

## Retail Loans

Name of Loan	Interest Rate	Type	File Fees	Additional Expenses
Housing Loan	11.9% to 12.9%	Decreasing	0.5% of the loan amount Min SYP 5,000 and Max SYP 25,000	Life insurance for the client + fire insurance on the house (insurance costs to be added to the monthly payment) and mortgage fees plus the expert expenses
Personal Loan	9.5% to 11%	Flat rate	0.5% of the loan amount Min SYP 1,250 and Max SYP 2,500	Life insurance for the client (plus mortgage fees and expert expenses if loan was granted against real-estate mortgage)
Auto Loan	10%	Flat rate	0.75 % of the loan amount	Car Insurance (included with the monthly payment)
Doctor Loan PL & Equipment	9.5%	Flat rate	0.5% of the loan amount Min SYP 1,250 and Max SYP 2,500	Life insurance for the client (Plus mortgage fees and the expert expenses if loan was granted against real-estate mortgage)
Clinic or Pharmacy Loan	12.5%	Decreasing	0.5% of the loan amount Min SYP 1,250 and Max SYP 2,500	Life insurance for the client (insurance costs to be added to the monthly payment) and mortgage fees plus the expert expenses
Small Business Loan	13%	Decreasing	annual fees of SYP 5,000 +0.3% fees	Life insurance for the client and mortgage fees plus the expert expenses
Credit Card	1.5% to 1.9% monthly	Decreasing	No fees	Cost of cards
				Regular SYP 1,750
				Golden SYP 3,750
				Platinum SYP 12,500