



# Schedule of Charges

## 2023

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axio is the brand name of CapFloat Financial Services Private Limited, an NBFC register with RBI

|        | As on date also to be mentioned -  | Detailed Charges   |                   |                       |  |
|--------|--|--|-------------------|-----------------------|--|
| Sl. No | Loan Particulars   | Personal Loan  | Amazon Pay Later  | Axio Pay Later (W369) | Walnut Prime   |
| 1      | Loan Amount  | 30,000 INR - 3,80,000 lacs INR   | variable          | variable              | 10,000 INR - 5,00,000 INR  |
| 2      | Loan Term  | 9 Months - 42 Months   | variable          | variable              | 3 Months - 36 Months   |
| 3      | Interest Type  | Reducing   | Reducing          | Reducing              | Reducing   |
| 4      | Interest Chargeable (Annualised ROI)   | 17.99% - 35.88%  | not exceeding 24% | not exceeding 24%     | 14.00% - 36.00%  |
| 5      | Date of reset of interest  | NA   | N/A               | N/A                   | NA   |
| 6      | Mode of communication of changes in interest rates                                 | NA   | N/A               | N/A                   | SMS, Email   |
| 7.a    | Non-refundable Processing Fee  | 2% + GST   | N/A               | N/A                   | Upto 2% + GST  |
| 7.b    | Foreclosure Charges  | 0%   | N/A               | N/A                   | 0%   |
| 7.c    | Part pre-payment Charges   | 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 | 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 |
| 7.d    | Loan Cancellation Charges  | NA   | N/A               | N/A                   | NA   |
| 7.e    | Dishonor of Standing Instruction   | 500 INR  | N/A               | N/A                   | As per Bank  |
| 7.f    | Penal Interest rate  | 24%  | N/A               | N/A                   | NA   |
| 7.g    | Fee refundable if loan not sanctioned/disbursed                                    | NA   | N/A               | N/A                   | NA   |
| 7.h    | Conversion of charges for switching from floating to fixed interest and vice-versa | NA   | N/A               | N/A                   | NA   |
| 8.a    | EMI Payable  | NA   | N/A               | N/A                   | Subject to Amount and Tenure   |

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

CIN: U65993KA1993PTC074590

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|     |   |   |  |   |                              |
|-----|---|---|--|---|------------------------------|
| 8.b | No. of Instalments                                      | NA  | N/A  | N/A   | Subject to Amount and Tenure |
| 9   | Details of security/collateral obtained                 | NA  | N/A  | N/A   | NA                           |
| 10  | Date on which annual outstanding balance will be issued | NA  | N/A  | N/A   | NA                           |
| 11  | Late fee charges  | Additional interest rate of 24 % per annum over and above ROI agreed will be levied in case of delay in payment of principal and/or interest. | 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 <=200 INR, then no charges; >200 & <=5000 then 250 INR; >5000 & <=20000 then 450 INR; >20000 then 600 INR | NA                           |
| 12  | Pre EMI charges   | As per disbursal date   | N/A  | N/A   | As per Disbursal Date        |

## Notes

1. CapFloat Financial Services reserves the right to changes these rates/charges or re-negotiate them depending upon relationship of a customer