

PAK OMAN MICROFINANCE BANK LIMITED

SCHEDULE OF CHARGES
FROM 01-07-2016 TO 31-12-2016

1. Loan Products

Markup Rate:

New Micro Business Loan	22.4% FLAT
Micro Business Loan	22.4% FLAT
Micro Agri Loan	22.4% FLAT
Live Stock Loan	22.4% FLAT
Live Stock Loan-Dairy Qarza	22.4% FLAT
Micro Enterprises Loan	22.4% FLAT
Bara Karobar Loan	22.4% FLAT

Loan Processing Fee:

For Secured Loan	3.25% of Loan Amount
For Unsecured Loan	3.25% 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.