



Schedule of Charges

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

Sl. No	Loan Particulars	Detailed Charges			
		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	NA	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
8.b	No. of Instalments	NA	N/A	N/A	Subject to Amount and Tenure

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

CIN: U65993KA1993PTC074590

axio, New no. 3 (Old no. 211), Upper Palace Orchards, Bellary Road, Sadashiva Nagar, Bengaluru - 560080

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		Detailed Charges			
	Loan Particulars	Personal Loan	Amazon Pay Later	axio Pay Later (W369)	Walnut Prime
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	NA	Monthly Due Amount if <=200 INR, then no charges; >200 & <=1000 then 100 INR + GST; >1000 & <=5000 then 200 INR + GST; >5000 & <=20000 then 350 INR + GST; >20000 then 500 INR + GST	Monthly Due Amount if <=200 INR, then no charges; >200 & <=5000 then 200 INR + GST; >5000 & <=20000 then 350 INR + GST; >20000 then 500 INR + GST	NA
12	Bounce Charges	A bounce penalty of 500 + GST @18% will be charged per EMI cycle in case of bounce of auto-debit of EMIs	A bounce penalty of 500 + GST @18% will be charged per EMI cycle in case of bounce of auto-debit of EMIs via enach	A bounce penalty of 500 + GST @18% will be charged per EMI cycle in case of bounce of auto-debit of EMIs via enach	A bounce penalty of 500 + GST @18% will be charged per EMI cycle in case of bounce of auto-debit of EMIs via enach
13	Pre EMI charges	As per disbursal date	N/A	N/A	As per Disbursal Date

Notes

1. Goods and Service Tax (GST) will be levied by NBFC over and above the charges
2. CapFloat Financial Services reserves the right to change these rates/charges or re-negotiate them depending upon relationship of a customer

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