	GARIMA BIKAS BANK LIMITED			
	STANDARD TARIFF OF CHARGES (STC)			
	Section A- Operations			
SN	Description of Services	New		
1	Account Closure Charges	Free		
2	Cheque Book			
2.1	Cheque Book issuance (in same Branch)	Free		
2.2	Cheque Book issuance (in other Branch)	Free		
2.3	Cheque leaf Stop Payment	Free		
2.4	Uncollected cheque book destruction charges *	NPR 200 Flat		
2.5	New cheque book issuance against lost cheque book or requisition slip	NPR 250.00 for cheque book of upto 30 leaves; NPR 300.00 for above 30 leaves		
Note:	*Cheque books are kept for collection up to 1 year and if not collected th	ien they are to be destroyed.		
3	Account & Services			
3.1	Issuance of Good for Payment Cheque/Manager's Cheque			
	Managers Cheque issued for Loan Disbursement and payment to the Good for Payment/Manager's Cheque for other Customers	Free		
3.2	Cancellation of Good for Payment/MC	Free NPR 500		
3.3	Issuance of NRB Cheque			
		Free		
3.4	Issuance of Balance Certificate	Free		
3.5	Account Statement	Duplicate Statement : NPR 30 per each page or maximum NPR 500 in total		
3.6	Withdrawal Slip Charge Counter Cheque Issue Charge (one leaf)	Free		
3.7	FD breaking charge(Prior to maturity date of Fixed Deposit)			
5.7	TD breaking charge(1101 to maturity date of 11xed Deposit)			
a.	Individual	Int rate applicable will be lowest saving published rate at the time of opening FD		
b.	Corporate	Int rate applicable will be 50% of Call Account Int rate at the time of opening FD		
3.8	Sunaulo Bhabishya Nikchhep Yojana FD Pre-mature charge	30% flat based on interest posted & accured interest on Sunaulo Bal Niksyap Yojana account of customer.		
	Garima Swornim Nikchhep Yojana Pre-mature charge	30% flat based on interest posted & accured interest on Garima Swornim Nikchhep Yojana account of customer.		
3.11	Duplicate Customer Dr/Cr Advice and Record Retrieval			
	with in 1 month of transaction	Free		
1	Over 1 month to one year	Rs. 200.00 flat		
	After One Year	Rs. 300.00 flat		

3.10	Cheque return Due to Insufficient Bala	ance Charge	NPR 300.00 per cheque or Available amount in the account; if less than NPR
	-	Ū.	300.00
0.11	A DDC		
	ABBS		Free
3.12	FD Certificate Re-print		NPR 250
4	Visa Debit Card/ATM (Validity 5 ye	ears)	
4.1	Debit Card Issuance Fee NPR	1,100 (The validity of card will be	for 5 years so the customer can pay the fee in 5 installments)
	Year		Card Fee Installment Amount
	1st Year		NPR 300.00
	2nd Year		NPR 200.00
	3rd Year		NPR 200.00
—	4th Year		NPR 200.00
	5th Year		NPR 200.00
1.			
4.2	Card Issuance in case of Stolen/Dama	ge/Lost/Kenewal	Same as per Debit Card Issuance Fee
4.3	Card Block/Unblock		NPR 100.00
4.4	PIN Re-generation		NPR 100.00
4.5	Staff & Dampati Savings Account Car	d Issuance Fee	Free
4.6	Cash Withdrawal Fee		
a	Cash Withdrawal in GBBL ATM		Free
b	Cash Withdrawal in Other Bank's AT	M (Domestic)	NPR 15 per transaction
с	Cash Withdrawal in Other Bank's AT		NPR 250.00
4.7	Balance Enquiry	(international)	141 1 200.00
	Balance Enquiry in GBBL ATM		Erroe
a			Free
b	Balance Enquiry in Other Bank's ATM	, ,	NPR 15.00
с	Balance Enquiry in Other Bank's ATM	(International)	NPR 50.00
4.8	Uncollected ATM Card *		NPR 100.00
Note:		ellection up to 90 days, if not collec	ted then they are to be destroyed and thereafter NPR 100.00 shall be charged to
	the Customer account		
4.9	Visa Credit Card		
a			Service Fee
	Card Issuance Fee		NPR 1,000.00
	Card Annual Charge		NPR 1,000.00
	Card Replacement/ Re-issuance Fee		NPR 500.00
	Pin Re-Generation Fee		NPR 100.00
	Limit Enhancement Fee		NPR 500.00
	Late Payment Fee		NPR 300.00
	Over Limit Fee		NPR 300.00
	Card Block/Unblock Fee		NPR 500.00
	Dispute Management Fee		As per Visa Rule
	1		and the Fee
b	Particulars	Cash Advance Fee	ATM Bal Inquiry
	GBBL ATM	NPR 100.00	ATM Bal. Inquiry NA
<u> </u>	Visa Network, Nepal	NPR 100.00 NPR 250.00	NPR 50.00
	Visa Network, India	NPR 250.00	NPR 250.00
с		I	nterest Rate
	Credit Card Interest Rate		30% per annum
	Electronic Clearing Charges (ECC)		
	Regular Clearing (Less Than NRs. 20	0,000)	Actual Charge
5.2	Regular Clearing (NRs. 200,000 and A	Above)	Actual Charge
5.3	Express / High Value Clearing		Actual Charge
5.4	Last Minute Presentment Charge		Actual Charge NPR 300.00 per cheque or Available amount in the account; if less than NPR
5.5	Inward Clearing Cheque return Charg	ge (Insufficent Fund)	NPR 300.00 per cheque or Available amount in the account; if less than NPR 300.00
	1		500.00
6	Real Time Gross Settlement (RTGS)		
	RTGS Charge		
	Morning Session		Actual Charge
	Afternoon Session		Actual Charge
			~

