

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:**

<b>Name of LSP Entity</b>	<b>DLA</b>	<b>Charges (eg: bounce charge, Late Payment Fee)</b>	<b>Penal charges</b>	<b>Foreclosure charges</b>	<b>Processing Fee</b>	<b>Document / Additional charges</b>
PaySense Services India Private Limited	PaySense	N/A	N/A	<p><b>1. Loan Foreclosure date within 6 months from the date of disbursement:</b> Not exceeding 8% of the total outstanding amount + GST</p> <p><b>2. Loan Foreclosure date between 7th month and 12th month from the date of disbursement:</b> Not exceeding 7% of the total outstanding amount + GST</p> <p><b>3. Loan Foreclosure date between 13th month and 24th month from the date of disbursement:</b> Not exceeding 6% of the total outstanding amount + GST</p>	<p>Minimum of Rs.500</p> <p>OR</p> <p>Up to 6% of the loan amount + GST</p>	N/A

				<p><b>4. Loan Foreclosure date anytime after the 25th month from the date of disbursement:</b> Not exceeding 5% of the total outstanding amount + GST</p> <p>5. You can foreclose your loan within a period of 3 days from the date of disbursement of your loan amount (Cooling-Off Period), without being liable to pay any foreclosure charge.</p> <p>6. As we want your foreclosure experience to be seamless and without any hassle due to the impact of your Nach debits, we will be taking the foreclosure requests only between the 11th day of a month till the last date of such month.</p>		
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Finnovation Tech Solutions Private Limited	KreditBee	<p>This EMI Bounce charge will only apply on the first occurrence of the EMI repayment default. It shall be calculated at the Lower of:</p> <ol style="list-style-type: none"> <li>1. 4% of the principal amount forming part of the bounced EMI or ₹500</li> </ol>	<p>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.</p> <p>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.</p>	<p>Foreclosure Charges - May be applicable at the discretion of Co-Lender(s). If the Borrower chooses to foreclose the Loan, Foreclosure Charges shall be the amount, being the higher of,</p> <p>(i) 4% of the principal amount outstanding as on the due date</p> <p>of foreclosure or (ii) Rs. 50</p> <p>* If the Borrower makes Part-Prepayment of the Loan Amount (not amounting to Foreclosure), on any Due Date of the Instalment, the Borrower shall be required to pay Part-Prepayment Charges at 4% , of the principal amount prepaid, after adjusting any due, and/or overdue amounts</p>	To be referred in the user document	To be referred in the user document
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				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	<ol style="list-style-type: none"> <li>4% on principal balance+ GST</li> <li>You can foreclose your loan within a period of 3 days from the date of disbursement of your loan amount (Cooling-Off Period), without being liable to pay any foreclosure charge.</li> <li>As we want your foreclosure experience to be seamless and without any hassle due to the impact of your Nach debits, we will be taking the foreclosure requests only between the 11th day of a month till the last date of such month.</li> </ol>	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	<b>Loan amount 0 to 25,000:</b> [ 0 to 1770, inclusive of GST ]  <b>Loan Amount &gt; 25,000:</b> [ 0 to <7.08% of loan amount, inclusive of GST ]		
SmartCoin Financials Private Limited	SmartCoin	N/A	Penal charge will be calculated on principal overdue based on the below table:			Not exceeding 4% of outstanding amount under credit facility + applicable GST	<b>Loan Amount 0 to 25,000:</b> Maximum PF of ₹ 1,500 + applicable tax  <b>Loan Amount greater than 25,000:</b> Upto 6% of Loan Amount + applicable taxes	If the borrower has enabled an auto debit facility for any amount payable by the borrower(s) under the Facility Documents
			Min Principal Overdue (INR)	Max Principal Overdue (INR)	Penal Charges (INR) - inclusive of GST			
			Upto 2000		200			
			2001	5000	250			
			5001	7500	300			
			7501	10000	350			
			10001	20000	400			
			20001 or greater		450			
			Applicable in case of delayed payment > 4 days					
Upwards Fintech	Upwards	N/A	N/A		5.9% on principal		N/A	

Services Private Limited				balance, inclusive of GST		
PhonePe Lending Services Private Limited	PhonePe	Bounce charge: Rs.500	2 % per month (24% 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	<p>Foreclosure charge: N/A</p> <p>1. You can foreclose your loan within a period of 3 days from the date of disbursement of your loan amount (Cooling-Off Period), without being liable to pay any foreclosure charge.</p> <p>2. As we want your foreclosure experience to be seamless and without any hassle due to the impact of your Nach debits, we will be taking the foreclosure requests only between the 11th day of a month till the last date of such month.</p>	Upto 4% per annum	N/A
GoKiwi Tech Private Limited	Kiwi	Bounce charge: Rs.500	2 % per month (24% 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	<p>Foreclosure charges: N/A</p> <p>1. You can foreclose your loan within a period of 3</p>	1.5% of the loan amount	N/A

			till the payment is actually made in full to the Lender	days from the date of disbursement of your loan amount (Cooling-Off Period), without being liable to pay any foreclosure charge.  2. As we want your foreclosure experience to be seamless and without any hassle due to the impact of your Nach debits, we will be taking the foreclosure requests only between the 11th day of a month till the last date of such month.		
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**(ii) For Transactional Credit:**

