

U Microfinance Bank Limited

Branch Banking Schedule of Charges

From 01-10-2021 to 31-12-2021

1. LOAN PRODUCTS

For lending rate on loan products, please see pricing circular available at branch and on website.

Loan Processing Fee:

Livestock & Dairy Loan (EMI)	3% of loan amount or PKR 3,300 + FED, whichever is higher
Livestock & Dairy Loan (Bullet)	3% of loan amount or PKR 3,300 + FED, whichever is higher
Livestock & Dairy Loan Plus	2% of loan amount or PKR 5,000 + FED , whichever is higher
Enterprise Livestock & Dairy Development Loan	2% of loan amount or PKR 15,000 + FED, whichever is lower
U Zarai Qarza	3% of loan amount or PKR 3,300 + FED, whichever is higher
Agri. Loan for Small Farmers (CGSMF)	3% of loan amount or PKR 3,300 + FED, whichever is higher
General Agri Passbook	2% of loan amount or PKR 5,000 + FED , whichever is higher
MSME Agri Passbook	2% of loan amount or PKR 15,000 + FED, whichever is lower
Tractor & Equipment Loan	2% of loan amount or PKR 15,000 + FED, whichever is lower
Apna Karobar Loan (up to PKR 150,000)	3% of loan amount or PKR 3,300 + FED, whichever is higher
Apna Karobar Loan (above PKR 150,000)	2% of loan amount or PKR 5,000 + FED , whichever is higher
MSME Barhta Karobar	2% of loan amount + FED
MSME PLUS Gold Loan	2% of loan amount or PKR 15,000 + FED, whichever is lower
MSME Gold Loan	2% of loan amount or PKR 5,000 + FED , whichever is higher
Karsaz Gold Loan	3% of loan amount or PKR 3,300 + FED, whichever is higher
Tankhwah Loan (up to PKR 150,000)	3% of loan amount or PKR 3,300 + FED, whichever is higher
Tankhwah Loan (above PKR 150,000)	2% of loan amount or PKR 5,000 + FED , whichever is higher
Pension Loan (up to PKR 150,000)	3% of loan amount or PKR 3,300 + FED, whichever is higher
Pension Loan (above PKR 150,000)	2% of loan amount or PKR 5,000 + FED , whichever is higher
Motorbike Loan	PKR 3,000 Including FED
U Bank Home Loan*	PKR 10,000 + FED
Solar Financing _ Home Solution*	PKR 2,000 + FED
Solar Financing _ Enterprise & Agri Solution*	1.5% of loan amount +FED
Commercial Vehicle Financing*	1 % of loan amount or PKR 6,000 + FED, whichever is higher

Processing Fee is applicable for all Fresh, Repeat & Rollover loans.

*Products are available only in selected locations.

Early Loan Settlement Charges:

Product	Criteria	Early Payment Charges
All Unsecured Bullet & EMI Loans	<p>Early settlement charges will be applicable on all unsecured bullet & EMI loans which are being repaid before completion of 75% approved loan tenure. However early payment charges will not apply if;</p> <p>a) A loan is prepaid after restructuring / rescheduling</p> <p>b) A loan is prepaid after availing rollover</p> <p>c) A loan is prepaid after availing loan deferment.</p>	3% or 3000 on outstanding principal amount (whichever is higher)
Karsaz Gold , MSME & MSME Plus Gold loans	<p>i) Early settlement charges will be applicable on all gold loans which are being repaid before completion of 80% approved loan tenure.</p> <p>ii) Early settlement charges will not apply when a customer is availing rollover facility</p>	3% or 3000 on outstanding principal amount (whichever is higher)

2. REMITTANCES

Online transactions:

