



# FINCA MICROFINANCE BANK LTD.

## Schedule of Charges

July – September 2021 (Effective from 1<sup>st</sup> July, 2021)

### Branchless Banking

#### DESCRIPTIONS

#### MOBILE WALLET CHARGES

#### CUSTOMER A/Cs

Joining Fee  
Basic Wallet opening Fee

Free  
Free

#### Wallet ATM Card

PayPak Classic Debit Card Issuance Fee  
PayPak Classic Debit Card Renewal Fee  
PayPak Classic Debit Card Replacement Fee  
PayPak Gold Debit Card Issuance Fee  
PayPak Gold Debit Card Renewal Fee  
PayPak Gold Debit Card Replacement Fee  
Cash Withdrawal-1-link/M-Net members  
Cash Withdrawal-FINCA network  
Balance Inquiry-1-Link/M-Net  
Balance Inquiry-FINCA network

Upto Rs. 450/-  
Upto Rs. 450/- per Annum  
Upto Rs. 450/-  
Upto Rs. 650/-  
Upto Rs. 650/- per Annum  
Upto Rs. 650/-  
Actual (Charged by 1Link/M-Net)  
Free  
Actual (Charged by 1Link/M-Net)  
Free

#### FREE BANKING

Applies if the Monthly Average  
Balance of Current month is:  
Rs. 25,000/- or above in Current Account

PayPak Classic Debit Card Issuance Free

Yearly Average balance is:  
Rs. 25,000/- or above in Current Account

PayPak Classic Debit Card Renewal Free

For all borrowers availing Loan Facility through Wallet Account

PayPak Classic Debit Card Issuance/Renewal Free

#### Money Transfer

Fund Transfer-within Mobile Wallet  
Fund Transfer-within FINCA  
Inter Bank Fund Transfer -IBFT (FINCA to Other Bank Customer)  
Rs. 1-1,000/-  
Rs. 1,001-10,000/-  
Rs. 10,001-25,000/-  
Rs. 25,001-50,000/-  
Rs. 50,001-100,000/-  
Rs. 100,001+

Free  
Free  
Upto Rs. 12.93/-  
Upto Rs. 25.86/-  
Upto Rs. 43.1/-  
Upto Rs. 68.97/-  
Upto Rs. 86.21/-  
Upto Rs. 129.31/-



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Cash IN/ Deposit in Mobile Wallet through FINCA Branch	Free
Cash Out/ Withdrawal from Mobile Wallet through FINCA Branch	Free
Cash IN/Deposits in Wallet-UBL OMNI/Easypaisa agent	Free *(See Important Note No. 5)
Cash OUT/Withdrawal from Wallet-UBL OMNI agent	Upto 1.7% of withdrawal amount
Cash OUT/Withdrawal from Wallet-Easypaisa agent	Upto 1.0% of withdrawal amount

Funds Transfer – Mobile Wallet to CNIC (Jazzcash Agent)	0 – 1,000 = Upto Rs. 39.7 1,001 – 2,500 = Upto Rs. 80.2 2,501 – 4,000 = Upto Rs. 119.8 4,001 – 6,000 = Upto Rs. 160.3 6,001 – 8,000 = Upto Rs. 200.0 8,001 – 10,000 = Upto Rs. 239.7 10,001 – 13,000 = Upto Rs. 280.2 13,001 – 15,000 = Upto Rs. 310.3 15,001 - 20,000 = Upto Rs. 379.3 20,001 - 25,000 = Upto Rs. 439.7
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Life Insurance Premium	Upto Rs. 344.83 (Coverage of Rs. 100,000) Upto Rs. 724.14 (Coverage of Rs. 200,000)
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### Other Financial Transactions

Top-Ups	Free
Utility Bills Payment	Free
Demand for Money-From Mobile Wallet User	Free
Retail Payment to any Mobile Wallet Merchant	Free
Online Payment to any Mobile Wallet Merchant (in-app or website)	Free

### CLEARING \*

Cheque Return Charges-Inward Clearing	Rs. 200/- Per Instrument
Cheque Return Charges-Outward Clearing	Rs. 200/- Per Instrument
Intercity Clearing	Free
Intercity Clearing Return Charges	Rs. 200/- Per Instrument
Same Day Clearing	Rs. 300/- Per Instrument
Same Day Clearing Return	Rs. 200/- Per Instrument

### OBC COLLECTION

Clean Collection (Cheques)	Rs. 250/- Postage (Plus Other Bank Charges)
OBC Return	Rs. 250/-

### Important Notes / Exceptions

1. Staff is exempted from all charges except the actual which the bank has to reimburse to a third party and where otherwise mentioned in specific section of Schedule of Charges.
2. The charges mentioned in SOC can be waived, reversed or negotiated by COO upon recommendation of Head of Branchless Banking
3. Bank management reserves the right to recover additional charges on those accounts which involves any additional / unusual work.
4. The charges mentioned above are exclusive of tax; all types of government levies from time to time including excise duties, sales taxes, zakat, etc. on customers' account will be deducted in addition to these charges. However excise duties, sales taxes, zakat, etc. will not be reversed in any case. Any out of pocket expenses related to the bank transactions, not covered above, will also be charged to the clients.



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5. Wherever it transpires that an agent has divided a single cash- in transaction to Mobile Wallet into multiple small transactions to abuse the process to get extra commission, these multiple transactions by one remitter will be considered as one transaction. The malpractice will also be reported to the principal of the agent.