

Home Credit Assure - Rate Sheet

Home Credit Assure : Residential Property																															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
Age	Sum Insured - Fixed Loan Sanction Amount																														
	20-25	0.518%	1.123%	1.569%	2.032%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	
	26-30	0.558%	1.216%	1.712%	2.244%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	
	31-35	0.654%	1.425%	2.008%	2.629%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	3.219%	
	36-40	0.737%	1.638%	2.352%	3.180%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	3.999%	
	41-45	1.231%	2.835%	4.250%	5.929%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%	7.682%
Sum Insured - Principal Outstanding Basis																															
46-50	0.915%	2.035%	3.167%	4.351%	5.570%	6.554%	7.055%	7.773%	8.171%	8.491%	8.748%	8.960%	9.138%	9.288%	9.418%	9.528%	9.625%	9.709%	9.783%	9.848%	9.904%	9.958%	10.003%	10.046%	10.083%	10.117%	10.148%	10.173%	10.199%	10.221%	
Home Credit Assure : Residential Property (ONLY for Self Employed)																															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
Age	Sum Insured - Fixed Loan Sanction Amount																														
	20-25	0.513%	1.113%	1.554%	2.012%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	2.441%	
	26-30	0.552%	1.204%	1.695%	2.220%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	2.713%	
	31-35	0.647%	1.410%	1.986%	2.600%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	3.182%	
	36-40	0.729%	1.619%	2.335%	3.142%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	3.951%	
	41-45	1.216%	2.799%	4.195%	5.850%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%	7.578%
Sum Insured - Principal Outstanding Basis																															
46-50	0.904%	2.011%	3.128%	4.295%	5.498%	6.467%	6.960%	7.667%	8.060%	8.375%	8.628%	8.837%	9.013%	9.160%	9.288%	9.397%	9.491%	9.575%	9.647%	9.711%	9.767%	9.820%	9.865%	9.906%	9.943%	9.976%	10.007%	10.032%	10.057%	10.079%	
Home Credit Assure : Declining Sum Insured																															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
Age	Sum Insured - Declining Sum Insured																														
	20-25	0.339%	0.742%	1.062%	1.359%	1.626%	1.779%	1.886%	1.966%	2.028%	2.078%	2.116%	2.148%	2.176%	2.199%	2.219%	2.237%	2.251%	2.265%	2.276%	2.285%	2.294%	2.303%	2.310%	2.317%	2.322%	2.326%	2.331%	2.335%	2.340%	2.342%
	26-30	0.353%	0.774%	1.109%	1.428%	1.717%	1.820%	1.932%	2.014%	2.078%	2.130%	2.171%	2.205%	2.233%	2.258%	2.278%	2.297%	2.310%	2.324%	2.335%	2.347%	2.356%	2.365%	2.372%	2.379%	2.386%	2.390%	2.395%	2.399%	2.404%	2.406%
	31-35	0.380%	0.829%	1.192%	1.530%	1.838%	2.023%	2.153%	2.251%	2.326%	2.388%	2.436%	2.475%	2.509%	2.536%	2.561%	2.582%	2.600%	2.616%	2.630%	2.641%	2.652%	2.664%	2.671%	2.680%	2.687%	2.693%	2.698%	2.703%	2.707%	2.712%
	36-40	0.390%	0.863%	1.269%	1.672%	2.059%	2.319%	2.502%	2.641%	2.746%	2.830%	2.899%	2.953%	3.001%	3.040%	3.074%	3.104%	3.129%	3.152%	3.172%	3.188%	3.204%	3.218%	3.229%	3.241%	3.250%	3.259%	3.268%	3.275%	3.282%	3.289%
