

## U Microfinance Bank Limited – Islamic Banking

### Branch Banking Schedule of Charges

From 01-01-2025 to 30-06-2025

#### 1. FINANCING PRODUCTS

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

##### Financing Products Processing Fee and Charity:

|   |   |
|---|---|
| Processing Fee for Gold Backed / Cashback Securities financing products       | 3.0% of financing amount or PKR. 21,000 , whichever is lower  |
| Processing Fee for all other financing Products                               | 4.5% of financing amount or PKR. 30,000 , whichever is lower  |
| Charity in case of late payment in Murabaha Based Products                    | PKR. 100  |
| Charity in case of late payment in Diminishing Musharakah (DM) Based Products | PKR. 500  |
| Charity in case of late payment in Salam Based Products                       | Nil   |
| Profit to be charged on Partial Early Purchase / Buy-Out of Musharakah Units. | 1 <sup>st</sup> Year - Upto 5% of the total partial amount<br>2 <sup>nd</sup> Year - Upto 4% of the total partial amount<br>3 <sup>rd</sup> Year and onwards – Upto 3% of the total partial amount. |

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                          | RTGS Charges (Monday to Friday) | PKR. 1,000,000/- & Above         | PKR. 220 (9:00 am to 12:00 pm)<br>PKR. 330 (12:00 pm to 2:00 pm)<br>PKR. 550 (2:00 pm to 3:30 pm) |
|   | 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, Reissuance & Cancellation of | PKR. 400 per Instrument |
|--|-------------------------|

|  |  |                              |                             |
|--|--|------------------------------|-----------------------------|
| Payment Order  |  |                              |                             |
| <b>Call Deposit Receipt (CDR):</b>   |  |                              |                             |
| Call Deposit Receipt Issuance  | Free   |                              |                             |
| Call Deposit Receipt Cancellation & Revalidation   | PKR. 150 per Instrument.                           |                              |                             |
| <b>3. CLEARING &amp; COLLECTION</b>  |  |                              |                             |
| 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/  |                              |                             |
| <b>OBC:</b>  |  |                              |                             |
| Outward bill for collection (Realization)  | PKR. 250 + DD Charges of drawee branch             |                              |                             |
| OBC Cheque return charges  | PKR. 200 per instrument                            |                              |                             |
| <b>4. LOCKERS</b>  |  |                              |                             |
| Locker security deposit, Key deposit & locker rent to be recovered in advance at the commencement of the period                        |  |                              |                             |
| Annual Rent  | <b>Small</b><br>PKR. 3,000/                        | <b>Medium</b><br>PKR. 5,000/ | <b>Large</b><br>PKR. 7,000/ |
| Security Deposit   | Equal to one year of rent as per selected size     |                              |                             |
| Key Deposit  | PKR. 2,000/- for all sizes                         |                              |                             |
| Breaking Charges   | At actual  |                              |                             |
| Charity on Late payment charges  | PKR. 300/- per month with grace period of 01 month |                              |                             |
| Note: Key deposit & security deposit Amount will be refundable at the time of surrender of locker. Furthermore, "NIL" for UBank Staff. |  |                              |                             |
| <b>5. MISCELLANEOUS CHARGES</b>  |  |                              |                             |
| Cheque Book Charges  | PKR. 21 per leaf                                   |                              |                             |
| Customized Cheque Book Charges   | PKR. 35 per leaf                                   |                              |                             |
| Ad hoc Account Statement   | PKR. 35 (inclusive of FED)                         |                              |                             |
| Issuance of Account /balance Certificate   | PKR. 250/-   |                              |                             |
| Stop Payment Charges   | PKR. 250 per instruction & PKR. 500 for series     |                              |                             |
| Standing Instructions  | PKR. 100 (per instruction)                         |                              |                             |
| Hold mail  | PKR. 250/-   |                              |                             |
| Photocopy of Paid Cheque   | PKR. 200/-   |                              |                             |
| Mailing /Courier Charges as per customer request   | PKR. 200/-   |                              |                             |
| A/C Closure Charges  | Nill   |                              |                             |
| Document Retrieval   | PKR. 200 per document older than 6 months          |                              |                             |
| Institutional Salary Disbursement  | As per agreement with company                      |                              |                             |

| <b>Legal Opinion &amp; Valuation Charges:</b>   |   |  |   |
|---|---|--|---|
| 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 Diminishing Musharakah based Products   | At Actual   |  |   |
| Valuation Charges for Diminishing Musharakah based Products   | Upto PKR. 5,000 or at actual payable to Bank panel valuator directly        |  |   |
| Asset Repossession Charges  | At Actual   |  |   |
| <b>6. Free Services</b>   |   |  |   |
| <b>U Islamic Noor Account</b>   |   |  |   |
| 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)  |   |  |   |
| <b>7. DEBIT CARD</b>  |   |  |   |
| <b>For Deposit &amp; Financing Customers:</b>   |   |  |   |
| Mastercard Issuance, Annual/Renewal and Replacement Fee   | PKR. 1,500/- for Classic + FED  |  |   |
| Pay Pak Debit Issuance, Annual/Renewal and Replacement Fee  | <b>Classic</b><br>50K Cash withdrawal<br>PKR.800 +FED per Card              | <b>Classic +</b><br>100K Cash withdrawal<br>PKR.900+FED per Card   | <b>Classic ++</b><br>250K Cash withdrawal<br>PKR.1,000+FED per Card       |
| China Union Pay (UPI) Debit Card Issuance, Annual/Renewal and Replacement Fee   | <b>Classic</b><br>50K Cash withdrawal<br>PKR.1,000+FED per Card             | <b>Classic +</b><br>100K Cash withdrawal<br>PKR.1,150+FED per Card | <b>Classic ++</b><br>250K Cash withdrawal<br>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)   | Free  |  |   |
| Balance Inquiry (MNET Network only)   | PKR. 3.13 (inclusive of FED)  |  |   |
| Balance Inquiry from U Bank ATM (only for U bank Customers)   | Free  |  |   |
| <b>IBFT Charges:</b>  |   |  |   |
| IBFT from U bank ATM & Internet & Mobile Banking (Branch banking accounts)  | <b>Monthly Amount Limit</b>   |  | <b>Charges (PKR)</b>  |
|   | Upto 25,000   |  | 0   |
|   | Above 25,000  |  | 0.1% of transaction amount or PKR. 200 whichever is lower per transaction |
| <b>A- NOTES</b>   |   |  |   |

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| 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.  |

