nicrofinance ank

Products

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From 01-01-2025 to 30-06-2025 Financing Products Processing Fee and Charity: 3.0% of financing amount or PKR. 21,000 , whichever is lower Cashback Securities financing products Processing Fee for all other financing 4.5% of financing amount or PKR. 30,000 , whichever is lower PKR. 100

Diminishing Musharakah (DM) Based	PKR. 500
Products	
Charity in case of late payment in	NII
Salam Based Products	NATE TAN
Profit to be charged on Partial Early	1 st Year - Upto 5% of the total partial amount
Purchase / Buy-Out of Musharakah	2 nd Year - Upto 4% of the total partial amount
Units.	3 rd Year and onwards – Upto 3% of the total partial amount.

Processing Fee is applicable for all Fresh and Repeat financing.

2 REMITTANCES

Z. REIVITTANCES						
Online Transactions:						
Inter Branch Ca						
Inter Branch Ca	sh Withdrawal	Free				
Inter Branch Ac Transfers						
RTGS Charges	RTGS Charges (Monday to Friday)	PKR. 1,000,000/- & Above	PKR. 220(9:00 am to 12:00 pm)PKR. 330(12:00 pm to 2:00 pm)PKR. 550(2:00 pm to 3:30 pm)			
& Timings	RTGS Charges (Monday to Friday)	PKR. 100,000/- to PKR. 999,999/-	PKR. 30 (9:00 am to 3:30pm)			
Payment Order (For Account Holders):						
Issuance, Reissuance & Cancellation of Payment Order		PKR. 300 per Instrument.				
Payment Order (For Walk- In Customer):						
Issuance, Reiss	uance & Cancellation of	PKR. 400 per Instrument				

U Microfinance Bank Limited – Islamic Banking

Branch Banking Schedule of Charges

1. FINANCING PRODUCTS

Processing Fee for Gold Backed /

Charity in case of late payment in

Charity in case of late payment in

Murabaha Based Products

For Profit rates on financing products, please find "Pricing Structure of Financing Products" available at branch and Ubank's website.

