



Schedule of Charges

2024

| | As on date also to be mentioned - | Detailed Charges | | | | |
|--------|--|--|-------------------|-------------------|-----------------------|--|
| Sl. No | Loan Particulars | Personal Loan | Amazon Pay Later | Tata Pay Later | Axio Pay Later (W369) | Walnut Prime |
| 1 | Loan Amount | 30,000 INR - 3,80,000 lacs INR | variable | variable | variable | 10,000 INR - 5,00,000 INR |
| 2 | Loan Term | 9 Months - 42 Months | variable | variable | variable | 3 Months - 36 Months |
| 3 | Interest Type | Reducing | Reducing | Reducing | Reducing | Reducing |
| 4 | Interest Chargeable (Annualised ROI) | 17.99% - 35.88% | not exceeding 24% | not exceeding 24% | not exceeding 24% | 14.00% - 36.00% |
| 5 | Mode of communication of changes in interest rates | NA | N/A | N/A | N/A | SMS, Email |
| 6.a | Non-refundable Processing Fee | Up to 3% + GST | N/A | N/A | N/A | Up to 2% + GST |
| 6.b | Foreclosure Charges | There are no foreclosure charges but a customer can fore-close the loan only after 6 months from first EMI due date. | N/A | N/A | N/A | 0% |
| 6.c | Part pre-payment Charges | Part prepayment is allowed after a lock-in of 6 months from first EMI due date. Post the lock-in period, a customer can make part prepayment up to a maximum of 20% of the Principal outstanding. Part prepayment is only allowed once every 6 months post the lock-in period. | N/A | N/A | N/A | Partial prepayment is not allowed - Any partial prepayment that is made will only be used to knock off EMIs in the future; It will not reduce the outstanding balance on the date of this partial prepayment |
| 6.d | Loan Cancellation Charges | NA | N/A | N/A | N/A | NA |

axio (brand name of CapFloat Financial Services Private Limited 'NBFC')

CIN: U65993KA1993PTC074590

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|-----|--|--|--|--|---|------------------------------|
| 6.e | Dishonour of Standing Instruction # | 800 INR | N/A | N/A | N/A | NA |
| 6.f | Penal Interest rate | N/A | N/A | N/A | N/A | NA |
| 6.g | Fee refundable if loan not sanctioned/disbursed | NA | N/A | N/A | N/A | NA |
| 6.h | Conversion of charges for switching from floating to fixed interest and vice-versa | NA | N/A | N/A | N/A | NA |
| 7.a | EMI Payable | NA | N/A | N/A | N/A | Subject to Amount and Tenure |
| 7.b | No. of Instalments | NA | N/A | N/A | N/A | Subject to Amount and Tenure |
| 8 | Details of security/collateral obtained | NA | N/A | N/A | N/A | NA |
| 9 | Date on which annual outstanding balance will be issued | NA | N/A | N/A | N/A | NA |
| 10 | Late fee charges | NA | Monthly Due Amount if <=200 INR, then no charges; >200 & <=1000 then 125 INR; >1000 & <=5000 then 250 INR; >5000 & <=20000 then 425 INR; >20000 then 600 INR | Monthly Due Amount if <=100 INR, then no charges; >100 & <=500 then 50 INR; >500 & <=1000 then 100 INR; >1000 & <=5000 then 250 INR; >5000 & <=20000 then 400 INR, >20000 then 600 INR | Monthly Due Amount if <=200 INR, then no charges; >200 & <=5000 then 300 INR; >5000 & <=20000 then 500 INR; >20000 then 650 INR | NA |
| 11 | Penal charges ** | 2% p.m. is charged on the outstanding principal of the delinquent payments. E.g. if the outstanding principal of the delinquent payment is ₹1500, then ₹1 is charged per day of delayed payment (2% * 1500/30) | | | | |
| 12 | Pre EMI charges | As per disbursal date | N/A | N/A | N/A | As per Disbursal Date |

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Notes

1. CapFloat Financial Services reserves the right to changes these rates/charges or re-negotiate them depending upon relationship of a customer
2. ** This is applicable post 11th Jan 2024
3. # Applicable from 5th March 2024 for all loans with outstanding EMIs.



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