	41-45	0.538%	1.198%	1.814%	2.445%	3.079%	3.551%	3.889%	4.137%	4.331%	4.484%	4.609%	4.710%	4.796%	4.869%	4.931%	4.983%	5.031%	5.070%	5.106%	5.138%	5.166%	5.191%	5.214%	5.234%	5.250%	5.268%	5.282%	5.296%	5.307%	5.319%
Sum Insured - Principal Outstanding Basis																															
46-50	0.915%	2.035%	3.167%	4.351%	5.570%	6.554%	7.055%	7.773%	8.171%	8.491%	8.748%	8.960%	9.138%	9.288%	9.418%	9.528%	9.625%	9.709%	9.783%	9.848%	9.904%	9.958%	10.003%	10.046%	10.083%	10.117%	10.148%	10.173%	10.199%	10.221%	
Home Credit Assure : Declining Sum Insured (ONLY for Self Employed)																															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
Age	Sum Insured - Declining Sum Insured																														
	20-25	0.337%	0.737%	1.054%	1.349%	1.613%	1.764%	1.869%	1.948%	2.008%	2.058%	2.096%	2.127%	2.154%	2.177%	2.197%	2.215%	2.229%	2.242%	2.253%	2.262%	2.271%	2.280%	2.287%	2.294%	2.298%	2.303%	2.307%	2.312%	2.316%	2.318%
	26-30	0.351%	0.769%	1.101%	1.416%	1.703%	1.804%	1.914%	1.995%	2.058%	2.109%	2.150%	2.184%	2.211%	2.235%	2.256%	2.273%	2.287%	2.300%	2.312%	2.323%	2.332%	2.341%	2.348%	2.354%	2.361%	2.366%	2.370%	2.375%	2.379%	2.381%
	31-35	0.377%	0.823%	1.182%	1.517%	1.822%	2.004%	2.132%	2.229%	2.303%	2.363%	2.411%	2.449%	2.482%	2.509%	2.534%	2.554%	2.572%	2.588%	2.601%	2.613%	2.624%	2.635%	2.642%	2.651%	2.658%	2.664%	2.669%	2.673%	2.678%	2.682%
	36-40	0.386%	0.866%	1.258%	1.657%	2.040%	2.296%	2.476%	2.613%	2.716%	2.799%	2.867%	2.920%	2.966%	3.006%	3.040%	3.069%	3.093%	3.116%	3.136%	3.152%	3.168%	3.181%	3.192%	3.204%	3.212%	3.221%	3.230%	3.237%	3.244%	3.251%
	41-45	0.532%	1.186%	1.795%	2.418%	3.044%	3.509%	3.841%	4.086%	4.277%	4.428%	4.551%	4.650%	4.736%	4.807%	4.868%	4.920%	4.967%	5.005%	5.041%	5.073%	5.100%	5.124%	5.147%	5.167%	5.183%	5.201%	5.214%	5.228%	5.239%	5.250%
Sum Insured - Principal Outstanding Basis																															
46-50	0.904%	2.011%	3.128%	4.295%	5.498%	6.467%	6.960%	7.667%	8.060%	8.375%	8.628%	8.837%	9.013%	9.160%	9.288%	9.397%	9.491%	9.575%	9.647%	9.711%	9.767%	9.820%	9.865%	9.906%	9.943%	9.976%	10.007%	10.032%	10.057%	10.079%	
Home Credit Assure : Commercial Property																															
Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
Loan Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
Age	Sum Insured - Fixed Loan Sanction Amount																														
	20-25	1.055%	1.429%	1.734%	2.073%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	
	26-30	1.088%	1.523%	1.868%	2.234%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	
	31-35	1.211%	1.739%	2.176%	2.629%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	
	36-40	1.287%	1.955%	2.532%	3.180%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	
	41-45	1.293%	2.892%	4.335%	5.919%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%
Sum Insured - Principal Outstanding Basis																															
46-50	0.924%	2.035%	3.167%	4.351%	5.570%	6.554%	7.055%	7.773%	8.171%	8.491%	8.748%	8.960%	9.138%	9.288%	9.418%	9.528%	9.625%	9.709%	9.783%	9.848%	9.904%	9.958%	10.003%	10.046%	10.083%	10.117%	10.148%	10.173%	10.199%	10.221%	