



Instruction Circular			
<b>Date:</b>	May 8th, 2026	<b>Ref:</b>	Inst./22/2026
<b>To:</b>	All Branches	<b>From:</b>	Mobilink Microfinance Bank Ltd., Head Office
<b>Copy to:</b>	Regional Business Heads Area Managers Branch Managers Credit Management Department, Operations, Risk, Finance, Compliance Management Team, The President & CEO		
<b>Subject:</b>	REVISED SCHEDULE OF BANK CHARGES (8 <sup>th</sup> May 2026 to 30 <sup>th</sup> June 2026)		

Dear All,

Following charges will be applicable with effect from 8<sup>th</sup> 2026 to June 30<sup>th</sup>, 2026. Please ensure to display a copy of below mentioned SOBC effective for 1<sup>st</sup> half of 2026 at your branch notice board.

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 with 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. 500/- plus FED/ST per instrument



Cheque Return Charges-Outward Clearing (Signature differ & Insufficient funds)	Nil
Intercity Clearing lodgment	PKR. 500/- plus FED/ST per instrument
Intercity Clearing Return	PKR. 500/- plus FED/ST per instrument
Same Day Clearing lodgment	PKR. 500 plus FED/ST per instrument (Minimum instrument value should be PKR. 100,000 and above)
Same Day Clearing Return	PKR. 500 plus FED/ST per instrument
Intercity Return	PKR. 500 plus FED/ST per instrument
<b>Outward Bills for Collection (OBC) – Clean</b>	
Clean Collection (Cheques)	PKR. 250/- plus FED/ST, per instrument. PKR. 50 postage and actual DD charges charged by drawee bank
OBC Return	PKR. 250/- plus FED/ST, 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. 500/- plus FED/ST
Banker's Cheque Cancellation Charges	PKR. 500/- plus FED/ST
Duplicate Banker's Cheque Issuance Charges	PKR. 200/- Plus FED/ST
CDR Issuance	PKR. 150/- Plus FED/ST
CDR Cancellation Charges	PKR. 100/- plus FED/ST
Duplicate CDR issuance Charges	PKR. 150/- Plus FED/ST
<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	



Inter Bank Fund Transfer (IBFT)	
Up to PKR. 25,000/-	Free
Above PKR. 25,000/-	0.1% of the transactional amount or PKR. 200/- plus FED/ST whichever is lower
IBFT through Business Plus Account	Free
Inter Branch online transactions	
Deposit (cash) within city	Free
Deposit (cash) Intercity	Free
Cash Withdrawal within city	Free
Cash Withdrawal intercity	Free
CHEQUE BOOK CHARGES	
Cheque Book Charges (Per Leaf)	PKR. 35/-
5 Leaves	PKR. 175/-
10 Leaves	PKR. 350/-
25 Leaves	PKR. 875/-
50 Leaves	PKR. 1,750/-
100 Leaves	PKR. 3,500/-
Customized Cheque Book Charges (Per Leaf)	PKR. 35/-
FED/Sales Tax	FED/ST is applicable in the Provinces of Punjab, Baluchistan, Khyber Pakhtunkhwa and Sindh according to their Provincial rates, whereas FED is not applicable in Federal Capital and AJ&K
MISCELLANEOUS	
Stop Payment Charges (Single cheque)	PKR. 500/- Plus FED/ST (Per Instruction)
CERTIFICATE ISSUANCE CHARGES	
Statement of Account on Customer demand/ Credit Advice Charges	PKR. 35/- inclusive of FED/ST
Account/Relationship/Balance Certificate	PKR. 250/- plus FED/ST



Duplicate copy of Paid Cheque/instruction (Less than 6 Months)	PKR. 200/- plus FED/ST
Duplicate copy of Paid Cheque/instruction (More than 6 Months)	PKR. 200/- plus FED/ST
Mailing Charges (Postage, Courier)	Actual, Minimum PKR. 75/- plus FED/ST
Confirmation of Balance to 3rd Party (Auditors)	PKR. 300/- plus FED/ST
Standing Instruction Charges	PKR. 250/- Plus FED/ST (Per Instruction)
W.H.T. Certificate	Nil

