



UFL Service Charges Details:-

Loan Service Fee Related:

S. No.	Services	Fees & Charges
1	Hire Purchase Loan	Management Fee : 1.5% on approved loan limit; Commitment Fee : NPR. 5,000/- for 4 Wh and HE; NPR. 1,000/- for 2 Wh.
2	All other Loan and advances	Management fee for new loan : 1% on approved loan limit; Management fee for renewal of loan : 0.75% on renewed loan limit.
3	Deprived Sector Loan	Management fee: NPR. 1,000/- Flat.
4	Loan against Gold	Management fee: NPR. 300/- Flat.
5	Loan against FDR	Nil.
6	Guarantees - Performance Bond/Other	0.375% commission on Guarantee Limit per quarter.
7	Penal Interest on overdue amount	2% p.a. on Principal Overdue and/or Expired Loan.
8	Interest on Interest (Loan overdue case only)	Int.Rate + 2% p.a. on Interest Overdue and/or Expired Loan.
9	CIB Charges (CICL)	On Actual basis (Currently with report without data: NPR. 250/-; with data NPR. 550/-).
10	Insurance Charges	On actual cost basis .
11	Prepayment Charges	2% on Loan Outstanding in Normal repayment (for Term Loan only); 3% on Loan Outstanding in case of Swap (for Term Loan only).
12	Valuation Charges	On actual cost basis.

Customer Services Related:

S. No.	Services	Fees & Charges
1	ABBS Charge	Free.
2	Dormant Account Activation Fee	Free.
3	Account Maintenance Fee	Free.
4	Account Statement	First time free; NPR. 100/- for same duration reprint; NPR. 50/- per page in case of 2 years previous statement.
5	Account Statement through Email	NPR. 100/- per annum.
6	Account Closing Charge	Nil.
7	Stationery Charge	NPR. 500/- if saving/current/call account closed within six months.
8	Balance Certificate	NPR. 500/- per issuance .
9	Balance Confirmation Certificate	One time free for Audit Purpose only.
10	Issuance of Good For Payment Cheque	NPR. 500/- per cheque.
11	Good For Payment Cheque Cancellation	NPR. 1,000/- per cheque (Cancellation after proper justification only).
12	Blacklisting Fee (CIB) as per request (To be recovered from Customer at the time of requesting for blacklist the account holder)	On actual cost basis.
13	Standing Instruction on accounts	NPR. 500/- per annum (upon request of customer transaction only).
14	FD reissuance/ duplicate	NPR. 200/- per instance.
15	Pre-mature of FD	No interest shall be paid if FD is pre-matured within less than 3 months from the date of deposit; If deposit is withdrawn after 3 months but before maturity, the interest rate applicable will be the reference rate at the time of FD issuance for the period of FD retention or the prevailing rate of interest for the period of FD retention whichever is lower; A pre-payment penalty of 1% on the net applicable rate would be applied.
16	Customer Dr/Cr Advice	NPR. 100/- (if older than existing fiscal year).
17	Courier Charges upon request of customer	On actual cost basis.
18	Deposit Claim Notice if published in News Papers	On actual cost basis.
19	Government Bonds	Charges as per NRB.

Mobile Banking Related:

S. No.	Services	Fees & Charges
1	Fund Transfers in other bank account (within United Finance - Nil)	for NPR. 100/- to NPR. 1,000/- : NPR. 10; for NPR. 1,001/- to NPR. 5,000/- : NPR. 20; Maximum transfer limit per day : NPR. 10,000/- or 10 transaction per day; Maximum transfer limit per month : NPR. 50,000/-.
2	Fund Transfers to Esewa (wallet)	Charges apply as per policy of F1Soft.
3	Mobile Number Change	NPR. 50/-.
4	Pin Regeneration/ Reset	NPR. 100/-.
5	Mobile Topup/Recharge Cards	No Banking Charge.
6	Registration/ Renewal	NPR. 200/-.
7	SMS Alert	Free.



UFL Service Charges Details:-

ATM Card (Visa Debit) Related:

S. No.	Services	Fees & Charges
1	Annual Charge	NPR. 250/-; Validity of card shall be 5 years.
2	ATM card issuance/Supplementary Card	NPR. 250/-.
3	ATM Charges in ATM of Nepal	Free in Own ATM(Currently Nepal Investment Bank ATM); NPR. 20/- for Member Bank; NPR. 50/- for Others Bank.
4	ATM Charges in India & Bhutan	NPR. 250/- in Visa Network or actual basis.
5	Card Block/Stop/Close	NPR. 100/-.
6	ATM Card Unblock Fee	Free.
7	Balance Enquiry in Visa Network	NPR. 5/- in Member Bank; NPR. 50 in Visa Network, NPR. 50 in Visa Network at India.
8	Pin Regenerate	NPR. 100/-.
9	Replacement/ Reissuance	NPR. 250/-.

Note: For Domestic transaction, ATM Cash withdrawal limit per day is NPR. 1,00,000/- and maximum NPR.15,000/- per transaction or 10 transactions per day and POS transaction limit per day is NPR. 3,00,000/- and maximum NPR. 100,000/- per transaction or 25 transactions per day;
For International transaction, ATM Cash withdrawal limit per day is NPR. 16,000/- and maximum NPR.16,000/- per transaction or 10 transactions per day and POS transaction limit per day is NPR. 100,000/- and maximum NPR.16,000/- per transaction or 10 transactions per day.

