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## U Microfinance Bank Limited – Islamic Banking

## Branch Banking Schedule of Charges

## From 12-09-2022 to 31-12-2022

## **1. FINANCING PRODUCTS**

For Profit rate on financing products, please see pricing circular available at branch and on website.				
Financing Processing Fee and Charity:				
Asaan Kashtkar – Salam Financing	3% of financing amount + FED			
Asaan Kashtkar – Premium Sa Financing	alam 3% of financing a	n 3% of financing amount or PKR 30,000 + FED, whichever is lower		
Charity Per instance in case of Sa Based Products				
Apna Karobar - Murabaha financing to PKR 350,000)				
Apna Karobar – Premium Murabaha Financing Financing amount or PKR 30,000 + FED, whichever is lower				
Charity in case of late payment in Murabaha Based Products				
Naya Pakistan Housing Scheme Makaan Asaan DiminishingPKR 10,000 + FED Musharakah (DM)				
Kamyab Pakistan Program (KPP) - Makaan Asaan DiminishingPKR 15,000 + FED Musharakah (DM)				
Makaan Asaan - Diminishing Musharakah Financing (DMF)				
Charity in case of late payment in Diminishing Musharakah (DM) BasedPKR 500 Products				
Processing Fee is applicable for all Fresh and Repeat financing.				
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 (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)		

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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.			
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 Cancelation & 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	A-s-		
Same Day Clearing Charges	PKR, 300/ + FED			
Same Day Clearing Return Charges	PKR. 300/ + FED	H & P		
OBC:				
Outward bill for collection (Realization)	PKR: 250 + FED + DD Charges of drawee branch			
OBC Cheque return charges	PKR 200 + FED per instrument			
4. 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 Mailing /Courier Charges as per	PKR. 200/- + FED			
customer request	PKR. 200/- + FED			
Institutional Salary Disbursement	As per agreement with company			

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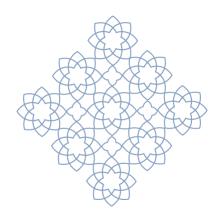
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Legal Opinion & Valuation Charges	:				
Legal Opinion and property documentation verification for Makaan Asaan Diminishing Musharakah based Products (other variants i.e NPHS & KPP)	Upto PKR 12,000 or actual payable for Bank Panel legal consultant directly				
Documentation Charges for Makaan Asaan Diminishing Musharakah based Products (other variants i.e NPHS & KPP)	At Actual				
Valuation Charges for Makaan Asaan Diminishing Musharakah based Products (other variants i.e NPHS & KPP)	Linto BKP 5,000 or at actual payable to Bank papel valuator directly				
5. DEBIT CARD					
For Deposit Customers:					
Pay Pak & China Union Pay Debit Issuance PKR.700 per Card + FED					
Debit Card Replacement	PKR. 700/- + FED				
Re-issuance of Debit Card PIN	PKR 50/- + FED				
Cash withdrawal (1Link & MNET Net					
Cash withdrawal from U Bank ATM (only for U Bank Customers)					
Balance Inquiry (MNET Network only					
Balance Inquiry from U Bank ATM (only Free Free Free Free Free Free Free Fre					
For Financing Customers:					
Pay Pak & China Union Pay Debit Card Issuance and annual PKR.700 per Card + FED					
Debit Card Replacement	PKR. 700 per Card + FED	)			
Re-issuance of Debit Card PIN	PKR. 50/- + FED				
IBFT Charges:	· · ·				
	Monthly Amount Limit	Charges (PKR)			
IBFT from U bank ATM & Internet &	Upto 25,000	0			
Mobile Banking		0.1% of transaction amount or			
(Branch banking accounts)	Above 25,000	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.					
<ol> <li>Account maintained by government, semi government, students, and widows for pension and U bank staff for salary will be exempt from regular bank charges.</li> </ol>					
3. Legal documentation charges with regards to secured Financing shall be recovered at actual from					
the customers.					
4. Withholding tax is subject to the prevailing rates which may change from time to time.					
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.
- 8. Any charges which are not covered under this schedule shall be recovered separately on case-to case basis as per agreement with the customer.



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