Evening Session	Actual Charge
7 Garima Digibatuwa/SMS Banking	
1 Subscription & Renewal Individual Customer (Expiry annually)	NPR 300.00 per annum
2 Subscription & Renewal Institutional customer (Expiry annually)	NPR 500.00 per annum
.3 Micro Finance Customer (Subscription/Renewal Charge)	NPR 100.00 per annum for subscription NPR 300.00 per annum for renev
.4 Mobile Banking Pin Reset	NPR 50.00
8 Internet Banking Charge	
.1 Subscription Fee	NPR 200.00 per annum
.2 Renewal Fee	NPR 200.00 per annum
.3 Password Reset	NPR 50.00
$\mathbf{DET} (\mathbf{b}_{1}, \mathbf{b}_{2}, \mathbf{b}_{3}, \mathbf{b}_{$	
9 IBFT Charges (Mobile Banking & Internet Banking)	
NPR 1 to NPR 50,000.00	Actual Charge
NPR 50,001 to NPR 100,000.00	Actual Charge
Above NPR 100,000.00	Actual Charge
0 Inter Bank Payment System (IPS) Charges	
1 Outward IPS	
NPR 1 to NPR 500	Actual Charge
NPR 501 to NPR 50,000	Actual Charge
Above NPR 50,000	Actual Charge
.2 Inward IPS	i intui chuigt
Direct Credit Up to NPR 500	Actual Charge
Direct Credit NPR 501 to NPR 50,000	Actual Charge
Direct Credit Above NPR 50,000	Actual Charge
te * For Dividend Payments, the transaction fee will be waived for transac	
1 ConnectIPS Transaction Fee	
.1 General Transaction Fee	
NPR 0.01 to NPR 500	Actual Charge
NPR 501 to NPR 5,000	Actual Charge
NPR 5,000 to NPR 50,000	Actual Charge
Above NPR 50,000	Actual Charge
.2 Special Government Tax Payment Transaction Fee	
NPR 0.01 to NPR 500	Actual Charge
Above NPR 10,000	Actual Charge
2 ASBA/CASBA (Application Supported By Blocked Amount/Central	
ASBA/CASBA Charge	NPR 5.00 per application
3 Safe Deposit Locker	
Locker Security Deposit	NPR 10,000.00 (Refundable)
Locker Key Lost Charge	NPR 10,000.00 (Refundable) NPR 1,000.00 or Actual Bill; whichever higher
Locker Key Lost Charge Locker Fee	NPR 1,000.00 or Actual Bill; whichever higher
Locker Key Lost Charge Locker Fee Small Size (6"*8")	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum
Locker Key Lost Charge Locker Fee Small Size (6"*8") Medium Size(6"*16")	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum NPR 2,500.00 per annum
Locker Key Lost Charge Locker Fee Small Size (6"*8") Medium Size(6"*16") Large Size(12"*16")	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum NPR 2,500.00 per annum NPR 3,000.00 per annum
Locker Key Lost Charge Locker Fee Small Size (6"*8") Medium Size(6"*16")	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum NPR 2,500.00 per annum
Locker Key Lost Charge Locker Fee Small Size (6"*8") Medium Size(6"*16") Large Size(12"*16") Special Size (12"*8")	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum NPR 2,500.00 per annum NPR 3,000.00 per annum
Locker Key Lost Charge Locker Fee Small Size (6"*8") Medium Size(6"*16") Large Size(12"*16") Special Size (12"*8") 4 Others	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum NPR 2,500.00 per annum NPR 3,000.00 per annum NPR 3,000.00 per annum
Locker Key Lost Charge Locker Fee Small Size (6"*8") Medium Size(6"*16") Large Size(12"*16") Special Size (12"*8") 4 Others 1 Publication of Death Notice	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum NPR 2,500.00 per annum NPR 3,000.00 per annum NPR 3,000.00 per annum As per Actual Charge
Locker Key Lost Charge Locker Fee Small Size (6"*8") Medium Size(6"*16") Large Size(12"*16") Special Size (12"*8") 4 Others .1 Publication of Death Notice .2 CCTV Footage Request	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum NPR 2,500.00 per annum NPR 3,000.00 per annum NPR 3,000.00 per annum
Locker Key Lost Charge Locker Fee Small Size (6"*8") Medium Size(6"*16") Large Size(12"*16") Special Size (12"*8") 4 Others 1 Publication of Death Notice 2 CCTV Footage Request 3 Black Listing/Delisting Charge	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum NPR 2,500.00 per annum NPR 3,000.00 per annum NPR 3,000.00 per annum As per Actual Charge NPR 500.00 (Prior Approval from Head Office required)
