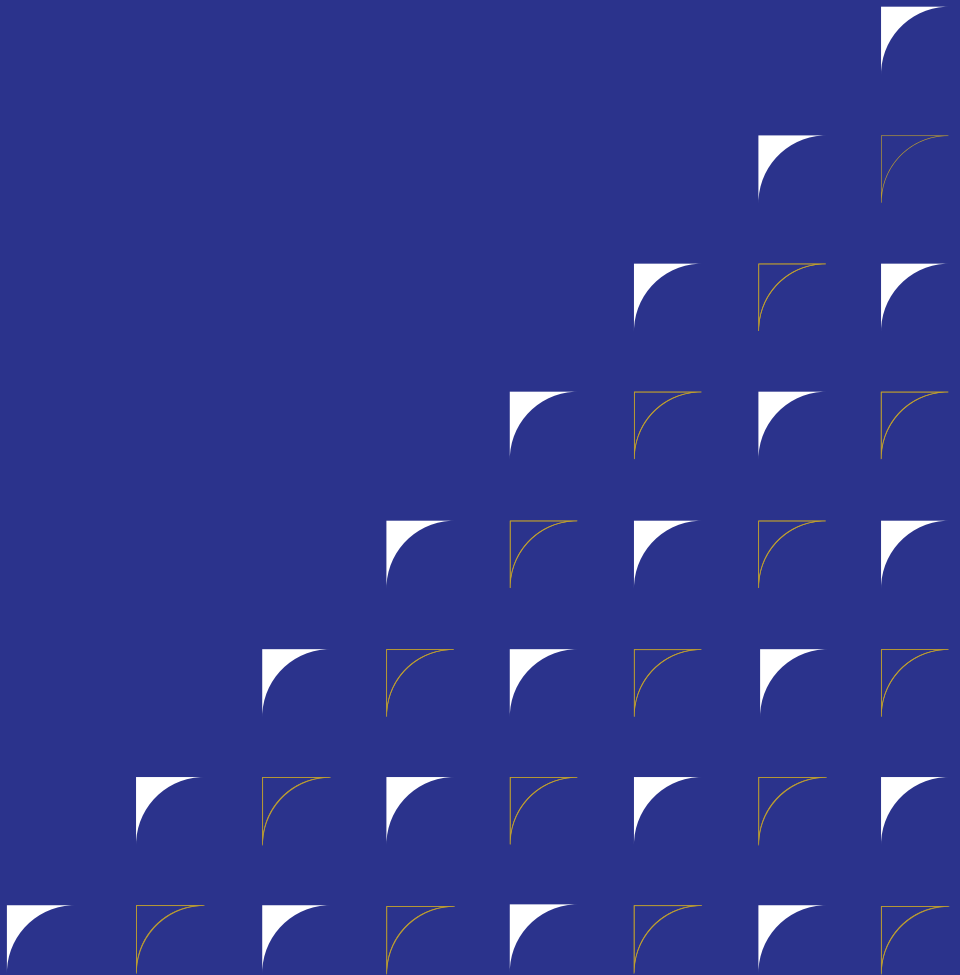




# TARIFF GUIDE

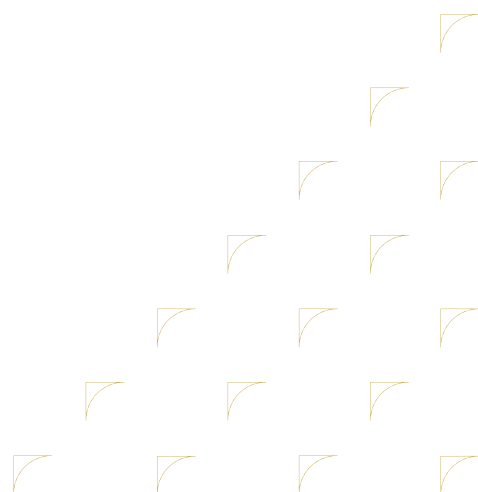


## FEES AND CHARGES

This Tariff Guide details hereunder the fees and charges applicable for the facilities offered by the Industrial Finance Corporation of Mauritius (IFCM) Ltd.

### MTF LEASING

Particulars	MTF Leasing
Interest Rate per annum	2.50% (SMEs & MMEs)
	As from 3.00% (Large Corporates)
Penalty Interest	5.00% per annum which shall be applicable in case of arrears
Front End Fee	1.00% of financed amount
Residual Value	1.00% of financed amount
Amendment Fee	MUR 1,000
Bank Transfer Fee	As per Bank's Tariff guide
Statutory Site Visit Fee	MUR 1,000
Early Repayment Fee	No penalty fee for early repayment subject to prior notice of 3 months.