Inter Branch Cash Deposit	Free		
Inter Branch Cash Withdrawal	Free		
Inter Branch Account to Account Funds Transfers	Free		
RTGS Charges & Timings	RTGS Charges (Monday to Friday)	Rs. 1,000,000/- & Above	PKR 220 +FED (9:00 am to 12:00 pm) PKR 330 +FED (12:00 pm to 2:00 pm) PKR 550 +FED (2:00 pm to 3:30 pm)
	RTGS Charges (Monday to Friday)	Rs. 100,000/- to Rs. 999,999/-	PKR 30 + FED (9:00 am to 3:30pm)
Payment Order (For Account Holders)			
Issuance of Payment Order	PKR. 300 + FED per Instrument		
Reissuance of Payment Order	PKR. 300 + FED per Instrument		
Cancellation of Payment Order	PKR. 300 + FED per Instrument		
Issuance of Payment Order for Tractor Loan customer (In favor of Tractor manufacturer and Insurance Company)	Free		
Payment Order (For Walk- In Customer)			
Issuance of Payment Order	PKR. 400 + FED per Instrument		
Reissuance of Payment Order	PKR. 400 + FED per Instrument		
Cancellation of Payment Order	PKR. 400 + FED per Instrument		

Call Deposit Receipt (CDR)			
Call Deposit Receipt Issuance	PKR 150 + FED per Instrument		
Call Deposit Receipt Cancellation & Revalidation	Free		
3. CLEARING & COLLECTION			
Local clearing charges	Free		
Cheque return charges Inward clearing due to funds Insufficient only	PKR. 300/ + FED		
Inter-City clearing	PKR. 200/ + FED		
Inter-City return charges	PKR. 200/ + FED		
Same Day Clearing Charges	PKR. 300/ + FED		
Same Day Clearing Return Charges	PKR. 300/ + FED		
OBC:			
Outward bill for collection (Realization)	PKR: 250 + FED + DD Charges of drawee branch		
OBC Cheque return charges	PKR 200 + FED per instrument		
4. LOCKERS			
Security deposit, Key deposit & lockers fee to be recovered in advance at the commencement of the period.			
Annual Rent	Small	Medium	Large
	PKR. 3000/+ FED	PKR. 5000/ + FED	PKR. 7000/ + FED
Security Deposit*	PKR. 15000/- for all sizes		
Key Deposit*	PKR. 2000/- for all sizes		
Breaking Charges	PKR. 4000/ + FED (flat) per locker + Actual		
Late payment charges Note: Late payment charges will be recovered once annually after rent is overdue more than 30 days.	PKR. 1500		
*Note: Key deposit & security deposit Amount will be refundable at the time of surrender of locker.			
5. MISCELLANEOUS CHARGES			
Cheque Book charges	PKR. 15 per Cheque leaf		
Duplicate Bank Statement Up to Six Month	PKR. 35/- + FED		
Issuance of Account /balance Certificate	PKR. 250/- + FED		
Stop Payment Charges	PKR. 250 per instruction & PKR 500 for series + FED		
Standing Instructions	PKR. 100 + FED (per instruction) + Courier charges		
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 800/- per policy Plan B: PKR 1,200/- per policy Plan C: PKR 3,000/- per policy	
Sehat Tahafuz Plus (in partnership with Micro Ensure)	Plan A: PKR 890/- per policy Plan B: PKR 2,940/- per policy	
Banca Assurance:		
Corresponding with the insurance benefits (offered/chosen) as per contract with insurance company		
Legal Opinion & Valuation Charges		
Legal Opinion & property document verification for Housing Loan	Minimum PKR 12,000 or at actual payable to bank Panel Legal consultant directly	
Valuation Charges for Property & Vehicle & Machinery	Minimum PKR 5,000 or at actual payable to bank panel valuator directly	
6. 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 (only for U bank Customers)	Free	
For Loan Customers		
Pay Pak & China Union Pay Debit Card Issuance	PKR. 400 per Card + FED	
Debit Card Replacement	PKR. 400 per Card + FED	
Re-issuance of Debit Card PIN	PKR. 50/- + FED	
IBFT Charges		
IBFT from U bank ATM & Internet & Mobile Banking (Branch banking accounts)	Monthly Amount Limit	Charges (PKR)
	Upto 25,000	0
	Above 25,000	0.1% of transaction amount or PKR 200 whichever is lower per transaction + 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.		
3. Legal documentation charges with regards to secured loan shall be recovered at actual from the customers.		
4. Withholding tax is subject to the prevailing rates which may change from time to time.		

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| 5. Management of the bank may waive any or all charges. |
| 6. Collateral Valuation Charges will be paid by applicant directly to bank's panel approved evaluator according to bank agreement with evaluator. |
| 7. Collateral Auction charges will be deducted from sale proceeds of collateral before transferring remaining amount to customer account at actual. |