



FINCA MICROFINANCE BANK LTD.

Schedule of Charges

July - December 2019 (Effective from July 01, 2019)

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/-
Barhta Karobar Running Finance Current Account	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/-
Rozana Munafa Account	Free with Minimum Initial Deposit of Rs. 1000/-
Minimum Balance Requirement:	
For Sahulat Current Account	NIL
Current Account Zarai Karza	NIL
Barhta Karobar Running Finance Current Account	NIL
Asaan Account	NIL
For Aitmaad Bachat Account	NIL
For Rozana Munafa Account	Rs. 5000/-

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 Barhta Karobar Running Finance Current Account	NIL
For Asaan Account	NIL
For Rozana Munafa Account*	Rs. 43/- per Month

*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
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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



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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

DEMAND DRAFT

Up to Rs. 10,000/-	Rs. 25/-
10,001/- to Rs. 100,000/-	0.20% (Minimum Rs. 40/-)
100,001/- to Rs. 1,000, 000/-	0.10% (Minimum Rs. 200/-)
1,000,001/- to Rs. 2,000,000/-	0.075% (Minimum Rs. 1,000/-)
Over Rs. 2,000, 000/-	0.060% (Minimum Rs. 2,000/-)
Demand Draft Cancellation Charges	Rs. 200/- Flat
Duplicate Demand Draft Issuance Charges	Rs. 300/- 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)	Free

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



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ATM

ATM Card Issuance Fee	Rs. 250/-
ATM Card Replacement Charges	Rs. 250/-
ATM Card Renewal Fee	Rs. 250/- Per Annum
PayPak Classic Debit Card Issuance Fee	Upto Rs. 450/-
PayPak Classic Debit Card Issuance Fee for Borrowers	Upto Rs. 350/-
PayPak Classic Debit Card Renewal Fee	Upto Rs. 450/- per Annum
PayPak Classic Debit Card Replacement Fee	Upto Rs. 450/-
PayPak Gold Debit Card Issuance Fee	Upto Rs. 650/-
PayPak Gold Debit Card Renewal Fee	Upto Rs. 650/- per Annum
PayPak Gold Debit Card Replacement Fee	Upto Rs. 650/-
Withdrawal (FINCA Customer – ILink / Mnet)	Actual (Charged by Other Banks)
Withdrawal (FINCA Customer – FINCA ATM)	Free
Balance Inquiry (FINCA Customer – 1 Link / Mnet)	Actual (Charged by Other Banks)
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)	Free
Rs. 1-10,000/-	Free
Rs. 10,001-250,000/-	Rs. 8/- per transaction

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 (Barhta Karobar Running Finance Current Account)	NIL
Account Closure Charges (Sahulat Current Account)	Rs. 200/- Per Request (All Borrowers are exempted from account closure charges)
Account Closure Charges (Rozana Munafa Account)	Rs. 200/- Per Request
Certificate Issuance Charges	Rs. 200/- Per Request
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 rd 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)



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DEPOSIT

SERVICE CHARGES ON EARLY TERMINATION OF:

Tahaffuz Deal	NIL (Reduced Profit Rate will Apply According to the prevalent rate)
Winsipiration Deal	NIL (Reduced Profit Rate will Apply According to the prevalent rate)
Kamal Committee	NIL (Reduced Profit Rate will Apply According to the prevalent rate)
Muhafiz Deal	NIL (Reduced Profit Rate will Apply According to the prevalent rate)

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 in Branches Having Locker Facility.

RTGS CHARGES

3rd Party Funds Transfer using SBP's RTGS System- MT-103 Facility				
Threshold amount of 3rd party Funds Transfer through RTGS via MT-103 is Rs. 1 Million				
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 AM to 1:30PM	200	20 + FED	220
	1:30 PM to 3:00 PM	300	30+ FED	330
	3:00 PM to 4:00 PM	500	50 + FED	550
Funds Inflow	NIL			

3rd Party Funds Transfer using SBP's RTGS System- MT-102 Facility				
Threshold amount of 3rd party Funds Transfer through RTGS via MT-102 is Rs. 100,000/-				
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	First Batch 12:00PM	25	25+FED	50
	2nd Batch 3:30PM	25	25+FED	50
Funds Inflow	NIL			



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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	First Batch 12:00PM	200	20 + FED	220
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.

