

# Disclosure of Lending Fees & Charges



## Fee Description

## Amount (FJD)

### I. Personal Loans and Overdrafts

#### Overdraft Excess Fee:

Unarranged Excess	\$15.00 per day (each time the account is overdrawn by \$50.00 or more)
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#### Loan Approval Fee (new loans and increases to existing loans)

Up to \$499.00	\$75.00
\$500.00 to \$1,999.00	\$150.00
\$2,000.00 to \$4,999.00	\$200.00
\$5,000.00 to \$19,999.00	\$250.00
\$20,000.00 to \$49,999.00	\$500.00
\$50,000.00 and over	1% of the Loan Amount

#### Service Fee

Up to \$4,999.00	\$10.00 per month
\$5,000.00 to \$14,999.00	\$20.00 per month
\$15,000.00 to \$24,999.00	\$25.00 per month
\$25,000.00 to \$999,999.00	0.12% or \$300.00 per month (which ever is lower)
\$1,000,000.00 and over	0.03% per month
Loan Arrears Fee on Personal Loans	\$25.00 applicable when repayment is not paid in full within 5 days from its due date

### 2. Motor Vehicle Loans

#### Loan Approval Fee (new loans and increases to existing loans)

Up to \$20,000.00	\$250.00
\$20,001.00 to \$50,000.00	\$400.00
Above \$50,000.00	1% of the Loan Amount

#### Service Fee

Up to \$20,000.00	\$20.00 per month
\$20,001.00 to \$50,000.00	\$25.00 per month
Above \$50,000.00	\$35.00 per month
Loan Arrears Fee	\$25.00 applicable when repayment is not paid in full within 5 days from its due date

## Fee Description

## Amount (FJD)

### 3. Residential Home Loan

#### Loan Approval Fee (new loans and increases to existing loans)

Up to \$100,000.00 \$500.00

\$100,001.00 to \$250,000.00 \$1,000.00

Above \$250,000.00 \$2,500.00

Switch Fees \$300.00 payable when switching between loan repayment type, changing loan term or fixed and variable interest options.

Inspection Fee \$75.00 for each inspection

Loan Arrears Fee \$25.00 applicable when repayment is not paid in full within 5 days from its due date.

### 4. Investment Property Loan (Residential)

#### Loan Approval Fee (new loans and increases to existing loans)

Up to \$100,000.00 \$500.00

\$100,001.00 to \$250,000.00 \$1,000.00

Above \$250,000.00 \$2,500.00

Switch Fees \$300.00 payable when switching between loan repayment type, changing loan term or fixed and variable interest rate options.

Inspection Fee \$75.00 for each inspection.

Loan Arrears Fee \$25.00 applicable when repayment is not paid in full within 5 days from its due date.

## Fee Description

## Amount (FJD)

### 5. Business Overdrafts

#### Loan Approval Fee (new loans and increases to existing loans)

1% of loan amount (Minimum \$500.00)

#### Service Fee

Up to \$1,000,000.00	0.10% per month (maximum \$300.00)
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\$1,000,000.00 and over	0.03% per month
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#### Overdraft Excess Fee on Unarranged Excess

(each time the account is overdrawn by \$50.00 or more)	\$15.00 per day from day of excess.
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### 6. Business Term Loans

#### Loan Approval Fee (new loans and increases to existing loans)

1% of loan amount (Minimum \$500.00)

#### Service Fee

Up to \$9,999.00	\$5.00 per month
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\$10,000 to \$49,999.00	\$20.00 per month
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\$50,000 to \$99,999.00	\$40.00 per month
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\$100,000 to \$499,999.00	\$65.00 per month
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\$500,000 to \$999,999.00	\$100.00 per month
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\$1,000,000.00 and over	0.025% per month
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Loan Arrears Fee	\$25.00 applicable when repayment is not paid in full within 5 days from its due date.
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### 7. Finance Lease

#### Loan Approval Fee (new loans and increases to existing loans)

1% of loan amount (Minimum \$500.00)

Stamp Duty on Master Lease	n/a
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Rental Arrears Collection Fees	\$25.00 if the monthly rental/repayment is not paid by the due date
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**Fee Description****Amount (FJD)****8. Bonds & Guarantees**

<b>Facility Approval Fee</b>	1.75% of amount of bond / guarantee (minimum \$50.00)
<b>Six Monthly Charges</b>	1% of amount of bond/guarantee on a pro-rata basis (minimum \$40.00)
<b>Cancellation</b>	1% of amount of bond/ guarantee on a pro-rata basis (minimum \$40.00)
<b>Document Handling</b>	\$100.00 for stamping indemnity on establishment

**9. Holding Fees**

<b>Commitment Fee</b>	1% per annum of undrawn value where the loan is not fully drawn (or progressive loan draws have not commenced) within 3 months of acceptance of letter of offer.
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**10. Other Loan Fees**

<b>Search Fees</b>	\$45.00 per search
<b>Security Document/ Production</b>	\$100.00 per document
<b>Settlement Attendance Fees (plus disbursements)</b>	\$100.00
<b>Handling Fees</b>	\$30.00 each additional document
<b>Security Document Photocopying Fee</b>	\$1.00 per page
<b>Variation to Loan Terms</b>	\$100.00
<b>Government Charges</b>	as per Government mandate.

## IMPORTANT CUSTOMER NOTICE

This Brochure contains our current fees and charges on products and services available on print date. All Fees and Charges quoted are exclusive of Government and third Party charges.

If we do vary our existing fees and charges or introduce any new ones, we will provide you with prior notice, 30 days ahead of such change becoming effective.

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Subject to Bank's Terms and Conditions.

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