



FINCA MICROFINANCE BANK LTD.

Schedule of Charges

October-December 2022 (Effective from 1st October, 2022)

(Federal Excise Duty (FED) and all other applicable Government levies on any specified services will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)

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/+ FED
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 PayPak Debit Card Issuance/Renewal	
Applies if the Monthly Average Balance of Current month is: Rs. 50,000/- or above in Wallet Account	(PayPak Gold Debit Card Issuance Free)
Yearly Average balance is: Rs. 50,000/- or above in Wallet Account	(PayPak Gold Debit Card Renewal Free)
For all borrowers availing Loan Facility through Wallet Account and requesting for PayPak Debit Card Issuance	(PayPak Classic Debit Card issuance Free)
For Borrowers performing average of 5 bill payments/mobile recharge transactions monthly	(PayPak Classic Debit Card issuance Free)



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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(Inclusive of FED), 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
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
Life Insurance Premium	Upto Rs. 344.83 (Coverage of Rs, 100,000) 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

OBC COLLECTION

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

Important Notes / Exceptions



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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 except IBFT; 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.