



## FEES AND CHARGES PERSONAL & VEHICLE LOANS

*THE RATES AND CHARGES CONTAINED HEREIN ARE SUBJECT TO CHANGE*

## Consumer Personal and Vehicle loans Tariff w.e.f. 01.03.2022

	New/ Top Up Loans	Personal/Vehicle -Green Channel (02 working days disbursement)
<b>Processing Fees - New/Top Up Loans</b>	0.5% of the loan amount subject to minimum of Rs. 10,000	Processing fee + additional Rs 5,000
	25% processing fee waiver for Private Banking customers (Concession is not applicable for additional Green channel fee)	
	10% processing fee waiver for Inner Circle customers who assigned salary to NTB (Concession is not applicable for additional Green channel fee)	
	Personal	Vehicle
Part/ Full settlement fee - Personal	5% of the settlement capital or Rs. 10,000 whichever is higher;	5% of the settlement capital or Rs. 20,000 whichever is higher
	Part or early settlement allowed only after and once in 12 months	
Penalty interest	The penal interest rate is 2% p.a. The penal interest rate to be over and above the normal rate for the portion in arrears until the portion is settled. The capital outstanding that has not fallen due will be charged at the agreed rate. To be in compliance with the Central Bank directive ref: 02/17/600/002/001 issued on 26th July 2013.	
Late Payment fee	Rs. 900	
Restructure/ reschedule / due date change requests	Rs. 2,500	
Standard letter issuance	Rs. 1,000	
Customized letter issuance (excluding standard letters)	Rs. 4,000	
Non Salary /Standing Instructions remittance fee (breach of agreed repayment mode)	Rs. 2,500 (Monthly)	

- The aforesaid fee table includes only bank charges. Any other applicable fees, including but not limited to legal, stamp duty, valuation, inspection and RMV, will be charged as appropriate.
- Please note that Nations Trust Bank PLC (the "Bank") retains the right, at its sole discretion, to amend or add to the above fee table, from time to time. Such amendments or additions will be communicated to customers by statement messages or by display on the notice boards of the Bank or by any other means, the Bank deems fit. Such amendments or additions will be effective from the date of notice.

