



# FINCA MICROFINANCE BANK LTD.

## Schedule of Charges

July 2023-December 2023 (Effective from July 1<sup>st</sup>, 2023)

(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.)

### Branch Banking

DESCRIPTIONS	CHARGES
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#### CUSTOMER A/Cs

Sahulat Current Account	Free with Minimum Initial Deposit of Rs. 100/-
Current Account Zarai Karza	Free with Minimum Initial Deposit of Rs. 100/-
Aitmaad Bachat Account	Free with Minimum Initial Deposit of Rs. 100/-
Asaan Account	Free with Minimum Initial Deposit of Rs. 100/-
Digital Account (Assan . Remittance, & Free Lancer)	Free Account opening
Rozana Munafa Account	Free with Minimum Initial Deposit of Rs. 1000/-
Niswan Rozana Munafa	Free with Minimum Initial Deposit of Rs. 500/-
Sahulat Plus Current Account	Free with Minimum initial Deposit of Rs 5000/-
<b>Minimum Balance Requirement:</b>	
For Sahulat Current Account	NIL
Digital Account (Assan . Remittance, & Free Lancer)	NIL
Current Account Zarai Karza	NIL
Asaan Account	NIL
For Aitmaad Bachat Account	NIL
For Rozana Munafa Account	Rs. 5000/-
For Niswan Rozana Munafa	Rs. 1,000/-
For Sahulat Plus Current Account	Rs. 5,000/-

#### SERVICE CHARGES

Service charges will be applicable if prescribed minimum balance requirement for each category is not maintained.	
For Sahulat Current Account	NIL
For Aitmaad Bachat Account	NIL
For Current Account Zarai Karza	NIL
For Asaan Account	NIL
Digital Account (Assan . Remittance, & Free Lancer)	NIL
For Rozana Munafa Account*	Rs. 43/- per month
For Niswan Rozana Munafa	Rs. 43/- per month
For Sahulat Plus Current Account	Rs.43/- per month

#### SERVICE CHARGES

\*All Rozana Munafa accounts having outstanding balance in TDRs are exempted from service charges.

#### FREE BANKING

Applies if the Monthly Average balance of Current month is:  
 Rs. 25,000/- or above in Current Account  
 Rs. 1,000,000/- or above in Rozana Munafa Account

Upto 50 Cheque Leaves Free (Once in a year)  
 PO Issuance/ Cancellation Free  
 Outward Clearing Cheque Returns Free  
 Up to Three withdrawal transactions on other bank's Machine Free  
 PayPak Classic Debit Card Issuance Free

Applies if the Yearly Average balance is:  
 Rs. 25,000/- or above in Current Account  
 Rs.1,000,000/- or above in Rozana Munafa Account

PayPak Classic Debit Card Renewal Free



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Applies if Monthly Average balance of current month is:  
Rs. 10.0Mn or above (CASA+TERM)

Medium Size One Locker Free

### Free Services for Sahulat plus Current Account

Below Free services will be offered to customers based on their Minimum Account opening amount and average daily balance.

Minimum Account Opening	Average Daily Balance (PKR)	Free Banking Services	Free Value added services
5,000	10,000-25,000	ATM, 1 <sup>st</sup> Cheque book (25 leaves)	Life Insurance (4 times of Account Balance Max-50,000)
	25,000-50,000	ATM, 1 <sup>st</sup> Cheque book (50 leaves) Pay orders (monthly 3), IBFTs (monthly 3)	Life Insurance (4 times of Account Balance Max-100,000) ATM Cash withdrawal Insurance (Theft) upto 20,000
	50,000-100,000.	ATM , 2 Cheque books yearly (50 leaves), Pay orders (monthly 8), IBFTs (monthly 6)	Life Insurance (4 times of Account Balance Max-300,000) ATM Cash withdrawal Insurance (Theft) upto 40,000
	100,000-250,000	ATM , Yearly 5 Cheque books (50 leaves), SMS, Pay orders (monthly 15), IBFTs (monthly 10 )	Life Insurance (4 times of Account Balance Max-500,000) ATM Cash withdrawal Insurance (Theft) upto 40,000
	250,000-1,000,000	ATM, Yearly 10 Cheque books (50 leaves), SMS, Free Pay orders (monthly 30), IBFTs (monthly 20)	Life Insurance (4 times of Account Balance Max-1500,000) ATM Cash withdrawal Insurance (Theft) upto 100,000 Health Insurance Coverage upto 100,00 yearly
	1,000,000 & above	Free ATM Card. Unlimited (Free Cheque books, Free Pay orders, FREE IBFTs)	Life Insurance (4 times of Account Balance Max-3000,000) ATM Cash withdrawal Insurance (Theft) upto 100,000 Health Insurance Coverage upto 200,00 yearly Free secured cash pick up form customer place (2 time in a month. After 2nd service, charges will be applicable)



