

U Microfinance Bank Limited UPaisa (Branchless Banking) Schedule of Charges

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paisa

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

Product	Transaction	Туре	Slab Start	Slab End	Charges
			1	1,000	25
			1,001	2,500	50
			2,501	4,000	75
	Person (CNIC) to	_	4,001	7,000	100
	Mobile Account	-	7,001	10,000	140
			10,001	15,000	180
			15001	20,000	220
Domestic			20,001	25,000	260
Remittance	Transaction	Туре	Slab Start	Slab End	Charges
(Over-the-			1	1,000	
Counter)		í f	1,001	2,500	
			2,501	4,000	
	Mobile Account to		4,001	6,000	
	Person (CNIC)	_	6,001	8,000	Free
	Receive Money	-	8,001	10,000	nee
	Receive Money		10001	13,000	
			13,001	15,000	
			15,001	20,000	
			20,001	25,000	

Domestic Remittance (Over-the-Counter)

Cash Deposit and Withdrawal (Over-the-counter)

Product	Transaction	Slab Start	Slab End	Charges
	Cash IN	50	20,000	0.5% Amount + Tax
		20,000+	Max	Rs. 100 + Tax
		1	200	7
		201	500	12
		501	1,000	24
Cash Deposit &		1001	2500	46
Withdrawal		2501	4,000	75
	Cash OUT	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

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Fund Transfers from Mobile Account

Product	Transaction	Slab Start	Slab End	Charges
	Mobile Account to Mobile Account	1	50,000	Free
		1	1,000	55
		1,001	2,500	110
		2,501 4,001	4,000	160
Fund Transfers from			6,000	215
Mobile Account	Mobile Account to Person (CNIC)	6,001	8,000	270
	Send	8,001	10,000	320
		10,001	13,000	375
		13,001	15,000	430
		15001	20,000	500
		20,001	25,000	650

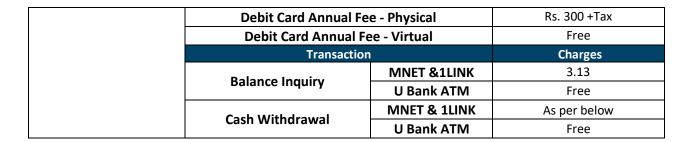
Inter-bank Fund Transfer (IBFT)

Product	Transaction	Slab Start	Slab End	Charges
		1	1,000	35
		1,001	2,500	50
		2,501	4,000	65
		4,001	6,000	80
		6,001	8,000	90
	Over-the-Counter (OTC)	8,001	10,000	105
	Over-the-Counter (OTC)	10001 13,000	120	
		13001	15,000	130
Inter Bank Funds		15001 20,000	155	
Transfer (IBFT)		20,001	25,000	170
	Transaction	Slab Start	Slab End	Charges
	From Mobile Account /	Upto Rs. 25,00 value pe		Free
	U Bank ATMs/ U Bank branches	hes Above Cumulative value of charged 0.1	Every transaction will be charged 0.1%+Fed or 200, whichever is lower	

ATM Debit Card

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





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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 &	Prepaid TopUp	Free
Postpaid Bill Payment	Postpaid Bill Payment	Free

Utility Bill Payment

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

International Home Remittances

Product	Transaction	Charges	
International Home	Receiving on UPaisa Account	Free	
Remittances	Receiving on Oraisa 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
	Shaukat Khanum Memorial Trust (Over the Counter and from Mobile Account)	75,000	Free
Donations	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		
1.	The above charges are including FED, except IBFT From Mobile Account, U Bank ATMs & U Bank	
	branches	
2.	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.	
3.	Donations and payments to Prime Minister Flood Relief Fund 2022 are waived.	
4.	OTC Received money are free of cost	
5.	All above mentioned mobile account transaction charges are applicable for AMA account as well.	