

Please find below the applicable service charges and fees in relation to all the lending products offered by PayU Finance India Private Limited (**PayU Finance**) through its partner lending service providers (**LSP**) and partner digital lending applications (**DLA**):

(i) For Personal loans:

Name of Entity	DLA	Charges (eg: bounce charge, Late Payment Fee)	Penal charges	Foreclosure charges	Processing Fee	Document / Additional charges
PaySense Services India Private Limited	PaySense	N/A	N/A	<p>1. Loan Foreclosure date within 6 months from the date of disbursement: Not exceeding 8% of the total outstanding amount + GST</p> <p>2. Loan Foreclosure date between 7th month and 12th month from the date of disbursement: Not exceeding 7% of the total outstanding amount + GST</p> <p>3. Loan Foreclosure date between 13th month and and 24th month from the date of disbursement: Not exceeding 6% of the total outstanding amount + GST</p>	Up to 4% + GST	N/A

				4. Loan Foreclosure date anytime after the 25th month from the date of disbursement: Not exceeding 5% of the total outstanding amount + GST		
Finnovation Tech Solutions Private Limited	KreditBee	This EMI Bounce charge will only apply on the first occurrence of the EMI repayment default. It shall be calculated at the Lower of: 1. 4% of the principal amount forming part of the bounced EMI or ₹500	Penal Charges for a continuing default in repayment of EMI from day 2 and continuing for maximum of 180 days shall be calculated at a monthly rate of 3% which will be applicable per day on principal overdue* amount *round to nearest rupee. No penalty charges will be levied beyond the period of 180 days if an EMI continues to remain outstanding beyond such period of 180 days.	Loan Foreclosure date during the lock in period: If the loan is closed by the borrower during the lock in period, foreclosure charges, if charged, shall be the amount, being the higher of, (i) 3% of the principal amount remaining after the expiry of the Lock In period or (ii) ₹25 Loan Foreclosure date after the lock in period: If the loan is closed by the Borrower after the expiry of the lock in period, foreclosure charges if charged, shall be the amount, being the higher of, (i) 3% of the Principal amount	To be referred in the user document	To be referred in the user document

				remaining as on the due date of the subsequent EMI from the date of foreclosure or (ii) ₹25								
QFI Technologies Private Limited	Niro	Bounce charge: ₹499 + GST	2.5% per month (30% per annum) accrued on daily basis on the principal component of any Installment due and remaining unpaid, for the period beginning from the relevant Due Date(s) for such repayment / payment till the payment is actually made in full to the Lender	N/A	1.9% to 9.3% of the loan amount	N/A						
Shuhari Tech Ventures Pvt Ltd	NIRA	₹500 + GST	N/A	4% on principal balance + GST	Loan amount 0 to 25,000: [0 to 1770, inclusive of GST] Loan Amount > 25,000: [0 to <7.08% of loan amount, inclusive of GST]	N/A						
SmartCoin Financials Private Limited	SmartCoin	N/A	Penal charge will be calculated on principal overdue based on the below table: <table><tr><td>Min POD</td><td>Max POD</td><td>Penal Charge</td></tr><tr><td colspan="2">Up to 2000</td><td>200</td></tr></table>	Min POD	Max POD	Penal Charge	Up to 2000		200	N/A	Loan Amount 0 to 25,000: Maximum PF of ₹ 1,500 + appllicable tax Loan Amount greater than 25,000:	N/A
Min POD	Max POD	Penal Charge										
Up to 2000		200										

			<table><tr><td>2001</td><td>5000</td><td>250</td></tr><tr><td>5001</td><td>7500</td><td>300</td></tr><tr><td>7501</td><td>10000</td><td>350</td></tr><tr><td>10001</td><td>19999</td><td>400</td></tr><tr><td colspan="2">20000 and above</td><td>450</td></tr></table> <p>Penal charge criteria based on principal overdue (POD) on and after 5 days</p>	2001	5000	250	5001	7500	300	7501	10000	350	10001	19999	400	20000 and above		450		Maximum PF of 6% + applicable tax	
2001	5000	250																			
5001	7500	300																			
7501	10000	350																			
10001	19999	400																			
20000 and above		450																			
Upwards Fintech Services Private Limited	Upwards	N/A	N/A	5.9% on principal balance, inclusive of GST		N/A															

(ii) For Transactional Credit:

Name of Entity	DLA	Charges (eg: bounce charge, Late Payment Fee)	Penal charges	Foreclosure charges	Processing Fee	Document / Additional charges
LazyPay Private Limited	LazyPay	Customers on 15-day billing period: - ₹25 (inc 18% GST) applied daily	N/A	N/A	N/A	N/A

