

## SCHEDULE OF CHARGES AMENDED WITH EFFECT FROM 10/10/2023

SCHEDULE OF CHARGES			
Sl. N	Services	Amount (RO)	VAT Charges (RO)
1	Rescheduling	10	5%
2	Transfer of Loan	To the extant processing fee	
3	Balance Confirmation	5	
4	Duplicate Balance Confirmation	5	
5	Release Letter (First Time)	3	
6	Duplicate Release Letter	5	
7	Part Foreclosure Letter	10	
8	Foreclosure Statement/ Letter	5	
9	No Due Certificates (NOC)	5	
10	Cheque Return Charges	10	
11	Replacement of Cheques	15	
12	Changes of Mulkiya/Plate	5 RO- Plus a refundable deposit of RO 100	
13	Not to Deposit Cheque (NTD)	5 RO- Plus penal interest & (rate of interest on loan + 2%)	
14	Replacement of Asset	25	
15	NOC for Taking Vehicle Outside Oman	5	
16	Deal Cancellation	25	
17	Remove/Add Guarantor	10	
18	Change Insurance to Third Party	2	
19	Statement of Account	5	
20	Paid Dishonored Cheques Letter	5	
21	Repayment Schedule Report	2	
22	Copy of Agreement/ Cheques	2	
23	Release CR	10	
24	Penal/Overdue interest	Rate of interest on loan +2% p.a.	
25	Life insurance premium	0.25% per annum of finance amount	
26	Processing fee	Up to 1% of the financed amount	
27	Withdrawal fee (Debt Factoring)	RO 2.500 per withdrawal	
28	Court fees	Actual amount paid to the Court	
29	Lawyer fees	Actual amount paid to the Lawyers, limited to the amount decided by the Court	
30	Service charges on factoring of invoice	Up to 0.50% of gross invoice value	
31	Fees towards non-fund based guarantees and letters of credit	Up to 2% p.a. plus bank charges	
32	Foreclosure charges	1% of the principal amount outstanding	
33	Other services	5	

\* Reviewed and signed by Members of the Management Committee on September 17, 2023