

SCHEDULE OF FEES

PERSONAL FINANCE PRODUCTS

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File Opening and Agency Fee/ Processing & Documentation Fee	1.05% of finance amount (min AED 525 & max AED 2,625)
Issuance of letter of Guarantee	Free
Life Takaful fee (per month)	0.0131% of the Outstanding Finance Amount
Application Cancellation Fee (before signing Agreement)	Free
Installment Postponement Administrative Fees	AED 105
Liability Letter	AED 63
Early Settlement (non-waived profit)	1% of outstanding Murabaha cost (Max AED 10,000)
Partial Payments	Free
Advance payments of installments	Free
Late Payment Amount - Each Missed Installment (Payable to Charity)	AED 200
No Liability Certificate	Free
Replacement of existing Post Dated cheques or Standing Instructions with UAE Direct Debit Authority-DDA	Free