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

PAY PAK Classic- ATM Card Issuance/ Re-Issuance/ Renewal	PKR. 1,300/- Plus FED/ST
PAY PAK Gold- ATM Card Issuance/ Re-Issuance/ Renewal	PKR. 1,700/- Plus FED/ST
PAY PAK BINT-E- HAWA ATM Card Issuance	1 <sup>st</sup> ATM Card Free
PAY PAK BINT-E- HAWA ATM Card Renewal	Nil
Balance inquiry on 1-Link ATM	PKR. 4.67/- (Inclusive of FED/ST)
Cash Withdrawal from other bank (ATM)	PKR 35/- (Inclusive of FED/ST)
Cash Withdrawal from MMBL ATM (Own Bank)	Nil
Mini-statement MMBL ATM	Free
E-Statement	Free
Gold Auction Advertisement Charges	At Actual



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

At Actual

Charges for registration of vehicle / Tractor

At Actual

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

At Actual

**Locker Charges**

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



Mobilink Microfinance Bank Limited

**Lending Products - Pricing Structure 16th March 2026**

No. #	Product Name	Loan Limits	Tenure	Down Payment / Other Terms & Conditions	Processing Fee (exclusive of F.E.D.)	Flat Rate	AFRs			
							Monthly	Quarterly	Half Yearly	Full Yearly
1	Scheduled Income Loan	50,000 - 500,000	3 Months - 12 Months	Guarantee	Rs. 1,500 or 3% of Loan Amount (whichever is higher)	23%				23%
2	Livestock Loan	50,000 - 500,000	6 Months - 12 Months	Guarantee	Rs. 1,500 or 3% of Loan Amount (whichever is higher)	23%				23%
3	Baiter-Hawa Business Loan	Up to 500,000	3 Months - 36 Months	Guarantee		24%	41.20%			
		25,000 - 50,000				17%				17%
		50,000 - 100,000	12 Months	Against Gold - Margin 10%	Rs. 2,500 or 2.5% of Loan Amount (whichever is higher)	17%				17%
		150,000 - 500,000				18%				18%
4	Kambhat Plus Loan	50,000 - 500,000		Guarantee	0% of Loan Amount	15.01%	20%			
		500,000 - 1,000,000	1 Year - 2 Year - 3 Years - 4 Years - 5 Years	TDR, Gold, Vehicle, Property, Salary/Pension, Including solar (All purposes)	0% of Loan Amount	15.01%	20%			
		1,000,000 - 5,000,000		(15% LTV for Rs. 5M against Gold)	0.5% of Loan Amount	14.03%	20%			
5	Salary Loan	50,000 - 3,000,000	1 Year - 2 Year - 3 Years - 4 Years - 5 Years	Salary, Pension	Rs. 25,000 or 5% of Loan Amount (whichever is lower)	15.22%	27%			
		1,000,000 - 5,000,000				14.00%	25%			
6	Ford Cash Loan (Gold)	25,000 - 100,000		Margin 10%		18%				18%
		100,000 - 150,000	12 Months	Margin 10%	1.5% of loan amount	17%				17%
		150,000 - 500,000		Margin 10%		17%				17%
7	Microenterprise Loan (Gold)	500,000 - 1,000,000		Margin 10%		18%				18%
		1,000,000 - 1,500,000	12 Months	Margin 10%	1.5% of loan amount	17%				17%
		1,500,000 - 3,000,000		Margin 10%		17%				17%
		3,000,000 - 5,000,000		Margin 15%	0% of Loan Amount	20%				20%
8	Running Finance	Up to 150,000				18.17%	32%			
		150,000 - 1,000,000	1 Year - 2 Year - 3 Years - 4 Years - 5 Years (monthly payment)	TDR, Gold, Vehicle, Property, Salary, Pension, All Collaterals	0% of Loan Amount	16.00%	20%			
		1,000,000 - 1,500,000		(15% LTV for Rs. 5M against Gold)	0% of Loan Amount	15.01%	20%			