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### 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/-

### OUTWARD REMITTANCE

#### PAY ORDER

Pay Order Issuance Charges	Free
Pay Order Cancellation Charges	Rs. 200/- Flat
Replacement / Re-issuance of Pay Order	Rs. 200/- Flat

#### CALL DEPOSIT RECEIPT

Call Deposit Receipt Issuance Charges	NIL
Call Deposit Receipt Cancellation Charges	NIL

#### FUND TRANSFER

Funds Transfer (Within City / Branch)	Free
Funds Transfer (Intercity-Within FINCA)	Free
Inter Bank Fund Transfer –IBFT (OTC)	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.

### ONLINE BANKING CHARGES

#### CASH DEPOSIT / WITHDRAWAL (Within City)

Cash Deposit	Free
Cash Withdrawals	Free
Cheque Deposit	Free

#### CASH DEPOSIT / WITHDRAWAL (Inter City)

Cash Deposit	Free
Cash Withdrawals	Free
Cheque Deposit	Free

### ATM

PayPak Classic Debit Card Issuance Fee	Rs. 650/-
PayPak Classic Debit Card Renewal Fee	Rs. 650/- per Annum
PayPak Classic Debit Card Replacement Fee	Rs. 650/-
PayPak Gold Debit Card Issuance Fee	Rs. 850/-
PayPak Gold Debit Card Renewal Fee	Rs. 850/- per Annum
PayPak Gold Debit Card Replacement Fee	Rs. 850/-
Withdrawal (FINCA Customer – 1Link / Mnet)	Rs 23.44. Per transaction



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Withdrawal (FINCA Customer – FINCA ATM)	Free
Balance Inquiry (FINCA Customer – 1 Link / Mnet)	Rs 3.13
Balance Inquiry (FINCA Customer – FINCA ATM)	Free
Mini Statement Charges (FINCA Customer – 1 Link / Mnet)	Actual (Charged by Other Banks)
Mini Statement Charges (FINCA Customer – FINCA ATM)	Free
Fund Transfer (within FINCA Bank)	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.

