

**Appendix BC-3**  
**Caps on Fees and Charges for Standard Services**  
**Applicable to Microfinance Institutions from XXX 2022**

<b>Credit Facilities</b>		
<b>Item</b>	<b>Service Provided</b>	<b>Maximum Permissible Fee</b>
Loan/Facility Fees	Administrative Fees for all products (upfront)	5% or BD175, whichever is lower
	Monthly Rescheduling Fees	1.5% on microfinance delayed installment
	Early settlement fees	1% of the outstanding microfinance amount or BD20 whichever is lower;
Letters & Certificate	Letters & Certificate issuance	Outstanding balance / liability letter fee at BD 10
		Release of liability letter fee at BD 5
Other Fees	Any other fees must be agreed with the CBB before introducing	