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Payment Order					
Call Deposit Receipt (CDR):					
Call Deposit Receipt Issuance	Free				
Call Deposit Receipt Cancelation &					
Revalidation	PKR. 150 per Instrument.				
3. CLEARING & COLLECTION					
Local clearing charges	Free				
Cheque return charges Inward clearing					
due to funds Insufficient only	PKR. 300/				
Inter-City clearing	PKR. 250/				
Inter-City return charges	PKR. 250/				
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. LOCKERS					
	cker rent to be recovered in advance at the commencement of the				
period					
Annual Rent	Small Medium Large				
LAL X	PKR. 3,000/ PKR. 5,000/ PKR. 7,000/				
Security Deposit	Equal to one year of rent as per selected size				
	PKR. 2,000/- for all sizes				
	Atactual				
	At actual PKB_300/- per month with grace period of 01 month				
Charity on Late payment charges	PKR. 300/- per month with grace period of 01 month				
Charity on Late payment charges Note: Key deposit & security deposit Amo					
Charity on Late payment charges Note: Key deposit & security deposit Amo Furthermore, " NIL " for UBank Staff.	PKR. 300/- per month with grace period of 01 month				
Charity on Late payment charges Note: Key deposit & security deposit Amo Furthermore, "NIL" for UBank Staff. 5. MISCELLANEOUS CHARGES	PKR. 300/- per month with grace period of 01 month ount will be refundable at the time of surrender of locker.				
Charity on Late payment charges Note: Key deposit & security deposit Amo Furthermore, " NIL " for UBank Staff. 5. MISCELLANEOUS CHARGES Cheque Book Charges	PKR. 300/- per month with grace period of 01 month ount will be refundable at the time of surrender of locker. PKR. 21 per leaf				
Charity on Late payment charges Note: Key deposit & security deposit Amo Furthermore, " NIL " for UBank Staff. 5. MISCELLANEOUS CHARGES Cheque Book Charges Customized Cheque Book Charges	PKR. 300/- per month with grace period of 01 month ount will be refundable at the time of surrender of locker. PKR. 21 per leaf PKR. 35 per leaf				
Charity on Late payment charges Note: Key deposit & security deposit Amo Furthermore, " NIL " for UBank Staff. 5. MISCELLANEOUS CHARGES Cheque Book Charges Customized Cheque Book Charges Ad hoc Account Statement	PKR. 300/- per month with grace period of 01 month ount will be refundable at the time of surrender of locker. PKR. 21 per leaf PKR. 35 per leaf PKR. 35 (inclusive of FED)				
Charity on Late payment charges Note: Key deposit & security deposit Amo Furthermore, " NIL " for UBank Staff. 5. MISCELLANEOUS CHARGES Cheque Book Charges Customized Cheque Book Charges Ad hoc Account Statement Issuance of Account /balance Certificate	PKR. 300/- per month with grace period of 01 month ount will be refundable at the time of surrender of locker. PKR. 21 per leaf PKR. 35 per leaf PKR. 35 (inclusive of FED) PKR. 250/				
Charity on Late payment charges Note: Key deposit & security deposit Amo Furthermore, "NIL" for UBank Staff. 5. MISCELLANEOUS CHARGES Cheque Book Charges Customized Cheque Book Charges Ad hoc Account Statement Issuance of Account /balance Certificate Stop Payment Charges	PKR. 300/- per month with grace period of 01 month ount will be refundable at the time of surrender of locker. PKR. 21 per leaf PKR. 35 per leaf PKR. 35 (inclusive of FED) PKR. 250/ PKR. 250 per instruction & PKR. 500 for series				
Charity on Late payment charges Note: Key deposit & security deposit Amo Furthermore, "NIL" for UBank Staff. 5. MISCELLANEOUS CHARGES Cheque Book Charges Customized Cheque Book Charges Ad hoc Account Statement Issuance of Account /balance Certificate Stop Payment Charges Standing Instructions	PKR. 300/- per month with grace period of 01 month ount will be refundable at the time of surrender of locker. PKR. 21 per leaf PKR. 35 per leaf PKR. 35 (inclusive of FED) PKR. 250/ PKR. 250 per instruction & PKR. 500 for series PKR. 100 (per instruction)				
