



# Schedule of Bank Charges

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1<sup>ST</sup> July, 2024 to 31<sup>ST</sup> December, 2024

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**Mobilink Microfinance Bank**



DESCRIPTION	CHARGES
<b>CUSTOMER'S ACCOUNT</b>	
Sahulat Current Account Opening	Free with minimum initial deposit of PKR. 100/-
Business Plus Account	1 <sup>st</sup> cheque Book (25 Leave), 1 <sup>st</sup> ATM Card free. Cash withdrawal from other bank (1 link/M-Net) free with Terms & Conditions applied.
Bint-e- Hawa Account	1 <sup>st</sup> cheque Book (25 Leave), 1 <sup>st</sup> ATM Card free
Mahana Amdani (PLS) Account Opening	Free with minimum initial deposit of PKR. 100/-
Muanfa Izafa Account	Free with minimum initial deposit of PKR. 100,000/- 1 <sup>st</sup> cheque Book (25 Leave), 1 <sup>st</sup> ATM Card free Terms & Conditions applied.
<b>SERVICE CHARGES</b>	
*No service charges shall be applicable on account opening and closure. All accounts having outstanding balance in TDRs and Loan facility accounts are exempted from service charges.	
<b>CLEARING</b>	
Cheque Return Charges-Inward Clearing	PKR. 250/- plus F.E.D. per instrument
Cheque Return Charges-Outward Clearing (Signature differ & Insufficient funds)	Nil
Intercity Clearing lodgment	PKR. 200/- plus F.E.D. per instrument
Intercity Clearing Return	PKR. 250/- plus F.E.D. per instrument
Same Day Clearing lodgment	PKR. 300 plus F.E.D. per instrument (Minimum instrument value should be PKR. 100,000 and above)
Same Day Clearing Return	PKR. 200 plus F.E.D. per instrument
<b>Outward Bills for Collection (OBC) – Clean</b>	
Clean Collection (Cheques)	PKR. 250/- plus F.E.D., per instrument. PKR. 50 postage and actual DD charges charged by drawee bank



OBC Return	PKR. 250/- plus F.E.D., per instrument, PKR. 50 postage and actual DD charges charged by drawee bank
<b>Banker's Cheque/ Call Deposit Receipt (For A/C holders only)</b>	
Banker's Cheque Issuance Charges	PKR. 200/- plus F.E.D.
Banker's Cheque Cancellation Charges	PKR. 100/- plus F.E.D.
Duplicate Banker's Cheque Issuance Charges	PKR. 150/- Plus F.E.D.
CDR Issuance	PKR. 150/- Plus F.E.D.
CDR Cancellation Charges	PKR. 100/- plus F.E.D.
Duplicate CDR issuance Charges	PKR. 150/- Plus F.E.D.
<b>Internet Banking Charges</b>	
Internet Banking Subscription	Free
<b>RTGS (Real Time Gross Settlement)</b>	
From 9:00 a.m. to 12:30 p.m.	Free
From 12:30 p.m. to 3:00 p.m.	Free
From 3:00 p.m. to 4:00 p.m.	Free
* Presently, SBP has waived all charges	
<b>Inter Bank Fund Transfer (IBFT)</b>	
Up to PKR. 25,000/-	Free
Above PKR. 25,000/-	0.1% of the transactional amount or PKR. 200/- plus F.E.D. whichever is lower
IBFT through Business Plus Account	Free
<b>Inter Branch Online Transactions</b>	
Deposit (cash) within city	Free



