

FMFB-A Schedule of Charges

Loans

Type of Transaction/Service	Annual Percentage Rate (APR%)	Loan Processing Fee	Loan Ticket in USD	Loan Ticket In AFA	Tenor
Individual Enterprise Loan (Karoobar)	27% Declining / 15% Flat	1%	\$200 - \$10,000	AFA 10,000- AFA 700,000	6 - 24 Months
Group Lending (Business- Hamdasti)	15% Flat	1%	Max \$1,000 Per Member	Max AFA 50,000 Per Member	6 - 12 Months
Small & Medium Enterprise (SME) Loan	20-26% Declining	1%	\$5,001 - \$250,000	AFA 350,000- AFA 17,000,000	6 - 60 Months
Small & Medium Enterprise (SME) Loan Overdraft	20-26%	1%	\$5,001 - \$250,000	AFA 350,000- AFA 17,000,000	Nil
Housing Improvement Loan (Tameer)	25% Declining / 14% Flat	1%	\$200 - \$10,000	AFA 10,000- AFA 700,000	6 - 36 Months
Personal Consumption Loan (Shakhsi)	25% Declining / 14% Flat	1%	\$500 - \$5,000	AFA 35,000- 350,000	6 - 36 Months
Agriculture/Livestock Loan (Zaraat)	25% Declining / 18% Flat	1%	\$200- \$10,000	AFA 10,000- AFA 700,000	6-24 Months

Deposit Charges

Proposed Term Deposit Features	Charges and Fees
Term Deposit AFA 25,000 or USD 500	1 Month AFA 2.5% USD 0.60%
	3 Months AFA 3% USD 0.75%
	6 Months AFA 3.5% USD 1%
	12 Months AFA 4% USD 1.25%
Saving Product Features	Charges and Fees
Brand Name	Mahfooz Savings Account
Currency	AFA/USD/EUR
Opening Deposit Requirement	AFA 500 USD 25 EUR 25
Profit Payment Frequency	Monthly
Profit Rate p.a	AFA 0.50% (No Interest on EUR)
Profit Calculation Method	Minimum Monthly Balance
Fall below Fee (If MMB requirement is not met)	Nil
Account Closure Fee	USD 10
Charges on Inward Domestic Remittance	Free
Charges on Deposit	2% on USD/EURO 5,10,20 Denomination Note 10% on USD/EUR 1 Denomination Note Min.USD/EUR 1
Current Account	Charges and Fees
Product Features	Existing Current Account
Brand Name	Current Account
Currency	AFA/USD/EUR
Opening Deposit Requirement	Nil for AFA and EUR/\$ 100(Individual) /\$ 200 (Company)
Minimum Monthly Balance (MMB) Requirement	None
Fall-Below Fee (If MMB requirement is not met)	N/A

Account Closure Fee	USD 10
Charges on Inward Domestic Remittance	Free
Cheque Book Issuance	Yes; AFA 10/Eur 0.2 /\$0.2 per leaf
Charges on Deposit	2% on USD/EURO 5,10,20 Denomination Note 10% on USD/EUR 1 Denomination Note Min.USD/EUR 1

General Schedule of Charges

Description	Fees and Charges
Initial Deposit Requirement	Individual(AFA 500, \$/€ 10)
	Corporate(AFA 10,000, \$/€ 200)
Min Balance Requirement	Individual(AFA 1,000, \$/€ 20)
	Corporate(AFA 5,000, \$/€ 100)
Account Service Charges	N/A
Account Statement Issuance	Free(\$/€ 5 Per Page from Aug,2010 Or Earlier)
Account Reactivation Charges On Dormant Accounts	\$/€ 10, AFA 500
Account Closing Charges	\$/€ 10, AFA 500
Domestic Cheque Collection Charges	0.1% of Amount
	Min AFA 100, \$/€ 2
	Max AFA 500, \$/€ 10
International Cheque clearing/settlement	On Actual
Cheque Book Charges (50 Leaves)	\$/€ 10, AFA500
Stop Payment Charges	AFA 250, \$/€ 5
Cash Deposit (On any amount exceeding \$/€ 50,000)	Charges on \$/€ Deposits
	Min \$/€ 1
	\$ 50 denomination Note and above 0.04%
	€ 50 denomination Note and above 0.08%
	\$/€ 5, 10, 20 denomination Note 2% \$/€ 1 denomination or small 10% of amount
Cash payment on ID	0.01% of Amount
	Min AFA 250, \$/€ 5
Charges on Cash withdrawal	Free(Amount exceeding \$/€ 30,000 should be notified one day in advance)

Bank Commission on Domestic Fund Transfers to other banks	0.1% Amount
	Min AFA 250
	Max AFA 5000
	0.1% of Amount
	Min \$/€ 5
	Max \$/€ 100
Domestic Fund Transfer Cancellation	AFA 50, \$/€ 2
Charges on amendment/charges	AFA 250, \$/€ 5
Charges on Domestic Incoming Fund	Free
Charges on Refunding Domestic Funds	Subject to charges applicable by other banks
Remittance Enquiry Charges	\$/€ 25
Bank Commission on International Fund Transfers/SWIFT Charges	0.20% of Amount
	Min \$/€ 25
Corresponding/Intermediary Bank Charges	\$ 10, € is subject to charges Corresponding Banks which is not fixed.
Correspondent/Intermediary Bank Charges (SWIFT)	\$10
	(For € - On Actual charged by the Correspondent Bank)
Charges on amendment/changes to remittance (SWIFT)	\$/€ 25 plus any fee charged by Correspondent Bank
Charges on incoming funds from abroad (SWIFT)	0.02% Min \$/€ 5, Max \$/€ 100
Refunding incoming funds from abroad	\$/€ 25
Remittance enquiry charges	\$/€ 10 plus any charges from Corresponding Bank
Fund transfer within FMFB accounts	Free
Audit confirmation charges	\$/€ 25 plus courier charges
Bank certificate	\$/€ 10 or equivalent in AFA
Commission on bank guarantee letter issuance	2% of Amount
Standing order charges	\$/€ 25 or equivalent in AFA
Salary processing charges per transaction	\$/€ 1, AFA 50
Bank ID renewal charges	\$/€ 2, AFA 100
Commission on sending LC documents on behalf of customer to the bank which has provided LC	0.20% plus SWIFT Charges
Fee/Commission on fund transfer charges from FMFB account by Corresponding Banks will be passed on to the customer	On Actual
Refunding charges	Subject to fee charges to FMFB by other bank
International Remittance Confirmation Charges (SWIFT)	\$/€ 25
International Remittance Cancellation charges	\$/€ 25