Furthermore, "NIL" for UBank Staff. 5. MISCELLANEOUS CHARGES Cheque Book Charges Customized Cheque Book Charges Ad hoc Account Statement Issuance of Account /balance Certificate Stop Payment Charges Standing Instructions Hold mail	PKR. 300/- per month with grace period of 01 monthount will be refundable at the time of surrender of locker.PKR. 21 per leafPKR. 35 per leafPKR. 35 (inclusive of FED)PKR. 250/PKR. 250 per instruction & PKR. 500 for series				
Charity on Late payment charges Note: Key deposit & security deposit Amo Furthermore, "NIL" for UBank Staff. 5. MISCELLANEOUS CHARGES Cheque Book Charges Customized Cheque Book Charges Ad hoc Account Statement Issuance of Account /balance Certificate Stop Payment Charges Standing Instructions Hold mail Photocopy of Paid Cheque	PKR. 300/- per month with grace period of 01 month ount will be refundable at the time of surrender of locker. PKR. 21 per leaf PKR. 35 per leaf PKR. 35 (inclusive of FED) PKR. 250/ PKR. 100 (per instruction & PKR. 500 for series PKR. 250/- PKR. 250/- PKR. 250/-				
Charity on Late payment charges Note: Key deposit & security deposit Amo Furthermore, " NIL " for UBank Staff. 5. MISCELLANEOUS CHARGES Cheque Book Charges Customized Cheque Book Charges Ad hoc Account Statement Issuance of Account /balance Certificate Stop Payment Charges Standing Instructions Hold mail Photocopy of Paid Cheque Mailing /Courier Charges as per	PKR. 300/- per month with grace period of 01 monthount will be refundable at the time of surrender of locker.PKR. 21 per leafPKR. 35 per leafPKR. 35 (inclusive of FED)PKR. 250/PKR. 250 per instruction & PKR. 500 for seriesPKR. 100 (per instruction)PKR. 250/-				
Charity on Late payment charges Note: Key deposit & security deposit Amo Furthermore, " NIL " for UBank Staff. 5. MISCELLANEOUS CHARGES Cheque Book Charges Customized Cheque Book Charges Ad hoc Account Statement Issuance of Account /balance Certificate Stop Payment Charges Standing Instructions Hold mail Photocopy of Paid Cheque Mailing /Courier Charges as per customer request	PKR. 300/- per month with grace period of 01 month ount will be refundable at the time of surrender of locker. PKR. 21 per leaf PKR. 35 per leaf PKR. 35 (inclusive of FED) PKR. 250/ PKR. 100 (per instruction & PKR. 500 for series PKR. 250/- PKR. 250/- PKR. 250/- PKR. 250/- PKR. 250/- PKR. 200/-				
Charity on Late payment charges Note: Key deposit & security deposit Amo Furthermore, " NIL " for UBank Staff. 5. MISCELLANEOUS CHARGES Cheque Book Charges Customized Cheque Book Charges Ad hoc Account Statement Issuance of Account /balance Certificate Stop Payment Charges Standing Instructions Hold mail Photocopy of Paid Cheque Mailing /Courier Charges as per customer request	PKR. 300/- per month with grace period of 01 month ount will be refundable at the time of surrender of locker. PKR. 21 per leaf PKR. 35 per leaf PKR. 35 (inclusive of FED) PKR. 250/ PKR. 100 (per instruction & PKR. 500 for series PKR. 250/- PKR. 250/- PKR. 250/- PKR. 250/- PKR. 250/- PKR. 250/- PKR. 250/-				
Charity on Late payment charges Note: Key deposit & security deposit Amo Furthermore, "NIL" for UBank Staff. 5. MISCELLANEOUS CHARGES Cheque Book Charges Customized Cheque Book Charges Ad hoc Account Statement Issuance of Account /balance Certificate Stop Payment Charges Standing Instructions	PKR. 300/- per month with grace period of 01 month ount will be refundable at the time of surrender of locker. PKR. 21 per leaf PKR. 35 per leaf PKR. 35 (inclusive of FED) PKR. 250/ PKR. 100 (per instruction & PKR. 500 for series PKR. 250/- PKR. 250/- PKR. 250/- PKR. 250/- PKR. 250/- PKR. 200/-				



