

<b>U Microfinance Bank Limited</b>
<b>UPaisa (Branchless Banking) Schedule of Charges</b>
<b>From 01-10-2022 to 31-12-2022</b>

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

Product	Transaction	Type	Slab Start	Slab End	Charges	
<b>Domestic Remittance (Over-the-Counter)</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	
			15001	20,000	220	
			20,001	25,000	260	
		Transaction	Type	Slab Start	Slab End	Charges
		<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	
				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
<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
Fund Transfers from Mobile Account	Mobile Account to Mobile Account	1	50,000	Free
	Mobile Account to Person (CNIC) Send	1	1,000	50
		1,001	2,500	100
		2,501	4,000	150
		4,001	6,000	200
		6,001	8,000	250
		8,001	10,000	300
		10,001	13,000	350
		13,001	15,000	400
		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	Charges
		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	Transaction	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	3.13
		U Bank ATM	Free
Cash Withdrawal	MNET & 1LINK	23.44	
	U Bank ATM	Free	

### 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

### 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

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.