

TAMEER MICROFINANCE BANK LIMITED

SCHEDULE OF CHARGES FOR THE PERIOD AUGUST TO DECEMBER 2009

DESCRIPTIONS	CHARGES
<u>LOAN PRODUCTS</u>	
<u>1. EMI BASED PRODUCTS</u>	
Karobar	
a. Rate	16% to 25% (Flat), Rates depend upon loan amount, product type & tenure
b. Tenure	3 - 24 Months
c. Processing Fee	For amounts LESS THAN Rs. 30,000/-, Rs. 550/- or 2.25% of the loan amount (whichever is higher), Plus Reimbursable Charges and FED. For amounts MORE THAN Rs. 30,000/-, Rs. 700/- or 2.25% of the loan amount (whichever is higher), Plus Reimbursable Charges and FED.
d. Late Payment Penalties	Rs. 50/- Per Day .
e. Pre payment Charges	5% of the outstanding principal amount.
Home Loan	
a. Rate	21% (Flat)
b. Tenure	1Year up to 36 months
c. Processing Fee	Rs. 600/- or 2% of the loan amount (whichever is higher), Plus Reimbursable Charges and FED.
d. Late Payment Penalties	Rs. 50/- Per Day .
e. Pre payment Charges	5% of the outstanding principal amount.
Worker Loan	
a. Rate	16% to 22% (Flat), Rates depend upon loan amount, product type & tenure
b. Tenure	1Year up to 60 months
c. Processing Fee	Rs. 600/- or 2% of the loan amount (whichever is higher), Plus Reimbursable Charges and FED.
d. Late Payment Penalties	Rs. 50/- Per Day .
e. Pre payment Charges	5% of the outstanding principal amount.
Motorbike Loan	
a. Rate	22% (Flat)
b. Tenure	1Year up to 24 months
c. Processing Fee	Rs. 500/- or 2.25% of the loan amount (whichever is higher), Plus Reimbursable Charges and FED.
d. Late Payment Penalties	Rs. 50/- Per Day .
e. Pre payment Charges	5% of the outstanding principal amount.
<u>2. GROUP LOANS</u>	
a. Rate	Up to 25% (Flat)
b. Tenure	12 Months
c. Processing Fee	Rs. 450/- or 2.5% of the principal amount (whichever is higher), Plus Reimbursable Charges and FED.
d. Late Payment Penalties	Rs. 50/- Per Day.
e. Pre payment Charges	5% of the outstanding principal amount.
<u>3. EMERGENCY LOANS</u>	
a. Rate	
1. Bullet Type:	IRR up to 30%
2. EMI Based:	20% (Flat)
b. Tenure	3 to 12 Months
c. Processing Fee	Rs. 600/- or 1.75% of the Loan amount (whichever is higher)
d. Late Payment Penalties	Rs. 50/- Per Day.
e. Pre-payment charges	Not Applicable