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Asaan Diminishing Musharakah based Products (other variants i.e NPHS & KPP) Documentation Charges for Diminishing Musharakah based Products Valuation Charges for Diminishing Musharakah based Products Valuation Charges for Diminishing Musharakah based Products Asset Repossession Charges U Islamic Noor Account The following value-added free services will be available to customers who maintain a Monthly Average Balance (MAB) of PKR. 10,000/- & above: Free First Debit Card (Pay Pak) Free First Debit Card (Pay Pak) Free First Debit Card Issuance, Annual/Renewal and Replacement Fee Pay Pak Debit Issuance, Annual/Renewal and Replacement Fee Classic China Union Pay (UPI) Debit Card SoK Cash withdrawal Replacement Fee Cash withdrawal 100K Cash withdrawal Replacement Fee Cash withdrawal 101K & MNET Network) Cash withdrawal from U Bank ATM (only for U Bank Customers) Balance Inquiry (MNET Network only) Balance Inquiry from U Bank ATM (only for U bank Customers) Asset Replacement Fee Card Cash withdrawal Fee PKR. 3.13 (inclusive of FED) Balance Inquiry from U Bank ATM (only for U bank Customers) Asset Cash withol PKR. 3.13 (inclusive of FED) Free Pay Balance Inquiry from U Bank ATM (only for U bank Customers) Asset Castor State Stat	Opinion & Valuation Charges:				
Musharakah based Products At Actual Valuation Charges for Diminishing Musharakah based Products Upto PKR. 5,000 or at actual payable to Bank panel valuator direct Asset Repossession Charges At Actual 6. Free Services U U Islamic Noor Account The following value-added free services will be available to customers who maintain a Monthly Average Balance (MAB) of PKR. 10,000/- & above: Free First Cheque Book Free First Debit Card (Pay Pak) Free First Debit Card (Pay Pak) Soft Cash withdrawal Free Pay Orders Soft Cash withdrawal 50% waivers on Small Locker Annual Fee (depends on availability) To DEBIT CARD For Deposit & Financing Customers: Mastercard Issuance, Annual/Renewal and Replacement Fee PKR. 1,500/- for Classic + FED Pay Pak Debit Issuance, Annual/Renewal and Replacement Fee PKR. 800 +FED per Card Classic + 100K Cash withdrawal PKR.1,000+FED per Card Classic + 250K Cash withdrawal PKR.1,000+FED per Card Classic + 250K Cash withdrawal PKR.1,150+FED per Card Classic + 250K Cash withdrawal PKR.1,150+FED per Card Classic + 250K Cash withdrawal PKR.1,150+FED per Card PKR.1,300+FED per Card Cash withdrawal from U Bank ATM (only for U Bank Customers) Free PKR. 3.13 (inclusive of FED) Balance Inquiry from U Bank ATM (only for U Bank Customers) PKR. 3.13 (inclusive of FED)	mentation verification for Makaan L n Diminishing Musharakah based c				
Musharakah based Products Opto PKR. 5,000 of at actual payable to Bank paner valuator uner Asset Repossession Charges At Actual 6. Free Services U Islamic Noor Account The following value-added free services will be available to customers who maintain a Monthly Average Balance (MAB) of PKR. 10,000/- & above: Free First Debit Card (Pay Pak) Free First Debit Card (Pay Pak) Free Pay Orders 50% waivers on Small Locker Annual Fee (depends on availability) 7. DEBIT CARD For Deposit & Financing Customers: Mastercard Issuance, Annual/Renewal and Replacement Fee Pay Pak Debit Issuance, Annual/Renewal susce, Annual/Renewal and Replacement Fee China Union Pay (UPI) Debit Card Issuance, Annual/Renewal Replacement Fee China Union Pay (UPI) Debit Card Issuance, Annual/Renewal and Replacement Fee Card China Union Pay (UPI) Debit Card Issuance, Annual/Renewal and Replacement Fee Cash withdrawal PKR.1,000+FED per Card PKR.1,300+FED per Card Cash withdrawal (1Link & MNET Network) PKR. 23.44 (inclusive of FED) Cash withdrawal from U Bank ATM (only for U Bank Customers) Palance Inquiry (MNET Network only) PKR. 3.13 (inclusive of FED) Balance Inquiry from U Bank ATM (only for U bank Customers)	narakah based Products	At Actual			
6. Free Services U Islamic Noor Account The following value-added free services will be available to customers who maintain a Monthly Average Balance (MAB) of PKR. 10,000/- & above: Free First Cheque Book Free First Debit Card (Pay Pak) Free Pay Orders 50% waivers on Small Locker Annual Fee (depends on availability) 7. DEBIT CARD For Deposit & Financing Customers: Mastercard Issuance, Annual/Renewal and Replacement Fee Pay Pak Debit Issuance, Annual/Renewal and Replacement Fee China Union Pay (UPI) Debit Card Issuance, Annual/Renewal and Replacement Fee China Union Pay (UPI) Debit Card Issuance, Annual/Renewal and Replacement Fee Colard Classic Classic Classic + Classic + Classic + Classic + Classic + Classic + Classic + Classic + Classic + Cash withdrawal PKR.1,000+FED per Card PKR.2,3.44 (inclusive of FED) PKR.1,300+FED per Card Cash withdrawal from U Bank ATM (only row U Bank ATM (only for U Bank Customers) PKR.3.13 (inclusive of FED) Balance Inquiry from U Bank ATM (only for U bank Customers) PKR.3.13 (inclusive of FED) <td></td> <td colspan="4">Upto PKR. 5,000 or at actual payable to Bank panel valuator directly</td>		Upto PKR. 5,000 or at actual payable to Bank panel valuator directly			
