

**SNAPMINT FINANCIAL SERVICES PRIVATE LIMITED**

**SERVICE AND OTHER CHARGES**

The charges are as below for all loan products being granted by Snapmint Financial Services Private Limited:

### 1. Purchase Financing

Particulars	Details
Tenure:	1 to 12 months
Interest rates:	0% to 5% per month
Processing fees:	0% to 5% or 0 to 1500 INR + GST
Penal charges:	After the expiry of the 3-day grace period from the due date of the first overdue EMI :  0.1% per day (i.e. 36.5% per annum) on principal overdue.
Late Payment Charges / Other Penal charges:	Late payment penal charges will be : INR 30 to INR 150 or 5% of the principal amount forming part of the bounced EMI, whichever is higher(subject to maximum of INR 750)
Foreclosure/ Part Prepayment charges:	5.0% on principal paid (+GST)

### 2. Personal Loan

Particulars	Details
Tenure:	3 to 9 months
Interest rates:	2% to 5% per month
Processing fees:	1% to 5% or 0 to 1500 INR + GST
Penal charges:	After the expiry of the 3-day grace period from the due date of the first overdue EMI :  Charged 0.1% per day (i.e. 36.5% per annum) on principal overdue.
Late Payment Charges / Other Penal charges:	Late payment penal charges will be : INR 30 to INR 150 or 5% of the principal amount forming part of the bounced EMI, whichever is higher(subject to maximum of INR 750)
Foreclosure Part Prepayment charges:	5.0% on principal paid (+GST)

\* any changes in the above will be communicated to the borrower in the Key Fact Statement

### **AMENDMENT**

Any changes to the interest rate charged to borrowers will be subject to approval by the Board of Directors and will be in compliance with the guidelines set by the Reserve Bank of India. Upon approval, the revised interest rate will be promptly updated on our website, ensuring transparency and timely communication with our stakeholders.