

## Schedule of Charges –Branchless Banking – January to March 2018

### Domestic Remittance (Over-the-Counter)

Product	Transaction	Type	Slab Start	Slab End	Total Charges		
Domestic Remittance Over-the-Counter	OTC Send Money	From UPaisa Agent	1	1,000	60.00		
			1,001	2,500	120.00		
			2,501	4,000	180.00		
			4,001	6,000	240.00		
			6,001	8,000	300.00		
			8,001	10,000	350.00		
			10,001	13,000	400.00		
			13,001	15,000	450.00		
			15,001	20,000	500.00		
			20,001	25,000	550.00		
			25,001	30,000	600.00		
			30,001	40,000	650.00		
			40,001	50,000	700.00		
				<b>Type</b>	<b>Slab Start</b>	<b>Slab End</b>	<b>Total Charges</b>
				From UBank - UBank to UBank	1	1,000	20
		1,001	2,500		30		
		2,501	4,000		40		
		4,001	6,000		50		
		6,001	8,000		60		
		8,001	10,000		75		
		10,001	13,000		85		
		13,001	15,000		100		
		<b>Type</b>	<b>Slab Start</b>	<b>Slab End</b>	<b>Total Charges</b>		
		From UBank - UBank to UPaisa	1	1,000	30		
			1,001	2,500	60		
			2,501	4,000	90		
			4,001	6,000	120		
			6,001	8,000	150		
			8,001	10,000	180		
			10,001	13,000	210		
			13,001	15,000	240		
		<b>Transaction</b>	<b>Type</b>	<b>Slab Start</b>	<b>Slab End</b>	<b>Total Charges</b>	
		OTC Receive Money	-	1	1,000	Free	
	1,001			2,500			
	2,501			4,000			
	4,001			6,000			
	6,001			8,000			
	8,001			10,000			
	10,001			13,000			
	13,001			15,000			
	15,001			20,000			
	20,001			25,000			
	25,001			30,000			
	30,001			40,000			
	40,001	50,000					
	<b>Transaction</b>	<b>Type</b>	<b>Slab Start</b>	<b>Slab End</b>	<b>Total Charges</b>		
		-	1	1,000	60		
			1,001	2,500	60		

	Person (CNIC) to Mobile Account		2,501	4,000	90	
			4,001	7,000	132	
			7,001	10,000	216	
			10,001	15,000	288	
	Transaction	Type	Slab Start	Slab End	Total Charges	
	Mobile Account to Person (CNIC) Receive Money			1	1,000	Free
				1,001	2,500	
				2,501	4,000	
				4,001	7,000	
				7,001	10,000	
			10,001	15,000		

### Fund Transfers from Mobile Account

Product	Transaction	Slab Start	Slab End	Total Charges	
Fund Transfers from Mobile Account	Mobile Account to Mobile Account	1	25,000	Free	
	Mobile Account to Person (CNIC) Send		1	1,000	29
			1,001	2,500	55
			2,501	4,000	79
			4,001	6,000	109
			6,001	8,000	135
			8,001	10,000	169
			10,001	13,000	199
			13,001	15,000	229

### Cash Deposit and Withdrawal (Over-the-counter)

Product	Transaction	Slab Start	Slab End	Total Charges	
Cash Deposit & Withdrawal	Cash IN			Free	
	Cash OUT		1	500	10
			501	2,500	35
			2,501	4,000	55
			4,001	7,000	80
			7,001	10,000	120
			10,001	15,000	150
			15,001	20,000	180
			20,001	25,000	200

### Mobile TopUp and Postpaid Bill Payment

Product	Transaction	Total Charges
Mobile TopUp & Postpaid Bill Payment	U TopUp	Free
	U Postpaid	Free

### Utility Bill Payment

Product	Transaction	Total Charges
Utility Bill Payment	UBP Over-the-Counter (At Agent)	Free
	UBP From Mobile Account	5

## ATM Card

Product			Total Charges
ATM Card	Card Issuance Charges		150
	Card Reissuance Charges		150
	Transaction		Total Charges
	Balance Inquiry	MNET	5.00
		1LINK	5.00
	Cash Withdrawal	MNET	15
1LINK		15	

## Inter-bank Fund Transfer (IBFT)

Product	Transaction	Slab Start	Slab End	Total Charges	
Inter Bank Funds Transfer (IBFT)	Over-the-Counter (OTC)	1	1,000	30	
		1,001	2,500	45	
		2,501	4,000	60	
		4,001	6,000	75	
		6,001	8,000	90	
		8,001	10,000	105	
		10001	13,000	120	
		13001	15,000	135	
		15001	20,000	150	
		20,001	25,000	175	
		25,001	30,000	200	
		30,001	40,000	250	
		40,001	50,000	300	
			Transaction	Slab Start	Slab End
		From Mobile Account	1	1,000	18
			1,001	2,500	25
			2,501	4,000	32
			4,001	6,000	39
			6,001	8,000	46
			8,001	10,000	53
			10001	13,000	60
			13,001	16,000	74
			16,001	20,000	88
			20,001	30,000	109
			30,001	40,000	137
			40,001	50,000	165
		50000+		200	
	From Upaisa Karobar Mobile Account	Free			

## Donations

Product	Transaction	Slab Start	Slab End	Total Charges
Donations	Shaukat Khanum Memorial Trust (Over the Counter and from Customer Mobile Account)	1	10	Free
		11	25	5.80
		26	50	8.12
		51	100	9.28
		101	250	23.20
		251	500	46.40
		501	1,000	69.60
		1,001	3,000	116.00

	3,001	6,000	348.00
	6,001	75,000	464.00
<b>Transaction</b>	<b>Slab Start</b>	<b>Slab End</b>	<b>Total Charges</b>
<b>Akhuwat Donation/Zakat Collection (Over the Counter and from Customer Mobile Account)</b>	1	10	Free
	11	25	5.80
	26	50	8.12
	51	100	9.28
	101	250	23.20
	251	500	46.40
	501	1,000	69.60
	1,001	3,000	116.00
	3,001	6,000	348.00
	6,001	75,000	464.00
<b>Transaction</b>	<b>Total Charges</b>		
<b>SHIFA Foundation</b>	6.5% of donated amount, maximum 1,000.		
<b>Transaction</b>	<b>Slab Start</b>	<b>Slab End</b>	<b>Total Charges</b>
<b>SHIFA Eye Trust (Over the Counter and from Customer Mobile Account)</b>	1	200	6.96
	201	500	17.40
	501	1,000	23.20
	1,001	2,500	46.40
	2,501	4,000	69.60
	4,001	6,000	98.60
	6,001	8,000	116.00
	8,001	10,000	145.00
	10,001	13,000	156.60
	13,001	16,000	174.00
	16,001	20,001	171.68
	20,001	25,000	174.00
	25,000	75,000	197.20
<b>Transaction</b>	<b>Slab Start</b>	<b>Slab End</b>	<b>Total Charges</b>
<b>Jabbar Bin Hayyan Trust (JBHT) (Over the Counter and from Customer Mobile Account)</b>	3	11	Free
	11	25	6.96
	26	50	9.28
	51	100	11.60
	101	250	26.68
	251	500	55.68
	501	1,000	83.52
	1,001	3,000	139.20
	3,001	10,000	388.60
	10,001	30,000	464.00
	30,001	70,000	696.00

The above charges are including FED.

WHT for non-filers-as levied by the Federal government will be charged in addition to above charges in line with the applicable rates from time to time basis.