

## Schedule of Charges- Term Loan and Business Overdraft

| Barclays schedule of charges for Business loans  |   |
|--|---|
| Loan processing charges  | Up to 2.5% of the principal amount of the loan.*  |
| Interest on business installment loans   | As specified from time to time  |
| No amounts due certificate charge  | Nil   |
| Cheque bounce charges:   | Rs. 500/-   |
| Late payment charges   | 27% p.a.  |
| Charge in case of failed ECS/direct debit payment:   | ECS: Rs. 500/- for each failed payment.<br>Direct debit: Rs. 500/- for each failed Direct Debit from a Barclays bank account.   |
| Charge for exchanging post-dated cheques, security cheques (per set) and changing ECS and direct debit payment:      | Rs. 500/-   |
| Pre-payment charges (Pre-payment is only permitted after six months from the date of first disbursement of the loan) | 5% of the principal outstanding. In case the loan is closed within one year of availing the facility or in case of balance transfer; 6% of the principal amount of the loan then outstanding plus applicable taxes will be applicable |
| Cheque swap charges involving intercity transfer, entity change or substitution of liability                         | Rs. 500/-   |
| Duplicate annual interest certificate  | Rs. 500/-   |
| Duplicate Statement/ Repayment Schedule  | Rs. 200/-   |
| Copy of CIBIL report   | Rs. 50/-  |

### \*Terms & conditions apply

**Please note:** All loans will be at the sole discretion of BARCLAYS. The Bank reserves the right to accept or reject any application. Terms and conditions for BARCLAYS Business Loans are subject to RBI guidelines and / or bank policies and are subject to change without notice. Above mentioned charges are exclusive of service tax.

### Schedule of Charges\* for Business Overdraft Product

Schedule of charges for the Overdraft account would be similar to the prevailing Business Royale Current Account charges. Over and above these, the following charges would specifically be applicable for Overdraft facility:

1. Processing Fees: As decided at time of loan application and communicated/ agreed through the Sanction Letter.
2. Annual Renewal Fees: Rs. 5000/-
3. Interest Debit: Interest is calculated on the amount utilized on daily product & debited in the Current Account every month on the last calendar day. Important Note: Monthly interest charge has to be serviced in full by way of credit to the Overdraft Account immediately in the following month as per the statement date.
4. Charges on drawing in excess of Limits or in case of overdue interest (due to application of interest or drop in limit): Penal interest (24% plus tax on Business Overdraft) on the amount drawn in excess of the Limit/overdue interest component. This will be calculated on a daily product basis.

\*All the above mentioned charges exclude service tax and education cess which are payable on the charges set out above.

Please note that Debit card facility will not be offered to customers of Business Overdraft, as RBI does not allow banks to provide Debit card facility to Overdraft customers.

### Instructions

1. Facilities offered as free are at the sole discretion of the bank and the bank may without prior notice limit such offerings.
2. Charges exclusive of service tax.
3. Service tax and banking cash transaction tax (bctt) as applicable.
4. Benefits available subject to payment of fee/charges wherever applicable.
5. Benefits available in a particular period can not be transferred to next period.
6. Updated schedule of charges and terms & conditions available on internet site at [www.barclays.in](http://www.barclays.in)
7. Schedule of charges effective from 01.03.2010. Schedule of charges subject to changes with prior notice.
8. Interest rate as applicable. Information available on our website [www.barclays.in](http://www.barclays.in)
9. There is no differential pricing with or without cheque book facility.
10. Email address for your general queries [customerservices@barclays.com](mailto:customerservices@barclays.com)
11. Phone number for your general queries- 022-60007888 & toll free for MTNL/BSNL subscribers-1800-233-6565.
12. Doorstep banking services are offered on specific customer request and at the sole discretion of the bank. Only one visit per day is applicable. Maximum cash pick-up/delivery is Rs. 10,00,000/-.
13. # Terms & conditions for Term Loan and Business Overdraft apply.