

SCHEDULE OF CHARGES

SL NO	DESCRIPTION	INDIVIDUAL LOANS	CORPORATE LOANS
1	Charges for Issuance of various Letters/Certificates to Customers		
	Issue of any Certificate pertaining to the loan	RO 5	RO 5
	Change in Ownership of Asset / Plate No./ Taxi / Private /NOC, etc	RO 5	RO 5
	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 5	RO 5
	Replacement of Assets/Addl Mortgage during currency of loan	RO 5	RO 15
	Balance Confirmation (Single / Multiple Loans)	RO 5	RO 5
	Temporary Release of document such as Mulkiya / CR	RO 5	RO 5
4	Valuation of Assets (if done by UFC on behalf of customer)	Valuer's Fee + RO 15	Valuer's Fee + RO 25
5	Reschedulement of Loan - Rescheduling Charges		
	Loans to individuals for Personal use	RO 10	N/A
	Loans to individuals and SMEs for Business purpose	RO 10	RO 10
	Loans for to Others entities	N/A	RO 25
6	Accompanying the Client to Govt Offices/Companies for Documentation		
	Within Muscat Area	RO 10 per trip	RO 10 per trip
	Outside Muscat Area	RO 25 per trip / Actuals	RO 25 per trip / Actuals
7	Any Amendment to Bank Guarantee / LCs	N/A	RO 30 + Bank Charges
8	Cancellation of Loan		
	Within 30 days of dsbursement	RO 25	RO 50
	After 30 days of disbursement	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 / Transaction
11	Cheque Bouncing Charges	RO 10 / Chq / Return	RO 10 / Chq / Return
12	Deferment of Installment - HIB	RO 10 / EMI	RO 10 / EMI
13	Documentation fees		
	For loans to individuals & other entities for business purpose	0.25% - 0.50% of Loan amount	0.25% - 0.50% of Loan amount
14	LIP charges for loans upto RO 25,000	RO 2 / month / person	RO 2 / month / person
	LIP charges for loans between RO 25,000 – RO 50,000	RO 4 / month / person	RO 4 / month / person
	LIP charges for loans between RO 50,000 – RO 75,000	RO 6 / month / person	RO 6 / month / person
	LIP charges for loans between RO 75,000 – RO 100,000	RO 8 / month / person	RO 8 / month / person
15	Penal Interest	At 2% over the contracted effective rate of interest on the overdue amount	At 2% over the contracted effective rate of interest on the overdue amount