IFCM

Industrial Finance Corporation of Mauritius

TARIFF GUIDE

IFCM
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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.

LEASING

Particulars	Leasing
Interest Rate per annum	As from 4.75% per annum
Penalty Interest	5.00% per annum over and above interest rate
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.

(230) 260 1135 www.ifcm.mu Email: info@ifcm.mu 1st Floor, EDITH, 6 Edith Cavell Street, Port Louis, 11302

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FACTORING

Particulars	Factoring (Domestic)	Factoring (Export)	Factoring (Reverse)
Interest Rate per annum	As from 3.00%	As from 3.00%	As from 4.00%
Processing Fee/Renewal Fee	MUR 30,000	MUR 30,000	MUR 30,000
Factoring Fee	As from 0.75% subject to Credit Insurance Policy	As from 0.75% subject to Credit Insurance Policy	1% of each drawdown amount
Statutory Site Visit Fee	MUR 1,000	N/A	N/A
Opening & Closing of a debtor/ sub-debtor and 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

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CREDIT FINANCE

Particulars	Credit Finance
Interest Rate per annum	As from 6.75%
Penalty Interest	5.00% per annum over and above interest rate
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.

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DEBENTURE

Particulars	Debenture
Interest Rate per annum	As from 6.75%
Penalty Interest	5.00% per annum over and above coupon rate
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.

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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. A factoring fee of 0.75% shall apply to customers who provide their own insurance Policy. For customers opting for coverage under the IFCM Master Insurance Policy, a factoring fee of 1.00% 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 13 July 2026.