



SCHEDULE OF CHARGES

TELENOR MICROFINANCE BANK LTD.

(BRANCHLESS BANKING)

For the Period of July-2022 to September -2022

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)

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	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 0.00 for first 3 transactions in a month
- PKR 20.0 (Incl. Tax) for each transaction after 3 free transactions in a month

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. 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

13. Easyload (On Telenor)

- PKR 0.00 (This transaction is free for customers)

14. Easyload (On Other Mobile Operators)

- PKR 0.00 (This transaction is free for customers)

15. ATM Card

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

16. 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
PKR 20,500 to PKR 25,000	PKR 180.0
PKR 2,5500 to PKR 30,000	PKR 200.0
PKR 30500 to PKR 40,000	PKR 250.0
PKR 40,500 to PKR 50,000	PKR 300.0

- ATM cash withdrawal is free from Telenor Microfinance Bank branch ATMs

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

- PKR 2.50 (Incl. Tax) per inquiry

18. ATM Balance Inquiry (M-net)

- PKR 5.80 (Incl. Tax) per transaction

19. 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.

20. International Home Remittances

- PKR 0.00 (This transaction is free for customers)

21. 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

22. Mobile Protection Plan

- Price: 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.

23. Webdoc Health Services

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

24. Income Protection Insurance

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

25. Easycash

- **For USSD/String customers:** Flat 30-day fee of 12% - 20% on principle amount. No processing or application fee.
- **For App customers:** Weekly fee of 3% to 5% to be compounded on outstanding principal every 7 days, up-to maximum of 40% in 8 weeks.
- **Late payment fee:** 5% of outstanding principal amount, only applicable for USSD customers.

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)

28. Account Inactivity Fee

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

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:

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