



SCHEDULE OF CHARGES

BRANCHLESS BANKING

FOR THE PERIOD OF

October 2016 to December 2016

TAMEER MICROFINANCE BANK LIMITED

SCHEDULE OF CHARGES (BRANCHLESS BANKING)

FOR THE PERIOD OCT 2016 to DEC 2016

DESCRIPTION

CHARGES

EASYPAlSA PRODUCTS

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

Transaction Amounts	Service Fee (incl. 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 an easypaisa Mobile Account to another easypaisa Mobile Account:** Ten transactions per month are free & subsequent are charged at **1.74%** (incl. tax) of transaction amount.

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

Transaction Amounts	Service Fee (incl. 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 an easypaisa Mobile Account to a CNIC**

Transaction Amounts	Service Fee (incl. 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 formatted in bold is tentative and is subject to launch

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

Transaction Amounts	Service Fee (incl. 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 a Tameer Bank Account**

Transaction Amounts	Service Fee (incl. 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. 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) 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. 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.
- **Motor Insurance:** 2.5% (incl. tax)
- **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:** 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 Tax); PKR 250 (incl. tax) for home delivery; PKR 500 (incl. tax) for personalized card with home delivery
- **ATM Cash Withdrawal:** PKR 15 + 0.5% (incl. tax) if post withdrawal balance < PKR 5,000, 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 Tax)
 - **Running finance lending:** (a) 30% Annual Markup; Accrued daily for unsecured loan; (b) 21% annual markup; accrued daily for secured loan
 - **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.)
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