LOANS

FINCA KAROBARI KARZA - BASIC (Also known as **KAMYAB KAROBARI KARZA**)

Documentation & Processing Fee (For Fresh Clients)	2.60% (As per prevailing Product Pricing Circular))
Documentation & Processing Fee (For Repeat Clients)	2.10% (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 – PLUS (Also known as **BHARTA KAROBAR CLEAN**)

Documentation & Processing Fee (For Fresh Clients)	2.10% or Rs. 5,500/- whichever is lower/- (As per prevailing Product Pricing Circular))
Documentation & Processing Fee (For Repeat Clients)	2.10% or Rs. 5,500/- whichever is lower/- (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 BASIC (Also known as **MAAL MAWAISHI KARZA**)

Documentation & Processing Fee (For Fresh Clients)	2.75% As per prevailing Product Pricing Circular))
Documentation & Processing Fee (For Repeat Clients)	2.25% (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-DAIRY PLUS

Documentation & Processing Fee (For Fresh Clients)	2.25% or Rs. 5,500/- whichever is lower/- (As per prevailing Product Pricing Circular))
Documentation & Processing Fee (For Repeat Clients)	2.25% or Rs. 5,500/- whichever is lower/- (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-FATTENING

Documentation & Processing Fee (For Fresh Clients)	2.75% (As per prevailing Product Pricing Circular))
Documentation & Processing Fee (For Repeat Clients)	2.25% (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 IZAAFI KARZA (Also known as EXPRESS LOAN)

Documentation & Processing Fee	Rs. 550/- Flat (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 100/- per day, For each day of overdue (Delinquency)/ instance or Rs. 500/- whichever is lower. (First late instance will not be charged)
Early Settlement Charges	5% 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.

FINCA SUNEHARI KARZA-EMI (Also known as SUNEHRI KARZA)

Documentation & Processing Fee (For Fresh Clients)	1.50% (Min. Rs. 375/- & Max. Rs. 2,250/- (As per prevailing Product Pricing Circular))
Documentation & Processing Fee (For Repeat Clients)	1.50% (Min. Rs. 375/- & Max. Rs. 2,250/- (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.
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.

Gold valuation charges

In case of external goldsmith the customer will pay the gold valuation charges at actual directly to the goldsmith. In case of internal goldsmith the customer will not pay any amount directly to goldsmith but deposit Rs. 500 as gold valuation fee over and above of processing fee.

FINCA SUNEHARI KARZA-LUMP SUM

Documentation & Processing Fee (For Fresh Clients)	2.60% (Min. Rs. 1300/- & Max. Rs. 3,900/- (As per prevailing Product Pricing Circular))
Documentation & Processing Fee (For Repeat Clients)	2.10% (Min. Rs. 1050/- & Max. Rs. 3,150/- (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.
Early Settlement Charges	FINCA will charge 2% 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.

Gold valuation charges

In case of external goldsmith the customer will pay the gold valuation charges at actual directly to the goldsmith. In case of internal goldsmith the customer will not pay any amount directly to goldsmith but deposit Rs. 500 as gold valuation fee over and above of processing fee.



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FINCA KASHTKAR KARZA-SMALL FARMER

Documentation & Processing Fee (For Fresh Clients)	2.60% (As per prevailing Product Pricing Circular))
Documentation & Processing Fee (For Repeat Clients)	2.10% (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-BASIC (Also known as KAMYAB KASHTKAR KARZA)

Documentation & Processing Fee (For Fresh Clients)	2.60% (As per prevailing Product Pricing Circular))
Documentation & Processing Fee (For Repeat Clients)	2.10% (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-PLUS

Documentation & Processing Fee (For Fresh Clients)	2.10% or Rs. 5,500/- whichever is lower/- (As per prevailing Product Pricing Circular))
Documentation & Processing Fee (For Repeat Clients)	2.10% or Rs. 5,500/- whichever is lower/- (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 NISWAN KARZA

Documentation & Processing Fee (For Fresh Clients)	2.60% (As per prevailing Product Pricing Circular))
Documentation & Processing Fee (For Repeat Clients)	2.10% (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.

Note: Following products are not being offered.

