

MIDAS Financing Limited
Schedule of Charges January 2016

Type of Fee	Schemes										
	SME				Corporate				Retail/Personal		LLS
	Term Loan	Lease	MIDI	Factoring	Term Loan	Lease	STL	Factoring	Housing	Auto Loan	
Application Form	300/-	300/-	300/-	500/-	300/-	300/-	500/-	500/-	0.5% of the loan (Min-1,000/- Max-5,000/-)	300/-	0.5% of the loan amount
Service Fee	0.5% of the facility amount (Min-5,000/- and Max-50,000/-)			0.5% of the invoice (Min-500/- Max-15,000/-)	0.5% of the facility amount (Min-5,000/- and Max-50,000/-)			0.5% of the loan (Min-10,000/- and Max-200,000/-)	0.5% of the loan amount (Min-5,000/- Max-20,000/-)	0.5% of the loan amount	
Documentation charge (with stamp charge)	0.5% of facility amount (Minimum - Tk.5,000/- and Maximum - Tk.200,000/-)										
Early settlement charge	Maximum 2% of the outstanding loan			N/A	Maximum 2% of the outstanding loan		N/A	N/A	Maximum 2% of the outstanding loan	Maximum 2% of the outstanding loan	N/A
Transfer fee of lease assets	N/A	Maximum 0.1% of lease amount	N/A	N/A	N/A	Maximum 0.1% of lease amount	N/A	N/A	N/A	Maximum 0.1% of the loan amount	N/A
Land valuation cost	At actual										
Mortgage cost	At actual										
Redemption cost	At actual										
RJSC cost	At actual										
CDBL cost	At actual (if any)										
Insurance	At actual										
Notarization cost	At actual										
Issuance of any certificate (fee)	Tk.250/-										
Photocopy of Documents (fee)	Tk.250/-										
A/C. Settlement Certificate	For First year – Nil, Second year – Tk.200/-, Third to Fourth year – Tk.300/-, from Fifth year Tk.500/-										
Tax Certificate	N/A										
Recovery Statement	2 times in a year – Nil, above 2 times in a year – Tk.150 – 200										
Ownership Transfer Document	For First year – Nil, Second to fifth year – Tk.500/-										
CIB inquiry charge	Tk.500/- for Trade Concern along with two Sponsor(s)/Guarantor(s) Tk.150/- each for additional Sponsor/Guarantor										
Any other incidental cost	At actual										

N.B.: VAT @15% is applicable on every fee(s)/charges mentioned above, Subject to Government rules and regulations. All charges/costs are excluding VAT.