

U Microfinance Bank Limited

Branch Banking Schedule of Charges

From 01-07-2025 to 31-12-2025

1. LOAN PRODUCTS

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

Loan Processing Fee:

Processing Fee for All Loan Products	All other loans	4.5% of loan amount or PKR 30,000, whichever is lower + FED
Processing Fee for Gold Loan Products upto 3,000,000/-	Gold Loan	3.25% of loan amount or PKR 30,000 whichever is lower + FED
Loan Application Fee*	PKR 1,000 + FED	

*Note: In case of approved application, this fees will be refunded.

Early Loan Settlement Charges:

Product	Criteria	Early Payment Charges
All loan products	Early settlement charges will be applicable on all loan products which are being repaid (complete or partial) before completion of 80% approved loan tenure.	6% on amount prepaid by the customer or PKR 3,000/- (Whichever is higher) + FED.

Legal Opinion & Valuation Charges:

Legal Opinion & property document verification for Housing Loan	Minimum PKR 12,000/- + FED or at actual payable to bank Panel Legal consultant directly
Valuation Charges for Property & Vehicle & Machinery	Minimum PKR 5,000/- + FED or at actual payable to bank panel valuator directly

Collateral Handling and Recovery Charges:

Collateral handling and settlement	PKR 1,000/- + FED / 10 days starting from 3rd day of settlement/maturity of loan. Max. cap of PKR 10,000/-
Collateral auction charges	PKR 3,000/- or 2% of outstanding principal + FED, whichever is higher
Late payment charges	PKR 500/- + FED Installment
Written correspondence / notice to customer	PKR 300/- + FED per instance

Other Charges:

Asset Repossession Charges	At actual
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Bank Guarantees:

BG Issuance Commission	For 100% cash back guarantees: Current/Margin AC: 0.5% per quarter. Savings/TD: 1.0% per quarter. Min. PKR 2,000/- + FED.
Amendment / Renewal Charges	PKR 3,000/- + FED per amendment/renewal plus applicable stamp paper charges at actual
Cancellation charges	PKR 1,000/- + FED

Note:

BG Issuance Commission to be recovered for whole tenor in advance/upfront and realized on quarterly basis.
In case of cancellation, commission of remaining quarters will be refunded (excluding current quarter).

2. REMITTANCES

Online transactions:

Inter Branch Cash Deposit	Free		
Inter Branch Cash Withdrawal	Free		
Inter Branch Account to Account Funds Transfers	Free		
Proceeds Realization Certificate	PKR 300/- + FED		
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)

*RTGS Charges are free as per SBP instructions until further notice.

Payment Order (For Account Holders)

	For Account Holder	For Walking Customer
Issuance of Payment Order (Per Instrument)	PKR. 500/- + FED	PKR. 750/- + FED
Reissuance of Payment Order (Per Instrument)	PKR. 500/- + FED	PKR. 750/- + FED
Cancellation of Payment Order (Per Instrument)	PKR. 500/- + FED	PKR. 750/- + FED
Issuance against cash (Per Instrument)	PKR. 500/- + FED	
Issuance of Payment Order for Asset Loan customer (In favor of Manufacturer and/or Insurance Company)	Free	

Call Deposit Receipt (CDR)

CDR Issuance	Free
CDR Cancellation & Revalidation	PKR 150/- + FED per Instrument

3. CLEARING & COLLECTION

Normal & Inter-city outward clearing charges	PKR. 300/-+FED
Normal clearing inward return charges	PKR. 500/-+FED
Same day outward clearing charges	PKR. 800/- + FED
Normal & Same day outward clearing return charges	PKR. 350/-

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. 3,000/- + FED	PKR. 5,000/- + FED	PKR. 7,000/- + FED
Security Deposit*	Equal to one year of rent as per selected size		
Key Deposit*	PKR. 2,000/- for all sizes		
Breaking Charges	PKR. 4,000/- + FED (flat) per locker + Actual		
Late payment charges	PKR. 300/- + FED per month with grace period of 01 month		

*Note: Key deposit & security deposit Amount will be refundable at the time of surrender of locker.

5. MISCELLANEOUS CHARGES

Cheque Book charges	PKR 25 / per leaf + FED
Customized Cheque Book (special printing for businesses)	PKR 35 / per leaf + FED
Ad-hoc Duplicate Bank Statement Up to Six Months	PKR. 35/-
Issuance of Account /Balance Certificate	PKR. 250/- + FED
Stop Payment Charges	PKR 400 per instruction + FED
Standing Instructions	PKR. 250 + FED (per instruction) + Courier charges (if any)
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
Document Retrieval	PKR. 200/- per document older than 6 months
Account closure charges*	Nil
Fall Below Fee**	PKR 20 + FED per month
Balance confirmation to 3rd parties (audit)	PKR 300 + FED

** Applicable on CA accounts having monthly average less than 5K and SA less than 10K. Exempt for PLS Savings and Asaan account

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 490/- per policy Plan B: PKR 990/- per policy Plan C: PKR 2,990/- per policy

6. DEBIT CARD

For Deposit & loan Customers

MasterCard Debit Card

Issuance , Renewal & Replacement	PKR. 1,500/- per Card + FED		
Pay Pak Debit Card	Classic 50K Cash withdrawal	Classic+ 100K Cash withdrawal	Classic++ 250K Cash withdrawal
Issuance , Renewal & Replacement	PKR.1100/- + FED per Card	PKR.1,200/- + FED per Card	PKR.1,350/- + FED per Card
China Union Pay Debit Card	Classic 50K Cash withdrawal	Classic+ 100K Cash withdrawal	Classic++ 250K Cash withdrawal
Issuance , Renewal & Replacement	PKR. 1,100/- + FED per Card	PKR.1,200/- + FED per Card	PKR.1,350/- + FED per Card

Other Charges

Cash withdrawal (1Link & MNET Network)	PKR. 23.44/- + FED per transaction
Cash withdrawal from U Bank ATM (only for U Bank Customers)	Free
Balance Inquiry (MNET Network only)	PKR. 3.13/- + FED per transaction
Balance Inquiry from U Bank ATM (only for U bank Customers)	Free

IBFT Charges

IBFT from U bank ATM & Internet & Mobile Banking (Branch banking accounts)	Monthly Amount Limit	Charges (PKR)
	Up to 25,000 per month	Free
	Above 25,000 per month	0.1% of transaction amount or PKR 200/- whichever is lower per transaction + FED

7. TERM DEPOSIT EARLY TERMINATION RULE

2% reduction in the booked profit rate.

NOTES

1. In addition to above withholding tax, excise duty, stamp duty, provincial federal tax or any other government tax announced from time

	to time are for client account and will be charged in addition to above rates where applicable.
2.	Account opened and maintained by students, widows and government, semi government (for salary or pension) and U bank staff for salary will be exempt from initial deposit requirement and regular bank service charges.
3.	Legal documentation charges with regards to secured loan shall be recovered at actual from the customers.
4.	Any Charges which are not covered under this schedule shall be recovered separately on case-to-case basis as per the agreement with the customer.
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.	In case of introduction of any new service, for which the bank charges the customer a fee during the tenor of this schedule shall be deemed covered and shall be separately mentioned in next schedule.
9.	Please note that FED/provincial Sales Tax is applicable on all SOC services Income except mark-up income.