RAQAM BARWAQT

Documentation & Processing Fee (For Fresh Clients)	Min. Rs. 2,525/- & Max. Rs. 3,675/- (As per prevailing Product Pricing Circular)
Documentation & Processing Fee (For Repeat Clients)	Min. Rs. 2,025/- & Max. Rs. 3,175/- (As per prevailing Product Pricing Circular)
Late Payment Service Charges	Rs. 400/- per Month will be charged after due date
Early Settlement Charges	NIL
Gold valuation charges	In case of external goldsmith the customer will pay the gold valuation charges at actual directly to the goldsmith. In case of internal goldsmith the customer will not pay any amount directly to goldsmith but deposit Rs. 500 as gold valuation fee over and above of processing fee.



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ZARAI KARZA

Documentation & Processing Fee (For Fresh Clients)
Documentation & Processing Fee (For Repeat Clients)
Late Payment Service Charges

Min. Rs. 2,000/- & Max. Rs. 2,850/- (As per prevailing Product Pricing Circular)
Min. Rs. 1,250/- & Max. Rs. 2,050/- (As per prevailing Product Pricing Circular)
FINCA will charges Rs. 500/- for delay of (1-4 days). From Fifth day onwards Client will be charged Rs. 100/- per day delay (Including Rs. 500/-) up to max Rs.2500/-.

Early Settlement Charges
Gold valuation charges

NIL
In case of external goldsmith the customer will pay the gold valuation charges at actual directly to the goldsmith.
In case of internal goldsmith the customer will not pay any amount directly to goldsmith but deposit Rs. 500 as gold valuation fee over and above of processing fee.

VALUE CHAIN FINANCING

Documentation & Processing Fee (For Fresh Clients)
Documentation & Processing Fee (For Repeat Clients)
Late Payment Service Charges

Min. Rs. 1,125/- & Max. Rs. 4,700/- (As per prevailing Product Pricing Circular)
Min. Rs. 625/- & Max. Rs. 2,700/- (As per prevailing Product Pricing Circular)
Rs. 100/- Per Day, For Each Day of Over Due (Delinquency)/ Instance or Rs. 500/- whichever is lower.

Early Settlement Charges

NIL

BARHATA KAROBAR GOLD EMI

Documentation & Processing Fee (For Fresh Clients)
Documentation & Processing Fee (For Repeat Clients)
Late Payment Service Charges

Min. Rs. 3,600/- & Max. Rs. 16,250/- (As per prevailing Product Pricing Circular)
Min. Rs. 3,100/- & Max. Rs. 15,200/- (As per prevailing Product Pricing Circular)
Rs. 100/- Per day, For Each day of Overdue (Delinquency) instance or Rs. 1,000/- whichever is lower.

Gold valuation charges

In case of external goldsmith the customer will pay the gold valuation charges at actual to the goldsmith.

Early Settlement Charges

In case of internal goldsmith customer will deposit Rs. 500 as gold valuation fee over and above of processing fee.

NIL

BARHATA KAROBAR RUNNING FINANCE (RF)

Documentation & Processing Fee (For Fresh Clients)
Documentation & Processing Fee (For Repeat Clients)
Late Payment Service Charges

Min. Rs. 4,800/- & Max. Rs. 10,550/- (As per prevailing Product Pricing Circular)
Min. Rs. 4,300/- & Max. Rs. 10,050/- (As per prevailing Product Pricing Circular)
Rs. 600/- plus any applicable taxes per month will be charged after due date along with monthly bill.

Gold valuation charges

After 4 days of billing date account will freeze in case of non-payment of bill.

In case of external goldsmith the customer will pay the gold valuation charges at actual to the goldsmith.

Early Settlement Charges

In case of internal goldsmith customer will deposit Rs. 500 as gold valuation fee over and above of processing fee.

NIL



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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. 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.
3. 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.
4. No service fee shall be charged from the students depositing the amount of fee directly in the fee collecting account of the educational institution.
5. 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.
6. 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.
7. Any out of pocket expenses related to the bank transactions, not covered above, will also be charged to the clients.
8. Correspondent bank / postage and courier charges (if any) will be recovered at actual, in addition to our charges as per schedule of charges.
9. Clearing return charges will not be charged in case of outward clearing, where cheque is returned due to any overlook of FINCA staff.
10. Free Banking Category charges deducted from any account will be reversed automatically after month end, if the account 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 mark up rates at any time.
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. If loan reversed/canceled within three days of disbursement date then early settlement charges are not applicable.