

Schedule of Fees & Charges
(in respect of the loans granted through mobile application of VivaMoney)

For loans availed after July 20, 2025:

Product Name	Credit Line
Validity Period	6 Years (72 months)
Grace Period	Upto 51 Days
Cooling off Period	3 days from the date of disbursement
EMI Tenure	Minimum 5 months to maximum 20 months
Credit Limit	Minimum INR 5,000/- to maximum INR 2,00,000/-

Details		Percentage/ Amount	Remarks
Processing Fee		First Month of withdrawal: upto 5.31% of withdrawn amount, (Minimum Rs. 708) Second Month onwards: 2.36% of withdrawn amount.	For processing the loan application of the customer, applicable at each withdrawal.
Grace Repayment Fee		1.77 % of the repayment amount	Applicable for repayments made within the grace period.
Interest		40.00% per annum on the Principal Debt Amount.	For the loan granted to the customer. Interest will be applicable if the client doesn't repay during the grace period.
Late Payment Fine		1- 9 days overdue – ₹118 10 – 29 days overdue – ₹118 30 – 59 days overdue – ₹236 60 days and above overdue – ₹354 (for every 30 days)	To cover up the expense incurred for recovery of the loan. It is charged for each instalment default.
Early Repayment Charge		4.72% on Principal debt amount	To compensate for the loss of income due to early repayment of the loan. Applicable on outstanding principal debt.
Optional Charges	Limit Increase Fee	₹295	Charged to the Borrower for consideration of the Borrower's Loan application for a credit limit increase
	SMS Charges	₹82	Monthly fee payable by the Borrower for subscribing to the SMS notification service, which includes alerts for deposits, payment reminders, repayment notifications, and updates for transfer of loan amount.
	Term Fee	5 months – 0; 10 months – ₹1,179;	Fee charged to the Borrowers based on the repayment term opted by the

		20 months – ₹1,769	Borrower, applicable only if user misses repayment during grace period.
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Notes:

- The Processing Fee shall be charged to the Borrower along with the first EMI and is not included in the principal loan amount.
- In case the loan becomes delinquent, instead of charging Interest, the Company levy Late payment fine to the customers.
- Early Repayment Charge is payable by the Borrower for foreclosure of the Outstanding Dues. Full early repayment is allowed after user has repaid at least 3 EMIs on their scheduled due dates
- The above fees and charges are for reference only. The Customer is requested to review the Key Fact Statement of the loan for the fees & charges applicable to the loan availed by the customer. Further, any change in the fees & charges shall have a prospective effect and shall be communicated to the customer through SMS, e-mail etc.
- All above fees and charges are inclusive of GST. Please note GST isn't applicable on interest.

For loans availed before July 20, 2025:

Details		Percentage/ Amount	Remarks
Processing Fee		First Withdrawal: ₹590 - 3% of the Approved Credit Limit Second Withdrawal onwards: ₹0	For processing the loan application of the customer, applicable only at first withdrawal.
Grace Repayment Fee		3.54% of the repayment amount	Applicable for repayments made within grace period.
Interest		40.00% per annum on the Principal Debt Amount.	For the loan granted to the customer. Interest will be applicable if the client doesn't repay during the grace period.
Late Payment Fine		1- 9 days overdue – ₹118 10 – 29 days overdue – ₹118 30 – 59 days overdue – ₹236 60 days and above overdue – ₹354 (for every 30 days)	To cover up the expense incurred for recovery of the loan. It is charged for each instalment default.
Early Repayment Charge		4.72% of the principal debt amount	To compensate for the loss of income due to early repayment of the loan
Optional Charges	Limit Increase Fee	₹295	Charged to the Borrower for consideration of the Borrower's Loan application for a credit limit increase
	SMS Charges	₹82	Monthly fee payable by the Borrower for subscribing to the SMS notification service, which includes alerts for deposits, payment reminders,

			repayment notifications, and updates for transfer of loan amount.
	Term Fee	5 months – 0 10 months- ₹1179 20 months – ₹1769	Fee charged to the Borrowers based on the repayment term opted by the Borrower, applicable only if user misses repayment during grace period.

Notes:

- The Processing Fee shall be charged to the Borrower along with the first EMI and is not included in the principal loan amount.
- In case the loan becomes delinquent, instead of charging Interest, the Company levy Late payment fine to the customers.
- Early Repayment Charge is payable by the Borrower for foreclosure of the Outstanding Dues. Full early repayment is allowed after user has repaid at least 3 EMIs on their scheduled due dates
- The above fees and charges are for reference only. The Customer is requested to review the Key Fact Statement of the loan for the fees & charges applicable to the loan availed by the customer. Further, any change in the fees & charges shall have a prospective effect and shall be communicated to the customer through SMS, e-mail etc.
- All above fees and charges are inclusive of GST. Please note GST isn't applicable on interest.