U Microfinance Bank Limited

U Paisa (Branchless Banking) Schedule of Charges

From 01-04-2020 to 30-06-2020

Domestic Remittance (Over-the-Counter)

Product	Transaction	Type	Slab Start	Slab End	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	600
			20,001	25,000	750
			25,001	30,000	900
			30,001	40,000	1100
			40,001	50,000	1300
	Transaction	Type	Slab Start	Slab End	Charges
	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	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	Charges
		-	1	1,000	Free

	Mobile Account to Person (CNIC) Receive Money		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**	**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	Charges
Fund Transfers from Mobile Account	**Mobile Account to Mobile Account**	**1**	**50,000**	**Free**
	Mobile Account to Person (CNIC) Send	1	1,000	50
		1,001	2,500	100
		2,501	4,000	150
		4,001	6,000	200
		6,001	8,000	250
		8,001	10,000	300
		10,001	13,000	350
		13,001	15,000	400
		15001	20,000	500
		20,001	25,000	650
		25,001	30,000	800
		30,001	40,000	900
		40,001	50,000	1100

Cash Deposit and Withdrawal (Over-the-counter)

Product	Transaction	Slab Start	Slab End	Charges
Cash Deposit & Withdrawal	Cash IN	Free		
	Cash OUT	1	200	7

		201	500	12
		501	1,000	24
		1001	2500	46
		2501	4,000	75
		4001	6,000	100
		6001	8,000	130
		8001	10,000	180
		10,001	13,000	230
		13,001	16,000	280
		16,001	20,000	330
		20,001	25,000	380
		25,001	30,000	470
		30,001	40,000	560
		40,001	50,000	690

Mobile Top-up and Postpaid Bill Payment

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

Utility Bill Payment

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

ATM Debit Card

Product			Charges
ATM Card	**Card Issuance Charges**		400 + FED
	Card Reissuance/replacement Charges		400 + FED
	For U bank Loan Customers		400 + FED
	Transaction		**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	Charges
Inter Bank Funds Transfer (IBFT)	**Over-the-Counter (OTC)**	1	1,000	35
		1,001	2,500	50
		2,501	4,000	65
		4,001	6,000	80
		6,001	8,000	90
		8,001	10,000	105
		10001	13,000	120
		13001	15,000	130
		15001	20,000	155

		20,001	25,000	170
		25,001	30,000	250
		30,001	40,000	325
		40,001	50,000	400
	Transaction	**Slab Start**	**Slab End**	**Charges**
	From Mobile Account & U Bank ATMs	1	1,000	0
		1,001	2,500	0
		2,501	4,000	0
		4,001	6,000	0
		6,001	8,000	0
		8,001	10,000	0
		10001	13,000	0
		13,001	16,000	0
		16,001	20,000	0
		20,001	25,000	0
		25,001	30,000	0
		30,001	40,000	0
		40,001	50,000	0
	Transaction	**Slab Start**	**Slab End**	**Charges**
	From Upaisa Karobar Mobile Account	1	50,000	0
		50,001	100,000	0
		100,001 & above		0
	Transaction	**Slab Start**	**Slab End**	**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	Charges
Donations	**Shaukat Khanum Memorial Trust (Over the Counter and from Customer Mobile Account)**	1	75,000	Free
	Akhuwat Donation/Zakat Collection (Over the Counter and from Customer Mobile Account)	1	75,000	Free
	SHIFA Foundation	1	75,000	Free
	SHIFA Eye Trust (Over the Counter and from Customer Mobile Account)	1	75,000	Free
	Jabbar Bin Hayyan Trust (JBHT) (Over the Counter and from Customer Mobile Account)	3	70,000	Free

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.