

FEES SCHEDULES

(A) Fees payable by Issuer

(1) Default Fee

Repayment Frequency	Default in Days	Default Fee (RM)
One-Time charge	0-60 days	100.00
One-Time charge	More than 60 days	200.00

(2) Penalty Fee

$\frac{\text{Repayment Amount} \times 30\%}{360 \text{ days}} \times \text{number of days overdue}$

(3) Processing Fee

Non-refundable Processing Fee (per application) at the rate to be determined by QuickKash on case-to-case basis subject to a minimum of RM100.00. The Non-refundable Processing Fee shall be paid by way of depositing into QuickKash’s Operating Account with OCBC Bank Account No. 708-122771-7. Issuer shall provide to QuickKash the proof of payment made.

(4) Platform Fee

Platform Fee of 2% to 3% (calculated on Financing amount, the rate to be determined by Issuer’s Credit Score Rating) is to be paid upfront by the Issuer to QuickKash by way of deducting from the Financing amount upon disbursement of each Investment Request.

(5) Stamping Fee

Stamping Fee on Security Documents at the rate of RM5.00 for every RM1,000.00 of Financing amount and/or at nominal sum of RM10.00, whichever rate is applicable, is to be paid upfront by the Issuer to QuickKash or by way of deducting from the Financing amount upon disbursement of each Investment Request.

(6) Recovery Fee

Recovery Fee (at the rate to be determined by QuickKash on case-to-case basis) is to be paid upfront by the Issuer to QuickKash or by way of deducting from the Repayment amount for the purpose securing the services of a 3rd party licensed professional debt recovery agency on the recovery effort of Issuer’s defaulted repayment .

(7) Guarantee Fee

Guarantee Fee (at the rate to be determined by QuickKash) for guarantee services provided by third party guarantee corporation on the Issuer's Financing amount is to be paid upfront by the Issuer to QuickKash by way of deducting from the Financing amount upon disbursement of each Investment Request.

(8) Legal & Professional Fee

Where applicable, the legal & professional fee is to be paid by the Issuer to QuickKash for any professional services rendered.

(9) Withdrawal Fee

Withdrawal Fee of RM1.00 per withdrawal request.

NOTE: *Notwithstanding the above, we reserve the right to vary the rates payable by the Issuers to QuickKash. We may charge the Issuer for any additional services requested by the Issuer. The scope of any such charges will be agreed with the Issuer before incurring such costs or charges. The additional services requested by the Issuer shall form part of the main services we offer to the Issuer under the Issuer's T&C.*

(B) Fees payable by Investor

(1) Service Fee

Service Fee of 1.25% - 1.50% (the rate to be determined by Issuer's Credit Score Rating) each time the repayment (repayment of principal and interest) is made.

(2) Withdrawal Fee

Withdrawal Fee of RM1.00 per withdrawal request.

(3) Secondary Market Processing Fee ~

Secondary Market Processing Fee (at the rate to be determined by QuickKash) is to be paid upfront by the Investors to QuickKash by way of deducting from the net proceeds from the transfer of the Financing to another new Investor.

(C) Fees payable by QuickKash

(1) Referral Fee ~

Referral Fee (the rate and calculation methodology to be determined by QuickKash) is to be paid by QuickKash to Referral by way crediting into an MPay Balance Account or MPay MasterCard Prepaid Card upon disbursement of the Investment Request.

(2) Interest for excess funds held in Trust Account

Interest (the rate to be determined by QuickKash) earned by Investor for excess funds held in a Trust Account calculated on a daily basis to be paid by QuickKash to Investor by way crediting into Investor's QuickKash Wallet Account at the end of every calendar month.

Note:

a) All fees and charges listed herein will be subjected to Goods and Services Tax (GST) effective 1 June 2018 at prevailing rate i.e. zero percent (0%) unless stated otherwise.

Note: *The GST will not be imposed on the fees for services rendered to 'non-resident' investor. 'Non-resident' has the meaning assigned to it in Income Tax Act 1967.*

b) ~ Services / Fees is currently unavailable / not applicable