Locker Key Lost Charge Locker Fee Small Size (6"*8") Medium Size(6"*16") Large Size(12"*16") Special Size (12"*8") 4 Others .1 Publication of Death Notice .2 CCTV Footage Request .3 Black Listing/Delisting Charge Blacklisting Up to NPR 10 million	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum NPR 2,500.00 per annum NPR 3,000.00 per annum NPR 3,000.00 per annum As per Actual Charge NPR 500.00 (Prior Approval from Head Office required) Actual Charge
Locker Key Lost Charge Locker Fee Small Size (6"*8") Medium Size(6"*16") Large Size(12"*16") Special Size (12"*8") 4 Others .1 Publication of Death Notice .2 CCTV Footage Request .3 Black Listing/Delisting Charge Blacklisting Up to NPR 10 million Blacklisting Above NPR 10 million	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum NPR 2,500.00 per annum NPR 3,000.00 per annum NPR 3,000.00 per annum As per Actual Charge NPR 500.00 (Prior Approval from Head Office required) Actual Charge Actual Charge Actual Charge
Locker Key Lost Charge Locker Fee Small Size (6"*8") Medium Size(6"*16") Large Size(12"*16") Special Size (12"*8") 4 Others .1 Publication of Death Notice .2 CCTV Footage Request .3 Black Listing/Delisting Charge Blacklisting Up to NPR 10 million Delisting Up to NPR 10 million Delisting Up to NPR 10 million	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum NPR 2,500.00 per annum NPR 3,000.00 per annum NPR 3,000.00 per annum As per Actual Charge NPR 500.00 (Prior Approval from Head Office required) Actual Charge
Locker Key Lost Charge Locker Fee Small Size (6"*8") Medium Size(6"*16") Large Size(12"*16") Special Size (12"*8") 4 Others .1 Publication of Death Notice .2 CCTV Footage Request .3 Black Listing/Delisting Charge Blacklisting Up to NPR 10 million Blacklisting Above NPR 10 million	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum NPR 2,500.00 per annum NPR 3,000.00 per annum NPR 3,000.00 per annum As per Actual Charge NPR 500.00 (Prior Approval from Head Office required) Actual Charge Actual Charge Actual Charge Actual Charge
Locker Key Lost Charge Locker Fee Small Size (6"*8") Medium Size(6"*16") Large Size(12"*16") Special Size (12"*8") 4 Others .1 Publication of Death Notice .2 CCTV Footage Request .3 Black Listing/Delisting Charge Blacklisting Up to NPR 10 million Blacklisting Above NPR 10 million Delisting Up to NPR 10 million Delisting Above NPR 10 million	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum NPR 2,500.00 per annum NPR 3,000.00 per annum NPR 3,000.00 per annum As per Actual Charge NPR 500.00 (Prior Approval from Head Office required) Actual Charge Actual Charge
Locker Key Lost Charge Locker Fee Small Size (6"*8") Medium Size(6"*16") Large Size(12"*16") Special Size (12"*8") 4 Others .1 Publication of Death Notice .2 CCTV Footage Request .3 Black Listing/Delisting Charge BlackListing Up to NPR 10 million BlackListing Above NPR 10 million Delisting Up to NPR 10 million Delisting Above NPR 10 million	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum NPR 2,500.00 per annum NPR 3,000.00 per annum NPR 3,000.00 per annum As per Actual Charge NPR 500.00 (Prior Approval from Head Office required) Actual Charge Actual Charge
Locker Key Lost Charge Locker Fee Small Size (6"*8") Medium Size(6"*16") Large Size(12"*16") Special Size (12"*8") 4 Others .1 Publication of Death Notice .2 CCTV Footage Request .3 Black Listing/Delisting Charge Blacklisting Up to NPR 10 million Delisting Up to NPR 10 million Delisting Above NPR 10 million	NPR 1,000.00 or Actual Bill; whichever higher NPR 2,000.00 per annum NPR 2,500.00 per annum NPR 3,000.00 per annum NPR 3,000.00 per annum As per Actual Charge NPR 500.00 (Prior Approval from Head Office required) Actual Charge

