



SCHEDULE OF CHARGES

TELENOR MICROFINANCE BANK LTD.

(BRANCHLESS BANKING)

For the Period of January-2021 to March-2021

EASYPAlSA 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)

- PKR 0.00 (This product is free for customers)

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 46.4
PKR 1,001 to PKR 2,500	PKR 92.8
PKR 2,501 to PKR 4,000	PKR 139.2
PKR 4,001 to PKR 6,000	PKR 185.6
PKR 6,001 to PKR 8,000	PKR 232.0
PKR 8,001 to PKR 10,000	PKR 278.4
PKR 10,001 to PKR 13,000	PKR 324.8
PKR 13,001 to PKR 16,000	PKR 371.2
PKR 16,001 to PKR 20,000	PKR 440.8
PKR 20,001 to PKR 25,000	PKR 510.4

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

- PKR 0.00 (This transaction is free for customers)

5. Money Transfer from Easypaisa Mobile Account to Easypaisa Mobile Account

- PKR 0.00 (This product is free for customers)

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 600 (Incl. Tax) (Union Pay easypaisa Debit card)
- PKR 1000 (Incl. Tax) (PayPak easypaisa Debit card)

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)

- The fee for Interbank funds transfer will be upto 1% of the total amount.

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 disbursement date
- 10% of outstanding payable will be charged as late payment surcharge after 7 days from loan disbursement 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 its customer for calling their helpline

NOTE:

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