



SCHEDULE OF CHARGES

BRANCHLESS BANKING

FOR THE PERIOD OF

JAN 2017 to MAR 2017

TAMEER MICROFINANCE BANK LIMITED

SCHEDULE OF CHARGES (BRANCHLESS BANKING)

FOR THE PERIOD JAN 2017 to MAR 2017



DESCRIPTION

CHARGES

EASYPAlSA PRODUCTS

- **Money Transfer (Over the Counter)**

Transaction Amounts	Service Fee (incl. of tax)
PKR. 0 to PKR. 1,000	PKR. 60
PKR. 1,001 to PKR. 2,500	PKR. 120
PKR. 2,501 to PKR. 4,000	PKR. 180
PKR. 4,001 to PKR. 6,000	PKR. 240
PKR. 6,001 to PKR. 8,000	PKR. 300
PKR. 8,001 to PKR. 10,000	PKR. 350
PKR. 10,001 to PKR. 13,000	PKR. 400
PKR. 13,001 to PKR. 16,000*	PKR. 450
PKR. 16,001 to PKR. 20,000	PKR. 500
PKR. 20,001 to PKR. 25,000	PKR. 550
PKR. 25,001 to PKR. 30,000	PKR. 600
PKR. 30,001 to PKR. 40,000	PKR. 650
PKR. 40,001 to PKR. 50,000	PKR. 700

* Slab limit is 15,000 in case of Non BVMT

- **Mobile Account**

- **Mobile Account Opening:** PKR 0.00 (Free)
- **Money Transfer from Easypaisa Mobile Account to another Easypaisa Mobile Account:**
Ten transactions per month are free & subsequent are charged at **1.74%** (incl. of tax) of transaction amount
- **Money Transfer from a CNIC to an Easypaisa Mobile Account**

Transaction Amounts	Service Fee (incl. of tax)
PKR. 1 to PKR. 200	PKR. 15
PKR. 201 to PKR. 500	PKR. 25
PKR. 501 to PKR. 1,000	PKR. 35
PKR. 1,001 to PKR. 2,500	PKR. 70
PKR. 2,501 to PKR. 4,000	PKR. 105
PKR. 4,001 to PKR. 6,000	PKR. 140
PKR. 6,001 to PKR. 8,000	PKR. 175
PKR. 8,001 to PKR. 10,000	PKR. 210
PKR. 10,001 to PKR. 13,000	PKR. 245
PKR. 13,001 to PKR. 15,000	PKR. 280

○ **Money Transfer from Easypaisa Mobile Account to a CNIC**

Transaction Amounts	Service Fee (incl. of tax)
PKR. 1 to PKR. 1,000	PKR. 46.40
PKR. 1,001 to PKR. 2,500	PKR. 92.80
PKR. 2,501 to PKR. 4,000	PKR. 139.20
PKR. 4,001 to PKR. 6,000	PKR. 185.60
PKR. 6,001 to PKR. 8,000	PKR. 232.00
PKR. 8,001 to PKR. 10,000	PKR. 278.40
PKR. 10,001 to PKR. 13,000	PKR. 324.80
PKR. 13,001 to PKR. 16,000*	PKR. 371.20
PKR. 16,001 to PKR. 20,000	PKR. 417.60
PKR. 20,001 to PKR. 25,000	PKR. 464.00
PKR. 25,001 to PKR. 30,000	PKR. 510.40
PKR. 30,001 to PKR. 40,000	PKR. 556.80
PKR. 40,001 to PKR. 50,000	PKR. 603.20

* Slab limit is 15,000 in case of Non BVMT
Information mentioned in 'bold' formatting is tentative

○ **Cash Withdrawal from Easypaisa Mobile Account:**

Transaction Amounts	Service Fee (incl. of tax)
PKR. 1 to PKR. 200	PKR. 5
PKR. 201 to PKR. 500	PKR. 10
PKR. 501 to PKR. 1,000	PKR. 20
PKR. 1,001 to PKR. 2,500	PKR. 40
PKR. 2,501 to PKR. 4,000	PKR. 60
PKR. 4,001 to PKR. 6,000	PKR. 80
PKR. 6,001 to PKR. 8,000	PKR. 100
PKR. 8,001 to PKR. 10,000	PKR. 120
PKR. 10,001 to PKR. 13,000	PKR. 140
PKR. 13,001 to PKR. 16,000	PKR. 160
PKR. 16,001 to PKR. 20,000	PKR. 180
PKR. 20,001 to PKR. 25,000	PKR. 200
PKR.25,001 to PKR. 30,000	PKR. 220
PKR. 30,001 to PKR. 40,000	PKR. 240
PKR. 40,001 to PKR. 50,000	PKR. 260

○ **Transfer out to Tameer Bank Account**

Transaction Amounts	Service Fee (incl. of tax)
PKR. 1 to PKR. 1,000	PKR. 23
PKR. 1,001 to PKR.2,500	PKR. 46
PKR. 2,501 to PKR.4,000	PKR. 70
PKR. 4,001 to PKR.6,000	PKR. 93
PKR. 6,001 to PKR. 8,000	PKR. 116
PKR. 8,001 to PKR. 10,000	PKR. 139
PKR.10,001 to PKR.13,000	PKR. 162
PKR. 13,001 to PKR. 16,000	PKR. 186
PKR. 16,001 to PKR. 20,000	PKR. 209
PKR. 20,001 to PKR. 25,000	PKR. 232