### CHEQUE BOOK CHARGES

10 Leaves	Rs. 120/-
25 Leaves	Rs. 300/-
50 Leaves	Rs. 600/-
100 Leaves	Rs. 1,200/-

### MISCELLANEOUS

Stop Payment Charges	Rs. 250/-
Stop Payment (Series of Cheques)	Rs. 500/-
Requisition slip lost / not presented (Other than the first Cheque book)	Rs. 50/-
Account Closure Charges (Aitmaad Bachat Account)	NIL
Account Closure Charges (Current Account Zarai Karza)	NIL
Account Closure Charges (Asaan Account)	NIL
Account Closure Charges (Sahulat Current Account)	Rs. 200/- Per Request (All Borrowers are exempted from account closure charges)
Account Closure Charges (Sahulat Plus Current Account)	Rs. 200/- Per Request
Account Closure Charges (Rozana Munafa Account)	Rs. 200/- Per Request
Account Closure Charges (Niswan Rozana Munafa Account)	Rs. 200/- Per Request
Digital Account (Assan . Remittance, & Free Lancer)	Rs 200/- Per Request
Account Balance / maintenance Certificate Issuance	Rs. 200/- Per Request
Withholding Tax certificate Issuance	NIL
Statement of Account / Advice Charges (Upon request)*	Rs. 30/- Per Request
Copy of Paid Cheque (Less than 6 Months)	Rs. 200/-
Copy of Paid Cheque (More than 6 Months & up to 5 years)	Rs. 400/-
Mailing Charges (Postage, Courier & Fax)	Actual, Minimum Rs. 50/-
Confirmation of Balance to 3 <sup>rd</sup> Party (Auditors)	NIL
Hold Mail Charges	Rs. 500/- Per Annum
Standing Instruction Charges	Rs. 100/- Per Transaction
Institutional Salary Disbursement	As per Agreement
Mobile SMS Alert Charges	Free
Service Charges on Gold Custody	Rs. 50/- per day starting from 03 days after settlement / expiry of gold backed loan up to Rs. 3,000/- per annum.

\*\* (See Important Note # 13)

### LOCKER CHARGES

Small Locker Rent	Rs. 2,000/- P.A
Medium Locker Rent	Rs. 3,000/- P.A
Large Locker Rent	Rs. 4,000/- P.A
Key Deposit	Rs. 2,000/-
Breaking Charges	Rs. 4,000 + Actual Charges
Late Payment Fee	Rs. 200/- Per Month with grace period of one month

Note: Locker charges are applicable on FINCA staff except Key Deposit charges.

\*Applicable only on branches having locker facility.

#### LOANS

#### RTGS CHARGES

3rd Party Funds Transfer using SBP's RTGS System- MT-103 Facility				
The lower value limit for 3 <sup>rd</sup> party customer funds transfer through RTGS MT 103 shall be PKR 1 million and above.				
Funds flow	Transaction Time Window	Charges paid to SBP per Transaction (PKR)	FINCA share of charges per Transaction (PKR)	Total charges to be recovered from customers (PKR)
Monday to Friday (Funds Outflow)	9:00 a.m. to 1:30 p.m.	NIL		
	1:30 p.m. to 3:00 p.m.			
Funds Inflow		NIL		

3rd Party Funds Transfer using SBP's RTGS System- MT-102 Facility				
The lower value limit for each 3 <sup>rd</sup> party customer funds transfer through RTGS MT 102 shall be PKR 100,000				
Funds flow	Transaction Time Window	Charges paid to SBP per Transaction (PKR)	FINCA share of charges per Transaction (PKR)	Total charges to be recovered from customers (PKR)
Monday to Friday (Funds Outflow)	9:00 a.m. to 1:30 p.m.	NIL		
	1:30 p.m. to 3:00 p.m.			
Funds Inflow		NIL		

Bank to Bank Funds Transfer using SBP's RTGS System- MT-202 Facility				
Funds Outflow	Transaction Time Window	Charges paid to SBP per Transaction (PKR)	FINCA share of charges per Transaction (PKR)	Total charges to be recovered from customers (PKR)
Monday to Friday	9:00 a.m. to 3:00 p.m.	200	20 + FED	220+FED
Funds Inflow		NIL		

Note:

- 1- All RTGS charges will be recovered on actual basis as confirmed by SBP.
- 2- All government levies & taxes will be applicable as per law.

\*\*\* (See Important Note # 11)

#### **FINCA KAROBARI KARZA General Loan (upto Rs. 350,000)**

Documentation & Processing Fee (For Fresh Clients)	2.50% or Rs.2, 500/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.5% or Rs.2, 500/-whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower. (First late instance will not be charged)
Early Settlement Charges	FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

#### **FINCA KAROBARI KARZA – SE1 (RS 350,000-500,000)**

Documentation & Processing Fee (For Fresh Clients)	2.50% of loan amount (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.50% of loan amount (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower. (First late instance will not be charged)
Early Settlement Charges	FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

#### **FINCA KAROBARI KARZA – SE 2 ( RS 500,000-1,000,000)**

Documentation & Processing Fee (For Fresh Clients)	2.% of loan amount (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.% of loan amount (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower. (First late instance will not be charged)
Early Settlement Charges	FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan

