



SCHEDULE OF CHARGES

BRANCHLESS BANKING

FOR THE PERIOD OF

July 2016 To September 2016

TAMEER MICROFINANCE BANK LIMITED

SCHEDULE OF CHARGES (BRANCHLESS BANKING)

FOR THE PERIOD JUL 2016 to SEP 2016



DESCRIPTION

CHARGES

EASYPAlSA PRODUCTS

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

Transaction Amounts	Service Fee
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. 15,000	PKR. 450

- **Mobile Account**

- **Mobile Account Opening:** PKR 0.00 (Free)
- **Money Transfer from an 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
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 an easypaisa Mobile Account to a CNIC**

Transaction Amounts	Service Fee
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
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. 15,000	PKR. 371.20

- **Cash Withdrawal from a Mobile Account:**

Transaction Amounts	Service Fee
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 a Tameer Bank Account**

Transaction Amounts	Service Fee
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
PKR. 1 to PKR. 200	PKR. 4.31 plus FED
PKR. 201 to PKR. 500	PKR. 8.62 plus FED
PKR. 501 to PKR. 1,000	PKR. 17.24 plus FED
PKR. 1,001 to PKR. 2,500	PKR. 34.48 plus FED
PKR. 2,501 to PKR. 4,000	PKR. 51.72 plus FED
PKR. 4,001 to PKR. 6,000	PKR. 68.97 plus FED
PKR. 6,001 to PKR. 8,000	PKR. 86.21 plus FED
PKR. 8,001 to PKR. 10,000	PKR. 103.45 plus FED
PKR. 10,001 to PKR. 13,000	PKR.120.69 plus FED
PKR. 13,001 to PKR. 16,000	PKR.137.93 plus FED
PKR. 16,001 to PKR. 20,000	PKR.155.17 plus FED
PKR. 20,001 to PKR. 25,000	PKR.172.41 plus FED
PKR.25,001 to PKR. 30,000	PKR.189.66 plus FED
PKR. 30,001 to PKR. 40,000	PKR.206.96 plus FED
PKR. 40,001 to PKR. 50,000	PKR.224.14 plus FED

- **Utility Bill Payments/Other Payments:** PKR 0.00 (Free) for any Utility Bill Paid of any denomination through Mobile Account. Zero charges on Utility Bill Payment through over the counter.
- **Mini-Statement:** PKR 0.00 (Free)
- **Balance Inquiry:** PKR 0.24 (Incl. 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)
- **Easypaisa Khushaal (Insurance):** PKR 0.00 on minimum balance achievement of PKR 2,000
- **Easypaisa Sehat Sahara:** Rs. 950 (Inclusive of Tax) for one year health insurance.
- **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
- **Easyload (On Telenor):** Fifteen transactions per month are free & subsequent are charged at **Rs. 2 (incl of tax)**
- **Easyload (On OMO):** PKR 0.00 (free)
- **ARY Gold:** 1% (excl of tax) is charged with the minimum fee of Rs. 10
- **International Home Remittance:** PKR 0.00 (Free)
- **ATM Card Linking Fee:** PKR 200 (Incl Tax)
- **ATM Cash Withdrawal:** Upto 1.1% OR PKR 25 (Incl. Tax) Whichever is higher; from 1-Link/M-Net
- **ATM Balance Inquiry (1-Link & Tameer):** PKR 0.00 (Free)
- **ATM Balance Inquiry (M-net):** PKR 5.80 (Incl Tax)
- **Lending:**
Running Finance Lending - 21% Annual Markup; Accrued daily

- **Deposit:**
Term Deposit - 10% annual profit; paid monthly
- **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)
- **Call Charges at 345 Call Center:** PKR. 2.69 (Incl. Tax)
- **Helpline SMS charges at 346:** PKR. 0.59 (Incl. Tax)
- **Inter Bank Funds Transfer;**

1) MA

Slab start	Slab End	Fee (Tax Incl.)	Fee (Tax Excl)
1	1,000	35.00	30.17
1,001	2,500	50.00	43.10
2,501	4,000	65.00	56.03
4,001	6,000	80.00	68.97
6,001	8,000	90.00	77.59
8,001	10,000	105.00	90.52
10,001	13,000	120.00	103.45
13,001	16,000	130.00	112.07
16,001	20,000	155.00	133.62
20,001	25,000	190.00	163.79
25,001	30,000	230.00	198.28
30,001	40,000	270.00	232.76
40,001	50,000	310.00	267.24

2) OTC

Slabs	Fee (Tax Incl.)	Fee (Tax Excl)
1-1000	35.00	30.17
1001-2500	50.00	43.10
2501-4000	65.00	56.03
4001-6000	80.00	68.97
6001-8000	90.00	77.59
8001-10000	105.00	90.52
10001-13000	120.00	103.45
13001-16000	130.00	112.07
16001-20000	155.00	133.62
20001-25000	170.00	146.55

NOTE:

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