

## RATES & TERMS

Minimum Loan Amount	INR 2,500			
Maximum Loan Amount	INR 30,000			
Rate of Interest	0.1% per day (36% Annualized)			
Service Fee	0.1% to 1.1% per day			
Auto-Debit Bounce Fee (one time fee)		MIN	MAX	BOUNCE FEE
	AUTO DEBIT BOUNCE FEE	₹ 2,500	₹ 5,000	₹ 100
		₹ 5,001	₹ 10,000	₹ 200
		₹ 10,001	₹ 15,000	₹ 300
		₹ 15,001	₹ 20,000	₹ 400
		₹ 20,001	₹ 25,000	₹ 500
		₹ 25,001	₹ 30,000	₹ 600
	Plus applicable GST			
Late Payment Fee (per day)	UNPAID PRINCIPAL BALANCE AS ON DUE DATE			
		MIN	MAX	LATE FEE
	LATE FEE	₹ 1	₹ 5,000	₹ 20
		₹ 5,001	₹ 10,000	₹ 40
		₹ 10,001	₹ 15,000	₹ 60
		₹ 15,001	₹ 20,000	₹ 80
		₹ 20,001	₹ 25,000	₹ 100
		₹ 25,001	₹ 30,000	₹ 120
	Plus applicable GST			
Loan Foreclosure / Pre-Payment Charges	<p>Interest amount would be charged till Due Date as per loan agreement.</p> <p>Service Fee will be charged in a block of 10 Days starting from 1<sup>st</sup> day after the loan has been disbursed into customer's bank account. For example,</p> <ol style="list-style-type: none"> <li>i. If loan is paid off on 8th Day of loan tenure, then 10 Days of Service fee plus applicable GST will be charged.</li> <li>ii. If loan is paid off on 15th Day of loan tenure, then 20 Days of Service fee plus applicable GST will be charged.</li> <li>iii. If loan is paid off on 29th Day of loan tenure, then 30 Days of Service fee plus applicable GST will be charged.</li> </ol>			

Additionally, please **NOTE**,

1. Daily Interest Rate will only be charged during the term of the loan as agreed at the time of loan origination.
2. Daily Service Fee will only be charged during the term of the loan as agreed at the time of loan origination.
3. Applicable Late Payment Fee will only be charged on the Principal Outstanding as of Loan repayment date.

4. If the customer is unable to make the payment on due date, customer would be given 2 days of grace period to make the payment, post which customer would be charged Late Payment fee daily for a maximum of 30 days post the grace period expires.
5. No Late Payment Fee will be charged during the Grace period.
6. If the customer makes the payment on the due date or does not make the payment on the due date, necessary reporting of loan status will be done to all applicable Credit Bureaus as per the True status of the loan.
7. Principal and Interest paid by the customer on the loan originated, is paid to Lending Partner
8. Service Fee (plus applicable GST), Late Payment Fee (plus applicable GST) if applicable and Auto-Debit Bounce Fee (plus applicable GST) if applicable, paid on the loan by customer, is paid to AVENTIUS TECHNOLOGY INDIA PRIVATE LIMITED

Repayment received (Partial or Complete) will be applied as per the below process,

1. Late Payment Fee
2. GST on Late Payment Fee
3. Auto Debit Fee
4. GST on Auto Debit Fee
5. Service Fee
6. GST on Service Fee
7. Interest
8. Principal