

U Microfinance Bank Limited	
Branch Banking Schedule of Charges	
From 01-01-2019 to 30-06-2019	
1. LOAN PRODUCTS	
For lending rate on loan products, please see pricing circular available at branch and on website.	
Loan Processing Fee:	
U Livestock Loan	2.5% or PKR 2,000 + FED, whichever is higher
U Livestock Loan (Animal tagging)	2.5% or PKR 2,000 + FED, whichever is higher
U Zarai Qarza	2.5% or PKR 2,000 + FED, whichever is higher
U Apna Karobar Loan	2.5% or PKR 2,000 + FED, whichever is higher
MSME Secured Loan (MSME Gold Loan)	1.5% of loan amount or PKR 5,000 + FED (whichever is lower) For fresh, repeat and rollover loans.
Karsaz Gold Loan	2% or PKR 2,000 + FED, whichever is higher
Karsaz Plus Gold Loan	2% or PKR 2,000+ FED, whichever is higher
Agri. Passbook Qarza	2.5% or PKR 2,000 + FED, whichever is higher
Agri. Loan for Small Farmers (CGSMF)	2.5% or PKR 2,000 + FED, whichever is higher
Tankwah Loan	2.5% or PKR 2,000 + FED, whichever is higher
MSME Barhta Karobar	2% of loan amount + FED
MSME Agri. Pass Book	2% of loan amount + FED
Tractor & Equipment Loan	2% or PKR 5,000 +FED, whichever is lower
Early Loan Settlement Charges:	
1% of outstanding principle or PKR1000 whichever is higher (Early closure charges will be applicable to those closing loans with difference between loan closure and maturity greater than 30 days) (Early Closer charges are not applicable on Karsaz Gold Loan and MSME Gold Loan)	
2. REMITTANCES	
Online transactions:	
Inter Branch Cash Deposit	Free
Inter Branch Cash Withdrawal	Free
Inter Branch Account to Account Funds Transfers	Free
RTGS Charges (Monday to Friday)	PKR 220 +FED (9:00 am to 2:00 pm) PKR 330 +FED (2:00 pm to 3:30 pm) PKR 550 +FED (3:30 pm to 4:30 pm)
Payment Order	
Issuance of Payment Order	PKR. 200 per Instrument
Reissuance of Payment Order	PKR.200 per Instrument
Cancellation of Payment Order	PKR. 200 per Instrument
Issuance of Payment Order for Tractor Loan customer (In favor of Tractor manufacturer and Insurance Company)	Free

3. CLEARING & COLLECTION	
Local clearing charges	Free
Cheque return charges Inward clearing due to funds Insufficient only	PKR. 300/-
Inter-City clearing	PKR. 200/-
Inter-City return charges	PKR. 200/-
Same Day Clearing Charges	PKR. 300/-
Same Day Clearing Return Charges	PKR. 300/-
OBC:	
Outward bill for collection (Realization)	PKR: 250 + DD Charges of drawee branch
OBC Cheque return charges	PKR 200 per instrument
4. MISCELLANEOUS CHARGES	
Cheque Book charges	PKR. 10 per Cheque leaf
Statement of Account Up to Six Month	PKR. 35/- + FED
Duplicate Bank Statement Up to Six Month	PKR. 35/- + FED
Issuance of Account /balance Certificate	PKR. 200/- + FED
Stop Payment Charges	PKR. 200 per instruction + FED
Standing Instructions	PKR. 100 per instruction + Courier charges + FED
Hold mail	PKR. 250/- + FED
Photocopy of Paid Cheque	PKR. 200/- + FED
Mailing /Courier Charges as per customer request	PKR. 200/-+ FED
Institutional Salary Disbursement	As per agreement with company
Early Termination charges on TDR	NIL (Reduced profit rates will apply according to prevalent rates as per rate sheet)
Health Insurance Fee:	
Sehat Tahafuz (in partnership with Jubilee Life Insurance)	Plan A: PKR 620/- per policy Plan B: PKR 970/- per policy Plan C: PKR 2570/- per policy
Sehat Tahafuz Plus (in partnership with Micro Ensure)	Plan A: PKR 600/- per policy Plan B: PKR 850/- per policy
Banca Assurance:	
Corresponding with the insurance benefits (offered/chosen) as per contract with insurance company	
Solar Energy Products Price (Cash Product)	
Corresponding with the price as per contract with Solar Products provider	
5. DEBIT CARD	
For deposit customers	
Pay Pak & China Union Pay Debit Card Issuance	PKR.400 per Card + FED
Debit Card Replacement	PKR. 400/- + FED
Re-issuance of Debit Card PIN	PKR. 50/- + FED
Cash withdrawal (1Link & MNET Network)	PKR. 18.75/-
Cash withdrawal from U Bank ATM (only for U Bank Customers)	Free
Balance Inquiry (MNET Network only)	PKR. 2.50/-
Balance Inquiry from U Bank ATM	Free



(only for U bank Customers)	
For Loan Customers	
Pay Pak & China Union Pay Debit Card Issuance	PKR.200 per Card + FED
Debit Card Replacement	PKR.200 per Card + FED
Re-issuance of Debit Card PIN	PKR. 50/- + FED
A- NOTES	
1. FED and provincial sales tax is levied by the federal and provincial governments will be charged in addition to above charges in line with the applicable rates from time to time basis.	
2. Account maintained by government, semi government, students, and widows for pension and U bank staff for Salary will be exempt from regular bank charges.	
4. Legal documentation charges with regards to secured loan shall be recovered at actual from the customers.	
5. Withholding tax is subject to the prevailing rates which may change from time to time.	
6. Management of the bank may waive any or all charges.	
7. Collateral Valuation Charges will be paid by applicant directly to bank's panel approved evaluator according to bank agreement with evaluator.	
8. Collateral Auction charges will be deducted from sale proceeds of collateral before transferring remaining amount to customer account at actual.	

