



PKR 1,000 / 10 days starting from 3rd day of settlement/maturity

0.25% of the auction value or PKR 3,000 whichever is higher

of financing. Max. cap of PKR 10,000/-

U Microfinance Bank Limited – Islamic Banking

Branch Banking Schedule of Charges

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

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 Charit	.y:
Dua acceius Fac fau Cald Daolead / Cadhhael	

Processing Fee for Gold Backed / Cashback Securities financing products	3.25% of financing amount or PKR. 30,000, whichever is lower
Processing Fee for all other financing Products	4.5% of financing amount or PKR. 30,000, whichever is lower
Processing Fee for all Solar and Tawfeeq financing Products	3.5% of financing amount or PKR. 30,000, whichever is lower
Charity in case of late payment in Murabaha Based Products*	PKR. 100/-per instance
Charity in case of late payment in Diminishing Musharakah (DM) Based Products*	PKR. 500/-per instance
Charity in case of late payment in Salam Based Products*	Nill
Profit to be charged on Partial Early Purchase / Buy-Out of Musharakah Units.	1 st Year - Upto 5% of the total partial amount 2 nd Year - Upto 4% of the total partial amount 3 rd Year and onwards – Upto 3% of the total partial amount.

Processing Fee is applicable for all Fresh and Repeat financing.

*FED not applicable on charity amount

Collateral Auction charges

Collateral handling after settlement

2. REMITTANCE RELATED CHARGES

Proceeds Realiz	ation Certificate	PKR 300/-			
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) PKR. 330 (12:00 pm to 2:00 pm) PKR. 550 (2:00 pm to 3:30 pm)		





Payment Order (For Account Holders): Issuance, Reissuance & Cancellation of Payment Order PKR. 500 per Instrument.	RTGS Charges (Monday to Friday)		. 100,000/- to PKR. ,999/-	PKR. 30 (9:00 am	to 3:30pm)	
Payment Order Issuance of Payment Order against cash Payment Order (For Walk- In Customer): Issuance, Reissuance & Cancellation of Payment Order Call Deposit Receipt (CDR): Call Deposit Receipt Issuance Call Deposit Receipt Issuance Call Deposit Receipt Cancelation & Revalidation 3. CLEARING & COLLECTION Local clearing charges Normal Clearing Inward Return Charges Inter-City Clearing Inter-City Clearing charges PKR 300/- Same day Outward Clearing charges PKR 300/- Same Day Clearing Return Charges Normal outward clearing Charges PKR 350/- DBC: Outward bill for collection (Realization) PKR 250 + DD Charges of drawee branch OBC Cheque return charges PKR 300/- PKR 3,000/ PKR 5,000/ PKR 5,000/ PKR 7,000/ Security Deposit Equal to one year of rent as per selected size Key Deposit PKR 3,000/- For all sizes PKR 3,000/- Fo	Payment Order (For Account Holders):					
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	Cheque Book Charges					
Customized Cheque Book Charges PKR. 35 per leaf	Customized Cheque Book Charges					
Ad hoc Account Statement PKR. 35 (inclusive of FED)						





Balance confirmation to 3rd parties (audit)	PKR 300/-			
Issuance of Account /balance Certificate	PKR 300/- PKR. 250/-			
Stop Payment Charges	PKR. 250/- PKR. 400 per instruction & PKR. 500 for series			
Standing Instructions				
	PKR. 250 (per instruction) + Courier charges (if any) PKR 20 per month			
Account Maintenance Fee*		I if the customer main	tains a minimum	
(Applicable on Saving and Current Account holders)	(Fee shall be waived if the customer maintains a minimum monthly average balance (MAB) of PKR 5,000.			
Hold mail	PKR. 250/-	idirec (Wirth) of FRR 5,		
Photocopy of Paid Cheque	PKR. 200/-			
A/C Closure Charges	Nill			
*Exempt for Asaan and Regular Saving	1			
Legal Opinion & Valuation Charges:				
	U LA			
Legal Opinion and property documentation	XX. 51/5/20			
verification for Makaan Asaan Diminishing		actual payable for Ba	nk Panel legal	
Musharakah based Products (other variants	consultant directly			
i.e NPHS & KPP)				
Documentation Charges for Diminishing	At Actual	44		
Musharakah based Products	At Actual	X)		
Valuation Charges for Diminishing Upto PKR. 5,000 or at actual payable to Bank panel valuator				
Musharakah based Products				
Asset Repossession Charges				
6. Free Services				
U Islamic Noor Account	and a solution to	/ *		
The following value-added free services w	ill be available to cust	omers who maintain a	Monthly Average	
Balance (MAB) of PKR. 10,000/- & above:	XXX	XXX	1	
Free First Debit Cord (Pay Pok)	X			
Free First Debit Card (Pay Pak) Free Pay Orders	AAT	7		
50% waivers on Small Locker Annual Fee (danands an availabilit	W X)		
	depends on availabilit	у)		
7. DEBIT CARD				
For Deposit & Financing Customers:		_		
Mastercard Issuance, Annual/Renewal and	PKR. 1,500/- for Clas	ssic + FED		
Replacement Fee				
Pay Pak Debit Issuance, Annual/Renewal	Classic	Classic +*	Classic ++*	
d Replacement Fee	50K Cash withdrawal	100K Cash withdrawal	250K Cash withdrawal	
	PKR.1,100 per Card	PKR.1,200 per Card	PKR.1,350 per Card	
no Union Doy (UDI) Dobit Cond Issues	Classic	Classic +*	Classic ++*	
China Union Pay (UPI) Debit Card Issuance,	50K Cash withdrawal	100K Cash withdrawal	250K Cash withdrawal	
Annual/Renewal and Replacement Fee	PKR.1,100 per Card	PKR.1,200 per Card	PKR.1,350 per Card	
*Card variants will be introduced soon				
DKR 23 44 (inclusive of EED)				
Cash withdrawal (1Link & MNET Network)	Effective from 1st August PKR. 35 (inclusive of FED)			
Cash withdrawal from U Bank ATM (only for		•	•	
U Bank Customers)	Free			



Balance Inquiry (MNET Network only)

to bank agreement with evaluator.

per agreement with the customer.

amount to customer account at actual.



Free				
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			
Mailing /Courier Charges as per customer PKR. 200/-				
nt Retrieval PKR. 200 per document older than 6 months				
Institutional Salary Disbursement As per agreement with company				
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.				
	Monthly Amount Limit Upto 25,000 Above 25,000 PKR. 200/- PKR. 200 per document of the federal and provincial governets from time-to-time basis oned services which are not be igovernment, students, and wharges. In grates which may change from the federal and provincial government, students, and wharges. In grates which may change from the federal and provincial government, students, and wharges.			

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

Collateral Auction charges will be deducted from sale proceeds of collateral before transferring remaining

Any charges which are not covered under this schedule shall be recovered separately on case-to-case basis as

PKR. 3.13 (inclusive of FED)

Effective from 1st August PKR. 4.67 (inclusive of FED)