

<b>U Microfinance Bank Limited</b>
<b>U Paisa (Branchless Banking) Schedule of Charges</b>
<b>From 01-01-2021 to 31-03-2021</b>

**Domestic Remittance (Over-the-Counter)**

Product	Transaction	Type	Slab Start	Slab End	Charges	
<b>Domestic Remittance Over-the-Counter</b>	<b>OTC Send Money</b>	<b>From Upaisa Agent</b>	1	1,000	60	
			1,001	2,500	120	
			2,501	4,000	180	
			4,001	6,000	240	
			6,001	8,000	300	
			8,001	10,000	350	
			10,001	13,000	400	
			13,001	15,000	450	
			15,001	20,000	600	
			20,001	25,000	750	
		<b>Transaction</b>	<b>Type</b>	<b>Slab Start</b>	<b>Slab End</b>	<b>Charges</b>
		<b>OTC Receive Money</b>	<b>From Upaisa Agent</b>	1	1,000	Free
				1,001	2,500	
				2,501	4,000	
				4,001	6,000	
				6,001	8,000	
				8,001	10,000	
				10,001	13,000	
				13,001	15,000	
				15,001	20,000	
				20,001	25,000	
		<b>Transaction</b>	<b>Type</b>	<b>Slab Start</b>	<b>Slab End</b>	<b>Charges</b>
		<b>Person (CNIC) to Mobile Account</b>	-	1	1,000	25
				1,001	2,500	50
				2,501	4,000	75
				4,001	7,000	100
				7,001	10,000	140
				10,001	15,000	180
				15,001	20,000	220
				20,001	25,000	260
				<b>Transaction</b>	<b>Type</b>	<b>Slab Start</b>
		<b>Mobile Account to Person (CNIC) Receive Money</b>	-	1	1,000	Free
	1,001			2,500		
	2,501			4,000		
	4,001			6,000		
	6,001			8,000		
	8,001			10,000		
	10,001			13,000		
	13,001			15,000		
	15,001			20,000		
	20,001			25,000		

	Transaction	Type	Slab Start	Slab End	Charges
<b>Domestic Remittance Over-the-Counter</b>	<b>OTC Send Money</b>	<b>From U-Bank Branches</b>	1	1,000	45
			1,001	2,500	90
			2,501	4,000	135
			4,001	6,000	180
			6,001	8,000	225
			8,001	10,000	263
			10,001	13,000	300
			13,001	15,000	338
			15,001	20,000	413
			20,001	25,000	488

### Cash Deposit and Withdrawal (Over-the-counter)

Product	Transaction	Slab Start	Slab End	Charges
<b>Cash Deposit &amp; Withdrawal</b>	<b>Cash IN</b>	<b>Free</b>		
	<b>Cash OUT</b>	1	200	7
		201	500	12
		501	1,000	24
		1001	2500	46
		2501	4,000	75
		4001	6,000	100
		6001	8,000	130
		8001	10,000	180
		10,001	13,000	230
		13,001	16,000	280
		16,001	20,000	330
		20,001	25,000	380
		25,001	30,000	470
		30,001	40,000	560
40,001	50,000	690		

### Fund Transfers from Mobile Account

Product	Transaction	Slab Start	Slab End	Charges
<b>Fund Transfers from Mobile Account</b>	<b>Mobile Account to Mobile Account</b>	<b>1</b>	<b>50,000</b>	<b>Free</b>
	<b>Mobile Account to Person (CNIC) Send</b>	1	1,000	100
		1,001	2,500	100
		2,501	4,000	100
		4,001	6,000	100
		6,001	8,000	200
		8,001	10,000	200
		10,001	13,000	200
		13,001	15,000	300
		15001	20,000	300
		20,001	25,000	300

### Inter-bank Fund Transfer (IBFT)

Product	Transaction	Slab Start	Slab End	Charges	
Inter Bank Funds Transfer (IBFT)	Over-the-Counter (OTC)	1	1,000	35	
		1,001	2,500	50	
		2,501	4,000	65	
		4,001	6,000	80	
		6,001	8,000	90	
		8,001	10,000	105	
		10001	13,000	120	
		13001	15,000	130	
		15001	20,000	155	
		20,001	25,000	170	
		Transaction	Slab Start	Slab End	Charges
		From Mobile Account & U Bank ATMs	1	1,000	0
			1,001	2,500	0
			2,501	4,000	0
			4,001	6,000	0
			6,001	8,000	0
			8,001	10,000	0
			10001	13,000	0
			13,001	16,000	0
			16,001	20,000	0
			20,001	25,000	0
			25,001	30,000	0
			30,001	40,000	0
		40,001	50,000	0	
		Transaction	Slab Start	Slab End	Charges
		From Upaisa Karobar Mobile Account	1	50,000	0
			50,001	100,000	0
			100,001 & above		0
		Transaction	Slab Start	Slab End	Charges
		OTC IBFT from U bank Branches	1	10000	25
			10,001	25,000	50

### ATM Debit Card

Product			Charges
ATM Card	Card Issuance Charges		400 + FED
	Card Reissuance/replacement Charges		400 + FED
	For U bank Loan Customers		400 + FED
	Transaction		Charges
	Balance Inquiry	MNET & 1LINK	2.50
		U Bank ATM	Free
	Cash Withdrawal	MNET & 1LINK	18.75
		U Bank ATM	Free

### Fund Transfers from Mobile Account

Product	Transaction	Slab Start	Slab End	Charges
Fund Transfers from Mobile Account	Mobile Account to Mobile Account	1	50,000	Free
	Mobile Account to Person (CNIC) Send	1	1,000	100
		1,001	2,500	100
		2,501	4,000	100
		4,001	6,000	100
		6,001	8,000	200
		8,001	10,000	200
		10,001	13,000	200
		13,001	15,000	300
		15001	20,000	300
20,001	25,000	300		

### Mobile Top-up and Postpaid Bill Payment

Product	Transaction	Charges
Mobile TopUp & Postpaid Bill Payment	U TopUp	Free
	U Postpaid	Free

### Utility Bill Payment

Product	Transaction	Charges
Utility Bill Payment	UBP Over-the-Counter (At Agent)	Free
	UBP From Mobile Account	Free

### Donations

Product	Transaction	Slab Start	Slab End	Charges
Donations	Shaukat Khanum Memorial Trust (Over the Counter and from Customer Mobile Account)	1	75,000	Free
	Akhuwat Donation/Zakat Collection (Over the Counter and from Customer Mobile Account)	1	75,000	Free
	SHIFA Foundation	1	75,000	Free
	SHIFA Eye Trust (Over the Counter and from Customer Mobile Account)	1	75,000	Free
	Jabbar Bin Hayyan Trust (JBHT) (Over the Counter and from Customer Mobile Account)	3	70,000	Free

The above charges are including FED.

WHT for non-filers-as levied by the Federal government will be charged in addition to above charges in line with the applicable rates from time to time basis.