

FINCA MICROFINANCE BANK LIMITED				
BRANCHLESS BANKING-SCHEDULE OF CHARGES				
01 April 2025 till 30 June 2025				
S. No	Description	Charges		
1	CUSTOMER ACCOUNTS			
	FINCA Pay Account Opening Fee	Free		
2	WALLET DEBIT CARD			
	Pay Pak Classic Debit Card-Issuance Fee	Rs. 1000/-		
	PayPak Classic Debit Card Renewal Fee	Rs. 1000/- per Annum		
	PayPak Classic Debit Card Replacement Fee	Rs. 1000/-		
	PayPak Gold Debit Card Issuance Fee	Rs. 1200/-		
	PayPak Gold Debit Card Renewal Fee	Rs. 1200/- per Annum		
	PayPak Gold Debit Card Replacement Fee	Rs. 1200/-		
	Withdrawal (FINCA Customer – 1Link)	Rs 23.44 per transaction		
	Withdrawal (FINCA Customer – FINCA ATM)	Free		
	Balance Inquiry (FINCA Customer – 1 Link)	Rs 3.13		
	Balance Inquiry (FINCA Customer – FINCA ATM)	Free		
	Mini Statement Charges (FINCA Customer – 1 Link)	Actual (as charged by Other Banks)		
	Mini Statement Charges (FINCA Customer – FINCA ATM)	Free		
	Fund Transfer (within FINCA Bank)	Free		
	Inter Bank Fund Transfer -IBFT (FINCA to Other Bank Customer)	0.1% (of the transaction amount) or Rs. 200 per transaction(Inclusive of FED), whichever is lower, above a monthly threshold of Rs. 25,000.		
3	MONEY TRANSFER			
	Fund Transfer-within FINCA Bank	Free		
	Inter Bank Fund Transfer -IBFT (FINCA to Other Bank Customer)	0.1% (of the transaction amount) or Rs.200 per transaction (Inclusive of FED), whichever is lower, above a monthly threshold of Rs.25,000.		
	Cash In/ Deposit in Mobile Wallet through FINCA Branch	Free		
	Cash Out/ Withdrawal from Mobile Wallet through FINCA Branch	Free		
		+WHT as per prevailing Tax rates		
	Cash In/Deposits in Wallet-UBL OMNI/Easypaisa agent	Free		
	Cash Out/Withdrawal from Wallet-UBL OMNI agent	Upto 1.7% of withdrawal amount		
		+WHT as per prevailing Tax rates		
	Funds Transfer – Mobile Wallet to CNIC (JazzCash Agent)	Rs 0 – 1,000	Upto Rs. 39.70	
		Rs 1,001 – 2,500	Upto Rs. 80.20	
		Rs 2,501 – 4,000	Upto Rs. 119.80	
		Rs. 4,001 – 6,000	Upto Rs. 160.30	
		Rs. 6,001 – 8,000	Upto Rs. 200.00	
		Rs 8,001 – 10,000	Upto Rs. 239.70	
		Rs 10,001 – 13,000	Upto Rs. 280.20	
		Rs 13,001 – 15,000	Upto Rs. 310.30	
		Rs. 15,001 - 20,000	Upto Rs. 379.30	
		Rs. 20,001 - 25,000	Upto Rs. 439.70	
	Life Insurance Premium	Upto Rs. 344.83 (Coverage of Rs, 100,000)		
		Upto Rs. 724.14 (Coverage of Rs. 200,000)		
4	OTHER FINANCIAL TRANSACTIONS			
	Top-Ups	Free		
	Utility Bills Payment	Free		
	Demand for Money-From Mobile Wallet User	Free		
	Retail Payment to any Mobile Wallet Merchant	Free		
	Online Payment to any Mobile Wallet Merchant (in-app or website)	Free		
5	CLEARING			
	Cheque Return Charges-Inward Clearing	Rs. 500/- Per Instrument		
	Cheque Return Charges-Outward Clearing	Rs. 500/- Per Instrument		
	Same Day Clearing	Rs. 750/- Per Instrument		
	Same Day Clearing Return	Rs.1,000/-Per Instrument		
6	OBC COLLECTION			
	Clean Collection (Cheques)	Rs. 1,250/-Postage (Plus Other Bank Charges). 500/- Per Instrument		
	OBC Return	Rs.1,250/-Per Instrument		
7	MISCELLANEOUS			
	Mobile SMS – Non-Transactional	Rs. 25/- per month		
	Important Notes / Exceptions			
	1. Staff is exempted from all charges except the actual which the bank has to reimburse to a third party and where otherwise mentioned in specific section of Schedule of Charges.			
	2. The bank's management has rights to levy additional fees/charges to the customers for non-standard or specialized services as & when required.			
	3. The charges mentioned above are exclusive of tax except IBFT; all types of government levies from time to time including excise duties, sales taxes, zakat, etc. on customers’ account will be deducted in addition to these charges. However, excise duties, sales taxes, zakat, etc. will not be reversed in any case.			
	4. Branchless Banking account limits are applicable as per prevailing regulations.			
	5. (Federal Excise Duty (FED) and all other applicable Government levies on any specified services will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)			