

## SCHEDULE OF FEE CHARGES

### Processing Fee

- **Murabahah:** 1.25% to be charged for all facilities. (Minimum MVR 2,000)
- **Musharakah:** 1.25% to be charged for all facilities. (Minimum MVR 2,000)
- **Qard:** Not applicable
- Additional 0.25% to be charged for all facilities involving a court mortgage process. (To be charged to full approved amount if fee is applicable after an enhancement)

### Enhancement Fee

- **Murabahah:** Not applicable after Murabahah is executed.
- **Musharakah:** Applicable to Musharakah facilities.
- **Qard:** Not applicable
- Processing Fee to be applied to enhanced amount.

### Revision Fees

- 0.5% to be charged on the subsequent revisions approved (To be charged on outstanding exposure as at approval date)

### Cancellation Fee (For partially disbursed Facilities)

- MVR 1,200 per cancellation

### Post Grace Disbursement Fee

- Additional 0.5% to be charged on disbursement amount after expiry of grace period (Max period to hold undisbursed funds after expiry of grace to be set at 6 months)

### Facility Statement Fee

- MVR 150 per statement

### Balance Confirmation / Opinion Letter

- MVR 150 per confirmation / opinion

### Late Payment Charge

- 5% of overdue amount per annum

### NOTES

1. "Lock in Period" for any financing facility is 50% of the financing tenure, that is the period during which the Customer/s shall maintain the Facility with SDFC.
2. 2% of the prepayment amount shall be charged as the early settlement fee for customers requesting to settle their outstanding payments before the end of the tenure.
3. late payment charges will be collected based on the charity undertaken by the customer. The amount collected as charity will be channeled to charitable purposes approved by the Shari'ah Committee of SDFC and will not be used for the benefits of SDFC.