

Schedule of Charges

SI No	Description	Individual Loans	Corporate Loans
1	Charges for issuance of various letters/certificates to customer		
	Issue of any certificate pertaining to the loan	RO.5	RO.5
	Change in ownership of asset/Plate no/Taxi/Private/NOC etc.	RO.10	RO.10
	Foreclosure Certificate	RO.5	RO.5
	Vehicle/Asset Registration/Cancellation on behalf of the client	RO.5	RO.5
2	Duplicate Letter / Certificate in Lieu of Original Lost	RO.5	RO.5
3	Charges for rendering other services	RO.5	RO.5
	Change of Bank/Branch	RO.10	RO.10
	Replacement of assets/Additional mortgage during tenure of the loan.	RO.5	RO.25
	Balance confirmation (Single/Multiple loans)	RO.5	RO.5
	Temporary release of documents such as Mulkiya / CR	RO.5	RO.5
	Changes of Guarantors (Other than change on ownership of asset)	RO 10 per person	RO 25 per person
4	Valuation of Assets if done by UFC on behalf of customer	Valuers fee + RO.15	Valuers fee + RO.25
5	Reschedule of loan – Rescheduling charges		
	Loans to individuals for personal use	RO.10	N/A
	Loans to individuals and SME's for business purpose	RO.10	RO.10
	Loans to Other entities	N/A	RO.25
6	Accompanying client to Govt offices/Companies for documentation		
	Within Muscat Area	RO.10 per trip	RO.10 per trip
	Outside Muscat	RO.25 per trip/actual	RO.25 per trip/actual
7	Any amendment to Bank Guarantee	N/A	RO.30+Bank charges
8	Cancellation of Loan		
	Within the same Month (before 30 th /31 st)	RO.10 Per Loan	RO.10 Per Loan
	Next month (month after loan booked)	1% of Loan Amount	1% of Loan Amount
9	Foreclosure Charges	1% of loan outstanding	1% of loan outstanding
10	Mandate Account Fund transfer to Customer – Without UFC loan	N/A	RO.5 per transaction
11	Cheque Bouncing Charges	RO.10/Cheque/return	RO.10/Cheque/return
12	Deferment of Instalment - HIB	RO.10/EMI	RO.10/EMI
	Deferral of EMI for Special Occasions (EID/Back to School etc.,)	RO.10/EMI	NA
13	Document Fees		
	For New Car Loans (referred by Dealer)	Retail Deals – NIL Company Deals - Min 0.5% of loan amount or Ro.100/- whichever is higher, upto 1%	Min 0.5% of loan amount or Ro.100/- whichever is higher, upto 1.5%
	For New Car Loans (Walk-in / Direct clients)	Min 0.5% of loan amount or Ro.100/- whichever is higher, upto 1%	Min 0.5% of loan amount or Ro.100/- whichever is higher, upto 1.5%
	For Used car loans (Walkin / Referred by Used car dealers)	Depending on customer profile RO.25/- to RO.250/=	Depending on customer profile RO.25/= upto RO.250/=
	For loans to individuals & other entitles for business purpose	Retail Deals – NIL Company Deals - Min 0.5% of loan amount or Ro.100/- whichever is higher, upto 1%	Min 0.5% of loan amount or Ro.100/- whichever is higher, upto 1.5%
14	LIP Charges	0.5% of the loan amount per annum per person	0.5% of the loan amount per annum per person
15	Penal Interest	@2% per annum over the contracted effective rate of interest on the overdue amount	@2% per annum over the contracted effective rate of interest on the overdue amount
16	Transfer of Loan	RO.50	RO.50
17	Change of PDC Date	RO. 10 + interest	RO. 10 + interest
18	Part payment / Part Release	RO.10	RO.10
19	NOC for taking vehicle outside Oman	RO.5	RO.5
20	Legal expense	@actuals	@actuals