

U Microfinance Bank Limited

U Paisa (Branchless Banking) Schedule of Charges

From 01-01-2019 to 31-03-2019

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	
			1,001	2,500	120	
			2,501	4,000	180	
			4,001	6,000	240	
			6,001	8,000	300	
			8,001	10,000	350	
			10,001	13,000	400	
			13,001	15,000	450	
			15,001	20,000	550	
			20,001	25,000	650	
			25,001	30,000	750	
			30,001	40,000	900	
			40,001	50,000	1100	
				Transaction	Type	Slab Start
		OTC Receive Money	From Upaisa Agent	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			
		Transaction	Type	Slab Start	Slab End	Total Charges
		Person (CNIC) to Mobile Account	-	1	1,000	25
				1,001	2,500	50
				2,501	4,000	75
				4,001	7,000	100
				7,001	10,000	140
				10,001	15,000	180
				15001	20,000	220
				20,001	25,000	260
				25,001	30,000	300
				30,001	40,000	340
				40,001	50,000	380
	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	6,000	
			6,001	8,000	
			8,001	10,000	
			10001	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	
	Transaction	Type	Slab Start	Slab End	Total Charges
OTC Send Money		From U-Bank Branches	1	1,000	45
			1,001	2,500	90
			2,501	4,000	135
			4,001	6,000	180
			6,001	8,000	225
			8,001	10,000	263
			10,001	13,000	300
			13,001	15,000	338
			15,001	20,000	413
			20,001	25,000	488
			25,001	30,000	563
			30,001	40,000	675
40,001	50,000	825			

Fund Transfers from Mobile Account

Product	Transaction	Slab Start	Slab End	Total Charges
Fund Transfers from Mobile Account	Mobile Account to Mobile Account	1	50,000	Free
	Mobile Account to Person (CNIC) Send	1	1,000	40
		1,001	2,500	80
		2,501	4,000	120
		4,001	6,000	160
		6,001	8,000	200
		8,001	10,000	240
		10,001	13,000	280
		13,001	15,000	320
		15001	20,000	380
		20,001	25,000	440
		25,001	30,000	500
		30,001	40,000	560
		40,001	50,000	620

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	Free

ATM Debit Card

Product	Transaction	Total Charges	
ATM Card	Card Issuance Charges	400 + FED	
	Card Reissuance/replacement Charges	400 + FED	
	Transaction		Total Charges
	Balance Inquiry	MNET & 1LINK	2.50
		U Bank ATM	Free
	Cash Withdrawal	MNET & 1LINK	18.75
U Bank ATM		Free	

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	Total Charges
	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	1	50,000	25
		50,001	100,000	50
		100,001 & above		75
	Transaction	Slab Start	Slab End	Total Charges
	OTC IBFT from U bank Branches	1	10000	25
		10,001	25,000	50
		25,001	40,000	75
		40,001	50,000	100

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	
		Transaction	Slab Start	Slab End	Total Charges
		Akhuwat Donation/Zakat Collection (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
		Transaction	Total Charges		
		SHIFA Foundation	6.5% of donated amount, maximum 1,000.		
		Transaction	Slab Start	Slab End	Total Charges
		SHIFA Eye Trust (Over the Counter and from Customer Mobile Account)	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
Transaction	Slab Start	Slab End	Total Charges
Jabbar Bin Hayyan Trust (JBHT) (Over the Counter and from Customer Mobile Account)	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.