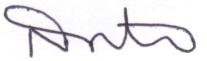


**Schedule of Fees and Charges**

Sl	Description	Home Finance		Personal Loan	Car Finance		Deposit	
		Conventional	Islamic Home Finance		Conventional	Conventional	Islamic Auto Finance	Conventional
1	Loan/Islamic Finance Application fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2	Loan/Islamic Finance Processing Fees	At actual not exceeding 1% of loan amount	At actual not exceeding 1% of loan amount	At actual not exceeding 1% of loan amount	At actual not exceeding 1% of loan amount	At actual not exceeding 1% of loan amount	N/A	N/A
3	Documentation Fees	At actual	N/A	N/A				
4	Legal Fee	At actual	At actual	N/A	N/A	N/A	N/A	N/A
5	Valuation Fee	At actual	At actual	N/A	N/A	N/A	N/A	N/A
6	Early Settlement Fee (Partial/Full)	1% of the amount being prepaid	N/A	1% of the amount being prepaid	1% of the amount being prepaid	N/A	N/A	N/A
7	Late payment interest/rent/Penal Charge/Compensation	Loan Interest rate + 0.5%	Up-to 0.5% on and above the Rent Rate	Loan Interest rate + 0.5%	Loan Interest Rate + 0.5%	Up-to 0.5% on and above the Rent Rate	N/A	N/A
8	CIB inquiry fees	At actual	At actual	N/A				
9	Stamp charge	At actual	At actual	N/A				
10	Mortgage and Power of Attorney Execution	At actual	At actual	N/A	N/A	N/A	N/A	N/A
11	Mortgage Redemption and Power of Attorney Revocation	At actual	At actual	N/A	N/A	N/A	N/A	N/A
12	Collection of certified/ original deed of property from concerned offices	At actual	At actual	N/A	N/A	N/A	N/A	N/A
13	Fees for showing original ownership documents in authority office	At actual	At actual	N/A	N/A	N/A	N/A	N/A
14	Photocopy of ownership & charge documents (2nd time onwards)	At actual	N/A	N/A				
15	Partial security release/ change of security	At actual	At actual	N/A	N/A	N/A	N/A	N/A

Note: VAT @ 15% will charged wherever applicable

Effective from January 2026



Authorized signatory