

Memo			
Date:	April 18, 2023	Ref:	Inst./ 12 / 2023
To:	All Staff	From:	Mobilink Microfinance Bank Ltd., Head Office
Copy to:	The President & CEO		
Subject:	Updation of SOBC (Branchless Banking)		

In continuation of earlier circulated Schedule of Charges for first half of Year 2023, following information will also be made part of the document and shared accordingly;

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

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

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. Revisions – Debit Card:

- Classic: Issuance = PKR 700, Annual / Renewal = PKR 500, Replacement = PKR 700
- Gold : Issuance = PKR 950, Annual / Renewal = PKR 500 , Replacement = PKR 950
- Bint-e Hawwa : Issuance = PKR 0, Annual / Renewal = PKR 0, Replacement = PKR 950
- **Exceptions :**
 - New card issuance/Renewal for Business Plus, Bint-e Hawwa will remain FREE.



5. Revisions – IBFT Charges

Following are applicable charges on IBFT transactions with limits, applicable across all banking channels:

- Up to 25,000 PKR: FREE
- More than 25,000 PKR: 0.1% or 200 PKR (inclusive of tax) whichever is lower.
- **Exceptions:**
 - IBFT will be FREE for Business Plus and Bint-e Hawwa accounts.

6. Digital Income Insurance

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

* Excluding sales tax

7. 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

* Excluding sales tax

8. Bank IVR Radio

MOBILE RADIO PLANS	
Monthly	Rs. 30
Quarterly	Rs. 90
Bi-Annually	Rs. 180
Annual	Rs. 360

* Excluding sales tax


Atta Ur Rehman
Chief Business Officer


Sardar Muhammad Abubakr
Chief Operating Officer