



FINCA MICROFINANCE BANK LTD.

Schedule of Charges

October – December 2018 (Effective from 1st October, 2018)

Branchless Banking

DESCRIPTIONS	SIMSIM CHARGES
CUSTOMER A/Cs	
Joining Fee Basic Wallet opening Fee SMS Subscription Fee Premium Wallet opening Fee	Free Free Upto Rs. 100/- (per annum) Upto Rs. 800/- (per annum)
Wallet ATM Card	
Basic Wallet ATM Card Issuance Fee Basic Wallet ATM Card Renewal Fee Basic Wallet ATM Card Replacement Fee 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. 250/- Upto Rs. 250/- per Annum Upto Rs. 250/- 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 Other Banks) Free Actual (Charged by Other Banks) Free
FREE BANKING	
Applies if the Monthly Average Balance of Current month is: Rs. 25,000/- or above in Current Account	<div style="border: 1px solid black; padding: 2px;">PayPak Classic Debit Card Issuance Free</div>
Yearly Average balance is: Rs. 25,000/- or above in Current Account	<div style="border: 1px solid black; padding: 2px;">PayPak Classic Debit Card Renewal Free</div>
Premium Wallet Account	<div style="border: 1px solid black; padding: 2px;">PayPak Debit Card Issuance Free</div>
Money Transfer	
Fund Transfer-within SIMSIM Fund Transfer-within FINCA Inter Bank Fund Transfer -IBFT (FINCA to Other Bank Customer) Rs. 1-10,000/- Rs. 10,001-250,000/- Cash IN/ Deposit in SIMSIM Wallet through FINCA Branch Cash Out/ Withdrawal from SIMSIM Wallet through FINCA Branch	Free Free Free Upto Rs. 8/- per transaction. Free Free



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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 – SimSim 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 25,001 – 30,000 = Upto Rs. 500.0 30,001 – 40,000 = Upto Rs. 560.3 40,001 – 50,000 = Upto Rs. 620.7

Other Financial Transactions

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

Products

Loans for Smartphone - Service Fee (upfront)

Loan Tenure	1 Month	2 Months	3 Months
Service Fee (% of financing)	Upto 21.55%	Upto 26.94%	Upto 32.33%

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.
- The charges mentioned in SOC can be waived, reversed or negotiated by COO upon recommendation of Head of Branchless Banking
- Bank management reserves the right to recover additional charges on those accounts which involves any additional / unusual work.
- 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.
- Wherever it transpires that an agent has divided a single cash- in transaction to SIM SIM 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.