<b>Name of LSP Entity</b>	<b>DLA</b>	<b>Charges (eg: bounce charge, Late Payment Fee)</b>	<b>Penal charges</b>	<b>Foreclosure charges</b>	<b>Processing Fee</b>	<b>Document / Additional charges</b>
LazyPay Private Limited	LazyPay	<b>Customers on 15-day billing period:</b>  - ₹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><b>Customer on 30 day billing period:</b></p> <p>Total Amount due, Late Fee</p> <p>0 to &lt;= 100 : ₹0</p> <p>100 to &lt;=500 : ₹59 (inclusive of GST)</p> <p>500 to &lt;=100 : ₹236 (inclusive of GST)</p> <p>1000 to &lt;=2500 : ₹295 (inclusive of GST)</p> <p>2500 to &lt;=7500 : ₹354 (inclusive of GST)</p> <p>More than 7500 : ₹590 (inclusive of GST)</p> <p><b>Note:</b> 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>				
Meesho Payments Private Limited	<a href="https://l.tl.sh/ANDe_TjqYw">https://l.tl.sh/ANDe_TjqYw</a> (Meesho)	<p>Total Amount due, Late Fee</p> <p>0 to &lt;=500 : ₹59 (inclusive of GST)</p>	N/A	N/A	N/A	N/A

		<p>500 to &lt;=1000 : ₹149 (inclusive of GST)</p> <p>1000 to &lt;=2500 : ₹249 (inclusive of GST)</p> <p>2500 to &lt;=5000 : ₹349 (inclusive of GST)</p> <p>5000 to &lt;=7500 : ₹499 (inclusive of GST)</p> <p>More than 7500 : ₹699(inclusive of GST)</p> <p>Note 1: Out of: (a) Late Payment Charges (as mentioned above) or (b) in the event the Late Payment Charges are greater than INR 59 (Indian Rupees Fifty Nine), an amount equal to 50% (fifty percent) of principal outstanding due and payable, whichever is less shall be levied as Late Payment Charges.</p>				
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**(iii) For Express Loans:**

Name of LSP 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><b>1. Loan Foreclosure date within 6 months from the date of disbursement:</b> Not exceeding 8% of the total outstanding amount + GST</p> <p><b>2. Loan Foreclosure date between 7th month and 12th month from the date of disbursement:</b> Not exceeding 7% of the total outstanding amount + GST</p> <p><b>3. Loan Foreclosure date between 13th month and 24th month from the date of disbursement:</b> Not exceeding 6% of the total outstanding amount + GST</p> <p><b>4. Loan Foreclosure date anytime after the 25th month from the date of disbursement:</b> Not exceeding 5% of the total outstanding amount + GST</p> <p>5. You can foreclose your loan within a period of 3 days from the date of disbursement of your loan amount (Cooling-Off Period), without being liable to pay any foreclosure charge.</p> <p>6. As we want your foreclosure experience to be seamless and without any hassle due to the impact of your Nach debits, we will be taking</p>	Minimum of 1.5% of the loan amount + GST OR Up to 6% of the loan amount + GST	N/A

				the foreclosure requests only between the 11th day of a month till the last date of such month.		
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**(iv) For SMB:**

<b>Name of LSP Entity</b>	<b>DLA</b>	<b>Charges (eg: bounce charge, Late Payment Fee)</b>	<b>Penal charges</b>	<b>Foreclosure charges</b>	<b>Processing Fee</b>	<b>Document / Additional charges</b>
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: ₹ <b>5000</b>
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	Upto 3% of loan / credit limit amount	N/A
-	PayU Finance (Flexicash)	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
Resilient Digi Services Private Limited	BharatPe for Business	INR 500 for each dishonor of NACH/e-mandate	3% per month calculated on daily basis on the overdue principal amount till the same is repaid + GST	3% on the principal outstanding plus applicable GST.	2% to 5% of loan / credit limit amount	N/A
One 97 Communication	Paytm	IN 20 for each bounce – UPI Autopay	3% per month calculated on daily basis on the overdue principal amount till the same is repaid + GST	0% to 4% on Principal outstanding	Up to 5% of the loan amount	NA

**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.**