

PAK OMAN MICROFINANCE BANK LIMITED

SCHEDULE OF CHARGES
FROM 01-01-2015 TO 30-06-2015

1. Loan Products

Markup Rate:

New Micro Business Loan	20% FLAT
Micro Business Loan	20% FLAT
Micro Agri Loan	20% FLAT
Live Stock Loan	20% FLAT
Live Stock Loan-Dairy Qarza	20% FLAT
Micro Enterprises Loan	20% FLAT
Bara Karobar Loan	20% - 21.8% FLAT

*** Based on the tenure of the loan.*

Loan Processing Fee:

For Secured Loan	3% of Loan Amount
For Unsecured Loan	3% of Loan Amount

2. Deposit Products

Issuance of Certificate of Deposit	FREE
Duplicate Certificate of Deposit	FREE
Statement of Account Up to Six Month	FREE

3. Notes

- FED, provincial sales tax and other charges as levied by the Government time to time are to be recovered from the customer in addition to the charges as specified above.
- Account maintained by Government, Semi Government, Students, and Widows for pension and Pak Oman staff for salary will be exempt from bank charges.
- Legal documentation charges with regards to secured loan shall be recovered at actual from the customers.
- Withholding Tax is subject to the prevailing rates which may change from time to time.
- POMFB's Management holds the right to waive /amend any changes in SOCs without any prior notice.

PAK OMAN MICROFINANCE BANK LIMITED

SCHEDULE OF CHARGES
FROM 01-07-2015 TO 31-12-2015

1. Loan Products

Markup Rate:

New Micro Business Loan	20% FLAT
Micro Business Loan	20% FLAT
Micro Agri Loan	20% FLAT
Live Stock Loan	20% FLAT
Live Stock Loan-Dairy Qarza	20% FLAT
Micro Enterprises Loan	20% FLAT
Bara Karobar Loan	20% - 21.8% FLAT

*** Based on the tenure of the loan.*

Loan Processing Fee:

For Secured Loan	3% of Loan Amount
For Unsecured Loan	3% of Loan Amount

2. Deposit Products

Issuance of Certificate of Deposit	FREE
Duplicate Certificate of Deposit	FREE
Statement of Account Up to Six Month	FREE

3. Notes

- FED, provincial sales tax and other charges as levied by the Government time to time are to be recovered from the customer in addition to the charges as specified above.
- Account maintained by Government, Semi Government, Students, and Widows for pension and Pak Oman staff for salary will be exempt from bank charges.
- Legal documentation charges with regards to secured loan shall be recovered at actual from the customers.
- Withholding Tax is subject to the prevailing rates which may change from time to time.
- POMFB's Management holds the right to waive /amend any changes in SOCs without any prior notice.