

U Microfinance Bank Limited

UPaisa (Branchless Banking) Schedule of Charges

Powered by paisa

From 01-04-2024 to 30-06-2024

Account Inactivity Fee

Product	Description	Charges
Account in-activity fee	Applicable in case of no activity in account for 12 months	PKR 50 per month

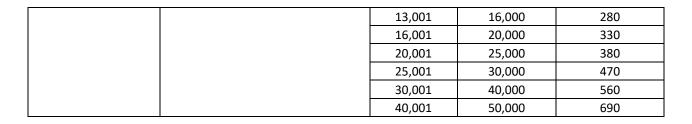
Domestic Remittance (Over-the-Counter)

Product	Transaction	Туре	Slab Start	Slab End	Charges
			1	1,000	25
			1,001	2,500	50
			2,501	4,000	75
	Person (CNIC) to		4,001	7,000	100
	Mobile Account	-	7,001	10,000	140
			10,001	15,000	180
			15001	20,000	220
Domestic			20,001	25,000	260
Remittance	Transaction	Туре	Slab Start	Slab End	Charges
(Over-the-			1	1,000	
Counter)			1,001	2,500	
			2,501	4,000	
	Mobile Account to		4,001	6,000	
			6,001	8,000	Free
	Person (CNIC)	-	8,001	10,000	Fiee
	Receive Money		10001	13,000	
			13,001	15,000	
			15,001	20,000	
			20,001	25,000	

Cash Deposit and Withdrawal (Over-the-counter)

Product	Transaction	Slab Start	Slab End	Charges
	Cash IN	50	20,000	0.5% Amount + Tax
		20,000+	Max	Rs. 100 + Tax
		1	200	7
		201	500	12
Cash Deposit &		501	1,000	24
Withdrawal		1001	2500	46
	Cash OUT	2501	4,000	75
		4001	6,000	100
		6001	8,000	130
		8001	10,000	180
		10,001	13,000	230





Powered by paisa

Fund Transfers from Mobile Account

Product	Transaction	Slab Start	Slab End	Charges
	Mobile Account to Mobile Account	1	50,000	Free
		1	1,000	55
		1,001	2,500	110
		2,501	4,000	160
Fund Transfers from Mobile Account		4,001	6,000	215
	Mobile Account to Person (CNIC)	6,001	8,000	270
	Send	8,001	10,000	320
		10,001	13,000	375
		13,001	15,000	430
		15001	20,000	500
		20,001	25,000	650

Inter-bank Fund Transfer (IBFT)

Product	Transaction	Slab Start	Slab End	Charges
		1	1,000	35
		1,001	2,500	50
		2,501	4,000	65
		4,001	6,000	80
		6,001	8,000	90
	Over-the-Counter (OTC)	8,001	10,000	105
	Over-the-Counter (OTC)	10001	13,000	120
		13001	15,000	130
Inter Bank Funds		15001	20,000	155
Transfer (IBFT		20,001	25,000	170
	Transaction	Slab Start	Slab End	Charges
	From Mobile Account / U Bank ATMs/ U Bank branches	Up to PK cumulative mol	value per	Free
		Above Cumula Rs. 25		Every transaction will be charged 0.1%+Fed or 200, whichever is lower





ATM Debit Card

Product			Charges
	Card Issuance Charges (UPI and PayPak)		1,000 + Tax
	Card Issuance Charges (Mas	ter card)- Physical	799 tax inclusive
	Card Issuance Charges (Ma	stercard)- Virtual	300 tax Inclusive
	Card Reissuance/replace	ement Charges	1,000 + Tax
	For U bank Loan C	ustomers	1,000 + Tax
ATM Card	Debit Card Annual Fe	e - Physical	Rs. 300 +Tax
A TIVI Caru	Debit Card Annual F	ee - Virtual	Free
	Transaction		Charges
	Palanca Inquiny	MNET &1LINK	3.13
	Balance Inquiry	U Bank ATM	Free
	Cash Withdrawal	MNET & 1LINK	As per below
	Cash withdrawai	U Bank ATM	Free
	ATM Cash witho	drawal	Service Fee (Incl. Tax &
	Transaction Am	Transaction Amount	
	Up to PKR 2,500		25
	PKR 3,000 - PKR 6,000		50
	PKR 6,500 - PKR 10,000		75
	Above PKR 10	,000	100

Mobile Top-up and Postpaid Bill Payment

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

Utility Bill Payment

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

International Home Remittances

Product	Transaction	Charges	
International Home	Receiving on UPaisa Account	Free	
Remittances		1166	





UCash

Product	Transaction	Charges
UCash	Nano Loans	Weekly fee will be charged on applicable rates

Online Payment

Product	Charges
Online Payment	free

Retail Payment (NFC, Till & QR)

Product	Charges
Retail Payment (NFC, Till & QR)	free

Donations

Product	Transaction	Slab End	Charges
Donations	Shaukat Khanum Memorial Trust (Over the Counter and from Mobile Account)	75,000	Free
	Akhuwat Donation/Zakat Collection (Over the Counter and from Mobile Account)	75,000	Free
	SHIFA Foundation	75,000	Free
	Jabbar Bin Hayyan Trust (JBHT) (Over the Counter and from Mobile Account)	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, except IBFT From Mobile Account, U Bank ATMs & U Bank	
	branches	
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.	
3.	Donations and payments to Prime Minister Flood Relief Fund 2022 are waived.	
4.	OTC Received money are free of cost	
5.	All above mentioned mobile account transaction charges are applicable for AMA account as well.	