



SCHEDULE OF CHARGES

TELENOR MICROFINANCE BANK LTD.

(BRANCHLESS BANKING)

For the Period of Jan-2018 to Mar-2018

EASYPAISA PRODUCTS

Over the Counter (OTC) Products:

1. Money Transfer (CNIC to CNIC)

Transaction Amounts	Service Fee (Incl. Tax)
PKR 1 to PKR 1000	PKR 60
PKR 1001 to PKR 2500	PKR 120
PKR 2501 to PKR 4000	PKR 180
PKR 4001 to PKR 6000	PKR 240
PKR 6001 to PKR 8000	PKR 300
PKR 8001 to PKR 10000	PKR 350
PKR 10001 to PKR 13000	PKR 400
PKR 13001 to PKR 16000	PKR 450
PKR 16001 to PKR 20000	PKR 600
PKR 20001 to PKR 25000	PKR 750
PKR 25001 to PKR 30000	PKR 900
PKR 30001 to PKR 40000	PKR 1100
PKR 40001 to PKR 50000	PKR 1300

2. Inter Bank Funds Transfer (IBFT)

Transaction Amounts	Service Fee (Incl. Tax)
PKR 1 to PKR 1000	PKR 35
PKR 1001 to PKR 2500	PKR 50
PKR 2501 to PKR 4000	PKR 65
PKR 4001 to PKR 6000	PKR 80
PKR 6001 to PKR 8000	PKR 90
PKR 8001 to PKR 10000	PKR 105
PKR 10001 to PKR 13000	PKR 120
PKR 13001 to PKR 16000	PKR 130
PKR 16001 to PKR 20000	PKR 155
PKR 20001 to PKR 25000	PKR 170

3. Utility Bill Payment (OTC)

- PKR 0.00 (This product is free for customers)

4. International Home Remittances

- PKR 0.00 (This product is free for customers)

Mobile Account (MA) Products:

1. **New Mobile Account Opening**
 - PKR 0.00 (New mobile account opening is free for customers)
2. **Money Transfer from Easypaisa Mobile Account to other Easypaisa Mobile Account**
 - Ten transactions per month are free & subsequent are charged at 1.74% (incl. of tax) of transaction amount
3. **Money Transfer from CNIC to Easypaisa Mobile Account**
 - PKR 0.00 (This transaction is free for customers)
4. **Money Transfer from Easypaisa Mobile Account to a CNIC**

Transaction Amounts	Service Fee (Incl. Tax)
PKR 1 to PKR 1000	PKR 46.4
PKR 1001 to PKR 2500	PKR 92.8
PKR 2501 to PKR 4000	PKR 139.2
PKR 4001 to PKR 6000	PKR 185.6
PKR 6001 to PKR 8000	PKR 232.0
PKR 8001 to PKR 10000	PKR 278.4
PKR 10001 to PKR 13000	PKR 324.8
PKR 13001 to PKR 16000	PKR 371.2
PKR 16001 to PKR 20000	PKR 440.8
PKR 20001 to PKR 25000	PKR 510.4
PKR 25001 to PKR 30000	PKR 580.0
PKR 30001 to PKR 40000	PKR 649.6
PKR 40001 to PKR 50000	PKR 719.2

5. **Transfer-out from Easypaisa Mobile Account to Telenor Microfinance Bank Account**

Transaction Amounts	Service Fee (Incl. Tax)
PKR 1 to PKR 1000	PKR 23
PKR 1001 to PKR 2500	PKR 46
PKR 2501 to PKR 4000	PKR 70
PKR 4001 to PKR 6000	PKR 93
PKR 6001 to PKR 8000	PKR 116
PKR 8001 to PKR 10000	PKR 139
PKR 10001 to PKR 13000	PKR 162
PKR 13001 to PKR 16000	PKR 186
PKR 16001 to PKR 20000	PKR 209
PKR 20001 to PKR 25000	PKR 232

