

Schedule of Charges

(Excluding FED/Sales Tax)

From 1st January to 30th June 2026

Halán Microfinance Bank Limited

Loan Products

Interest Rates	
Halán Tijarat	55.00%
Halán Khatoon Tijarat	54.00%
Halán Tijarat Plus	53.00%
Halán Microenterprise Loan	53.00
Sona Sarmaya-EMI	45.00%
Sona Sarmaya-Bullet	42.00%
Halán Salary Finance	40.00%
Halán Pension Finance	40.00%
Hanam Group Loan	55.00%
Halán Livestock Finance-EMI	54.00%
Halán Livestock Finance Plus-EMI	54.00%
Halán Livestock Finance Secured-EMI	46.50%

Product	Processing Fee
Halán Tijarat	3%
Halán Khatoon Tijarat	3%
Halán Tijarat Plus	3%
Halán Microenterprise Loan	3%
Sona Sarmaya-EMI	3%
Sona Sarmaya-Bullet	3%
Halán Salary Finance	4%
Halán Pension Finance	4%
Hanam Group Loan	3%
Halán Livestock Finance-EMI	3.25 %
Halán Livestock Finance Plus-EMI	3.25 %
Halán Livestock Finance Secured-EMI	5%

Loan early payment Penalty	5% of outstanding principal Balance
Late Payment Charges	Equal to total overdue (principal + interest) multiplied by 0.2 %, applied on daily basis

Deposit Products

Initial Balance	
Halal Sahulat Current Account	No initial balance
Halal Asaan Current Account	Rs. 100
Halal Asaan Saving Account	Rs. 100
Halal Nafabakhsh	Rs. 100
Halal Khatoon Saving Account	Rs. 100
Halal Behtar Mustaqbil	Rs. 5,000
Halal Aitamad Term Deposit	Rs. 5,000
Halal Current Borrower Account	No initial balance

Account Closing Fee	
Closing Fee (other than Asaan Account)	PKR up to 100/-
*Early closure fee for Term deposits	
Halal Behtar Mustaqbil & Halal Aitamad Term Deposit	In case of early closure Standard Saving Account Product rates will be applied Difference amount will be deducted as penalty

Minimum Account Maintenance Balance	
Halal Sahulat Current Account	No minimum balance
Halal Asaan Current Account	No minimum balance
Halal Asaan Savings Account	No minimum balance
Halal Nafabakhsh	No minimum balance
Halal Khatoon Saving Account	No minimum balance
Halal Behtar Mustaqbil Term Deposit	Rs. 5,000
Halal Aitamad Term Deposit	Rs. 5,000

Account Maintenance	
Maintenance fee on dormant account	No Charges
Account statement	No Charges
Issuance of balance certificate to 3rd parties	Rs. 100 per request
Transaction SMS Fee	No Charges

Cheque book	
25 leaflets	Rs. 500 per Cheque book
25 Leaf for Women Depositor	(First Chequebook 25 Leaves No Charges for women depositor)
50 leaflets	Rs. 1000 per Cheque book
Counter Cheque	Rs. 50 per leaf
PDC Cheque Book	Rs. 100 per book

Pay Order	
Issuance of Pay Order	*Rs. 250 per instrument *Issuance for payment of educational fee/dues in favor of educational institutions, HEC/Board,etc. will be 0.50% of fee/dues or Rs. 50 per instrument (whichever is less)
Cancellation of Pay Order	Rs. 150 per instrument
Issuance of Duplicate Pay Order	Rs. 150 per instrument

ATM Charges	
Card Issuance Fee	PKR 1,400 + Tax
Card Replacement Fee	PKR 1,400 + Tax
Card Annual Renewal Fee	PKR 1,400 + Tax
Balance Inquiry	PKR 4.65 (inclusive of Tax)
Cash Withdrawal Charges (Other ATMs)	PKR 35 (inclusive of Tax)
Receipt Charges	PKR 4.65 (inclusive of Tax)

Clearing	
Outward Clearing	No Charges
Inward Clearing	No Charges
Same day Clearing Outward Collection	Rs 500
Penalty for bad Cheque endorsed- Outward Clearing	No Charges
Penalty for bad Cheque Inward Clearing	Rs. 400 per instrument
Miscellaneous	
Stop payment Charges on Cheque	Rs. 200 per request
Stop payment Charges on a series of Cheque	Rs. 500 per request
Copy of paid Cheque	Rs. 200 per request

Transfers	
Account to Account (same client)	No Charges
Account to another Halan Account	No Charges
Account to another Halan Account (between 2 different Halan Clients)	No Charges
Deposit by a third party	No Charges
Standing Order issued (in-house)	No Charges

Important Note:

- These charges are subject to change on half yearly basis.
- Bank Management reserves the right to change mark-up rates at any time
- All charges are exclusive of applicable government levies, including FED, provincial sales tax on services, and any other taxes. Federal Excise Duty (FED)/Revenue Board/Zakat/ any other taxes levied by the Government will be deductible as per the rates advised by Federal Board of Revenue (FBR)
- In addition to the above, all applicable Government levies will also be recovered
- Bank management reserves the right to recover additional charges on those accounts which involves any additional/ usual work
- Calculation is based on 365 days of Calendar year with actual number of days
- Bank management reserves the right to waive any or all charges

Issued by

Halal Microfinance Bank Limited