

## Samba Personal Loan – Pricing Grid

Samba Personal Loan is a fixed rate product with the following applicable mark-up rates depending on the borrower's employment category, bureau history and loan type.

Annualized Percentage Rates \* for the period July 1, 2017 to December 31, 2017 are as follows;

### Salaried Individuals

Personal Loan Standard (Non-Balance Transfer): 24.50% p.a. to 31.00% p.a.

Personal Loan Balance Transfer: 21.00% p.a. to 27.00% p.a.

### Self-Employed Individuals

Personal Loan Standard (Non-Balance Transfer): 32.00% p.a. to 34.00% p.a.

Personal Loan Balance Transfer: 24.50% p.a. to 29.00% p.a.

\* There will be a 2% additional rate on the applicable rate for loans where a borrower avails the 0% pre-payment penalty option (i.e. no pre-payment penalty charges on early settlement of the loan). This option is not applicable on balance transfer cases.

**The formula for Annualized Percentage Rates (APR) is as follows;**

$$\left[ \frac{\text{Mark-Up for the period}}{\text{Principal Outstanding Amount}} \right] \times \left[ \frac{365}{\text{No. of Days in period}} \right] \times \left[ 100 \right]$$