		<p>- Late fee can accrue up to 25% of outstanding principal</p> <p>Customer on 30 day billing period:</p> <p>Total Amount due, Late Fee</p> <p>0 to <= 100 : ₹0</p> <p>100 to <=500 : ₹59 (inclusive of GST)</p> <p>500 to <=100 : ₹236 (inclusive of GST)</p> <p>1000 to <=2500 : ₹295 (inclusive of GST)</p> <p>2500 to <=7500 : ₹354 (inclusive of GST)</p> <p>More than 7500 : ₹590 (inclusive of GST)</p> <p>Note: Out of: (a) Late Payment Charges (as mentioned in the table above) or (b) amount equal to 25% (twenty-five percent) of principal outstanding due and payable, whichever is less shall be levied as Late Payment Charges.</p> <p>- Late fee can accrue up to 25% of outstanding principal</p>				
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(iii) For Express Loans:

Name of Entity	DLA	Charges (eg: bounce charge, Late Payment Fee)	Penal charges	Foreclosure charges	Processing Fee	Document / Additional charges
LazyPay Private Limited	LazyPay	N/A	N/A	<p>1. Loan Foreclosure date within 6 months from the date of disbursement: Not exceeding 8% of the total outstanding amount + GST</p> <p>2. Loan Foreclosure date between 7th month and 12th month from the date of disbursement: Not exceeding 7% of the total outstanding amount + GST</p> <p>3. Loan Foreclosure date between 13th month and and 24th month from the date of disbursement: Not exceeding 6% of the total outstanding amount + GST</p> <p>4. Loan Foreclosure date anytime after the 25th month from the date of disbursement: Not exceeding 5% of the total outstanding amount + GST</p>	Up to 6% + GST	N/A

(iv) For SMB:

Name of Entity	DLA	Charges (eg: bounce charge, Late Payment Fee)	Penal charges	Foreclosure charges	Processing Fee	Document / Additional charges
PhonePe Private Limited	PhonePe	N/A	3% per month calculated on daily basis on the overdue principal amount till the same is repaid + GST	0% to 5% on Principal outstanding	0% to 5% of loan / credit limit amount	N/A
Nomisma Mobile Solutions Pvt. Ltd	ftcash	N/A	3% per month calculated on daily basis on the overdue principal amount till the same is repaid + GST	5% on Principal outstanding	1% to 4% of loan / credit limit amount	Documentation charges: ₹ 5000
Meesho Payments Private Limited	Meesho	N/A	3% per month calculated on daily basis on the overdue principal amount till the same is repaid + GST	0% on Principal outstanding	0% of loan / credit limit amount	N/A
PayU Payments Private Limited	PayU Finance	N/A	3% per month calculated on daily basis on the overdue principal amount till the same is repaid + GST	0% to 5% on Principal outstanding	0% to 5% of loan / credit limit amount	N/A
Bundl Technologies Pvt. Ltd	PayU Finance	N/A	3% per month calculated on daily basis on the overdue principal amount till the same is repaid + GST	0% on Principal outstanding	0% credit limit amount	N/A

Note:

- 1. All the above fees/charges/penal charges may be levied by PayU Finance during the loan servicing stage (that is, after acceptance and execution of facility documents and disbursal/assigning of loan/credit limits (as may be applicable). The above tables do not include any fees and/or charges which may be levied by PayU Finance during the pre-disbursal/ pre-assigning of credit limits stage (for example: processing fees, documentation charges etc)**
- 2. All the above fees and charges exclude Goods and Services Tax (GST). Applicable GST, taxes and/or other statutory levies will be levied over and above charges by the PayU Finance**
- 3. Waiver can be given based on the approval matrix of the respective lending products as approved by the respective Product Heads/Business Heads**
- 4. The fees/charges/penal charges will be levied at the sole discretion of the PayU Finance**
- 5. The penal and foreclosure charges as specified in the above tables are subject to change from time to time at the discretion of PayU Finance. Any such change in the penal and/or foreclosure charges shall be intimated to the borrower(s), at least 15 days prior to implementing such change or revision. The borrower(s) shall have an option to foreclose the sanctioned credit facility/sanctioned loan (by paying the existing penal and/or foreclosure charges in addition to outstanding under the sanctioned credit facility/sanctioned loan) within a period of 30 days from the end of 15 days (as mentioned above) in case such change or revision is not acceptable to the borrower(s). However, the borrower shall be required to communicate his/her/its/their decision to PayU Finance in this regard at any time prior to such change or revision taking effect. Any foreclosure of the sanctioned credit facility/sanctioned loan thereafter shall be subject to the applicable changed/revised charges.**