

## Muthoot Finance Gold Loan Mela – Terms & Conditions

### Get assured gift on gold loan

- Attractive free gifts for loans availed under MHL & MSL schemes. (details as under)

Scheme	LTV	Nature of Loan	Loan Limit	First slab	Tenure	If paid within					
						1 M	2 M	3 M	6 M	12M	>12M
MHL	75%	Walkin	Min Rs.50 K	3 M	12 M	18%			21%	24%	26%
MSL	75%	Walkin	Any amount	6 M	12 M	21%				24%	26%

- Free gift validity only on 22<sup>nd</sup> Feb 2024.
- Free gift only available for the loan amount taken between 40k to 100k
- Muthoot Finance reserves the right to revise the validity or suspend the free gift scheme without any prior notice.

### Get 5% cashback on interest payment

- 5% Cashback on Interest payments on 'Come Back' and 'Add On' loans"
- Details as follows:

Sl No.	Type	Definition
1	Come Back	A Customer moved to inactive category and <b>avails fresh loan</b> from us within a period of 3 to 30 days shall be eligible for cashback.
2	Add on	An existing customer who has availed a fresh loan from us on or after 28 <sup>th</sup> Dec-23 and <b>avails another fresh loan</b> from us within a period of 3 to 30 days shall be eligible for cashback.

- Other Terms and conditions**
  - Fresh loans under all normal schemes availed from **01.01.24** coming under above definition shall be eligible for cashback on interest payments.
  - Interest payments at the time of closure or renewal of loans shall not be eligible for cashback.
  - In case of Top Up, Renewal, Enhancement or Part Release of the Gold in loan accounts that have availed cashback under this scheme, it will move to the normal category and no further cash back will be allowed to customers in the renewed loans.
  - Any number of additional loans availed by the customers shall be eligible for cashback.

### Shift your gold loan from bank to us for 83p monthly interest

- Take Over from Bank (TOB) - 83 Paise per month per ₹ 100 loan amount, if up to date interest is serviced on monthly basis
- Effective annualised interest rate of the scheme is 26.82% for takeover from banks.
- Free gift not applicable for gold loan takeover from bank
- Minimum loan amount of Rs.3 L
- Simple documentation and seamless speedy process

### Earn Gold Milligram rewards

- Get 24 ct gold on every transaction
- Refer your friends & family and get 24 ct gold