

CIRCULAR			
Date:	1 <sup>st</sup> March 2024	Ref:	Inst Circular/___/2024
To:	Mobilink Microfinance Bank Limited		
Copy to	The President/CEO		
From	Mobilink Microfinance Bank Ltd., Head Office, F-8, Islamabad.		
Subject	BRANCHLESS BANKING SCHEDULE OF CHARGES		

Dear All,

The following charges will be applicable with effect from 1<sup>st</sup> April, 2024 to 30<sup>th</sup> June, 2024. Please ensure to display a copy of below mentioned Branchless S.O.B.C effective for the 2<sup>nd</sup> Quarter of 2024 on your branch notice boards.

<u>Subject: Schedule of Bank Charges (SOBC)</u>
Following Schedule of Bank Charges (SOBC) are proposed to be applicable on Jazz-Cash Services (Branchless Banking Services) effective from 1 <sup>st</sup> April, 2024

Transaction Type	Total Fee (Includes FED except where otherwise stated)
M-Wallet Registration	0
Asaan Digital Account Upgrade	100
Balance Check Via USSD	1
Funds Transfer – IN from Debit Card (Pulling funds into MA from Debit/Credit Cards)	3% + Tax of amount is charged
Postpaid Bill Payment through M- Wallet	0
Mini statement M-Wallet/App	0
Utility Bill Payment OTC	0
Utility Bill Payment through M- Wallet	Rs. 5 on 1 <sup>st</sup> , 2 <sup>nd</sup> and 3 <sup>rd</sup> bill Rs. 20 on 4 <sup>th</sup> and subsequent bill payments till 9 <sup>th</sup> Bill. 10 <sup>th</sup> bill and upward Rs 30 per transaction. Charges as per calendar month
Postpaid Bill Payment OTC	0
Prepaid Load through M-Wallet	0

Other Operator Prepaid Load through M-Wallet	0
Donations through M-Wallet	0
Internet Bill Payment OTC	0
Internet Bill Payment M-Wallet	0
Cash Out from CNIC	0
Money Transfer from CNIC to M-Wallet	0
*Money transfer – Wallet to Wallet	Rs. 10 per transaction on amount greater than Rs. 100
PayPak Debit Card Issuance - With customer name and delivery	999
PayPak Debit Card Annual Fee	299
PayPak Debit Card Replacement Fee	999
Master Card Physical Card Issuance Fee	799
Master Card Physical Card Annual Fee	99
Master Card Physical Card Replacement Fee	999
Master Card Virtual Card Issuance Fee	300
Master Card Virtual Card Annual Fee	0
Visa Card Annual Fee	99
Women Card Issuance Fee	999
Women Card Annual Fee	99
Tap & Pay subscription Fee (One time)	100
Balance Enquiry via 1-Link/M-NET ATM	Rs 3.13
IBFT into M-Wallet	0
Account in-activity fee (Applicable in case of no activity in account for 12 months)	100/month
Ready Cash	Weekly Fee to be charged on applicable rates (Max 40% charged per loan)
Term Takaful	Annual: Rs 1,600, Monthly: Rs 133, Daily: Rs.6
Motorway Insurance	Monthly: Rs 140
Crop Insurance	Annual: Rs. 1,500/acre
Embedded Health & Life Insurance (For Ready Cash)	Rs. 50 for 2 months
Embedded Health & Life Insurance (For UBP)	Rs. 50/month
Sehat Salamti	Annual: Rs 1,499, Monthly: Rs. 125 , Daily: Rs.4
Nissa Health	Annual: Rs 1,999, Monthly: Rs. 166 , Daily: Rs.6
Bachat Account	Profit will be paid on applicable rates
USSD Platform Fee/transaction****	Rs. 1
App Platform Fee/transaction *****	Rs 1

In App BVS charges	Rs 100 +tax
**IBFT from M-Wallet	Free up to an aggregate sending amount of PKR 25,000 per month; subsequent transaction charged at 0.1% of transaction amount + tax of the amount or PKR 200+ Tax (lower amount to be charged)
Transaction processing Fee *****	- 1link charges for interbank transactions, as per 1-link Soc
Cash In Fee (exclusive of FED)	50 - 20,000 @ 0.50% + FED 20,001 & Above PKR. 100 + FED
<b>Money Transfer from M-Wallet to CNIC</b>	
0 – 1,000	55
1,001 – 2,500	110
2,501 – 4,000	160
4,001 – 6,000	215
6,001 – 8,000	270
8,001 – 10,000	320
10,001 – 13,000	375
13,001 - 16,000	430
16,001 - 20,000	500
20,001 - 25,000	650
<b>Money Transfer from CNIC to M-Wallet</b>	
0 – 1,000	25
1,001 – 2,500	30
2,501 – 4,000	40
4,001 – 10,000	55
10,001 – 20,000	120
20,001 - 30,000	200
30,001 - 40,000	275
40,001 - 50,000	350
<b>Cash Out from Mobile Wallet</b>	
1-200	7
201-500	12
501-1,000	20
1,001-2,500	40
2,501-4,000	70
4,001-6,000	100
6,001-8,000	130
8,001-10,000	180
10,001-13,000	230
13,001-16,000	280
16,001-20,000	330
20,001-25,000	380
25,001-30,000	470

