



# FINCA MICROFINANCE BANK LTD.

## Schedule of Charges

October – December 2019 (Effective from Oct 01, 2019)

### Branchless Banking

| DESCRIPTIONS   | SIMSIM CHARGES                          |
|--|---|
| <b>CUSTOMER A/Cs</b>   |   |
| Joining Fee  | Free                                    |
| Basic Wallet opening Fee   | Free                                    |
| <b>Wallet ATM Card</b>   |   |
| PayPak Classic Debit Card Issuance Fee   | Upto Rs. 450/-                          |
| 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/-                          |
| Cash Withdrawal-1-link/M-Net members   | Actual (Charged by 1Link/M-Net)         |
| Cash Withdrawal-FINCA network  | Free                                    |
| Balance Inquiry-1-Link/M-Net   | Actual (Charged by 1Link/M-Net)         |
| Balance Inquiry-FINCA network  | Free                                    |
| <b>FREE BANKING</b>  |   |
| Applies if the Monthly Average Balance of Current month is: Rs. 25,000/- or above in Current Account | PayPak Classic Debit Card Issuance Free |
| Yearly Average balance is: Rs. 25,000/- or above in Current Account                                  | PayPak Classic Debit Card Renewal Free  |
| <b>Money Transfer</b>  |   |
| Fund Transfer-within SIMSIM  | Free                                    |
| Fund Transfer-within FINCA   | Free                                    |
| Inter Bank Fund Transfer -IBFT (FINCA to Other Bank Customer) Rs. 1-10,000/-                         | Free                                    |
| Rs. 10,001-250,000/-   | Upto Rs. 8/- per transaction.           |
| Cash IN/ Deposit in SIMSIM Wallet through FINCA Branch   | Free                                    |
| Cash Out/ Withdrawal from SIMSIM Wallet through FINCA Branch   | 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<br>1,001 – 2,500 = Upto Rs. 80.2<br>2,501 – 4,000 = Upto Rs. 119.8<br>4,001 – 6,000 = Upto Rs. 160.3<br>6,001 – 8,000 = Upto Rs. 200.0<br>8,001 – 10,000 = Upto Rs. 239.7<br>10,001 – 13,000 = Upto Rs. 280.2<br>13,001 – 15,000 = Upto Rs. 310.3<br>15,001 – 20,000 = Upto Rs. 379.3<br>20,001 – 25,000 = Upto Rs. 439.7<br>25,001 – 30,000 = Upto Rs. 500.0<br>30,001 – 40,000 = Upto Rs. 560.3<br>40,001 – 50,000 = Upto Rs. 620.7 |
| Life Insurance Premium                                  | Upto Rs. 344.83 (Coverage of Rs. 100,000)<br>Upto Rs. 724.14 (Coverage of Rs. 200,000)  |

### 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 |

### 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 charges mentioned in SOC can be waived, reversed or negotiated by COO upon recommendation of Head of Branchless Banking
3. Bank management reserves the right to recover additional charges on those accounts which involves any additional / unusual work.
4. 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.
5. 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.