GARIMA BIKAS BANK LIMITED STANDARD TARIFF OF CHARGES (STC) **Section B- Credit**

SN	Particulars	Proposed	
1	Administrative/Service Charges - New Loan and Advances		
.No	Description of Services	Administration Charges	
1	Hire Purchase/ Auto Loan	1.00%	
2	Business Loan	1.00%	
3	Education Loan	0.75%	
4	Home Loan	1.00%	
5	Personal Loan	1.00%	
6	Agriculture Loan	1.00%	
7	Real Estate loan	1.00%	
8	Margin Lending Loans	1.00%	
9	Demand Loan/ Short Term Loans	1.00%	
10	SME Loan	1.00%	
11	Loan Against FD	0.00%	
12	Garima Professional Loan	1.00%	
13	Mortgage Loan	1.00%	
14	Subsidy Loan Products	0.00%	
15	Wholesale Lending	0.50%	
16	Deprived Sector Loan	1.00%	
17	Gold and Sliver Loan	1.00%	
18	Non Funded Faciities Limit	0.50%	
2	Renewal of Loan and Advances		
.No	Description of Services	Renewal Charges	
1	For All Loans	20% of Loan Administration Fees	
3	Administrative charges on Consortium Loan:		

Charges on Consortium Loan will be as per the terms agreed on Lending Agreement between the member banks.

