



FINCA MICROFINANCE BANK LTD.

Schedule of Charges

April – June 2021 (Effective from 1st April 2021)

Branchless Banking

DESCRIPTIONS

MOBILE WALLET CHARGES

CUSTOMER A/Cs

Joining Fee
Basic Wallet opening Fee

Free
Free

Wallet ATM Card

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. 450/-
Upto Rs. 450/- per Annum
Upto Rs. 450/-
Upto Rs. 650/-
Upto Rs. 650/- per Annum
Upto Rs. 650/-
Actual (Charged by 1Link/M-Net)
Free
Actual (Charged by 1Link/M-Net)
Free

FREE BANKING

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

For all borrowers availing Loan Facility through Wallet Account

PayPak Classic Debit Card Issuance/Renewal Free

Money Transfer

Fund Transfer-within Mobile Wallet
Fund Transfer-within FINCA
Inter Bank Fund Transfer -IBFT (FINCA to Other Bank Customer)
Rs. 1-1,000/-
Rs. 1,001-10,000/-
Rs. 10,001-25,000/-
Rs. 25,001-50,000/-
Rs. 50,001-100,000/-
Rs. 100,001+

Free
Free
Upto Rs. 12.93/-
Upto Rs. 25.86/-
Upto Rs. 43.1/-
Upto Rs. 68.97/-
Upto Rs. 86.21/-
Upto Rs. 129.31/-



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Cash IN/ Deposit in Mobile Wallet through FINCA Branch	Free
Cash Out/ Withdrawal from Mobile Wallet through FINCA Branch	Free
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 – Mobile 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
Life Insurance Premium	Upto Rs. 344.83 (Coverage of Rs. 100,000) Upto Rs. 724.14 (Coverage of Rs. 200,000)

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

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 # 6)

OBC COLLECTION

Clean Collection (Cheques)	Rs. 250/- Postage (Plus Other Bank Charges)
OBC Return	Rs. 250/-

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.



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5. Wherever it transpires that an agent has divided a single cash- in transaction to 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.
6. 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.