/refinance approved for sanctioned loans (To be charged on total exposure as at approval date regardless of revisions being effective)</li> </ul>
Prepayment Fee	<ul style="list-style-type: none"> <li>• 2% on the prepayment amount that exceeds 20% of outstanding balance</li> </ul>
Cancellation Fee (For partially disbursed loans)	<ul style="list-style-type: none"> <li>• 1.5% of the cancelled funds (minimum 2000)</li> </ul>
Post Grace Disbursement Fee	<ul style="list-style-type: none"> <li>• Additional 0.5% to be charged on disbursement amount after expiry of grace period (Max period to hold undisbursed funds after expiry of grace to be set at 6 months)</li> </ul>
Loan Statement Fee	<ul style="list-style-type: none"> <li>• MVR 150 per statement (If requests exceed more than one every calendar year)</li> </ul>
Balance Confirmation / Opinion Letter	<ul style="list-style-type: none"> <li>• MVR 150 per confirmation/ opinion</li> </ul>

*\*Effective from 1st July 2022*