U Islamic Noor Account The following value-added free services will be available to customers who maintain a Monthly Average Balance (MAB) of PKR. 10,000/- & above: Free First Cheque Book Free First Debit Card (Pay Pak) Free First Debit Card (Pay Pak) Free Pay Orders S0% waivers on Small Locker Annual Fee (depends on availability) 7 DEBIT CARD For Deposit & Financing Customers: Mastercard Issuance, Annual/Renewal and Replacement Fee Pay Pak Debit Issuance, Annual/Renewal and Replacement Fee Classic Classic Classic Classic Classic Classic + Classic + Classic + Classic + Classic ++ 20K Cash withdrawal PKR.1,000+FED per Card Card Classic Classic + Classic + Classic + Classic Classic Classic Classic + Classic + Classic ++ Classic +	Repossession Charges	At Actual			
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Balance (MAB) of PKR. 10,000/- & above: Free First Cheque Book Free First Debit Card (Pay Pak) Free Pay Orders 50% waivers on Small Locker Annual Fee (depends on availability) 7. DEBIT CARD For Deposit & Financing Customers: Mastercard Issuance, Annual/Renewal and Replacement Fee Pay Pak Debit Issuance, Annual/Renewal and Replacement Fee Classic Classic + 200K Cash withdrawal PKR.300+FED per Card Card SoK Cash withdrawal PKR.800 +FED per Card PKR.1,000+FED per Card Card Issuance, Annual/Renewal and Replacement Fee Classic Classic + 200K Cash withdrawal PKR.1,150+FED per Card PKR.1,000+FED per Card China Union Pay (UPI) Debit Card Issuance, Annual/Renewal and Replacement Fee SoK Cash withdrawal PKR.1,150+FED per Card PKR.1,300+FED per Card Cash withdrawal (1Link & MNET Network) PKR.23.44 (inclusive of FED) PKR.1,300+FED per Card PKR.1,300+FED per Card Cash withdrawal from U Bank ATM (only for U Bank Customers) Free Sull Circlusive of FED) Free Balance Inquiry from U Bank ATM (only for U bank Customers) Free Free Free	lamic Noor Account				
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Mastercard Issuance, Annual/Renewal and Replacement Fee PKR. 1,500/- for Classic + FED Pay Pak Debit Issuance, Annual/Renewal and Replacement Fee Classic Classic + PKR. 800 +FED per Card PKR.900+FED per Card PKR.1,000+FED per Card China Union Pay (UPI) Debit Card Issuance, Annual/Renewal and Replacement Fee Classic Classic + SoK Cash withdrawal Replacement Fee Classic Classic + Classic + Cash withdrawal Replacement Fee PKR.1,000+FED per Card PKR.1,150+FED per Card PKR.1,150+FED per Card PKR.1,300+FED per PKR.1,300+FED per Cash withdrawal Replacement Fee PKR. 23.44 (inclusive of FED) PKR.1,300+FED per Cash withdrawal from U Bank ATM (only for U Bank Customers) Free Free Balance Inquiry (MNET Network only) PKR. 3.13 (inclusive of FED) Free					
Pay Pak Debit Issuance, Annual/Renewal and Replacement FeeClassicClassicClassic +50K Cash withdrawal PKR.800 +FED per Card9KR.800 +FED per Card9KR.900+FED per Card Card9KR.1,000+FED per CardChina Union Pay (UPI) Debit Card Issuance, Annual/Renewal and Replacement FeeClassic SOK Cash withdrawal PKR.1,000+FED per CardClassic + 100K Cash withdrawal PKR.1,150+FED per Card PKR.1,150+FED per Card PKR.1,300+FED per PKR.1,300+FED per Per CardClassic + 250K Cash withdrawal PKR.1,300+FED per PKR.1,300+FED per PKR.1,300+FED per Per CardCash withdrawal (1Link & MNET Network)PKR. 23.44 (inclusive of FED)PKR.1,300+FED per PKR. 23.44 (inclusive of FED)Cash withdrawal from U Bank ATM (only for U Bank Customers)FreeFreeBalance Inquiry (MNET Network only) for U bank Customers)PKR. 3.13 (inclusive of FED)Balance Inquiry from U Bank ATM (only for U bank Customers)Free	ercard Issuance, Annual/Renewal	PKR. 1,500/- for Cla	ssic + F		\geq
China Union Pay (UPI) Debit Card Issuance, Annual/Renewal and Replacement FeeClassic 50K Cash withdrawal PKR.1,000+FED per CardClassic + 100K Cash withdrawal PKR.1,150+FED per CardClassic ++ 250K Cash withdraCash withdrawal (1Link & MNET Network)PKR. 23.44 (inclusive of FED)PKR.1,300+FED per PKR. 23.44 (inclusive of FED)Cash withdrawal from U Bank ATM (only for U Bank Customers)FreeBalance Inquiry (MNET Network only)PKR. 3.13 (inclusive of FED)Balance Inquiry from U Bank ATM (only for U bank Customers)Free	vak Debit Issuance, Annual/Renewal Replacement Fee F	50K Cash withdrawal PKR.800 +FED per		K Cash withdrawal	250K Cash withdrawal PKR.1,000+FED per
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(only for U Bank Customers) Free Balance Inquiry (MNET Network only) PKR. 3.13 (inclusive of FED) Balance Inquiry from U Bank ATM (only for U bank Customers) Free	withdrawal (1Link & MNET		of FED)		
Balance Inquiry from U Bank ATM (only for U bank Customers)		Free			
for U bank Customers)	ce Inquiry (MNET Network only) F	PKR. 3.13 (inclusive of FED)			
		TM (only			
IBFT Charges:			-		
Monthly Amount Limit Charges (PKR)	T from U honk ATM & Internet & Monthly Amount Limit		Charges (PKR)		
IBFT from U bank ATM & Internet & Upto 25,000 0 Mobile Banking		Upto 25,000		0	
(Branch banking accounts) Above 25 000 0.1% of transaction amount of PKR.		Above 25,000		0.1% of transaction amount or PKR. 200 whichever is lower per transaction	
A- NOTES	OTES				



