

U Microfinance Bank Limited – Islamic Banking

Branch Banking Schedule of Charges

From 01-07-2026 to 31-12-2026

1. FINANCING PRODUCTS

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

Financing Products charges & Charity:

Application Services Fee for Gold Products (approved customers)	- Up to 250K Amount = PKR 2,000 + FED 250k to 750K Amount = PKR 4,000 + FED 750K – 1M Amount = PKR 6,000 + FED 1M – 3M Amount = PKR 7,500 + FED 3M – 5M Amount = PKR 9,000 + FED
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
Collateral handling after settlement	PKR 1,000 / 10 days starting from 3rd day of settlement/maturity of financing. Max. cap of PKR 10,000/+FED
Collateral Auction charges	PKR 5,000+FED

*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 300/-	
Inter-City clearing		PKR. 300/-	
Inter-city Outward Clearing charges		PKR 300/-	
Same day Outward clearing charges		PKR 300/-	
Same Day Clearing Return Charges		PKR. 300/-	
Normal outward clearing charges		PKR 300/-	
Normal & Same day outward 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			
Locker security deposit, Key deposit & locker rent to be recovered in advance at the commencement of the period			
Annual Rent	Small	Medium	Large
	PKR. 2,500/-	PKR.4,500/-	PKR. 6,500/-
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 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	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:		
Pay Pak Debit Issuance, Annual/Renewal and Replacement Fee	PKR.1,100 per Card	
China Union Pay (UPI) Debit Card Issuance, Annual/Renewal and Replacement Fee	PKR.1,100 per Card	
Cash withdrawal (1Link & MNET Network)	PKR. 35 (inclusive of FED)	
Cash withdrawal from U Bank ATM (only for U Bank Customers)	Free	
Balance Inquiry (MNET Network only)	PKR. 4.67 (inclusive of FED)	
Balance Inquiry from U Bank ATM (only for U bank Customers)	Free	
SMS Alerts	PKR.600 per annum (free for financing customers)	
Receipt Printing Charges (OFF-US Transactions)	PKR.4.67 (inclusive of FED)	
IBFT Charges:		
IBFT from Ubank ATM & Internet & Mobile Banking (Branch banking accounts)	Monthly Amount Limit	Charges (PKR)
	Upto 25,000	free
	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

8. TERM DEPOSIT - EARLY TERMINATION RULE

Last completed tenure (in case of early termination in the 1st month then Profit rate of regular Saving Account will be applied).

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.
- 1-Link Charges to be obtained as per actual
- Debit card charges, Cheque book charges & account maintenance fee is waived for staff account.