Deposit (cash) Intercity	Free
Cash Withdrawal within city	Free
Cash Withdrawal intercity	Free
<b>Cheque Book Charges</b>	
5 Leaves	PKR. 50/-
10 Leaves	PKR. 100/-
25 Leaves	PKR. 250/-
50 Leaves	PKR. 500/-
100 Leaves	PKR. 1,000/-
F.E.D.	F.E.D is applicable in the Provinces of Punjab, Baluchistan, Khyber Pakhtunkhwa and Sindh according to their Provincial rates, whereas F.E.D. is not applicable in Federal Capital and AJ&K
<b>Miscellaneous</b>	
Stop Payment Charges (Single cheque)	PKR. 100/- Plus F.E.D. (Per Instruction)
Stop Payment Charges (Multiple Cheques)	PKR. 200/- Plus F.E.D. (Per Instruction)
<b>Certificate Issuance Charges</b>	
Statement of Account on Customer demand/ Credit Advice Charges	PKR. 35/- inclusive of F.E.D.
Account/Relationship/Balance Certificate	PKR. 100/- plus F.E.D.
Duplicate copy of Paid Cheque/instruction (Less than 6 Months)	PKR. 100/- plus F.E.D.
Duplicate copy of Paid Cheque/instruction (More than 6 Months)	PKR. 200/- plus F.E.D.



Mailing Charges (Postage, Courier)	Actual, Minimum PKR. 75/- plus F.E.D.
Confirmation of Balance to 3rd Party (Auditors)	PKR. 300/- plus F.E.D.
Standing Instruction Charges	PKR. 100/- Plus F.E.D. (Per Transaction)

### ATM, VISA, SMS & E-Statement

<b>PAY PAK Classic- ATM Card Issuance/ Re-Issuance/ Renewal</b>	<b>PKR. 900/- Plus F.E.D.</b>
<b>PAY PAK Gold- ATM Card Issuance/ Re-Issuance/ Renewal</b>	<b>PKR. 1,150/- Plus F.E.D.</b>
<b>PAY PAK BINT-E- HAWA ATM Card Issuance/ Re-Issuance/ Renewal</b>	<b>1<sup>st</sup> ATM Free</b>
<b>PAY PAK BINT-E- HAWA ATM Card Re-Issuance/ Renewal</b>	<b>PKR. 1,150/- Plus F.E.D.</b>
<b>Balance enquiry on 1-Link ATM</b>	<b>PKR. 3.13/- (Inclusive of F.E.D.)</b>
<b>Cash Withdrawal from other bank (ATM 1 Link/ Mnet)</b>	<b>PKR 23.44 (Inclusive of F.E.D.)</b>
<b>Mini-statement MMBL ATM</b>	<b>Free</b>
<b>SMS Banking Charges (As and when available)</b>	<b>PKR. 25 Plus F.E.D / Month</b>
<b>E-Statement</b>	<b>Free</b>
<b>Gold Auction Advertisement Charges</b>	<b>At Actual</b>

Gold Evaluation Charges to Goldsmith (at the time of disbursement)

At Actual

### Locker Charges

Category	Lockers	Security Key Deposit	Annual Fee
For General Public	Small	PKR. 10,000/-	PKR. 2,500/- Plus F.E.D.
	Medium	PKR. 15,000/-	PKR. 3,500/- Plus F.E.D.
	Large	PKR. 20,000/- *Refundable at the time of surrender of locker	PKR. 5,000/- Plus F.E.D.
For MMBL Staff	Small	PKR. 5,000/-	PKR. 1,250/- Plus F.E.D.
	Medium	PKR. 7,500/-	PKR. 1,750/- Plus F.E.D.
	Large	PKR. 10,000/- *Refundable at the time of surrender of locker	PKR. 2,500/- Plus F.E.D.

### Core Digital Banking Charges

#### 1. Dost Muhafiz - Digital Health Insurance:

GENERAL HEALTH PLANS				
	Weekly	Quarter	6 Months	Annual
Premium *	Rs. 40	Rs. 300	Rs. 500	Rs. 1,000
Hospitalization – Annual Limit	20,000	Rs. 50,000	Rs. 100,000	Rs. 200,000
Room and board General ward	Up to Rs. 1000	up to Rs. 3,000	up to Rs. 5,000	up to Rs. 10,000
Accidental Emergencies	Rs. 10,000	Rs. 30,000	Rs. 60,000	Rs. 120,000
WOMEN HEALTH PLANS				
	Weekly	Quarter	6 Months	Annual
Premium *	Rs. 70	Rs. 700	Rs. 1200	Rs. 2,000
Hospitalization – Annual Limit	Rs. 10,000	Rs. 30,000	Rs. 50,000	Rs. 100,000
Room and board General ward	Up to Rs. 1000	up to Rs. 2,000	up to Rs. 3,000	up to Rs. 5,000
Accidental Emergencies	Rs. 10,000	Rs. 30,000	Rs. 60,000	Rs. 120,000
Maternity	Rs. 5,000	Rs. 10,000	Rs. 20,000	Rs. 30,000

\*\*Exclusive of taxes.

