

UPaisa (Branchless Banking) Schedule of Charges

From 01-01-2026 to 31-03-2026

Ucash (Nano Loan)

The fees for UCash loans are applied weekly and are subject to any applicable taxes. The fee structure works in slabs:

For loans up to PKR 100, a base fee of PKR 5 plus tax is applicable.

For every additional PKR 100 borrowed, an extra PKR 5 fee (plus tax) will be added.

Fees are collected upfront, with the first week's fee collected upon loan disbursement and subsequent weekly fees collected on the first day of each week.

Fees only apply during the maturity phase (4 weeks from the date of disbursement) and rollover phases (4 weeks from maturity).

Account Inactivity Fee

Product	Description	Charges
Account in-activity fee	Applicable in case of no activity in account for 12 months	PKR 50 per 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
			15,001	20,000	220
			20,001	25,000	260
	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	
			10,001	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 IN	50	Max	0.5% of Transaction Amount + FED
		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
	Mobile Account to Mobile Account	1	50,000	Free
		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	Charges	
From Mobile Account / U Bank ATMs/ U Bank branches	Up to PKR 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	
Card Issuance Charges (UPI and PayPak)		1,000 + Tax		
Card Issuance Charges (Master card)- Physical		799 Inclusive tax		
Card Re-Issuance Charges (Master card)- Physical		799 Inclusive tax		
Card Issuance Charges (Mastercard)- Virtual		300 Inclusive tax		
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		
ATM Card	Balance Inquiry	MNET &1LINK	5/-	
		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		40		
PKR 3,000 - PKR 6,000		65		
PKR 6,500 - PKR 10,000		90		
Above PKR 10,000		115		

Mobile Top-up and Postpaid Bill Payment

Product	Transaction	Charges
Mobile Top-up & Postpaid Bill Payment	Prepaid Top-up	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

Online Payment

Product	Charges
Online Payment	free

Retail Payment (NFC, Till & QR)

Product	Charges
Retail Payment (NFC, Till & QR)	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

Balance Inquiry:

Product	Description	Charges
Balance Inquiry	When Customer Perform Balance inquiry from USSD	Rs.1 including tax

Dial USSD Charges:

Product	Charges
Dial	PKR 5 per USSD Dial

Transaction USSD Charges:

Product	Charges
Transaction	PKR 1 per USSD transaction

A- NOTES

1. The above charges are including FED, except IBFT From Mobile Account, U Bank ATMs & U Bankbranches
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.