



Branch International Financial Services Private Limited

Schedule of Charges

1. Penal Charges

In line with its *Penal Charges Policy* approved by its board of directors, effective November 18, 2025, Branch International Financial Services Private Limited (“**Company**”) shall levy penal charges only if repayments are not made by the respective due date, which may extend up to 10% of the overdue EMI amount or INR 500 (whichever is lower) plus applicable taxes, in such manner as disclosed in the Key Facts Statement (“**KFS**”).

2. Prepayment/Foreclosure Charges

In line with its *Policy on Prepayment and Foreclosure Charges* approved by its board of directors on September 30, 2024 and as reviewed and updated from time to time, the Company shall levy prepayment/foreclosure charges as follows for all loans disbursed with effect from September 30, 2024:

Prepayment/Foreclosure Charges	Upto 6% plus applicable taxes on the prepaid / foreclosed principal amount
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Note: Please refer to the KFS for detailed terms regarding prepayment and foreclosure charges.

3. Interest Rate and Other Charges

The maximum and minimum interest rates are disclosed under the Company’s *Policy on Interest Rate, its Methodology, and Other Charges* approved by its board of directors on May 8, 2019 and as reviewed and updated from time to time, as available at <https://branchapp.in/policies>. The specific interest rate applicable to a loan along with other charges such as processing fees, insurance premium charges, etc. shall be disclosed in the key facts statement of each loan.