

U Microfinance Bank Limited
UPaisa (Branchless Banking) Schedule of Charges
From 01-10-2021 to 31-12-2021

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	
		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	
		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
				15,001	20,000	220
				20,001	25,000	260
	Transaction	Type	Slab Start	Slab End	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		
			10,001	13,000		
			13,001	15,000		
			15,001	20,000		
			20,001	25,000		

	Transaction	Type	Slab Start	Slab End	Charges
Domestic Remittance Over-the-Counter	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

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		

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

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	
		Transaction	Slab Start	Slab End	Charges
	From Mobile Account & U Bank ATMs		1	25,000	Free
			25,001 & above		Every transaction will be charged with either 0.1% or 200, whichever is lower
		Transaction	Slab Start	Slab End	Charges
From Upaisa Karobar Mobile Account		1	25,000	Free	
		25,001 & above		Every transaction will be charged with either 0.1% or 200, whichever is lower	
	Transaction	Slab Start	Slab End	Charges	
OTC IBFT from U bank Branches		1	10,000	25	
		10,001	25,000	50	

ATM Debit Card

Product	Transaction	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

Mobile Top-up and Postpaid Bill Payment

Product	Transaction	Charges
Mobile TopUp & Postpaid Bill Payment	Prepaid TopUp	Free
	Postpaid Bill Payment	Free

Utility Bill Payment

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

Donations

Product	Transaction	Slab Start	Slab End	Charges
Donations	Shaukat Khanum Memorial Trust (Over the Counter and from Mobile Account)	1	75,000	Free
	Akhuwat Donation/Zakat Collection (Over the Counter and from Mobile Account)	1	75,000	Free
	SHIFA Foundation	1	75,000	Free
	SHIFA Eye Trust (Over the Counter and from Mobile Account)	1	75,000	Free
	Jabbar Bin Hayyan Trust (JBHT) (Over the Counter and from Mobile Account)	3	70,000	Free
	Baitussalam Welfare Trust (BWT) Zakat & Donations (Over the Counter and from Mobile Account)	1	75,000	Free
	Saylani Donation Collection (Over the Counter and from Mobile Account)	1	75,000	Free
	Pink Ribbon Donation Collection (Over the Counter and from Mobile Account)	1	75,000	Free
	Sundas Foundation Donation Collection (Over the Counter and from Mobile Account)	1	75,000	Free
	Edhi Foundation	1	75,000	Free
	Rizq Trust	1	75,000	Free
	Dawat-e-Islami	1	75,000	Free
	Idarat-ul-Mustafa	1	75,000	Free

Helpline Related Services

Product	Description	Charges
Call Centre call charges:	Customer Helpline (For Ufone Subscribers): 7777	Rs. 2.25 + tax

A- NOTES

1. The above charges are including FED.
2. 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.