

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 Charity:

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*	Nil
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.
Collateral handling after settlement	PKR 1,000 / 10 days starting from 3rd day of settlement/maturity of financing. Max. cap of PKR 10,000/-
Collateral Auction charges	0.25% of the auction value or PKR 3,000 whichever is higher
Processing Fee is applicable for all Fresh and Repeat financing.	

*FED not applicable on charity amount

2. REMITTANCE RELATED CHARGES

Proceeds Realization 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)

	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. 500 per Instrument.	
Issuance of Payment Order against cash		PKR. 500 per Instrument.	
Payment Order (For Walk- In Customer):			
Issuance, Reissuance & Cancellation of Payment Order		PKR. 750 per Instrument	
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	
Normal Clearing Inward Return Charges		PKR 500/-	
Inter-City clearing		PKR. 250/-	
Inter-city Outward Clearing charges		PKR 300/-	
Same day Outward clearing charges		PKR 800/-	
Same Day Clearing Return Charges		PKR. 300/-	
Normal outward clearing charges		300/-	
Normal & Same day outward clearing return charges		PKR 350/-	
OBC:			
Outward bill for collection (Realization)		PKR. 250 + DD Charges of drawee branch	
OBC Cheque return charges		PKR. 200 per instrument	
4. LOCKERS			
Locker security deposit, Key deposit & locker rent to be recovered in advance at the commencement of the period			
Annual Rent	Small PKR. 3,000/	Medium PKR. 5,000/	Large 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.			
5. ACCOUNT RELATED CHARGES			
Cheque Book Charges	PKR. 25 per leaf		
Customized Cheque Book Charges	PKR. 35 per leaf		
Ad hoc Account Statement	PKR. 35 (inclusive of FED)		

Balance confirmation to 3rd parties (audit)	PKR 300/-
Issuance of Account /balance Certificate	PKR. 250/-
Stop Payment Charges	PKR. 400 per instruction & PKR. 500 for series
Standing Instructions	PKR. 250 (per instruction) + Courier charges (if any)
Account Maintenance Fee* (Applicable on Saving and Current Account holders)	PKR 20 per month (Fee shall be waived if the customer maintains a minimum monthly average balance (MAB) of PKR 5,000.
Hold mail	PKR. 250/-
Photocopy of Paid Cheque	PKR. 200/-
A/C Closure Charges	Nil

*Exempt for Asaan and Regular Saving

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 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

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	PKR. 1,500/- for Classic + FED		
Pay Pak Debit Issuance, Annual/Renewal and Replacement Fee	Classic 50K Cash withdrawal PKR.1,100 per Card	Classic +* 100K Cash withdrawal PKR.1,200 per Card	Classic ++* 250K Cash withdrawal PKR.1,350 per Card
China Union Pay (UPI) Debit Card Issuance, Annual/Renewal and Replacement Fee	Classic 50K Cash withdrawal PKR.1,100 per Card	Classic +* 100K Cash withdrawal PKR.1,200 per Card	Classic ++* 250K Cash withdrawal PKR.1,350 per Card

*Card variants will be introduced soon

Cash withdrawal (1Link & MNET Network)	PKR. 23.44 (inclusive of FED) Effective from 1 st August PKR. 35 (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) Effective from 1 st August PKR. 4.67 (inclusive of FED)	
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)
	Upto 25,000	0
	Above 25,000	0.1% of transaction amount or PKR. 200 whichever is lower per transaction
8. MISCELLANEOUS CHARGES		
Mailing /Courier Charges as per customer request	PKR. 200/-	
Document Retrieval	PKR. 200 per document older than 6 months	
Institutional Salary Disbursement	As per agreement with company	
A- NOTES		
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.		