Penal Interest 4

Α

- Penal Interest shall be 2% P.A of Overdue Principal а
- Penal for Interest on Interest will be 12% P.A of the Interest on Interest b

Credit Information Charges

CIC Report charges shall be charged on actual basis including any incidental cost, if any, charged by the а NPR 500 per request

Interbank Credit information request charges b

6 Commission on Non-Funded Facilities

•			
Α	Bank Guarantees: Commission for issuing Bank Guarantees shall be minimum of NPR 2000 per quarter or		
S.No	Description	Adhoc Issue	Issue within Non funded Facility Limit
1	Bid Bond	0.25%	0.20%
2	Performance Bond (Construction Business)	0.35%	0.25%
3	Advance Payment Guarantee	0.40%	0.30%
4	Performance Guarantee (Suppliers Guarantee)	0.40%	0.25%
5	Other Guarantees	0.40%	0.25%
6	Amendments not affecting Value and Validity		NPR 1000 each

Amendment affecting value and Validity Charges as applicable to New Guarantee 7 8 Bank Guarantee Cancellation Charges NPR 1000 each Claim Handling Charges NPR 2000 per claim honored 9 Other Trade Instruments: Commission other charges related to Letter of Credit, TT and other trade B

above 10 Million. 2 Real Estate collateral partial release Shares / Other Securities held as collateral Replacement or	7 Decement	Prepayment Charges	
I Loan Limit** Up to 5 Million 0.00% 2 Loan Limit above 5 Million 0.00% a Prepayment within 2 years 100% of the Administrative charge b Prepayment within 2 years 50% of the Administrative charge c Prepayment beyond 5 years 20% of the Administrative charge c Prepayment being based on Limit per customer. 20% of the Administrative charge 8 Commitment Charges 0.20% of unutilized portion, if average utilization falls below 60% Commitment charges shall be collected at the time of renewal/ settlement of credit facilities. 9 9 SWAP Charges 0.20% of the Administrative charge A Outgoing Customer: 50% of the Administrative charge swap Charges shall be as follows: 0.00% of the Administrative charge a Loan swap within 2 years 100% of the Administrative charge c Loan swap beyond 5 years 50% of the Administrative charge c Loan swap beyond 5 years 20% of the Administrative charge c Loan swap beyond 5 years 20% of the Administrative charge d Arrangement fee 0.30% of the force Loan booked for the Swap Purpose 100% of the administrative charge 10 collateral Replacement or Partial Release NPR 1,0000 Flat per replacement for loan up to 10 Million, NPR 15,000 Flat for loan above 10 Million, NPR 15,000 Flat for loan abo	repa	lyment Charge" is applicable for Term Nature Loans and Adva	inces only.
2 Loan Limit above 5 Million a Prepayment within 2 years 100% of the Administrative charge b Prepayment within 2 to 5 years 50% of the Administrative charge c Prepayment beyond 5 years 20% of the Administrative charge c Prepayment beyond 5 years 20% of the Administrative charge repayment charge shall be calculated on oustanding loan amount at the time of prepayment * * Limit being based on Limit per customer. 8 Commitment Charges 8 Commitment Charges 0.20% of muntilized portion, if average utilization falls below 60% Commitment charges shall be collected at the time of renewal/ settlement of credit facilities. 9 9 SWAP Charges 0.20% of unutilized portion, if average utilization falls below 60% Commitment charge shall be collected at the time of renewal/ settlement of credit facilities. 9 9 SWAP Charges 4 A Outgoing Customer: 50% of the Administrative charge b Loan swap betyoen 2 to 5 years 50% of the Administrative charge c Loan swap betyoen 2 to 5 years 50% of the Administrative charge c Loan swap betyoen 2 to 5 years 20% of the Administrative charge	5.No	Description of Services	Administration Charges
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b Prepayment within 2 to 5 years 50% of the Administrative charge c Prepayment beyond 5 years 20% of the Administrative charge Prepayment charge shall be calculated on ouslanding loan amount at the time of prepayment 20% of the Administrative charge * Limit being based on Limit per customer. 8 Commitment Charges SNo Description of Services Commitment Charges 1 For Overdraft Nature Loans 0.20% of unutilized portion, if average utilization falls below 60% Commitment charges shall be collected at the time of renewal/ settlement of credit facilities. 9 9 SWAP Charges 0.00% of the Administrative charge a Loan swap within 2 years 100% of the Administrative charge b Loan swap between 2 to 5 years 50% of the Administrative charge Swap Charges Shall be applicable on Outstanding Loan Amount at the time of Swap. No pre-payment B B Incoming Customer: 20% of the Administrative charge Swap Charges Shall be applicable on Outstanding Loan Amount at the time of Swap. No pre-payment B B Incoming Customer: 20% of the Administrative charge Arrangement fee 0.30% of the force Loan booked for the Swap Purpose 10 Collateral Replacement	2		
