

FINCA MICROFINANCE BANK LIMITED

BRANCHLESS BANKING-REVISED SCHEDULE OF CHARGES

01 January 2025 till 31 March 2025

S. No	Description	Charges	
1	CUSTOMER ACCOUNTS		
	FINCA Pay Account Opening Fee	Free	
2	WALLET DEBIT CARD		
	Pay Pak Classic Debit Card-Issuance Fee	Rs. 500/-	
	PayPak Classic Debit Card Renewal Fee	Rs. 500/- per Annum	
	PayPak Classic Debit Card Replacement Fee	Rs. 500/-	
	PayPak Gold Debit Card Issuance Fee	Rs. 750/-	
	PayPak Gold Debit Card Renewal Fee	Rs. 750/- per Annum	
	PayPak Gold Debit Card Replacement Fee	Rs. 750/-	
	Withdrawal (FINCA Customer – 1Link)	Rs 23.44. Per transaction	
	Withdrawal (FINCA Customer – FINCA ATM)	Free	
	Balance Inquiry (FINCA Customer – 1 Link)	Rs 3.13	
	Balance Inquiry (FINCA Customer – FINCA ATM)	Free	
	Mini Statement Charges (FINCA Customer – 1 Link)	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.	
3	MONEY TRANSFER		
	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.	
	Cash In/ Deposit in Mobile Wallet through FINCA Branch	Free	
	Cash Out/ Withdrawal from Mobile Wallet through FINCA Branch	Free +WHT as per prevailing Tax rates	
	Cash In/Deposits in Wallet-UBL OMNI/Easypaisa agent	Free	
	Cash Out/Withdrawal from Wallet-UBL OMNI agent	Upto 1.7% of withdrawal amount +WHT as per prevailing Tax rates	
	Funds Transfer – Mobile Wallet to CNIC (JazzCash Agent)	Rs 0 – 1,000	Upto Rs. 39.7
		Rs 1,001 – 2,500	Upto Rs. 80.2
		Rs 2,501 – 4,000	Upto Rs. 119.8
		Rs. 4,001 – 6,000	Upto Rs. 160.3
		Rs. 6,001 – 8,000	Upto Rs. 200.0
		Rs 8,001 – 10,000	Upto Rs. 239.7
		Rs 10,001 – 13,000	Upto Rs. 280.2
		Rs 13,001 – 15,000	Upto Rs. 310.3
	Rs. 15,001 - 20,000	Upto Rs. 379.3	
	Rs. 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)	
4	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	
5	CLEARING		
	Cheque Return Charges-Inward Clearing	Rs. 500/- Per Instrument	
	Cheque Return Charges-Outward Clearing	Rs. 500/- Per Instrument	
	Same Day Clearing	Rs. 750/- Per Instrument	
	Same Day Clearing Return	Rs.1,000/-Per Instrument	
6	OBC COLLECTION		
	Clean Collection (Cheques)	Rs. 1,250/-Postage (Plus Other Bank Charges). 500/- Per Instrument	
	OBC Return	Rs.1,250/-Per Instrument	
7	MISCELLANEOUS		
	Mobile SMS – Non-Transactional	Rs. 25/- per month	
	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 bank's management has rights to levy additional fees/charges to the customers for non-standard or specialized services as & when required.		
	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.		
	4. Branchless Banking account limits are applicable as per prevailing regulations.		
	5. (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.)		