



SCHEDULE OF CHARGES

TELENOR MICROFINANCE BANK LTD.

(BRANCHLESS BANKING)

For the Period of April-2021 to June-2021

EASYPAYSA 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 55 |
| PKR 1,001 to PKR 2,500 | PKR 110 |
| PKR 2,501 to PKR 4,000 | PKR 160 |
| PKR 4,001 to PKR 6,000 | PKR 215 |
| PKR 6,001 to PKR 8,000 | PKR 270 |
| PKR 8,001 to PKR 10,000 | PKR 320 |
| PKR 10,001 to PKR 13,000 | PKR 375 |
| PKR 13,001 to PKR 16,000 | PKR 430 |
| PKR 16,001 to PKR 20,000 | PKR 500 |
| PKR 20,001 to PKR 25,000 | PKR 600 |

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 | Charges |
|--------------------------|---------|
| PKR 500 | PKR 15 |
| PKR 1,000 | PKR 20 |
| PKR 1,500 to PKR 2,500 | PKR 30 |
| PKR 3,000 to PKR 4,000 | PKR 50 |
| PKR 4,500 to PKR 6,000 | PKR 70 |
| PKR 6,500 to PKR 8,000 | PKR 90 |
| PKR 8,500 to PKR 10,000 | PKR 110 |
| PKR 10,500 to PKR 13,000 | PKR 130 |
| PKR 13,500 to PKR 16,000 | PKR 140 |
| PKR 16,500 to PKR 20,000 | PKR 160 |
| PKR 20,500 to PKR 25,000 | PKR 180 |
| PKR 25,500 to PKR 30,000 | PKR 200 |
| PKR 30,500 to PKR 40,000 | PKR 250 |
| PKR 40,500 to PKR 50,000 | PKR 300 |

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 (1 unit)
- Rs.5 daily (3 units)
- Rs. 60 monthly (1 unit)
- Rs. 150 monthly (3 units)
- Rs.800 yearly (each unit, allowed max 2 units)

21. Easypaisa Tahafuz

- Rs.2 daily (1 unit)
- Rs.50 monthly (1 unit)
- Rs.75 monthly (1 unit)
- Rs.500 yearly (1 unit)

22. 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 benefit for a year
- Price: Rs.100 monthly & Rs.1000 yearly (all incl. of tax price) for cover against mobile theft & snatching for up to Rs.10,000 benefit for a year

23. Easypaisa Webdoc Health Services

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

24. 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

25. 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

26. Online Payments

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

27. 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
- 0.6% WHT will be charged on Payment for cash withdrawal or sum total of payment for cash withdrawal, in a day, exceeding Rs. 50,000/- for persons not appearing in the Active Taxpayers' List