



# SCHEDULE OF CHARGES

## BRANCHLESS BANKING

FOR THE PERIOD OF  
JUL 2017 to SEP 2017

# TELENOR MICROFINANCE BANK LIMITED

SCHEDULE OF CHARGES (BRANCHLESS BANKING)

FOR THE PERIOD JUL 2017 to SEP 2017

## EASYPAISA PRODUCTS

- **Money Transfer (Over the Counter)**

Transaction Amounts	Service Fee (incl. of tax)
PKR. 0 to PKR. 1,000	PKR. 60
PKR. 1,001 to PKR. 2,500	PKR. 120
PKR. 2,501 to PKR. 4,000	PKR. 180
PKR. 4,001 to PKR. 6,000	PKR. 240
PKR. 6,001 to PKR. 8,000	PKR. 300
PKR. 8,001 to PKR. 10,000	PKR. 350
PKR. 10,001 to PKR. 13,000	PKR. 400
PKR. 13,001 to PKR. 16,000	PKR. 450
PKR. 16,001 to PKR. 20,000	PKR. 550
PKR. 20,001 to PKR. 25,000	PKR. 650
PKR. 25,001 to PKR. 30,000	PKR. 750
PKR. 30,001 to PKR. 40,000	PKR. 850
PKR. 40,001 to PKR. 50,000	PKR. 950

- **Mobile Account**

- **Mobile Account Opening:** PKR 0.00 (Free)
- **Money Transfer from Easypaisa Mobile Account to another Easypaisa Mobile Account:**  
Ten transactions per month are free & subsequent are charged at **1.74%** (incl. of tax) of transaction amount
- **Money Transfer from a CNIC to an Easypaisa Mobile Account**

Transaction Amounts	Service Fee (incl. of tax)
PKR. 1 to PKR. 200	PKR. 15
PKR. 201 to PKR. 500	PKR. 25
PKR. 501 to PKR. 1,000	PKR. 35
PKR. 1,001 to PKR. 2,500	PKR. 70
PKR. 2,501 to PKR. 4,000	PKR. 105
PKR. 4,001 to PKR. 6,000	PKR. 140
PKR. 6,001 to PKR. 8,000	PKR. 175
PKR. 8,001 to PKR. 10,000	PKR. 210
PKR. 10,001 to PKR. 13,000	PKR. 245
PKR. 13,001 to PKR. 15,000	PKR. 280

○ **Money Transfer from Easypaisa Mobile Account to a CNIC**

Transaction Amounts	Service Fee (incl. of tax)
PKR. 1 to PKR. 1,000	PKR. 46.40
PKR. 1,001 to PKR. 2,500	PKR. 92.80
PKR. 2,501 to PKR. 4,000	PKR. 139.20
PKR. 4,001 to PKR. 6,000	PKR. 185.60
PKR. 6,001 to PKR. 8,000	PKR. 232.00
PKR. 8,001 to PKR. 10,000	PKR. 278.40
PKR. 10,001 to PKR. 13,000	PKR. 324.80
PKR. 13,001 to PKR. 16,000	PKR. 371.20
PKR. 16,001 to PKR. 20,000	PKR. 440.80
PKR. 20,001 to PKR. 25,000	PKR. 510.40
PKR. 25,001 to PKR. 30,000	PKR. 580.00
PKR. 30,001 to PKR. 40,000	PKR. 649.60
PKR. 40,001 to PKR. 50,000	PKR. 719.20

○ **Transfer out from Mobile Account to Telenor Microfinance Bank Account:**

Transaction Amounts	Service Fee (incl. of tax)
PKR. 1 to PKR. 1,000	PKR. 23
PKR. 1,001 to PKR.2,500	PKR. 46
PKR. 2,501 to PKR.4,000	PKR. 70
PKR. 4,001 to PKR.6,000	PKR. 93
PKR. 6,001 to PKR. 8,000	PKR. 116
PKR. 8,001 to PKR. 10,000	PKR. 139
PKR.10,001 to PKR.13,000	PKR. 162
PKR. 13,001 to PKR. 16,000	PKR. 186
PKR. 16,001 to PKR. 20,000	PKR. 209
PKR. 20,001 to PKR. 25,000	PKR. 232

- **Request Payment:**

Transaction Amounts	Service Fee (incl. of tax)
PKR. 1 to PKR. 200	PKR. 5
PKR. 201 to PKR. 500	PKR. 10
PKR. 501 to PKR. 1,000	PKR. 20
PKR. 1,001 to PKR. 2,500	PKR. 40
PKR. 2,501 to PKR. 4,000	PKR. 60
PKR. 4,001 to PKR. 6,000	PKR. 80
PKR. 6,001 to PKR. 8,000	PKR. 100
PKR. 8,001 to PKR. 10,000	PKR. 120
PKR. 10,001 to PKR. 13,000	PKR.140
PKR. 13,001 to PKR. 16,000	PKR.160
PKR. 16,001 to PKR. 20,000	PKR.180
PKR. 20,001 to PKR. 25,000	PKR.200
PKR.25,001 to PKR. 30,000	PKR.220
PKR. 30,001 to PKR. 40,000	PKR.240
PKR. 40,001 to PKR. 50,000	PKR.260

