



YOMA BANK

The Responsible Bank.

RATES

HIRE PURCHASE RATES

Tenor	Down Payment	Rental Fees (After down payment has been made)	Service Charge from buyer	Commission from seller
1 Year	30% - 50%	7%	1%	1%
2 Years	30% - 50%	12%	1%	1%
3 Years	30% - 50%	19%	1%	1%

YOMA TRADE GUARANTEE RATES

Seller Fees	
Fee Type	Rates
Establishment Fee	0.25% per quarter on YTG approved trade credit
Invoice Discounting Fee	13% per day of the requested invoice amount
On going Fee	Above 1Bil - 0.05%, Below 1Bil - 0.10%

Buyer Fees	
Fee Type	Rates
Overdraft Fee	13% p.a. on the overdraft balance
Penalty Fee	2% per month on the outstanding balance 30 days from the first OD occurrence

Overdraft Charges for Buyer

- Subsequently a charge of 0.036% per day (13% per annum) will be incurred on the amount of the overdraft facility
- If the buyer can not settle the overdraft balance within 30 days, the buyer shall be liable to pay the penalty fee at the rate of 0.067% per day (2% per month) on the outstanding balance

FOREIGN ACCOUNT BANK CHARGES AND COMMISSION

Foreign Remittances	Fees
Outward Remittance Commission	1/8% of Remit Amount (Min: US \$25)
Inward Remittance Commission (in favour of our customer)	US \$10
Stop Payment / Amendment / Return Payment / Query etc.	US \$10 + SWIFT Charges
SWIFT Charges	US \$2 per transaction

Foreign Account Services	Fees
Account Transfer Charges	US \$2 per transaction
Account Transfer to Other Bank	US \$4 per transaction
Account Opening Charges (Individual Account and Company Account)	No Charge
Account Closing Charges - Individual Account - Company Account	US \$5 US \$10
Cash Deposit	0.3% on Deposit Amount
Cash Withdrawal	US \$1 per transaction
Initial Deposit - Individual Account - Company Account	US \$100 US \$100
Minimum Balance - Individual Account - Company Account	US \$50 US \$100
Cheque Issuing Charges	No Charge
SWIFT Code	YOMAMMMY

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