



SCHEDULE OF CHARGES

TELENOR MICROFINANCE BANK LTD.

(BRANCHLESS BANKING)

For the Period of Jan-2024 to Mar-2024

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 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

2. Utility Bill Payment (OTC)

- PKR 0.00 (This product is free for customers)

3. 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. Biometrically Verified Money Transfer from CNIC to easypaisa Account

Transaction Amounts	Service Fee (Incl. Tax)
PKR 0 to 1,000	25
PKR 1,001 to 2,500	30
PKR 2,501 to 4,000	40
PKR 4,001 to 10,000	55
PKR 10,001 to 20,000	120
PKR 20,001 to 30,000	200
PKR 30,001 to 40,000	275
PKR 40,001 to 50,000	350

3. Money Transfer from easypaisa Mobile Account to a CNIC

Transaction Amounts	Service Fee (Incl. Tax)
PKR 1 to PKR 1,000	55
PKR 1,001 to PKR 2,500	110
PKR 2,501 to PKR 4,000	160
PKR 4,001 to PKR 6,000	215
PKR 6,001 to PKR 8,000	270
PKR 8,001 to PKR 10,000	320
PKR 10,001 to PKR 13,000	375
PKR 13,001 to PKR 16,000	430
PKR 16,001 to PKR 20,000	500
PKR 20,001 to PKR 25,000	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 5.00 each for first 3 transactions in a month.
- PKR 20.00 (Incl. Tax) for each transaction after 3 transactions in a month
- PKR 30.00 (Incl. Tax) for each transaction after 9 transactions in a month

Note: Fee for Bills paid through Paypro, Kuickpay and such aggregators are charged separately as per their charging schedules. (Amounts could vary from bill to bill)

7. Mobile Load (Easyload) (MA)

- PKR 0.00 for first 5 transactions in a month
- PKR 2.00 (Incl. Tax) for each transaction after 5 free transactions in a month
- PKR 5.00 (Incl. Tax) for each transaction after 10 transactions in a month

8. Mobile Packages (Bundles) (MA)

- PKR 0.00 for first 5 transactions in a month
- PKR 1.00 (Incl. Tax) for each transaction after 5 free transactions in a month
- PKR 2.00 (Incl. Tax) for each transaction after 10 transactions in a month

9. Mini Statement

- PKR 0.00 (This transaction is free for customers)

10. Balance Inquiry

- PKR 1.00 (Incl. Tax)

11. Platform Fee (USSD)

- PKR 1.00 (Incl. Tax) / Transaction

12. Cash Deposit in Mobile Account

Deposit Amount	Charges
Rs.30 – Rs.20,000	0.5% + Tax
Rs.20,000 or above	Rs.100 + Tax

13. 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

- Withholding Tax on cash withdrawals is @ 0.6% of aggregate cash withdrawals (by non-filers) exceeding PKR 50,000 in a day.

14. Transfer-in from Telenor Microfinance Bank Account to easypaisa Mobile Account

- PKR 0.00 (This transaction is free for customers)

15. Funds Transfer – IN from Other Bank Account / Debit Card /Credit Card using account linking.

- Pulling funds into MA from other bank accounts - 2% (Incl. Tax) of Transaction amount
- Pulling funds into MA from Debit/Credit Cards – 3% (Incl. Tax) of Transaction amount

16. Debit Card

- PKR 1000 (Incl. Tax) (VISA easypaisa Debit card)
- PKR 999 (Incl. Tax) (Union Pay easypaisa Debit card)
- PKR 1000 (Incl. Tax) (PayPak easypaisa Debit card)
- PKR 500 (Incl. Tax) (Visa easypaisa Online Debit card)

17. ATM Cash Withdrawal

- Service Fee on any ATM withdrawal amount will be PKR 30 (Incl. Tax & 1-link Charges)
- ATM cash withdrawal is free from Telenor Microfinance Bank branch ATMs.

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

- PKR 2.50 (Incl. Tax) per inquiry

19. ATM Balance Inquiry (M-net)

- PKR 5.80 (Incl. Tax) per transaction

20. Inter Bank Funds Transfer (IBFT)

- Free of charge up to monthly aggregated limit of Rs.25,000 per user.
- 0.1% fee (including tax) will be charged on transaction amount exceeding monthly aggregated limit of Rs. 25,000 or Rs.200 (including tax) whichever is lower.

21. International Home Remittances

- PKR 0.00 (This transaction is free for customers)

22. Term life and accidental life insurance

- Rs.800 yearly (each unit, allowed max 2 units)
- Rs. 2 Daily Tahafuz plan
- Rs. 50 Monthly Tahafuz Plan
- Rs. 75 Monthly Tahafuz Plus Plan
- Rs. 500 Annual Tahafuz Plan

23. Mobile Protection Plan

- Rs.100 monthly and Rs.1000 annual (all incl. of tax price) against theft/snatching insurance for up to Rs.10,000 pro-rate insurance benefit for a year.

24. Webdoc Health Services

- Rs.2 daily
- Rs. 60 monthly
- Rs.5,00 bi-annual
- Rs. 1,000 yearly
- Rs. 2,000 yearly

25. Income Protection Insurance

- Rs. 1 daily
- Rs. 100 monthly
- Rs. 350 bi-annual
- Rs. 700 yearly

26. Easycash

	App	USSD
Service Fee		
Loan Cycle 1' - 10	5%	20%
Loan Cycle 11 - 20	4.50%	18%
Loan Cycle 20+	4%	16%
Late Fee	No	5% on outstanding principal implemented 2 days of Grace Period from due date
Frequency	Weekly fee to be compounded on outstanding principal every 7 days, up-to maximum of 40% in 8 weeks.	Flat 30-day fee on principle amount

27. BNPL (Buy Now, Pay Later) – APP Only

- **For Airtime & Bundles:**

Credit Score Rating Category	7 Day	14 Day
Excellent	0%	0%
Very Good	3.5%	7%
Good	5%	10%
Fair	10%	20%

- **For Utility Bill Payments:**

Credit Score Rating Category	15 Day	30 Day
Excellent	0.0%	0.0%
Very Good	7.5%	15.0%
Good	10.0%	20.0%

- Late payment fee: 5% of outstanding principal amount.

28. Online Payments

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

29. Retail Payment (Till & QR)

- PKR 0.00 (This product is free for subscribers)

30. Account Inactivity Fee

- PKR 50.00/monthly (Only applicable if there is no transaction in the account for 12 months.)

31. Asaan Digital Account

- PKR 75.00 on each application submission (successful or unsuccessful)

32. In-App BVS (Biometric verification on App)

- PKR 99.00 on each application submission (successful or unsuccessful)

33. SMS Alert

- PKR 0.00 Digital SMS Charges*
- PKR 30.00 (Incl. Tax) per month** = Non-Digital SMS Charges***

Helpline Related Services:

- **3737 (Telenor Network Users) | UAN-042111003737 (All Operators)**
 - Telenor Microfinance Bank Ltd does not charge its customer for calling their helpline.

NOTE:

- FED will be recovered as per regulation.
- Cash withdrawal charges will be deducted from your Mobile Account. There is no need to pay the charge in cash to the Agent.
- Transaction limits are enforced where applicable.
- * Digital Transactions relate to digital/self-service channel.
- ** Bank may charge lower or up to the mentioned charges/fee.
- ***Financial Alerts on transactions carried out Over the Counter or at the Agent Location i.e., Cash-In/Cash-Deposit, Cash-Out/Cash-Withdrawal, etc.