



# FINCA MICROFINANCE BANK LTD.

## Schedule of Charges

January– March 2022 (Effective from 10<sup>th</sup> January, 2022)

### Branchless Banking

#### DESCRIPTIONS

#### MOBILE WALLET CHARGES

#### CUSTOMER A/Cs

|                          |      |
|--------------------------|------|
| Joining Fee              | Free |
| Basic Wallet opening Fee | Free |

#### Wallet ATM Card

|   |                                 |
|---|---------------------------------|
| PayPak Classic Debit Card Issuance Fee          | Rs. 450/-                       |
| PayPak Classic Debit Card Renewal Fee           | Rs. 450/- per Annum             |
| PayPak Classic Debit Card Replacement Fee       | Rs. 450/-                       |
| PayPak Gold Debit Card Issuance Fee             | Rs. 650/-                       |
| PayPak Gold Debit Card Renewal Fee              | Rs. 650/- per Annum             |
| PayPak Gold Debit Card Replacement Fee          | Rs. 650/-                       |
| Cash Withdrawal-1-link/M-Net members            | Actual (Charged by 1Link/M-Net) |
| Cash Withdrawal-FINCA network                   | Free                            |
| Balance Inquiry-1- (FINCA Customer) Link/M-Net  | Actual (Charged by 1Link/M-Net) |
| Balance Inquiry- (FINCA Customer) FINCA network | Free                            |
| Mini Statement- (FINCA Customer) FINCA network  | Free                            |

#### FREE BANKING

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

PayPak Classic Debit Card Issuance Free

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

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                            | Free  |
| Fund Transfer-within FINCA                                    | Free  |
| Inter Bank Fund Transfer -IBFT (FINCA to Other Bank Customer) | 0.1% (of the transaction amount) or Rs.200 per transaction, whichever is lower, above a monthly threshold of Rs.25,000. |
| 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. 4)  |
| 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  |



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

### 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 |

\*(See important Note # 10 & 11)

### 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. Bank management reserves the right to recover additional charges on those accounts which involves any additional / unusual work.
3. 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.
4. 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.