

LENDING RATES¹

a) Commercial Secured Loan	a) 6.5% flat - 18% flat per annum						
b) Personal Secured loan	b) 6.5% flat - 18% flat per annum						
c) Unsecured Personal Loan	c) 16% flat - 25% flat per annum						
d) Home Loan	<table border="1"> <tr> <td>5 years Fixed Interest Rate²</td> <td>3.99% per annum</td> </tr> <tr> <td>1 year Fixed Interest Rate</td> <td>5.99% per annum</td> </tr> <tr> <td>Variable Interest Rate</td> <td>8.99% per annum</td> </tr> </table>	5 years Fixed Interest Rate ²	3.99% per annum	1 year Fixed Interest Rate	5.99% per annum	Variable Interest Rate	8.99% per annum
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1 year Fixed Interest Rate	5.99% per annum						
Variable Interest Rate	8.99% per annum						
e) Land Loan	10% per annum						
f) Land Subdivision Loan	9% interest on reducing balance or 7% flat per annum						
g) MSME Loan ³	9.49% per annum						

1. A Flat Interest Rate is a fixed interest amount based on a percentage of the original loan amount and it doesn't change throughout the term of the loan. Unless "Flat" is specifically mentioned, the interest rate method applied will be Reducing Balance. Flat Interest Rate and Fixed Interest Rate are not the same. Fixed Interest Rate is a rate that will not change during the agreed period but it uses a Reducing Balance interest rate method.

2. The 5 year fixed interest rate applies only to customers acquiring their first home and have a combine income of \$50,000 or less.

3. Merchant Finance follows the MSME definition prescribed in the RBF MSME Credit Guarantee Scheme Guidelines.

LENDING FEES

The following fees are applicable to all products unless otherwise stated:

Loan Establishment Fee	
a) Unsecured Loan	a) Up to 1% of principal
b) Home Loan	b) Up to 1% of principal
c) Land Loan	c) Up to 1% of principal
d) Land Subdivision Loan	d) Up to 1% of principal
e) MSME Loan	e) Up to 1% of principal
f) Personal Secured Loan	f) Nil
g) Commercial Secured Loan	g) Nil
Refix Fee (Home Loan Only)	\$300.00
Vehicle Registration Search Fee	\$150.00
Company Search Fee	\$50.00
Maine Vessel Sea Search Fee	As per MSAF's charges
Bailiff Fee	Minimum of \$80.00
[Excludes lien on shares/TD]	[As per Bailiff's cost]
Valuer's Fee (If applicable)	As per Valuer's cost
Solicitor's Fee	As per solicitor's cost
[on preparation of Legal instrument]	
LTA Noting Fee	\$26.00
Loan Contract Documents	\$5.00 Admin Fee
Offshore Funding Fee	Priced on application
Transfer of Ownership of Vehicles	As per LTA charges
Demand Notice Fee	Minimum of \$25.00
Loan Extension Fee	Interest is charged on the extended term of the Loan Contract using the interest rate of the Loan and the term of the extension.
Account Maintenance Fee	Nil
Statement of Account	\$2.00
[Over the counter]	

DISCHARGE FEES

The following Discharge Fees are applicable to all products unless otherwise stated:

Mortgage	\$100.00
Discharge Fees - Cars and Trucks as Securities	\$75.00 per vehicle
Discharge Fees for Heavy Machinery (Partial discharge fee from the list of securities held for the current loan account)	\$100.00 per vehicle
Loan Contract (Second issue)	\$10.00

OTHER LOAN FEES

Repossessed Vehicle Storage Fees:

Car and Trucks	\$10.00, per day
Heavy equipment & machinery	\$10.00, per day
Other chattels	\$10.00, per day

Disposal of Security Fees are:

Transfer of Third-Party	At cost
Auction Cost and Admin Fee	3% of VEP price
Mortgage Sale Advertisement	At cost of advertisement
Advertising & Miscellaneous out of pocket expenses	At cost

Other Fees are:

Other Fees are:	\$50.00
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LEGAL FEES

Legal fees are applied for sign up and in collection process

Legal Instrument(s)	As per Solicitor fee
Attendance to Small Claims	\$150.00 per account
Attendance to Magistrate Court	\$150.00 (In-House Solicitor) Outsourced - As per Solicitor fee
Attendance to High Court	\$200.00 (In-House Solicitor) Outsourced - As per Solicitor fee
Mortgage Demand Letter	\$150.00 per issue
Statutory Demand	\$150.00 per issue
Sales & Purchase Agreement	Outsourced - As per Solicitor fee
Transfer documents	Outsourced - As per Solicitor fee
Security Documents	Outsourced - As per Solicitor fee
Bankruptcy proceeding	Outsourced - As per Solicitor fee
Winding up proceeding	Outsourced - As per Solicitor fee
Demand Letter	\$25.00 per account
Other Security Document(s)	Outsourced - As per Solicitor fee
Other Litigation Fees	Outsourced - As per Solicitor fee
Legal Opinion	Outsourced - As per Solicitor fee

Security Documents (In-House):

\$0 - \$49,999	\$350 per presentation
\$50k - \$199,999	\$500 per presentation
\$200k - \$349,999	\$650 per presentation
\$350k - \$499,999	\$800 per presentation
\$500k and above	\$1000 per presentation

LOAN BREAK COST FEES

Calculated at 30 days interest on the outstanding principle balance using the fixed interest rate of the existing account.

LOAN ARREARS FEES

Calculated on the arrears amount of the period in default based on the annualized rate of the loan.

TERM DEPOSIT

Minimum Opening Deposit	\$500.00
Investment Term	3 - 72 months (6 years)
Break Fee	\$50.00

EARLY WITHDRAWAL OF TERM DEPOSIT

Early redemption of a Term Deposit will incur a break fee of \$50.00 and interest will be paid based on the actual term invested at the prevailing carded rate at that time of withdrawal or rate at which the investment was accepted whichever is lower.

Important Note:

Statutory fees will apply on the relevant products & services and any change will apply as per Government mandate. The interest rate is calculated on a reducing balance basis unless explicitly stated as flat.