6. Request Payment

Transaction Amounts	Service Fee (Incl. Tax)
PKR 1 to PKR 200	PKR 5
PKR 201 to PKR 500	PKR 10
PKR 501 to PKR 1000	PKR 20
PKR 1001 to PKR 2500	PKR 40
PKR 2501 to PKR 4000	PKR 60
PKR 4001 to PKR 6000	PKR 80
PKR 6001 to PKR 8000	PKR 100
PKR 8001 to PKR 10000	PKR 120
PKR 10001 to PKR 13000	PKR 140
PKR 13001 to PKR 16000	PKR 160
PKR 16001 to PKR 20000	PKR 180
PKR 20001 to PKR 25000	PKR 200
PKR 25001 to PKR 30000	PKR 220
PKR 30001 to PKR 40000	PKR 240
PKR 40001 to PKR 50000	PKR 260

7. Utility Bill Payment (MA)

Slab (Count of Bills)	Service Fee (Incl. Tax)
1 to 5 Bills per month	Free
6 to 10 Bills per month	PKR 5 per Bill
More than 10 Bills per month	PKR 10 per Bill

8. Mini Statement

- PKR 0.00 (This transaction is free for customers)

9. Balance Inquiry

- PKR 0.24 (Incl. Tax)

10. Cash Deposit in Mobile Account

- PKR 0.00 (This transaction is free for customers)

11. Cash Withdrawal from Mobile Account

- Every transaction would be charged at 1.75% (Incl. Tax) of transaction amount

12. Transfer-in from Telenor Microfinance Bank Account to Easypaisa Mobile Account

- PKR 0.00 (This transaction is free for customers)

13. Easyload (On Telenor)

- Fifteen transactions per month are free & subsequent are charged at PKR 2 (Incl. Tax)

14. Easyload (On Other Mobile Operators)

- PKR 0.00 (This transaction is free for customers)

15. ATM Card Linking

- Upto PKR 500 (Incl. Tax) for personalized ATM Card

16. ATM Cash Withdrawal

- Every transaction via 1-Link/M-net is charged at PKR 15+0.80% (incl. of tax) of transaction amount

17. ATM Balance Inquiry (1-Link & Telenor Microfinance Bank ATM)

- PKR 0.00 (This transaction is free for customers)

18. ATM Balance Inquiry (M-net)

- PKR 5.80 (Incl. Tax) per transaction

19. Inter Bank Funds Transfer (IBFT)

Transaction Amounts	Service Fee (Incl. Tax)
PKR 1 to PKR 1000	PKR 35
PKR 1001 to PKR 2500	PKR 50
PKR 2501 to PKR 4000	PKR 65
PKR 4001 to PKR 6000	PKR 80
PKR 6001 to PKR 8000	PKR 100
PKR 8001 to PKR 10000	PKR 150
PKR 10001 to PKR 13000	PKR 200
PKR 13001 to PKR 16000	PKR 250
PKR 16001 to PKR 20000	PKR 300
PKR 20001 to PKR 25000	PKR 350
PKR 25001 to PKR 30000	PKR 400
PKR 30001 to PKR 40000	PKR 450
PKR 40001 to PKR 50000	PKR 500

20. International Home Remittances

- PKR 0.00 (This transaction is free for customers)

21. Khushaal Beema (Insurance)

- PKR 0.00 is charged on minimum balance achievement of PKR 2,000

22. 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

23. Easypaisa Sehat Sahara

- PKR 950 (incl. of tax) for one-year health insurance
- PKR 550 (incl. of tax) for 6 months health insurance

24. Easypaisa Muhafiz

- Health insurance and life insurance combo sold at price of PKR 275 (incl. of tax), applicable for 6 months

25. 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%.

26. 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

27. Easy Bachat

- Profit will be paid as per applicable rates

28. Easypaisa Loan

- Annual Markup on applicable rates; accrued daily for secured and unsecured loan

29. Online Payments

- 1% (Incl. Tax) on MA; 2% (Incl. Tax) on OTC; 3% (Incl. Tax) on Credit Card

Helpline Related Services:

1. Call Charges at 345 Call Center

- PKR. 2.69 (incl. of tax)

2. Helpline SMS charges at 346

- PKR. 0.59 (incl. of tax)

NOTE:

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