- **Utility Bill Payments (MA):** Ten transactions per month are free & subsequent are charged at PKR 10 (incl. of tax) per Utility Bill Payment of any denomination (Subjected to Launch)
- **Mini-Statement:** PKR 0.00 (free)
- **Balance Inquiry:** PKR 0.24 (incl. of tax)
- **Cash Deposit:** Ten transactions per month are free & subsequent are charged at 2.5% (incl. of tax) of transaction amount.
- **Cash Withdrawal from Mobile Account:** Every transaction is charged at 1.75% (incl. of tax)
- **Transfer-In from a Telenor Microfinance Bank Account to Mobile Account:** PKR 0.00 (free)
- **Khushaal Beema (Insurance):** PKR 0.00 is charged on minimum balance achievement of PKR 2,000
- **Term Life Insurance & Takaful:** Fee is in multiples of 500 (inclusive of tax price), with minimum option available being PKR 500 and maximum being PKR 5,000
- **Easypaisa Sehat Sahara:**
  - PKR 950 (incl. of tax) for one year health insurance
  - PKR 550 (incl. of tax) for 6 months health insurance
- **Easypaisa Muhafiz:** Health insurance and life insurance combo sold at price of PKR 275 (incl. of tax), applicable for 6 months
- **Easypaisa Secure Savings Plan:** Customer can opt for this plan by paying a yearly premium (minimum PKR 15,000) for a chosen term ranging from 10 to 25 years. No fee is charged to customer for this product, and as per current SECP regulations, the quoted official rate of return is 10%.
- **Motor Insurance:**
  - **Silver cover:** 2.5% (with tax) of car value is charged as premium
  - **Golden cover:** 3.5% (with tax) of car value is charged as premium
  - **Platinum cover:** 4.2% (with tax) of car value is charged as premium

- **Easy Bachat:** Profit will be paid as per applicable rates.
  - **Easyload (On Telenor):** Fifteen transactions per month are free & subsequent are charged at PKR. 2 (incl. of tax)
  - **Easyload (On OMO):** PKR 0.00 (free)
  - **ARY Gold:** Up to PKR 10,000 amount, fixed amount of PKR 11.6 (with tax) is charged to end customer; above PKR 10,000 amount, 1.2% (with tax) of amount is charged to end customer
  - **International Home Remittance:** PKR 0.00 (Free)
  - **ATM Card Linking Fee:** PKR 200 (incl. of tax); PKR 250 (incl. of tax) for home delivery; PKR 500 (incl. of tax) for personalized card with home delivery
  - **ATM Cash Withdrawal:** Every transaction via 1-Link/M-net is charged at PKR 15 + 0.5% (incl. of tax) is charged (1-Link/M-Net)
  - **ATM Balance Inquiry (1-Link & Telenor Microfinance Bank Account):** PKR 0.00 (Free)
  - **ATM Balance Inquiry (M-net):** PKR 5.80 (incl. of tax)
  - **Easypaisa Loan:** Annual Markup on applicable rates; accrued daily for secured and unsecured loan
  - **Online Payment:** 1%(incl. of tax) on MA; 2%(incl. of tax) on OTC; 3%(incl. of tax) on Credit Card
- **Utility Bill Payment (OTC):** PKR 0.00 (Free)
  - **International Home Remittance (OTC):** PKR 0.00 (Free)
  - **Call Charges at 345 Call Center:** PKR. 2.69 (incl. of tax)
  - **Helpline SMS charges at 346:** PKR. 0.59 (incl. of tax)
  - **Inter Bank Funds Transfer:**

1) MA

Slab start	Slab End	Fee (Tax Incl.)
1	1,000	35.00
1,001	2,500	50.00
2,501	4,000	65.00
4,001	6,000	80.00
6,001	8,000	90.00
8,001	10,000	105.00
10,001	13,000	120.00
13,001	16,000	130.00
16,001	20,000	155.00
20,001	25,000	190.00
25,001	30,000	230.00
30,001	40,000	270.00
40,001	50,000	310.00

## 2) OTC

Slab start	Slab End	Fee (Tax Incl.)
1	1,000	35.00
1,001	2,500	50.00
2,501	4,000	65.00
4,001	6,000	80.00
6,001	8,000	90.00
8,001	10,000	105.00
10,001	13,000	120.00
13,001	16,000	130.00
16,001	20,000	155.00
20,001	25,000	170.00

### NOTE:

- Transaction limits are enforced where applicable
- FED will be recovered as per regulation