



SCHEDULE OF CHARGES

BRANCHLESS BANKING

FOR THE PERIOD OF

April 2016 To June 2016

TAMEER MICROFINANCE BANK LIMITED

SCHEDULE OF CHARGES (BRANCHLESS BANKING)

FOR THE PERIOD APR 2016 to JUN 2016

DESCRIPTION

CHARGES

EASYPAlSA PRODUCTS

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

| Transaction Amounts | Service Fee |
|----------------------------|----------------------|
| PKR. 0 to PKR. 1,000 | PKR. 51.72 plus FED |
| PKR. 1,001 to PKR. 2,500 | PKR. 103.45 plus FED |
| PKR. 2,501 to PKR. 4,000 | PKR. 155.17 plus FED |
| PKR. 4,001 to PKR. 6,000 | PKR. 206.9 plus FED |
| PKR. 6,001 to PKR. 8,000 | PKR. 258.62 plus FED |
| PKR. 8,001 to PKR. 10,000 | PKR. 301.72 plus FED |
| PKR. 10,001 to PKR. 13,000 | PKR. 344.83 plus FED |
| PKR. 13,001 to PKR. 15,000 | PKR. 387.93 plus FED |

- **Mobile Account**

- **Mobile Account Opening:** PKR 0.00 (Free)
- **Money Transfer from an easypaisa Mobile Account to another easypaisa Mobile Account:** Upto PKR 300
Ten transactions per month are free & subsequent are charged at **1.50%** (Excl. 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. 12.93 plus FED |
| PKR. 200 to PKR. 500 | PKR. 21.55 plus FED |
| PKR. 501 to PKR.1,000 | PKR. 30.17 plus FED |
| PKR. 1,001 to PKR.2,500 | PKR. 60.34 plus FED |
| PKR. 2,501 to PKR.4,000 | PKR. 90.52 plus FED |
| PKR. 4,001 to PKR.6,000 | PKR 120.69 plus FED |
| PKR. 6,001 to PKR. 8,000 | PKR.150.86 plus FED |
| PKR. 8,001 to PKR. 10,000 | PKR.181.03 plus FED |
| PKR. 10,001 to PKR. 13,000 | PKR.211.21 plus FED |
| PKR. 13,001 to PKR. 15,000 | PKR.241.38 plus FED |

○ **Money Transfer from an easypaisa Mobile Account to a CNIC**

| Transaction Amounts | Service Fee |
|----------------------------|-------------------|
| PKR. 1 to PKR. 1,000 | PKR. 40 plus FED |
| PKR. 1,001 to PKR. 2,500 | PKR. 80 plus FED |
| PKR. 2,501 to PKR. 4,000 | PKR. 120 plus FED |
| PKR. 4,001 to PKR. 6,000 | PKR. 160 plus FED |
| PKR. 6,001 to PKR. 8,000 | PKR. 200 plus FED |
| PKR. 8,001 to PKR. 10,000 | PKR. 240 plus FED |
| PKR. 10,001 to PKR. 13,000 | PKR.280 plus FED |
| PKR. 13,001 to PKR. 15,000 | PKR.320 plus FED |

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

| 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 |

○ **Transfer out to a Tameer Bank Account**

| Transaction Amounts | Service Fee |
|----------------------------|-------------------|
| PKR. 1 to PKR. 1,000 | PKR. 20 plus FED |
| PKR. 1,001 to PKR.2,500 | PKR. 40 plus FED |
| PKR. 2,501 to PKR.4,000 | PKR. 60 plus FED |
| PKR. 4,001 to PKR.6,000 | PKR. 80 plus FED |
| PKR. 6,001 to PKR. 8,000 | PKR. 100 plus FED |
| PKR. 8,001 to PKR. 10,000 | PKR. 120 plus FED |
| PKR.10,001 to PKR.13,000 | PKR. 140 plus FED |
| PKR. 13,001 to PKR. 16,000 | PKR. 160 plus FED |
| PKR. 16,001 to PKR. 20,000 | PKR. 180 plus FED |
| PKR. 20,001 to PKR. 25,000 | PKR. 200 plus FED |

- **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 0.21 (Tax. Exclusive)
- **Cash Deposit:** Ten transactions per month are free & subsequent are charged at **2.16% (excl 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 172.41 (Tax. Exclusive)
- **ATM Cash Withdrawal:** PKR 21.55 (Tax. Exclusive)
- **ATM Balance Inquiry:** PKR 0.00 (Free)
- **ATM Balance Inquiry (M-net):** PKR 5.00 (Tax. Exclusive)
- **Lending:** 15% flat interest rate (6 months); 4% processing fee
- **Online Payment:** 1%(incl of tax) on MA; 2%(incl of tax) on Payment at Easypaisa shop; 3%(incl of tax) on Credit Card

- **Utility Bill Payment (OTC):** PKR 0.00 (Free)
- **Call Charges at 345 Call Center:** PKR. 2.25 + 19.5% FED
applicable on GSM business
- **Helpline SMS charges at 346:** PKR 0.50 + 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 |
| 13,000 | 16,000 | 130.00 | 112.07 |
| 16,000 | 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