Cheque Related:

S. No.	Services	Fees & Charges
1	Cheque Re-issuance (without requisition slip)	NPR. 200/- (for 10 Leafs only).
2	Cheque Stop Payment & Loss of cheque Book	NPR. 200/- per case.
3	Manager's Cheque Issue by debiting account on customer's request	NPR. 500/-.
4	NRB/Other Bank Cheque Issue on behalf of Customer	NPR. 500/-.
5	Other Branch Cheque Print	NPR. 50/- For 10 leafs (within inside Valley branches Customers, Free for 10 Leafs only).
6	Single Leaf issuance for urgent basis	NPR. 50/-.
7	Chequebook destroyed charge	NPR. 100/-.
8	Withdrawal slip other than account maintained branch	NPR. 25/- per slip.

Note: Cheque book issued having NPR. 5,000/- account balance maintaining only.

NCHL-IPS (Interbank Payment System) Related:

S. No.	Services	Fees & Charges
1	Upto NPR. 500/-	NPR. 3/- (for Inward & Outward both).
2	NPR. 501/- to NPR. 5,000/-	NPR. 7/- (for Inward & Outward both).
3	NPR. 5,001 - 50,000/-	NPR. 17/- (for Inward & Outward both).
4	NPR. 50,000-5,00,000/-	NPR. 20/- (for Inward & Outward both).
5	NPR. 5,00,001-50,00,000/-	NPR. 30/- (for Inward & Outward both).
6	Above NPR. 50 Lac	NPR. 50/- (for Inward & Outward both).

NCHL-ECC (Electronic Cheque Clearing) Related:

S. No.	Services	Fees & Charges
1	Cheque upto NPR. 5,000/-	on actual cost basis.
2	Cheque from NPR. 5,001/- to NPR. 2,00,000/-	on actual cost basis.
3	Cheque from NPR. 2,00,000/- to NPR. 10 Crores	NPR. 30/- per Cheque.
4	Cheque above NPR. 10 Crores	NPR. 100/- per Cheque.
5	Cheque Express Clearing	NPR. 100/- per Cheque.
6	Cheque if Bounce/Return (due to insufficient balance)	NPR. 200/- per Cheque.
7	Cheque late presentment fee	NPR. 200/- per Cheque on Customer's request.

Safe Deposit Locker Related:

S. No.	Services	Fees & Charges
1	Size: Small	NPR. 5,000/- as Security Deposit; NPR. 1,000/- as Rental Fee per year.

Remittance Service Related:

S. No.	Services	Outward Remit Charges (within Nepal only)
1	IME Remit	Charge is to be applicable as per policy of remittance Company.
2	praBhu Remit	
3	Western Union/CG Finco	
4	Himal Remit	
5	Citi Express	
6	Best Remit	
7	Sanima Express Remit	
8	Boom Remit	

Note: Maximum outward Limit per transaction: NPR. 200,000/-, If Inward payment more than NPR. 2 Lac must deposit in bank A/c .

ASBA (Application Supported by Blocked Amount) Service Related:

S. No.	Services	Fees & Charges
1	C-Asba Fee	NPR. 25/- per transaction.
2	CRN (Customer Reference Number) Fee	Free.

**UFL Service Charges Details:-****DP & RTS (Depository Service) Related:**

S. No.	Services	Fees & Charges
1	Account Opening	NPR. 50/- for Accountholder ; NPR. 100/- for Non-Accountholder.
2	Account Operating	NPR. 100/- (annually).
3	Account Opening with Online Mero Share Login	NPR. 50/- (annually).
4	Securities Transfer (BO to BO)	NPR. 25 per transfer.
5	Re-materialisation	NPR. 50/- (on each case).
6	Security Pledge	NPR. 50/- (on each case).
7	Account Freeze	NPR. 25/- (on each case).
8	Household Transfer	2% of Paid Amount or Minimum NPR. 200/-.
9	Death Transfer	Up to NPR. 100,000/- : 0.5% or minimum NPR. 25/-; From NPR. 100,001/- to NPR. 500,000/-: 0.2% or minimum NPR. 500/-; From NPR. 500,001/- to NPR. 1,000,000/-: 0.15% or minimum NPR. 1,000/-; Above NPR. 1,000,000/- : 0.10% or minimum NPR. 1,500/-.
10	Claim Notice if published in News Papers	On actual Cost basis.

Waiver for Staff and immediate Family Members :

S. No.	Services	Fees & Charges
1	Staff - All fee & Charges	No charge for following cases; -Debit card related charge. -SMS alert related charge. -Mobile banking related charge except pin reset. -Standing instruction from staff A/c if any. -Cheque/ withdrawal related charges. - Locker Security Deposit Money.
2	For Immediate Family Members*	50% discount on above charges which are waived to staff.

* Spouse, Sons and daughters.

Terms & Conditions:

- All above stated commission and charges shall be debited from the customers deposit account or recovered in the form of cash.
- All above stated fees and commission are subject to change by the Company from time to time.
- Waivers on the fee and charges shall be executed under the approval of the competent authority of the company as per delegated authority.