



SCHEDULE OF CHARGES

BRANCHLESS BANKING

FOR THE PERIOD OF

September 2015 TO December 2015

9th September, 2015

TAMEER MICROFINANCE BANK LIMITED

SCHEDULE OF CHARGES (BRANCHLESS BANKING)

FOR THE PERIOD Sep 2015 to Dec 2015



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 **1.5% (excl of tax) of transaction amount.**

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

Transaction Amounts	Service Fee
PKR. 0 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% 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
- **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
- **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)**
- **Easypaisa Khushaal (Migration):** PKR 0.86 is charged when a current mobile account is migrated to saving account.
- **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% of transaction amount.**
- **ATM Card Linking Fee:** PKR 172.41
- **ATM Cash Withdrawal:** PKR 21.55
- **ATM Balance Inquiry:** PKR 0.00 (Free)
- **ATM Balance Inquiry (M-net):** PKR 5.00

- **Handset 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 (OTC) :**

Slab start	Slab End	Price (with FED)
1	1,000	55
1,001	2,500	70
2,501	4,000	85
4,001	6,000	100
6,001	8,000	115
8,001	10,000	130
10,001	13,000	145
13,001	16,000	160
16,001	20,000	200
20,001	25,000	250

- **Inter Bank Funds Transfer (MA) :**

MA IBFT		
Slab start	Slab End	Fee (Tax inclusive)
1	1,000	47.41
1,001	2,500	60.34
2,501	4,000	73.28
4,001	6,000	86.21
6,001	8,000	99.14
8,001	10,000	112.07
10,001	13,000	125.00
13,001	16,000	137.93
16,001	20,000	172.41
20,001	25,000	206.90
25,001	30,000	241.38
30,001	40,000	275.86
40,001	50,000	310.34

*50,001	250,000	310.34
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NOTE:

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