#### **FINCA MAWESHI KARZA-DAIRY General Loan ( upto Rs 350,000)**

Documentation & Processing Fee (For Fresh Clients)	2.80% or Rs. 2,500/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.80% or Rs. 2,500/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower. (First late instance will not be charged)
Early Settlement Charges	FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

#### **FINCA MAWESHI KARZA-DAIRY SE1 (Rs 350,000-500,000)**

Documentation & Processing Fee (For Fresh Clients)	2.80% of loan amount (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.80% of loan amount (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower. (First late instance will not be charged)
Early Settlement Charges	FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.





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### FINCA MAWESHI KARZA-FATTENING ( Rs Upto 150,000)

Documentation & Processing Fee (For Fresh Clients)	2.80% or Rs. 2,500/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.80% or Rs. 2,500/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 500/- for the delay of 1-4 days. From fifth day onwards late payment charges of Rs. 100 shall be charged on every overdue day (including Rs. 500/-) up to max Rs. 2,500/-.
Early Settlement Charges	FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

### FINCA KASHTKAR KARZA-General Loan (Upto Rs 350,000)

Documentation & Processing Fee (For Fresh Clients)	2.80% or Rs. 2,500/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.80% or Rs. 2,500/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 500/- for the delay of 1-4 days. From fifth day onwards late payment charges of Rs. 100 shall be charged on every overdue day (including Rs. 500/-) up to max Rs. 2,500/-.
Early Settlement Charges	Rs. 500/- Flat but if loan maturity period is less than 30 days than no early settlement charges will be charged.

### FINCA KASHTKAR KARZA-SMALL FARMER (Upto Rs 100,000)

Documentation & Processing Fee (For Fresh Clients)	2.80% or Rs. 2,500/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.80% or Rs. 2,500/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 500/- for the delay of 1-4 days. From fifth day onwards late payment charges of Rs. 100 shall be charged on every overdue day (including Rs. 500/-) up to max Rs. 2,500/-.
Early Settlement Charges	Rs. 500/- Flat but if loan maturity period is less than 30 days than no early settlement charges will be charged.

### Gold Backed Loans

#### FINCA SUNEHARI KARZA-GENERAL EMI & LUMPSUM (Upto 350,000)

Documentation & Processing Fee (For Fresh Clients)	2.80% or Rs.2,500/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.80% or Rs.2,500/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 100/- Per day on every overdue day/Instance up to max Rs.500 per Installment for EMI Loan Rs. 100/- Per day on every overdue day/Instance up to max Rs.500 per Instant for bullet / lump sum loan
Early Settlement Charges	For EMI loans, FINCA will charge 5% of the outstanding loan amount while for lump sum / bullet loans charges will be 4% of outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

#### **Gold valuation charges**

At actual as per bank agreement with approved gold smith/ valuator . Customer will pay charges directly to gold smith

#### FINCA SUNEHARI KARZA-SE1-EMI & LUMP SUMP ( Rs. 350,000- 500,000)

Documentation & Processing Fee (For Fresh Clients)	2% or Rs. 10,000/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2% or Rs. 10,000/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	For lump sum loan, Rs. 500/- for the delay of 1-4 days. From fifth day onwards late payment charges of Rs. 100 shall be charged on every overdue day (including Rs. 500/-) up to max Rs. 2,500/- For EMI loan, Rs. 100/- Per overdue day/Instance up to max Rs.1000 per installment



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Early Settlement Charges For EMI loans, FINCA will charge 3% of the outstanding loan amount while for lump sum / bullet loans charges will be 2% of outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

**Gold valuation charges** At actual as per bank agreement with approved gold smith/ valuator . Customer will pay charges directly to gold smith