30,001-40,000	560
40,001-50,000	690
<b>***Cash out from ATM</b>	
500-2500	25
3000- 5000	50
5,500 -10,000	100
10,000 – 20,000	150
> 20,000	200
<p>*Money transfer charges from Wallet to Wallet are not applicable till further instructions from SBP on COVID-19</p> <p>**IBFT charges from Mobile Wallet are applicable till as per time to time instructions from SBP on COVID-19/any other special notification.</p> <p>***Inclusive of 1-Link charges</p> <p>****All financial/Non-financial transactions done via USSD platform</p> <p>***** A transaction processing fee will be recovered for all IBFT Mobile Wallet transactions as per 1-link SOC.</p> <p>***** All financial/Non-financial transactions done via App platform</p>	

### Branchless Banking 'JazzCash Business (Merchant) Application' Schedule of Charges:

Products/Services		Total Fee (incl. FED)
<b>Transactions through JazzCash Agent, Mobilink Microfinance Bank Branch or Jazz Point</b>	Cash Deposit into Business Account	50 – 20000 @ 0.50% +FED 20001 and above PKR 100 + FED
	Cash Withdrawal from Business Account through JazzCash Agent	Slab-wise charges mentioned below
<b>Transactions through JazzCash Business Account</b>	Business Account Registration	Free
	Business Account Maintenance Charges	Free
	SMS Alerts for Every Transaction	Free
	Business Account MPIN Creation	Free
	Business Account MPIN Change	Free
	Access to Mobile Account via USSD/Mobile App/Online	Free
	Balance Enquiry Mobile App/Online	Free
	Mini Statement Mobile App/Online	Free
	Email Statement via Mobile App/Online	Free
	Send Money to Another JazzCash Mobile Account	Free
	Receive Money from CNIC (CNIC to Business Account Transfer)	Free
	**Send Money to Any Bank Account	Free up-to Rs. 50000 per month, subsequent transactions charged at 0.1% +tax or Rs.200+tax whichever is less
	*****Transaction processing Fee	1link charges for interbank transactions, as per 1-link Soc

	Funds Transfer – IN from Debit Card (Pulling funds into MA from Debit/Credit Cards)	3% + Tax of amount is charged
	Receive International Remittance	Free
	Mobile Top-Up for any operator	Free
	Utility Bill Payment	Rs. 5 on 1 <sup>st</sup> , 2 <sup>nd</sup> and 3 <sup>rd</sup> bill Rs. 20 on 4 <sup>th</sup> and subsequent bill payments till 9 <sup>th</sup> Bill. 10 <sup>th</sup> bill and upward Rs 30 per transaction. Charges as per calendar month
	MasterCard Debit Card Issuance fee for Merchants	Rs. 799
	MasterCard Debit Replacement fee for Merchants	Rs 799
	PayPak Debit Card Issuance fee for Merchant	Rs. 999
	PayPak Debit Replacement fee for Merchants	Rs 999
	PayPak Debit Card Annual Fee	Rs. 299
	Debit Card PIN Creation / Change	Free
	Balance Enquiry via 1-Link/M-NET ATM	Rs 3.13
	Ticket Payments	Free
	USSD Platform Fee/transaction****	Rs. 1
	App Platform Fee/transaction*****	Rs 0.5
	Balance Enquiry/USSD	Rs. 0.5
	Master Card Physical Card Annual Fee for Merchants, Freelancers, Employees and Corporate Customers	Free
<b>Payment Acceptance Service Charges on Business Account (Merchants)</b>	Standard MDR on receiving QR/ Till payments	1.25%
	Standard MDR on incoming IBFT	2%
	Standard MDR on receiving funds from JazzCash Account	2%
	Standard MDR on receiving payments through “pay via link”	3%+ tax
	Standard MDR on receiving payments through “tap on phone”	2%+tax
	Monthly subscription fee on receiving payments through “tap on phone”	Rs 500
<b>Payment Acceptance Service Charges via Online Payment Gateway (Merchants)</b>	Mobile Account/ Voucher Payments/ Credit/ Debit card	2.32%
<b>Instant Loans for Merchants</b>		Daily fee of 1% charged up to 28 days (Max 28% charged per loan)
<b>***Cash Withdrawal from Business Account through ATM via 1-Link</b>		Free

<b>Cash Withdrawal from Business Account through JazzCash Agent:</b>		Free
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**Approved By:**

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Faisal Akram  
Chief Bank Operations Officer

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Atta-Ur-Rehman  
Chief Business Officer

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Adil Abassi  
Chief Finance Officer