## Schedule of Fees and Charges (SOC) under DBH Islamic Financing Wing (IFW)

SI.	Description	Islamic Home Finance (IHF)	Islamic Car Finance (ICF)	Mudaraba Deposit
1.	Islamic Financing Application Fees	N/A	N/A	N/A
2.	Islamic Financing Processing Fees	At actual	At actual	N/A
3.	Documentation Fees	At actual	At actual	N/A
4.	Legal Fee	At actual	N/A	N/A
5.	Valuation Fee	At actual	N/A	N/A
6.	Early Settlement Fee (Partial/Full)	N/A	N/A	N/A
7.	Late Payment: Additional Compensation Charge	Rental Rate	Rental Rate	N/A
	on the Overdue EMI amount	+ 0.5%	+ 0.5%	
8.	CIB Inquiry Fees	At actual	At actual	N/A
9.	Stamp Charge	At actual	At actual	N/A
10.	Mortgage and Power of Attorney Execution	At actual	N/A	N/A
11.	Mortgage Redemption and Power of Attorney Revocation	At actual	N/A	N/A
12.	Collection of certified/original deed of property from concerned offices	At actual	N/A	N/A
13.	Fees for showing original ownership documents in authority office	At actual	N/A	N/A
14.	Photocopy of ownership & charge documents (2 <sup>nd</sup> time onwards)	At actual	At actual	N/A
15.	Partial security release/change of security	At actual	N/A	N/A

Note: VAT @15% will charged wherever applicable.

Effective from January 2025

Authorized signatory