### FINCA SUNEHARI KARZA-SE1- EMI & LUMP SUM (Up to 1,000,000)

Documentation & Processing Fee (For Fresh Clients) 2% or Rs. 10,000/- whichever is higher (As per prevailing Product Pricing Circular)  
Documentation & Processing Fee (For Repeat Clients) 2% or Rs. 10,000/- whichever is higher (As per prevailing Product Pricing Circular)  
Late Payment Service Charges Rs. 500/- for the delay of 1-4 days. From fifth day onwards late payment charges of Rs. 100 shall be charged on every overdue day (including Rs. 500/-) up to max Rs. 2,500/-  
For EMI loan, Rs 100 per overdue day/instant max up to Rs 1000 per installment

Early Settlement Charges For EMI loans, FINCA will charge 2% of the outstanding loan amount while for lump sum / bullet loans charges will be 1% of outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

**Gold valuation charges** At actual as per bank agreement with approved gold smith/ valuator . Customer will pay charges directly to gold smith

### FINCA SUNEHARI KARZA-SE1- EMI & LUMP SUM (Up to 2,000,000)

Documentation & Processing Fee (For Fresh Clients) 1.5% or Rs. 20,000/- whichever is higher (As per prevailing Product Pricing Circular)  
Documentation & Processing Fee (For Repeat Clients) 1.15% or Rs. 20,000/- whichever is higher (As per prevailing Product Pricing Circular)  
Late Payment Service Charges Rs. 500/- for the delay of 1-4 days. From fifth day onwards late payment charges of Rs. 100 shall be charged on every overdue day (including Rs. 500/-) up to max Rs. 2,500/-  
For EMI loan, Rs 100 per overdue day/instant max up to Rs 1000 per installment

Early Settlement Charges For EMI loans, FINCA will charge 2% of the outstanding loan amount while for lump sum / bullet loans charges will be 1% of outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan

Gold valuation charges At actual as per bank agreement with approved gold smith/ valuator . Customer will pay charges directly to gold smith.

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### **NISWAN SUNEHARI KARZA(For Females)-GENERAL EMI & LUMPSUM (Upto 350,000)**

Documentation & Processing Fee (For Fresh Clients) 2.50% or Rs.2,500/- whichever is higher (As per prevailing Product Pricing Circular)  
Documentation & Processing Fee (For Repeat Clients) 2.50% or Rs.2,500/- whichever is higher (As per prevailing Product Pricing Circular)  
Late Payment Service Charges Rs. 100/- Per day on every overdue day/Instance up to max Rs.500 per Installment for EMI Loan  
Rs. 100/- Per day on every overdue day/Instance up to max Rs.500 per Instant for bullet / lump sum loan

Early Settlement Charges For EMI loans, FINCA will charge 5% of the outstanding loan amount while for lump sum / bullet loans charges will be 4% of outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing.

**Gold valuation charges** At actual as per bank agreement with approved gold smith/ valuator . Customer will pay charges directly to gold smith



#### **NISWAN SUNEHARI KARZA-SE1-EMI & LUMP SUMP ( Rs.350,000- 500,000)**

Documentation & Processing Fee (For Fresh Clients)	1.75% or Rs. 8750/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	1.75% or Rs. 8750/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	For lump sum loan, Rs. 500/- for the delay of 1-4 days. From fifth day onwards late payment charges of Rs. 100 shall be charged on every overdue day (including Rs. 500/-) up to max Rs. 2,500/-  For EMI loan, Rs. 100/- Per overdue day/Instance up to max Rs.1000 per installment
Early Settlement Charges	For EMI loans, FINCA will charge 3% of the outstanding loan amount while for lump sum / bullet loans charges will be 2% of outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.
<b>Gold valuation charges</b>	At actual asper bank agreement with approved gold smith/ valuator . Customer will pay charges directly to gold smith