- **Request Payment:**

Transaction Amounts	Service Fee (incl. of tax)
PKR. 1 to PKR. 200	PKR. 5
PKR. 201 to PKR. 500	PKR. 10
PKR. 501 to PKR. 1,000	PKR. 20
PKR. 1,001 to PKR. 2,500	PKR. 40
PKR. 2,501 to PKR. 4,000	PKR. 60
PKR. 4,001 to PKR. 6,000	PKR. 80
PKR. 6,001 to PKR. 8,000	PKR. 100
PKR. 8,001 to PKR. 10,000	PKR. 120
PKR. 10,001 to PKR. 13,000	PKR.140
PKR. 13,001 to PKR. 16,000	PKR.160
PKR. 16,001 to PKR. 20,000	PKR.180
PKR. 20,001 to PKR. 25,000	PKR.200
PKR.25,001 to PKR. 30,000	PKR.220
PKR. 30,001 to PKR. 40,000	PKR.240
PKR. 40,001 to PKR. 50,000	PKR.260

- **Utility Bill Payments/Other Payments:** PKR 0.00 (free) is charged for UBP of any denomination
- **Mini-Statement:** PKR 0.00 (free)
- **Balance Inquiry:** PKR 0.24 (incl. of tax)
- **Cash Deposit:** Ten transactions per month are free & subsequent are charged at 2.5% (incl. of tax) of transaction amount.
- **Transfer-In from a Tameer Bank Account:** PKR 0.00 (free)
- **Khushaal Beema (Insurance):** PKR 0.00 is charged on minimum balance achievement of PKR 2,000
- **Term Life Insurance & Takaful:** Fee is in multiples of 500 (inclusive of tax price), with minimum option available being PKR 500 and maximum being PKR 5,000
- **Easypaisa Sehat Sahara:**
 - PKR 950 (incl. of tax) for one year health insurance
 - PKR 550 (incl. of tax) for 6 months health insurance
- **Motor Insurance:**
 - **Silver cover:** 2.5% (with tax) of car value is charged as premium
 - **Golden cover:** 3.5% (with tax) of car value is charged as premium
 - **Platinum cover:** 4.2% (with tax) of car value is charged as premium
- **Easypaisa Khushaal Munafa:** 5% Annual Interest on Mobile Account Balance. The profit offered to customers will be calculated on a daily basis and will be transferred to the customers Mobile Account at the end of the month. Withholding tax deduction will be applicable on the profit transferred to the customer's Mobile Account
- **Easy Bachat:** No interest is paid
- **Easyload (On Telenor):** Fifteen transactions per month are free & subsequent are charged at PKR 2 (incl. of tax)
- **Easyload (On OMO):** PKR 0.00 (free)

- **ARY Gold:** Up to PKR 10,000 amount, fixed amount of PKR 11.6 (with tax) is charged to end customer; above PKR 10,000 amount, 1.2% (with tax) of amount is charged to end customer
 - **International Home Remittance:** PKR 0.00 (Free)
 - **ATM Card Linking Fee:** PKR 200 (incl. of tax); PKR 250 (incl. of tax) for home delivery; PKR 500 (incl. of tax) for personalized card with home delivery
 - **ATM Cash Withdrawal:**
 - If post withdrawal balance < PKR 5,000, then PKR 15 + 0.5% (incl. of tax) is charged (1-Link/M-Net)
 - If post withdrawal balance >= PKR 5,000, then no fee is charged (1-Link/M-Net)
 - **ATM Balance Inquiry (1-Link & Tameer):** PKR 0.00 (Free)
 - **ATM Balance Inquiry (M-net):** PKR 5.80 (incl. of tax)
 - **Easypaisa Loan:** (a) 30% Annual Markup; accrued daily for unsecured loan; (b) 21% annual markup; accrued daily for secured loan
 - **Term Deposit:** 10% annual profit; paid monthly & associated with secured loan
 - **Online Payment:** 1%(incl. of tax) on MA; 2%(incl. of tax) on OTC; 3%(incl. of tax) on Credit Card
- **Utility Bill Payment (OTC):** PKR 0.00 (Free)
 - **International Home Remittance (OTC):** PKR 0.00 (Free)
 - **Call Charges at 345 Call Center:** PKR. 2.69 (incl. of tax)
 - **Helpline SMS charges at 346:** PKR. 0.59 (incl. of tax)
 - **Inter Bank Funds Transfer:**

1) MA

Slab start	Slab End	Fee (Tax Incl.)
1	1,000	35.00
1,001	2,500	50.00
2,501	4,000	65.00
4,001	6,000	80.00
6,001	8,000	90.00
8,001	10,000	105.00
10,001	13,000	120.00
13,001	16,000	130.00
16,001	20,000	155.00
20,001	25,000	190.00
25,001	30,000	230.00
30,001	40,000	270.00
40,001	50,000	310.00

2) OTC

Slab start	Slab End	Fee (Tax Incl.)
1	1,000	35.00
1,001	2,500	50.00
2,501	4,000	65.00
4,001	6,000	80.00
6,001	8,000	90.00
8,001	10,000	105.00
10,001	13,000	120.00
13,001	16,000	130.00
16,001	20,000	155.00
20,001	25,000	170.00

NOTE:

- Transaction limits are enforced where applicable
- FED will be recovered as per regulation