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<u>TYPE OF ACCOUNT</u>	
Current Account Opening (Non-Clearing)	No fee with a minimum balance of Rs. 100/-
PLS Account Opening (Non-Clearing)	No fee with a minimum balance of Rs. 100/-
PLS Account (Non-Clearing)	for profit calculation Minimum Balance Rs.5,000/-
Current Checking Account (Average Balance)	Rs. 1,000/-
PLS Checking Account (Average Balance)	Rs. 5,000/- (for profit calculation Minimum balance Rs.5,000/-)
Low Balance Charges on Saving Checking Accounts	Rs. 50/- Plus FED Per Month.
<u>CLEARING</u>	
Cheque Return Charges - Inward Clearing	Rs. 200/- Plus FED per instrument.
Cheque Return Charges - Outward Clearing	Rs. 100/- Plus FED per instrument.
Intercity Clearing	Rs. 200/- Plus FED per instrument (plus other bank charges).
Intercity Clearing Return Charges	Rs. 200/- Plus FED per instrument (plus other bank charges).
Same Day Clearing	Rs. 300/- Plus FED per instrument (plus other bank charges).
Same Day Clearing Return	Rs. 200/- Plus FED per instrument (plus other bank charges).
<u>OBC COLLECTION</u>	
Clean Collections (Cheques)	Rs. 250/- Plus FED, postage and Actual DD Charges charged by the drawee bank
OBC Return	Rs. 250/- Plus FED.
<u>OUTWARD REMITTANCE</u>	
<i>Pay Order</i>	
Issuance of Payment Order	
For Account Holder	Rs. 50/- Flat Plus FED.
For Non-Account Holder	Rs. 200/- Flat Plus FED.
Pay Order Cancellation Charges	
For Account Holder	Rs. 50/- Plus FED.
For Non-Account Holder	Rs. 200/- Plus FED.
Duplicate Payment Order Issuance	
For Account Holder	Rs. 100/- Plus FED.
For Non-Account Holder	Rs. 300/- Plus FED.
<u>ONLINE BANKING CHARGES</u>	
Cash Deposit/Withdrawal (Inter Branch Within City)	Rs. 25/- Plus FED (Loan / other product's repayments exempted)
Cash Deposit (intercity)	Rs. 50/- Plus FED (Loan / other product's repayments exempted)
Cash Withdrawals (Intercity)	Rs. 50/- Plus FED (Loan / other product's repayments exempted)
Fund Transfer b/w Own Branches (intercity)	Rs. 50/- Plus FED
IBFT Charges (Per Counter Transaction)	Rs. 300/- Plus FED
<u>ATM CHARGES</u>	
Use of ATM at Bank machine	Free
ATM Issuance Fee	Rs. 150/- Plus FED per Card.
ATM Card Replacement Charges	Rs. 150/- Plus FED per Card.
ATM Card Issuance fee for Group Loans	Free (First time issuance)
ATM Card Replacement fee for Group Loans	Rs. 100/- Plus FED.
Withdrawal (TMFB Customer - 1 Link/M-Net Switch)	Rs. 15/- Plus FED Per Transaction (Charged by other banks)
Withdrawal (TMFB Customer - TMFB ATM)	Free
Balance inquiry (TMFB Customer - 1 Link Switch)	Free
Balance inquiry (TMFB Customer - M-Net Switch)	Rs. 5/- Plus FED Per transaction (Charged by other banks)
Balance inquiry (TMFB Customer - TMFB ATM)	Free

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DESCRIPTIONS

CHARGES

MISCELLANEOUS

Stop Payment Charges	Rs. 50/- Plus FED per request
Stop Payment of cheque book list	Rs. 200/- Plus FED per request
Account closure charges	Rs. 100/- Plus FED.
Certificate Issuance Charges	Free
Statement of Account	Rs. 50/- Plus FED per statement
Duplicate Statement of Account / Advice Charges	Rs. 50/- Plus FED per statement
Corporate Salary Disbursement	Rs. 50/- Plus FED from Host Account per account per month where salary / pension is disbursed
Copy of paid cheque (less than 6 months)	Rs. 100/- Plus FED.
Copy of paid cheque (up to 1 year)	Rs. 200/- Plus FED.
Copy of paid cheque (above 1 year & up to 5 year)	Rs. 200/- Plus FED.
Mailing charges (Postage, Courier & Fax)	Actual Plus FED, Min Rs. 50/- Plus FED.
Confirmation of Balance to 3rd Party (Auditors)	N/A

CHEQUE BOOK CHARGES

25 Leaves	Rs. 125/- Plus FED.
50 Leaves	Rs. 250/- Plus FED.
100 Leaves, only for Current Accounts	Rs. 500/- Plus FED.

NON-CLEARING A/C CHEQUE BOOK CHARGES

05 Leaves (To be used only for PDCs)	Rs. 10/- Plus FED.
25 Leaves	Rs. 50/- Plus FED.

NOTE:

- Administrative A/c & Repayment Deposits will be exempted from on-line / inter-branch charges
- Excise duty, stamp duty, FED, WHT, Zakat & taxes, if any introduced from time to time, will be recovered as per Regulation from Account Holder.
- This tariff is valid at all branches in Pakistan for five months with effect from 01 August 2009
- Bank Management reserves the right to waive/alter any, partial or all charges
- All exceptions to the above charges will be as per arrangement with Customer and as approved by the Management
- Correspondent Bank Charges, if any will be levied / recovered at actual or as per arrangement with customer.
- Pay Order Charges, Statement of Account are Free of charge for Employees
- This Schedule of charges covers Branch-banking, for branch-less banking separate schedule of charges will be submitted.