



Thank you for using Finja Business for your collections and payment disbursement needs. We hope Finja Business continues to add value in your business and gives you enhanced independence to manage your financial transactions with informed, efficient decision-making through our in-built analytics.

In order to enhance the services offered by Finja and in line with market practices, we are updating our Schedule of Charges with effect from January 1, 2022. The pricing has been determined in accordance with industry standards and has been conceived in light of industry best practices.

Product & Services	Pricing
Business Loans <i>(Working Capital Loans for SMEs)</i>	3% for 30 days <i>(Pro-rata per day @0.1%)</i>
Salary-on-Demand <i>(Exclusive credit line for salaried individuals)</i>	3% for 30 days if employee payroll is run using FINJA Business. 5% for 30 days if payroll is not run through Finja Business.
Payment to CNIC <i>(Using partner bank agent network)</i>	1.25% per transaction
Corporate Expense Card / Fleet Card	3% for 30 days <i>(Underwritten by the employer/ company)</i>
Digital Invoicing & Collections	PKR 60 per transaction
Finja Business Monthly Subscription Fee	PKR 2,500
Finja Debit Card Fee	PKR 1,500 <i>(For salaried individuals only)</i>
One-time onboarding Charge	PKR 3,000 for every company
Inter-Bank Financial Transactions (IBFT) Charge	0.05%/ trx or PKR 100/trx <i>(Whichever is lower)</i>
One-time B2B Loan Processing Fee	0.5% of the credit limit

We appreciate your continued support in Finja's overall products and services and assure you of our commitment in delivering you best-in-class financial services.

We look forward to further strengthening our business relationship with you and your organisation. For any comments, queries and/or feedback, please feel free to reach out to us.

**Email:** [sales.support@fisl.pk](mailto:sales.support@fisl.pk)

## Relationship Team

- Zeeshan Qureshi
- Asil Abrar
- Faisal Alvi
- Hassan Ali
- Asad Riaz

## Important Notes:

1. All charges are exclusive of FED.
2. Lending Services are subject to successful review of documentation, Finja's Credit Risk Assessment and should not be considered as a guaranteed offering to any institution or individual.
3. Finja Reserves the right to discount and/or waive any charge depending on the overall business relationship with any institution
4. The afore-mentioned charges are applicable till June 30, 2022. Any changes thereafter will be communicated to all our Customers..

Regards,  
**Team Finja Business**