



## SCHEDULE OF CHARGES

### BRANCHLESS BANKING

FOR THE PERIOD OF

Jan 2016 TO Mar 2016

# TAMEER MICROFINANCE BANK LIMITED

SCHEDULE OF CHARGES (BRANCHLESS BANKING)

FOR THE PERIOD JAN 2016 to MAR 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. 310.34 plus FED
PKR. 10,001 to PKR. 13,000	PKR. 362.07 plus FED
PKR. 13,001 to PKR. 15,000	PKR. 413.79 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:** Five transactions per month are free & subsequent are charged at **1.72%** (Excl. of Tax) of transaction amount.

- **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

- **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)
- **Request Payment:** Fifteen transactions per month are free & subsequent are charged at **1%** (Tax Exclusive) of transaction amount.
- **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