

**Retail Loans**

| <b>Loan</b>   | <b>Interest Rate</b> | <b>Type</b> | <b>File Fees</b>   | <b>Additional Expenses</b>   |
|---|----------------------|-------------|--|--|
| <b>Housing Loan</b>                                       | 15%                  | Decreasing  | 0.5% of the loan amount<br>Min SYP 5,000 and Max<br>SYP 25,000 | Life insurance for the Client + Fire insurance on the house<br>(insurance costs to be added to the monthly payment)<br>and mortgage fees plus the expert |
| <b>Personal Loan</b>                                      | 15%                  | Flat Rate   | 0.5% of the loan amount<br>Min SYP 1,250 and Max<br>SYP 2,500  | Life insurance for the Client (plus mortgage fees and<br>expert expenses if loan was granted against real-estate<br>mortgage)                            |
| <b>Auto Loan</b>  | 15%                  | Flat Rate   | 0.75 % of the loan amount<br>Min SYP 5,000                     | Car Insurance (included with the monthly payment)  |
| <b>Doctor's or Pharmacy's<br/>Loan PL &amp; Equipment</b> | 15%                  | Flat Rate   | 0.5% of the loan amount<br>Min SYP 1,250 and Max<br>SYP 2,500  | Life insurance for the Client (Plus mortgage fees and the<br>expert expenses if loan was granted against real-estate<br>mortgage)                        |
| <b>Clinic or Pharmacy Loan</b>                            | 15%                  | Decreasing  | 0.5% of the loan amount<br>Min SYP 1,250 and Max<br>SYP 2,500  | Life insurance for the Client (insurance costs to be added<br>to the monthly payment) and mortgage fees plus the<br>expert expenses                      |
| <b>Small Business Loan</b>                                | 15%                  | Decreasing  | Annual fees of SYP 5,000 +<br>0.2% fees paid quarterly         | Life insurance for the Client and mortgage fees plus the<br>expert expenses  |
| <b>Credit Card</b>  | 1.5% to 1.9% monthly | Flat Rate   | No Fees  | Cost of Card<br>-----<br>Regular SYP 6,000 yearly<br>Gold SYP 8,000 yearly   |