



# SCHEDULE OF CHARGES

**TELENOR MICROFINANCE BANK LTD.**

(BRANCHLESS BANKING)

For the Period of July-2020 to September-2020

## EASYPAISA PRODUCTS

### Over the Counter (OTC) Products:

#### 1. Money Transfer (CNIC to CNIC)

Transaction Amounts	Service Fee (Incl. Tax)
PKR 1 to PKR 1,000	PKR 70
PKR 1,001 to PKR 2,500	PKR 130
PKR 2,501 to PKR 4,000	PKR 200
PKR 4,001 to PKR 6,000	PKR 270
PKR 6,001 to PKR 8,000	PKR 330
PKR 8,001 to PKR 10,000	PKR 390
PKR 10,001 to PKR 13,000	PKR 440
PKR 13,001 to PKR 16,000	PKR 500
PKR 16,001 to PKR 20,000	PKR 650
PKR 20,001 to PKR 25,000	PKR 800

#### 2. Inter Bank Funds Transfer (IBFT)

Transaction Amounts	Service Fee (Incl. Tax)
PKR 1 to PKR 1,000	PKR 35
PKR 1,001 to PKR 2,500	PKR 50
PKR 2,501 to PKR 4,000	PKR 65
PKR 4,001 to PKR 6,000	PKR 80
PKR 6,001 to PKR 8,000	PKR 90
PKR 8,001 to PKR 10,000	PKR 105
PKR 10,001 to PKR 13,000	PKR 120
PKR 13,001 to PKR 16,000	PKR 130
PKR 16,001 to PKR 20,000	PKR 155
PKR 20,001 to PKR 25,000	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 CNIC to Easypaisa Mobile Account

- PKR 0.00 (This transaction is free for customers)

### 3. Money Transfer from Easypaisa Mobile Account to a CNIC

Transaction Amounts	Service Fee (Incl. Tax)
PKR 1 to PKR 1,000	PKR 50
PKR 1,001 to PKR 2,500	PKR 100
PKR 2,501 to PKR 4,000	PKR 150
PKR 4,001 to PKR 6,000	PKR 200
PKR 6,001 to PKR 8,000	PKR 250
PKR 8,001 to PKR 10,000	PKR 300
PKR 10,001 to PKR 13,000	PKR 350
PKR 13,001 to PKR 16,000	PKR 400
PKR 16,001 to PKR 20,000	PKR 500
PKR 20,001 to PKR 25,000	PKR 650

### 4. Transfer-out from Easypaisa Mobile Account to Telenor Microfinance Bank Account

- PKR 0.00 (This transaction is free for customers)

## 5. 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 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

## 6. Utility Bill Payment (MA)

- PKR 0.00 (This product is free for customers)

## 7. Mini Statement

- PKR 0.00 (This transaction is free for customers)

## 8. Balance Inquiry

- PKR 0.24 (Incl. Tax)

## 9. Cash Deposit in Mobile Account

- PKR 0.00 (This transaction is free for customers)

## 10. Cash Withdrawal from Mobile Account

Transaction Amounts	Service Fee (Incl. Tax)
PKR 1 to PKR 200	PKR 7
PKR 201 to PKR 500	PKR 12
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 70
PKR 4,001 to PKR 6,000	PKR 100
PKR 6,001 to PKR 8,000	PKR 130
PKR 8,001 to PKR 10,000	PKR 180
PKR 10,001 to PKR 13,000	PKR 230
PKR 13,001 to PKR 16,000	PKR 280
PKR 16,001 to PKR 20,000	PKR 330
PKR 20,001 to PKR 25,000	PKR 380
PKR 25,001 to PKR 30,000	PKR 470
PKR 30,001 to PKR 40,000	PKR 560
PKR 40,001 to PKR 50,000	PKR 690

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

- PKR 0.00 (This transaction is free for customers)

## 12. Easyload (On Telenor)

- PKR 0.00 (This transaction is free for customers)

## 13. Easyload (On Other Mobile Operators)

- PKR 0.00 (This transaction is free for customers)

## 14. ATM Card

- PKR 500 (Incl. Tax)

## 15. ATM Cash Withdrawal

Transaction Amounts	Service Fee (Incl. Tax & 1-link Charges)
PKR 500	PKR 15.0
PKR 1,000	PKR 20.0
PKR 1,500 to PKR 2,500	PKR 30.0
PKR 3,000 to PKR 4,000	PKR 50.0
PKR 4,500 to PKR 6,000	PKR 70.0
PKR 6,500 to PKR 8,000	PKR 90.0
PKR 8,500 to PKR 10,000	PKR 110.0
PKR 10,500 to PKR 13,000	PKR 130.0
PKR 13,500 to PKR 16,000	PKR 140.0
PKR 16,500 to PKR 20,000	PKR 160.0

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

- PKR 2.50 (Incl. Tax) per inquiry

## 17. ATM Balance Inquiry (M-net)

- PKR 5.80 (Incl. Tax) per transaction

## 18. Inter Bank Funds Transfer (IBFT)

- PKR 0.00 (This transaction is free for customers)

## 19. International Home Remittances

- PKR 0.00 (This transaction is free for customers)

## 20. Easypaisa life insurance

- Rs.2 daily (each unit, allowed max 5 units)
- Rs.5 daily (each unit, allowed max 2 units)
- Rs. 60 monthly (each unit, allowed max 5 units)
- Rs. 500 bi-annually (each unit, allowed max 2 units)
- Rs.800 yearly (each unit, allowed max 2 units)

## 21. Kamyab Mustaqbil

- Rs. 500 yearly (each unit, allowed max 10 units)

## 22. Kamyab Mustaqbil Plus

- Rs. 700 yearly (each unit, allowed max 10 units)

## 23. Easypaisa Mobile Screen Insurance

- Price: Rs.2 daily or Rs. 60 monthly (all incl. of tax price) for screen protection against breakage for up to Rs.10,000 insurance benefit for a year
- Price: Rs.3 daily or Rs. 90 monthly (all incl. of tax price) for screen protection against theft/insurance for up to Rs.10,000 pro-rate insurance benefit for a year

#### 24. Easypaisa Webdoc Health Services

- Rs.2 daily
- Rs.5 daily
- Rs. 60 monthly
- Rs.5,00 bi-annual
- Rs.1,000 yearly
- Corona Health Services is another variant with two options Rs.1000 for 6 months coverage and Rs.600 for 3 months coverage

#### 25. Seasonal Health Coverage

- Mosquito Health Coverage with two options. Rs.150 for 3 months coverage and Rs.300 for 6 months coverage

#### 26. Easypaisa Loan

- Customer can choose loan tenure during loan application and based on principle amount and tenure processing fee will be charged between 10% – 20%
- 2.5% of outstanding payable will be charged as late fee in case customer failed to repay the loan within due date

#### 27. Easycash

- No application or processing charges
- No repayment or service fee if paid back within 7 days from loan disbursal date
- 10% of outstanding payable will be charged as late payment surcharge after 7 days from loan disbursal date

#### 28. Online Payments

- PKR 0.00 or 0% (This transaction is free for customers)

#### 29. Retail Payment (NFC, Till & QR)

- PKR 0.00 (This product is free for subscribers)

### Helpline Related Services:

#### 1. 3737 (Telenor Network Users) | UAN-042111003737 (All Operators)

- Telenor Microfinance Bank Ltd doesn't charge it's customer for calling their helpline

### NOTE:

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