#### **NISWAN SUNEHARI KARZA-SE1- EMI & LUMP SUM (Up to 1,000,000)**

Documentation & Processing Fee (For Fresh Clients)	1.75% or Rs. 8750/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	1.75% or Rs. 8750/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 500/- for the delay of 1-4 days. From fifth day onwards late payment charges of Rs. 100 shall be charged on every overdue day (including Rs. 500/-) up to max Rs. 2,500/-  For EMI loan, Rs 100 per overdue day/instant max up to Rs 1,000 per installment
Early Settlement Charges	For EMI loans, FINCA will charge 2% of the outstanding loan amount while for lump sum / bullet loans charges will be 1% of outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan..
<b>Gold valuation charges</b>	At actual asper bank agreement with approved gold smith/ valuator . Customer will pay charges directly to gold smith

#### **NISWAN SUNEHARI KARZA-SE1- EMI & LUMP SUM (Up to 2,000,000)**

Documentation & Processing Fee (For Fresh Clients)	1.25% or Rs. 17,500/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	1.25% or Rs. 17,500/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 500/- for the delay of 1-4 days. From fifth day onwards late payment charges of Rs. 100 shall be charged on every overdue day (including Rs. 500/-) up to max Rs. 2,500/-  For EMI loan, Rs 100 per overdue day/instant max up to Rs 1,000 per installment
Early Settlement Charges	For EMI loans, FINCA will charge 2% of the outstanding loan amount while for lump sum / bullet loans charges will be 1% of outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan..
Gold valuation charges	At actual asper bank agreement with approved gold smith/ valuator . Customer will pay charges directly to gold smith. .



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### FINCA NISWAN KARZA GL1

Documentation & Processing Fee (For Fresh Clients)	2.25% or Rs. 2,500/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.25% or Rs. 2,500/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower.
Early Settlement Charges	FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan

### FINCA NISWAN KARZA – GL2

Documentation & Processing Fee (For Fresh Clients)	2.15% or Rs. 3375/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	2.15% or Rs. 3375/- whichever is higher (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower. (First late instance will not be charged)
Early Settlement Charges	FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

### FINCA House Loan

#### Unsecured Loan Against Personal Guarantee

Processing Fee (For Fresh & Repeat Clients)	2.80% or Rs.2, 500/- whichever is higher (As per prevailing Product Pricing Circular)
Documentation Charges	As per actual cost incurred on stamp papers
Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Instance or Rs 2000/- whichever is lower. (First late instance will not charged)
Early Settlement Charges	FINCA will charge 3% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after Completion of 75% of approved loan tenure or for re-availing the loan.

#### Secured House Loan Against Property Mortgage

Processing Fee (For Fresh & Repeat Clients)	1% or RS 4200 which is higher
Documentation Charges & Legal Opinion Charges	As per actual cost incurred on stamp papers and agreement with bank lawyer
Late Payment Service Charges	Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Instance or Rs.2,000/- whichever is lower. (First late instance will not charged)
Early Settlement Charges	FINCA will charge 3% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after Completion of 75% of approved loan tenure or for re-availing the loan.

### FINCA LIGHT COMMERCIAL VEHICLE LOAN

Processing Fee (For Fresh / Repeat Clients)	1.5% of loan amount
Documentation / Valuation/ Registration Charges	As per actual cost of stamp papers & as per contract with bank panel vendor
Late Payment Service Charges	Rs. 100/- Per Day + tax, For Each Day of Over Due (Delinquency)/ Instance or Rs. 2000/- whichever is lower( First late instance will not be charged)
Early Settlement Charges	FINCA will charge 3% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

### FINCA TRACTOR LOAN BACKED BY PASS BOOK

Processing Fee (For Fresh / Repeat Clients)	1.5% of loan amount
Documentation / Valuation/ Registration Charges	As per actual cost of stamp papers & as per contract with bank panel vendor
Late Payment Service Charges	Rs. 100/- Per Day + tax, For Each Day of Over Due (Delinquency)/ Instance or Rs. 2000/- whichever is lower( First late instance will not be charged)
Early Settlement Charges	FINCA will charge 3% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

#### FINCA MOTORCYCLE LOAN

Processing Fee (For Fresh / Repeat Clients)	PKR 3000 Plus Tax
Documentation / Valuation/ Registration Charges	As per actual cost of stamp papers & as per contract with bank panel vendor
Late Payment Service Charges	Rs. 100/- Per Day + tax, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower( First late instance will not be charged)
Early Settlement Charges	FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