#### 2. Bakhbar Kissan – Agri Advisory:

Package *	Daily	Weekly	Monthly	6 Monthly
Standard	3.8	23.8	99.3	578.6
Premium **	4.59	28.61	119.16	694.28

\*\*Exclusive of taxes.



### 3. Dost Tajir: Digital Lending:

- Monthly and Weekly Bullet Loans
- Loan Value = PKR 50,000
- Markup rates = Up to 6%
- Markup Discounts (On early repayment) = Up to 50%

### 4. Digital Income Insurance

#### A: In case of Accidental or Natural death

INCOME PROTECTION BASIC PLANS			
	Monthly	6 Months	Annual
<b>Premium *</b>	<b>Rs. 150</b>	<b>Rs. 599</b>	<b>Rs. 999</b>
Benefit (Accidental)	Rs. 40,000	Rs. 40,000	Rs. 40,000
Benefit ( Natural)	Rs. 20,000	Rs. 20,000	Rs. 20,000
Policy Coverage Period	1 Month	6 Months	1 Year
INCOME PROTECTION GOLD PLANS			
	Monthly	6 Months	Annual
<b>Premium *</b>	<b>Rs. 299</b>	<b>Rs. 1,199</b>	<b>Rs. 1,999</b>
Benefit (Accidental)	Rs. 80,000	Rs. 80,000	Rs. 80,000
Benefit ( Natural)	Rs. 40,000	Rs. 40,000	Rs. 40,000
Policy Coverage Period	1 Month	6 Months	1 Year

\*\*Exclusive of taxes.

#### B: In case of Job Loss

Income Protection In case Of Joss Loss- Basic Plans		
	6 Months	Annual
<b>Premium *</b>	<b>Rs. 599</b>	<b>Rs. 999</b>
Benefit	Rs. 20,000	Rs. 20,000
Policy Coverage Period	6 Months	1 Year

\*\*Exclusive of taxes.

Income Protection In case Of Job Loss- Gold Plans		
	6 Months	Annual
<b>Premium *</b>	<b>Rs. 1,199</b>	<b>Rs. 1,999</b>
Benefit (Natural)	Rs. 40,000	Rs. 40,000
Policy Coverage Period	6 Months	1 Year

### 5. Digital Mobile Phone Insurance

Mobile phone Insurance : Plans		
Plan Type	Annual/Semi annual*	Coverage
Basic	PKR 750	PKR 11,000
Silver	PKR 1,500	PKR 22,000
Gold	PKR 2,500	PKR 35,000
Platinum	PKR 3,000	PKR 40,000

\*\* Exclusive of taxes.

### 6. Bank IVR Radio



### Mobile Radio Plans

<b>Monthly</b>	Rs. 30
<b>Quarterly</b>	Rs. 90
<b>Bi-Annually</b>	Rs. 180
<b>Annual</b>	Rs. 360

\*\* Exclusive of taxes.

