

Union Capital Limited

SCHEDULE OF FEES, CHARGES AND COMMISSION

Applicable for 1 January 2018 to 30 June 2018

Processing Fee/Appraisal/Application Fee	Maximum 2% of the facility amount plus VAT.
Documentation Fee	Not exceeding 0.50% of the sanction amount or Tk. 200,000 plus VAT whichever is lower.
Legal Charge (if any)	At actual to be borne by the customer.
Security Valuation Charge (if any)	At actual to be borne by the customer.
Registered Mortgage/Redemption Cost (if any)	At actual to be borne by the customer.
Charge creation with RJSC	At actual to be borne by the customer.
Early Settlement Fee/Foreclosure Fee	Up to 2% of the outstanding principal amount plus VAT.
Transfer Price	Maximum 1% of Lease amount.
Duplicate Tax Certificate	1 st Time: Free; Repeat Issue: up to Tk.500 plus VAT.
Issuance of Certificate/statement/letter within contract period	1 st Time: Free; Duplicate Issue: up to Tk. 500 plus VAT.
Issuance of Certificate/statement/letter after settlement of facility	1 st Time: Free; Duplicate Issue: up to Tk.500 plus VAT. After expiry of 3 years of settlement, up to Tk. 1,000 plus VAT per certificate.
Any other Certificate	Up to Tk. 500 plus VAT.
Penal Charge	Not more than 5% over the actual interest rate on the overdue amount for the delayed period.
CIB Charge	At actual to be borne by the customer.
Financial Advisory Fee	Lumpsum amount as negotiated with the client plus VAT.
Guarantee Commission	Maximum 0.50% per quarter plus VAT.
Arrangement Fee	Maximum 2% of total fund raised plus VAT
Participation Fee	Maximum 1% of the participating amount plus VAT
Agency Fee	Maximum 1% of total fund raised plus VAT
Fees for Partial Disbursement	Maximum Tk. 2,000 on each disbursement plus VAT
Syndication maintenance Fee	Maximum 1.5% of outstanding amount plus VAT
Commitment Fee	Maximum 2% of sanction amount plus VAT
Charge on undrawn portion	Up to 0.50% plus VAT
Trustee Fee	Maximum 0.25% of total fund raised plus VAT