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.

FED will be applicable on all above-mentioned services which are not based on financing profit income.

Account maintained by government, semi government, students, and widows for pension and U bank staff for salary will be exempt from regular bank charges.

Legal documentation charges with regards to secured Financing shall be recovered at actual from the customers.

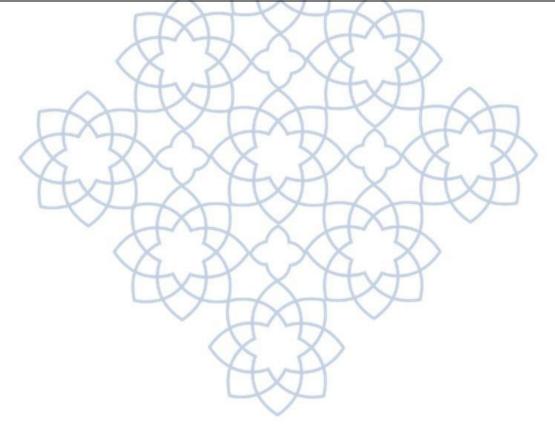
Withholding tax is subject to the prevailing rates which may change from time-to-time.

Any or all charges may be waived subject to competent Authority and Shari'ah Advisor.

Collateral Valuation Charges will be paid by applicant directly to bank's panel approved evaluator according to bank agreement with evaluator.

Collateral Auction charges will be deducted from sale proceeds of collateral before transferring remaining amount to customer account at actual.

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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