



Product	Interest Rates
Auto Draft	Annual effective rate of 22% upwards
Auto Loan	Annual effective rate of 22% upwards
Leasing	Starting from Rs.2761.89 monthly installment for Rs. 100,000 for 5 years
Hire Purchase	Starting from Rs.2761.89 monthly installment for Rs. 100,000 for 5 years
Education Loan	Annual effective rate of 28% upwards
Term Draft	Annual effective rate of 25% upwards
Term Loan	Annual effective rate of 27% upwards
Mortgage Loan	Annual effective rate of 23% upwards
Revolving Business Loan (3 Months Unsecured Loan)***	Monthly effective rate of 4.74% upwards
Factoring	Annual effective rate of 26% upwards
Microfinance	Annual effective rate of 48% upwards
Gold Loan	1.50% - 2.95% Up wards per month

*** Annual revenue of the business of the customer should be over Rs.15 million to be eligible for the loan

Starting interest rates are given above and applicable interest rate for the facility will be varied based on the credit evaluation of the customer

Commercial Credit and Finance PLC offers facilities at above Interest rates with effect from 21 March 2024

Other charges, fees, and commissions.

Product	Other charges / fees /commissions.
Auto Draft	<ul style="list-style-type: none"> • Service Chargers : Rs.5,000.00 -Rs.15,000.00 • Document Chargers : Rs.2,500.00
Auto Loan	<ul style="list-style-type: none"> • Service Chargers : Rs.5,000.00 - Rs.7,000 .00 • Document Chargers : Rs.2,500.00
Leasing	<ul style="list-style-type: none"> • Service Chargers : 1% of Lease amount • Document Chargers : Rs.2,500.00
Hire Purchase	<ul style="list-style-type: none"> • Service Chargers : 1% of Lease amount • Document Chargers : Rs.2,500.00
Education Loan	<ul style="list-style-type: none"> • Service Chargers : 0.5% to 1.00% • Document Chargers : NA
Term Draft	<ul style="list-style-type: none"> • Service Chargers : Rs.2,000.00 - Rs.15,000.00 • Document Chargers : Rs. 1,000.00 - Rs.2,500 .00
Term Loan	<ul style="list-style-type: none"> • Service Chargers : NA • Document Chargers : 1%
Mortgage Loan	<ul style="list-style-type: none"> • Service Chargers : NA • Document Chargers : 1%
Revolving Business Loan (3 Months Unsecured Loan)***	<ul style="list-style-type: none"> • Service Chargers : Rs.1,500.00 - Rs.15,000.00 • Document Chargers : Rs. 1,000.00 - Rs.2,500 .00
Factoring	<ul style="list-style-type: none"> • Service Chargers : 0.5 % to 0.75% (Invoice / Cheque Value) • Document Chargers : Rs.5,000.00
Microfinance	<ul style="list-style-type: none"> • Service Chargers : 3.50% to 4.00% • Document Chargers : 1.00%
Gold Loan	<ul style="list-style-type: none"> • Service Chargers : 1.00% • Document Chargers : NA

Starting lending charges are given above and applicable charges for the facility may be varied based on management and government decisions.
Commercial Credit and Finance PLC offers facilities at above charges with effect from 21 March 2024