Mobilink Microfinance Bank Limited					
Lending Products - Pricing Structure					
Effective from April 17, 2024					
Sr. #	Product Name	Loan Limits	Tenure	Down Payment / Other Terms & Conditions	Processing Fee (exclusive of F.E.D.)
1	Khushhal Kissan Loan	50,000 – 350,000	3 Months - 12 Months	-	Rs. 3,500 or 3% of Loan Amount (whichever is higher)
2	Khushhal Kissan Loan - Value Chain *	20,000 – 350,000	6 Months	-	Rs.2,250
3	Karoobar Loan	50,000 – 100,000	3 Months - 2 Years	-	Rs. 3,500 or 3.5% of Loan Amount (whichever is higher)
		100,001 – 350,000			
4	Livestock Loan	50,000 – 350,000	6 Months - 12 Months	-	Rs. 3,500 or 3% of Loan Amount (whichever is higher)
5	Bint-e-Hawa Business Loan	Up to 350,000	3 Months – 36 Months	Against Gold - Margin 5%	Rs. 2,500 or 2.5% of Loan Amount (whichever is higher)
		25,000 – 50,000	12 Months		
		50,001 - 100,000			
		100,001 - 350,000			
6	Karoobar Plus Loan	50,000 - 3,000,000	3 Years	-	Rs. 3,500 or 3.5% of Loan Amount (whichever is higher) Zero Processing Fee for SME Branches (limited time offer)
7	Salary Loan	50,000 – 350,000	1 Year -2 Years - 3 Years	-	Rs. 5,000 or 5% of Loan Amount (whichever is higher)
8	Fori Cash Loan	25,000 – 50,000	12 Months	Margin 5%	Zero Processing Fee (limited time offer)
		50,001 - 100,000		Margin 5%	
		100,001 - 350,000		Margin 5%	
9	Microenterprise Loan	350,001 – 500,000	12 Months	Margin 5%	Zero Processing Fee (limited time offer)
		500,001 - 1,000,000		Margin 10%	
		1,000,001 - 2,000,000		Margin 10%	
		2,000,001 – 3,000,000		Margin 10%	
10	Running Finance	Up to 3,000,000	1 Year	TDR	2% of Loan Amount
				Gold	Zero Processing Fee for SME Branches (limited time offer)
				Property	
11	Tractor Loan	Up to 3,000,000	1 Years - 10 Years	-	2% of Loan Amount or Rs.15,000 (whichever is higher)
12	Agri. Passbook Loan	50,000 – 3,000,000	Production = 1 Year Development = Up to 10 Years	-	2.5% of Loan Amount or Rs.20,000 (whichever is higher)
13	Agri Plus Loan	50,000 - 350,000	1 Year - 2 Years - 3 Years	-	Upto 350,000 3% of Loan Amount or Rs.3,500 (whichever is higher)
		350,001 - 3,000,000			Above 350,000 2% of Loan Amount or Rs.15,000 (whichever is higher)
14	Commercial Vehicle Loan	Up to Rs.3,000,000	Up to 1000 CC = Up to 7 Years Above 1000 CC = Up to 10 Years	-	3% of Loan Amount or Rs.20,000 (whichever is higher)
15	School Loan	Up to 3,000,000	Up to 10 Years	-	2% of Loan Amount
16	House Loan	Up to 500,000	Up to 5 Years	-	Rs. 7,500 or 2.5% (whichever is higher)
		500,001 – 1,000,000	Up to 7 Years	-	Rs.15,000 or 1% of Loan Amount (whichever is higher)
		1,000,001 – 3,000,000	Up to 20 Years	-	

\*Excluding of F.E.D. (F.E.D. will be applicable according to their Provincial rates)





## Home Remittances

<b>Home Remittance Charges</b>	Nil
<b>Issuance of Proceed Realization Certificate for remittance received within 01 Year</b>	Free
<b>Issuance of Proceed Realization Certificate for remittance received beyond 01 Year</b>	PKR 450/- Plus F.E.D. per Certificate
<b>Issuance of Duplicate Proceed Realization Certificate</b>	PKR. 600/- Plus F.E.D. per Certificate

- ❖ Withholding Tax/F.E.D./any other taxes will be charged/levied as per applicable Government Rates.
- ❖ Charges levied because of processing error will be refunded.
- ❖ No initial deposit required for opening of accounts by (i) Mustahkeen of Zakat (ii) Students (iii) Employees of Government or Semi Government institutions for salary and pension purposes (including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc.) and other similar type of accounts.
- ❖ No service charges for Employees of Mobilink Microfinance Bank Ltd except from 1-Link/MNet charges.

In view of limited number of lockers staff can avail up to 10% of total lockers (small & medium).

### ADDENDUM

**Charges for registration of vehicle / Tractor**

**At Actual**

**Legal opinion / 3<sup>rd</sup> party verification charges / PLRA**

**At Actual**