

U Microfinance Bank Limited
UPaisa (Branchless Banking) Schedule of Charges
From 01-01-2024 to 31-03-2024

Account Inactivity Fee

Account in-activity fee (Applicable in case of no activity in account for 12 months) – PKR 50 / Month

Domestic Remittance (Over-the-Counter)

Product	Transaction	Type	Slab Start	Slab End	Charges	
Domestic Remittance (Over-the-Counter)	Person (CNIC) to Mobile Account	-	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	
			15001	20,000	220	
			20,001	25,000	260	
		Transaction	Type	Slab Start	Slab End	Charges
		Mobile Account to Person (CNIC) Receive Money	-	1	1,000	Free
				1,001	2,500	
				2,501	4,000	
				4,001	6,000	
				6,001	8,000	
				8,001	10,000	
	10001			13,000		
	13,001			15,000		
			15,001	20,000		
			20,001	25,000		

Cash Deposit and Withdrawal (Over-the-counter)

Product	Transaction	Slab Start	Slab End	Charges
Cash Deposit & Withdrawal	Cash IN	50	20,000	0.5% Amount + Tax
		20,000+	Max	Rs. 100 + Tax
	Cash OUT	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
Fund Transfers from Mobile Account	Mobile Account to Mobile Account	1	50,000	Free
	Mobile Account to Person (CNIC) Send	1	1,000	55
		1,001	2,500	110
		2,501	4,000	160
		4,001	6,000	215
		6,001	8,000	270
		8,001	10,000	320
		10,001	13,000	375
		13,001	15,000	430
		15001	20,000	500
		20,001	25,000	650

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
From Mobile Account / U Bank ATMs/ U Bank branches	Upto Rs. 25,000 cumulative value per month		Free	
	Above Cumulative value of Rs. 25,000		Every transaction will be charged 0.1%+Fed or 200, whichever is lower	

ATM Debit Card

Product	Charges	
ATM Card	Card Issuance Charges (UPI and PayPak)	1,000 + Tax
	Card Issuance Charges (Master card)- Physical	799 tax inclusive
	Card Issuance Charges (Mastercard)- Virtual	300 tax Inclusive
	Card Reissuance/replacement Charges	1,000 + Tax
	For U bank Loan Customers	1,000 + Tax

	Debit Card Annual Fee - Physical	Rs. 300 +Tax
	Debit Card Annual Fee - Virtual	Free
	Transaction	Charges
Balance Inquiry	MNET & 1LINK	3.13
	U Bank ATM	Free
Cash Withdrawal	MNET & 1LINK	As per below
	U Bank ATM	Free

ATM Cash withdrawal Transaction Amount	Service Fee (Incl. Tax & 1-link Charges)
Up to PKR 2,500	PKR 25
PKR 3,000 - PKR 6,000	PKR 50
PKR 6,500 - PKR 10,000	PKR 75
Above PKR 10,000	PKR 100

Mobile Top-up and Postpaid Bill Payment

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

Utility Bill Payment

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

International Home Remittances

Product	Transaction	Charges
International Home Remittances	Receiving on UPaisa Account	Free

UCash

Product	Transaction	Charges
UCash	Nano Loans	Weekly fee will be charged on applicable rates

Online Payments

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

Retail Payment (NFC, Till & QR)

➤ PKR 0.00 (This product is free for subscribers)

Donations

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

Helpline Related Services

Product	Description	Charges
Call Centre call charges:	Customer Helpline (For Ufone Subscribers): 7777	Rs. 2.25 + tax

A- NOTES

- The above charges are including FED, except IBFT From Mobile Account, U Bank ATMs & U Bank branches
- 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.
- Donations and payments to Prime Minister Flood Relief Fund 2022 are waived.
- OTC Received money are free of cost
- All above mentioned mobile account transaction charges are applicable for AMA account as well.