

MIDAS Financing Limited
Schedule of Charges

Type of Fee	Schemes										
	CMSME & Agro Based				Corporate				Retail/Personal		LLS
	Term Loan	Lease	MIDI	Factoring	Term Loan	Lease	STL	Factoring	Housing	Auto Loan	
Application Form	N/A				200/-				200/-		
Loan Processing Fee	N/A				At actual				At actual		
Documentation & CIB Charge, Stamp Charge, Legal & Valuation Fee	At actual				At actual				At actual		
Additional interest on overdue	Lending rate + 2%				Lending rate + 2%				Lending rate + 2%		
Early settlement Fee	Maximum 1% of the outstanding loan without Cottage, Micro & Small			N/A	Maximum 1% of the outstanding loan		N/A		Maximum 1% of the outstanding loan		N/A
Balance confirmation certificate	2 times in a year – Nil, above 2 times in a year – Tk.200/-										
Loan/Lease Transfer Fee, Commitment Fee, Supervision Fee, Cheque dishonor Fee, Service Charge, Arrangement Fee, Participation Fee, Financial Advisory Fee, Premature Encashment Fee	No Fee/Charge										

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.