c Prepayment beyond 5 years 20% of the Administrative charge Prepayment charge shall be calculated on oustanding loan amount at the time of prepayment * Limit being based on Limit per customer. 8 Commitment Charges 5No Description of Services Commitment Charges 1 For Overdraft Nature Loans 0.20% of unutilized portion, if average utilization falls below 60% Commitment charges shall be collected at the time of renewal/ settlement of credit facilities. 9 9 SWAP Charges 0.40% of the Administrative charge A Outgoing Customer: Swap Charges shall be as follows: a Loan swap within 2 years 100% of the Administrative charge b Loan swap between 2 to 5 years 20% of the Administrative charge c Loan swap beyond 5 years 20% of the Administrative charge Swap Charges Shall be applicable on Outstanding Loan Amount at the time of Swap. No pre-payment B Incoming Customer: Arrangement fee 0.30% of the force Loan booked for the Swap Purpose 10 Collateral Replacement or Partial Release NPR 1,0000 Flat per replacement for loan above 10 Million, NPR 15,000 Flat per release for loan up to 1 Million, NPR 10,000 Flat per release or replacement 3 Shares/ Other Securities	а	Prepayment within 2 years	100% of the Administrative charge
Prepayment charge shall be calculated on oustanding loan amount at the time of prepayment * Limit being based on Limit per customer. 8 Commitment Charges 5.No Description of Services Commitment Charges 1 For Overdraft Nature Loans 0.20% of unutilized portion, if average utilization falls below 60% Commitment charges shall be collected at the time of renewal/ settlement of credit facilities. 9 9 SWAP Charges 100% of the Administrative charge A Outgoing Customer: 50% of the Administrative charge b Loan swap between 2 to 5 years 50% of the Administrative charge c Loan swap between 2 to 5 years 20% of the Administrative charge swap Charges Shall be applicable on Outstanding Loan Amount at the time of Swap. No pre-payment 8 1 Real Estate collateral Replacement or Partial Release Administration Charges 10 Collateral Replacement or Partial Release NPR 10.000 Flat per replacement for loan up to 10 Million, NPR 15,000 Flat for loan above 10 3 Shares/ Other Securities held as collateral Replacement or partial Release NPR 2,000 Flat per release or replacement 1 11 Certification Charges NPR 1,000 per issue	b	Prepayment within 2 to 5 years	50% of the Aministrative charge
* Limit being based on Limit per customer. 8 Commitment Charges SNo Description of Services 1 For Overdraft Nature Loans 2 For Overdraft Nature Loans 2 For Overdraft Nature Loans 2 SWAP Charges 3 Outgoing Customer: 3 Swap Charges shall be collected at the time of renewal/ settlement of credit facilities. 9 SWAP Charges 4 Outgoing Customer: 5 Swap Charges shall be as follows: 9 Loan swap within 2 years 1 100% of the Administrative charge 1 Loan swap between 2 to 5 years 2 Loan swap between 2 to 5 years 2 Loan swap between 2 to 5 years 3 Commitment fee 0.30% of the force Loan booked for the Swap Purpose 10 Collateral Replacement or Partial Release 11 Real Estate collateral Replacement 2 Real Estate collateral Replacement 3 Shares/ Other Securities held as collateral Replacement or 3 partial Release 11 Certification Charges 11 Certification Charges 12 Collateral Certificates 13 Collateral Certificates 14 Certification Charges 14 Certification Charges 15 Commitment Charges 16 Content Charges 17 Content Charges 17 Content Charges 18 Commitment Charges 19 Support Content Content Certificates 10 Collateral Replacement 11 Certification Charges 11 Certification Charges 12 Content Charges 13 Shares/ Other Securities held as collateral Replacement or 14 Certification Charges 15 Content Charges 16 Content Charges 17 Content Charges 18 Content Charges 18 Content Charges 19 Content Charges 19 Content Charges 10 Collateral Replacement 10	С	Prepayment beyond 5 years	20% of the Administrative charge
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