		1,500,000 - 5,000,000				14.04%	20%			
9	Tractor Loan	Up to 1,000,000	3 Years - 10 Years	HPA	Rs. 15,000	21.40%				20%
		1,000,000 - 4,000,000				18.12%				20%
10	Agri. Feedback Loan	Up to 500,000	Production - 1 Year	Feedback	0% of Loan Amount	12%		48.40%	41.17%	
		500,000 - 1,000,000	Development - Up to 10 Years		0.5% of Loan Amount	10%		45.15%	38.03%	
		1,000,000 - 5,000,000				10%		38.12%	31.70%	
11	Agri Plus Loan	50,000 - 500,000				42%	30%	60%	34%	
		500,000 - 1,000,000	1 Year - 2 Years - 3 Years	Feedback, Guarantee	Up to 500,000 0% of Loan Amount or Rs. 1,500 (whichever is higher) Above 500,000 2% of Loan Amount or Rs. 15,000 (whichever is higher)	10%	61%	54%	40%	
12	Commercial Vehicle Loan	Up to Rs. 1,000,000	Up to 1000 CC - Up to 7 Years		Rs. 20,000					
		Rs. 1,000,000 - 5,000,000	Above 1000 CC - Up to 10 Years			11.10%	20%			11.10%
13	School Loan	Up to Rs. 1,000,000	Up to 10 Years			0% of Loan Amount	18.17%	32%		
14	Home Loan	Up to 500,000	Up to 3 Years		Rs. 5,000		14.00%	20%		
		Rs. 500,000 - 1,000,000	Up to 7 Years	All purposes including solar		14.00%	20%			
		Rs. 1,000,000 - 1,500,000	Up to 20 Years		Rs. 20,000	14.00%	20%			
		Rs. 1,500,000 - 5,000,000				12.12%	22%			
15	Emergency Loan	Up to 500,000	Up to 3 Years			0% of Loan Amount	12.00%	20%		
16	Solar Purpose - Agri Feedback Loan	Up to Rs. 1,000,000	Up to 10 Years	Same as Product	Same as Product					20%
		Rs. 1,000,000 - 1,500,000	Up to 7 Years	Same as Product	Same as Product					20%
		Up to Rs. 1,500,000	Up to 3 Years	Same as Product	Same as Product					20%
		Up to Rs. 1,500,000	Up to 3 Years	Same as Product	Same as Product					20%
17	Zarhawa (NSFS under IJKL)	50,000 - 500,000	3 Months - 12 Months		Rs. 1,500 or 3% of Loan Amount (whichever is higher)	23%				23%

\*Excluding of FED/ST (FED/ST will be applicable according to their Provincial rates)

Home Remittances	
Home Remittance Charges	Nil
Issuance of Proceed Realization Certificate for remittance received within 01 Year	Free
Issuance of Proceed Realization Certificate for remittance received beyond 01 Year	PKR 450/- Plus FED/ST per Certificate
Issuance of Duplicate Proceed Realization Certificate	PKR. 600/- Plus FED/ST per Certificate



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- ❖ ~~Withholding Tax/FED/ST/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, borrowers etc.) and other similar type of accounts.
  - ❖ No service charges for Employees of Mobilink Microfinance Bank Ltd except from 1-Link charges
  - ❖ In view of limited number of lockers staff can avail up to 10% of total lockers (small & medium).
  - ❖ Insurance coverage for small/ medium and large lockers is PKR. 1,000,000/ 1,500,000 & 2,000,000/- respectively.
  - ❖ Charges on services offered with different products / schemes may differ. This tariff is valid for six months from 8<sup>th</sup> May 2026 to 30<sup>th</sup> June 2026.

Atta Ur Rehman  
Chief Business Officer

Faisal Akram  
Chief Bank Operations