

SERVICES RATE AND CHARGES



INTEREST RATE

All Loans	
Vehicle Loan - (APR)	8.75% - 11.5% *
Personal Loan - (APR)	9.5% - 15% *
Mortgage Loan - (APR)	9% - 13% *

CONSUMER LOANS FEES & CHARGES

Vehicle Loan	
Administration Fees	Variable
Life Insurance	FREE
Personal Loan	
Administration Fees (New & Additional Loan)	Variable
Life Insurance	BD 0.300 for each 1,000 per month
Mortgage Loan	
Administration Fees (New & Additional Loan)	1% on Principle Amount or BD 100 whichever is higher
Life Insurance	BD 0.450 for each 1,000 per month

AFTER LOANS SERVICES FEES & CHARGES

After Loan Services Fees & Charges	
Loan Rescheduling Fee	1% of the principal or BD 100 whichever is higher
Outstanding Letter	BD 15
Loan Cancellation	BD 100
Changing Payment Due Date	BD 15
Loan Statement	BD 20
Installment Delay	BD 20
Late Payment Fee	BD 10
Vehicle Release	BD 5
Early Settlement	
Vehicle & Personal Loans	1% of the outstanding Loan amount, Minimum BD 100
Mortgage Loans	0.75% of the outstanding Loan amount Minimum BD 200

CREDIT CARD RATE & CHARGES

Credit Card (Imtiaz)	
Annual Percentage Rate (APR)	1.75 %
Annual Fee	FREE
Late Payment Fee	BD 10
Protection Fee	BD 5

* Depending on Risk Profile of Customer