South Carolina
Department of Insurance

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PREMIUM SERVICE COMPANIES
PROMULGATED MAXIMUM RATE SCHEDULE

Category	Maximum Rate or Fee
1. **Initial Charge** [38-39-80(d)]	
1a. Premium Service Agreement	Must not exceed $20 [38-39-80(d)]
1b. Addendum (Additional Financing)	Must not exceed $20 [38-39-80(d)]
1c. Revision (Renewals)	Must not exceed $20 [38-39-80(d)]

2. **Service Charge** [38-39-80 (c) & 38-39-80(e)]

[THIS SECTION IS APPLICABLE TO LOANS FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES]

2a. Interest Rate Method ____1___% of the outstanding balance times the number of monthly installments Must not exceed 1% [38-39-80(e)], or

2b. Fixed Dollar Amount Method $____5___ times the number of monthly installments

3. Late Charge [38-39-80(g)] $___5____
[APPLICABLE TO LOANS FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES]

4. Cancellation Charge [38-39-90(c)] $____10____

5. Convenience Fee [38-39-80(h)] $____2____ per transaction