#### FINCA SCHOOL LOAN

Processing Fee upto loan amount Rs.150,000(For Fresh / Repeat Clients)	2.50% or Rs.2,500/- whichever is higher (plus tax)
Processing Fee loan amount above 150,000 (For Fresh / Repeat Clients)	2.5% of loan amount
Documentation Charges	As per actual cost of stamp papers
Late Payment Service Charges	Rs. 100/- Per Day + tax, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower( First late instance will not be charged)
Early Settlement Charges	FINCA will charge 5% of the outstanding loan amount. No early settlement charges will be recovered if the loan is being repaid after completion of 75% of approved loan tenure or for re-availing the loan.

#### REVOLVING CREDIT FACILITY(RF) BACKED BY PASS BOOK

Processing Fee (For Fresh / Repeat Clients)	2.80% OR PKR 2,500 (plus tax) whichever is higher
Annual line renewal fee (For Fresh / Repeat Clients)	2.6% OR PKR 2,100 (plus tax) whichever is higher
Documentation Charges	As per actual cost of stamp papers
Late Payment Service Charges	Rs. 500/- Per Day + tax, For Each Day of Over Due (Delinquency)/ Instance or Rs. 3,000/- whichever is lower.
Early Settlement Charges / Limit closer charges	NIL. Only outstanding mark up has to be paid.

#### Important Notes / Exceptions

- 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.
- Minimum balance service charges not applicable on Rozana Munafa Account maintained by Employees of Govt., Semi Govt. Institutions of salaries, pensions benevolent fund purpose including widows, children of deceased employees eligible for family pension/benevolent fund grant etc, in any manner what so ever, Mustahqeen Zakat, Zakat account maintained for collection and disbursement of Zakat funds, Students, FINCA employees and their spouse, outsourced Service Providers staff at FINCA.
- FINCA shall not demand more than Rs. 100/- as an initial amount for opening of regular saving accounts i.e., Aitmad Bachat Account. However, no initial deposit would be required for opening of accounts by (i) Mustakeen of Zakat, (ii) Students, (iii) Employees of Govt. or Semi Govt. Institutions for salary and pension purposes (including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc.) and other similar types of accounts.
- No service fee shall be charged from the students depositing the amount of fee directly in the fee collecting account of the educational institution.
- The charges for making Pay Order/Demand Draft for payment of fee/dues in favor of educational institutions, HEC/Board etc may not exceed 0.50% of fee / dues or Rs. 25/- per instrument whichever is less.
- 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 the bank charges.
- Any out of pocket expenses related to the bank transactions, not covered above, will also be charged to the clients.
- Correspondent bank / postage and courier charges (if any) will be recovered at actual, in addition to our charges as per schedule of charges.
- Clearing return charges will not be charged in case of outward clearing, where cheque is returned due to any overlook of FINCA staff.
- Free Banking Category charges deducted from any account will be reversed automatically after month end, if the account

## **Schedule of Charge**

### **January 2023-June 2023 (Effective from July 1<sup>st</sup>, 2023)**

holder qualifies for free banking category at any time till the end of current month, however excise duties, sales taxes, zakat, etc. will not be reversed in any case.

11. Bank management reserves the right to change product pricing rates at any time. These rates will be displayed at Website and Branches notice board and will be applicable from its effective date.
12. Accounts having average daily balance below Rs. 5,000/-, free of charge statement of account will be issued on customer request in the branch once in a year.
13. Customer has the right to cancel loan agreement within three working days of disbursement without any additional fees, if he/she so desires. But customer will have to pay principal amount along with markup from the day of disbursement till the cancellation day. In this case documentation and processing charges will be non-refundable. However, payments after three working days will be considered as early settlement and customer will be bound to pay all applicable charges as per schedule of charges prevailing at that time.
14. Bank management has a right to waive off some or any the service charge when it seems to be necessary .However excise duties, sales taxes, zakat, etc. will not be reversed in any case.
15. 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.