

# Schedule of Bank Charges

## January to June-2021

### LOAN PRODUCTS

#### ■ Mark-Up

Nominal Mark-Up	3.83%/month-46%/ Year- Advans Tijaarat Plus 4.00%/month-48%/ Year- Advans Tijaarat 4.08%/month-49%/ Year- Advans Tijaarat Minus
Nominal Mark-Up	2.33%/month-28%/ Year- Advans Sona Sarmaya 2.33%/month-28%/ Year- Advans Sona Sarmaya Bullet
Mark-Up type	Declining
Mark-Up type	Flat for Advans Sona Sarmaya Bullet
Mark-Up-Authorized discount	No

#### ■ Processing Fees (incl SRB tax)

Advans Tijaarat Advans Tijaarat Plus Advans Tijaarat Minus Advans Sona Sarmaya Advans Sona Sarmaya Bullet	3.5% of Principal with minimum amount of Rs.3900
Rollover Fee	1% of Principal with minimum amount of Rs.1000 Plus gold value difference (if any)

#### ■ Credit Cover Premium (upon disbursement)

Insurance Plan Type	Loan Term (Number of Months)	Single premium as % of loan amount
A	6 to 12 months	Free
B	13 to 24 months	Free

#### ■ Penalties – All loans

Early Repayment –penalty	100% of principal + 50% of remaining interest to be paid
Past dues – penalty	All products except gold – Equal to total overdue (principal + interest) multiplied by 0.5%, applied on a daily basis Gold products : Equal to total overdue (principal + interest) multiplied by 0.2%, applied on a daily basis
Gold Auction- Fee	Public notice fees at actual price

### DEPOSIT PRODUCTS

#### ■ General Pricing

<b>Minimum opening deposit</b>	
Advans Sahulat Current Account	No minimum opening balance
Advans Asaan Current Account	Rs. 100
Advans Micro Savings Account	No minimum opening balance
Advans Nafabakhsh	Rs. 500
Advans Behtar Kal	Rs. 500
Advans Behtar Mustaqbil	Rs. 5000
Advans Aitamad Term Deposit	Rs. 5000
Other deposit accounts	No minimum opening balance
<b>Closing fee</b>	
Closing fee	Free*
<b>*Early closure fee for Term deposits</b>	
Advans Behtar Kal	Difference between Saving Plan and Saving Account interest as of last interest paid.
Advans Behtar Mustaqbil	50% of accrued interest amount will be charged as penalty
Advans Aitamad Term Deposit	50% of accrued interest unpaid + 50% of interest paid
<b>Minimum Balance</b>	
Advans Sahulat Current Account	No minimum balance
Advans Asaan Current Account	No minimum balance
Advans Micro Savings Account	No minimum balance
Advans Nafabakhsh	No minimum balance
Advans Behtar Kal	Rs. 500
Advans Behtar Mustaqbil	Rs. 5000
Advans Aitamad Term Deposit	Rs. 5000
<b>Maintenance fee</b>	
Maintenance fee on dormant account	Free
<b>Account statement</b>	
Issuance of balance certificate to 3rd parties	Rs. 100 per request
<b>Account ID Card re-issuance</b>	
Account ID Card re-issuance	Rs. 50 per card

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## ■ Cheque

### Cheque book

50 leaflets	Rs 360 per cheque book
25 leaflets	Rs 180 per cheque book

### Clearing

Outward clearing	Free
Inward clearing	Free
Penalty for bad cheque endorsed- Out ward Clearing	Free
Penalty for bad cheque Inward Clearing	Rs. 300 per instrument

### Miscellaneous

Stop payment Charges on cheque	Rs. 200 per request
Stop payment Charges on a series of cheque	Rs. 300 per request
Copy of paid cheque	Rs. 200 per request

## ■ Transfers

Account to Account (same client)	Free
Account to another Advans Account	Free
Account to another Advans Account (between 2 different Advans clients)	Free
Deposit by a third party	Free
Standing Order issued (in-house)	Free

### Important Notes:

- Federal Excise Duty (FED)/Sindh Revenue Board/Zakat/ any other taxes levied by the Government will be deductible as per the rates advised by Federal Board of Revenue (FBR)
- Bank management reserves the right to recover additional charges on those accounts which involves any additional/ usual work
- Bank Management reserves the right to change mark-up rates at any time
- Bank management reserves the right to waive any or all charges

BY ORDER OF MANAGEMENT  
ADVANS PAKISTAN MICROFINANCE BANK LIMITED  
Effective date 1<sup>st</sup> January, 2021

CEO

For  