## MTF FACTORING

Particulars	MTF Factoring (Domestic)	MTF Factoring (Export)	MTF Factoring (Reverse)
Interest Rate per annum	2.50% (SMEs & MMEs)	3.50% (SMEs & MMEs)	3.50% (SMEs & MMEs)
	As from 3.00% (Large Corporates)	As from 4.00% (Large Corporates)	As from 4.00% (Large Corporates)
Processing Fee/Renewal Fee	MUR 15,000 (for facility up to MUR 10,000,000)	MUR 15,000 (for facility up to MUR 10,000,000)	MUR 15,000 (for facility up to MUR 10,000,000)
	MUR 25,000 (for facility above MUR 10,000,000)	MUR 25,000 (for facility above MUR 10,000,000)	MUR 25,000 (for facility above MUR 10,000,000)
Factoring Fee	1.50% of invoice amount inclusive of all taxes	1% of invoice amount for clients having insurance	1% of drawdown amount for each subsequent disbursement
Statutory Site Visit Fee	MUR 1,000	N/A	N/A
Opening & Closing of a debtor/supplier account	MUR 100	USD 10 or equivalent	USD 100 or equivalent
Account Closure by Customer	MUR 10,000	USD 250 or equivalent	N/A
Bank Transfer Fee	As per Bank's Tariff guide	As per Bank's Tariff guide	As per Bank's Tariff guide
Processing fee for refund of advance payment	MUR 100	USD 10	N/A
Inquiry on transactions dated more than 3 months	MUR 500	USD 10	N/A

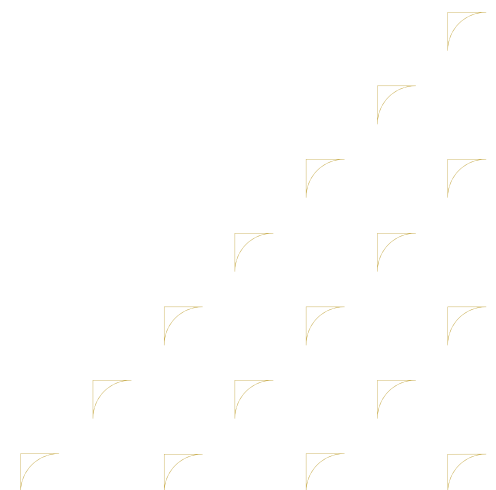
## MTF CREDIT FINANCE

Programme	Credit Finance
Turnover Criteria	Min. 15%
Max. Financing (exc. VAT)	MUR 50M
Interest Rate per annum	6.50%
Processing Fee	1.00% of amount financed
Bank Transfer Fee	As per Bank's Tariff guide
Statutory Site Visit Fee	MUR 1,000
Early Repayment Fee	No penalty fee for early repayment subject to prior notice of 3 months.



## MTF DEBENTURE

Programme	Debenture
Contribution by Client	Min. 20%
Max. Financing (exc. VAT)	MUR 50M
Interest Rate per annum	6.00%
Processing Fee	1.00% of amount financed
Bank Transfer Fee	As per Bank's Tariff guide
Statutory Site Visit Fee	MUR 1,000
Early Repayment Fee	No penalty fee for early repayment subject to prior notice of 3 months.



## RENEWABLE ENERGY PROJECTS

Programme	Carbon Neutral Industrial Sector (CNIS)
Contribution by Client	Min. 20%
Max. Financing (exc. VAT)	MUR 500M
Interest Rate per annum	3.00%
Processing Fee	1.00% of amount financed
Bank Transfer Fee	As per Bank's Tariff guide
Statutory Site Visit Fee	MUR 1,000
Early Repayment Fee	No penalty fee for early repayment subject to prior notice of 3 months.



## NOTES

1. The applicable rates for the transactions in foreign currencies shall comply with the guidelines issued by the Bank of Mauritius. Additionally, the exchange rate shall be applicable on the transaction date.
2. A drawdown fee of 0.1% on each tranche of disbursement, up to a maximum of MUR 10,000 shall be applicable for disbursement effected past the validity date of the letter of offer, subject to approval by IFCM.
3. Other fees and charges such as Registration Duty or Technical & Valuation Survey fee shall be payable wherever applicable.
4. IFCM Ltd shall assess each application exceeding MUR 50 million for MTF Credit Finance, MTF Debenture and Renewable Energy Projects on a case-to-case basis and relevant terms and conditions shall apply.

## DISCLAIMER

This Tariff Guide is designed specifically to enable the customers of IFCM Ltd to understand the products provided as well as the costs associated with those products.

Any charges for products not included in this guide shall be disclosed upon request or at the time the product is provided.

IFCM Ltd reserves the right to modify or add its fees and charges from time to time. Such modifications will be communicated to its customers through a notice or through its website <https://ifcm.mu>

The above Fees and Charges shall apply to the products provided by IFCM Ltd as from 18 July 2024.

