



Mobilink Bank
ISLAMIC MICROFINANCE

Mobilink Bank -Islamic Banking-SOBC

Jan- Jun 2026 (Effective Form 1-Jan-2026)

Branch Banking

CUSTOMER'S ACCOUNT	Description
Account Opening	Free with minimum initial deposit of PKR. 100/-
All Current & Saving Accounts	1 st cheque Book (25 Leaves), 1 st ATM Card free, IBFT free with Terms & Conditions applied.
ATM & Cheque Book Charges	Initial charges: 1st cheque book and ATM card will be issued free of cost for Account opened with initial balance of Rs. 25,000/-
	Subsequent charges: Cheque book and ATM card renewal fee will be waived if customer maintained Rs. 25,000/- average balance for previous month.

SERVICE CHARGES

*No service charges shall be applicable on account opening and closure.

Clearing

Cheque Return - Inward Clearing (Insufficient funds)	PKR. 250 + FED/ST per instrument
Cheque Return - Outward Clearing	NIL
Intercity Clearing Lodgment	PKR. 200 + FED/ST per instrument
Intercity Clearing Return	PKR. 250 + FED/ST per instrument
Same Day Clearing Lodgment	PKR. 300 + FED/ST per instrument (Minimum instrument value should be PKR. 100,000 and above for same day clearing lodgement)
Same Day Clearing Return	PKR. 200 + FED/ST per instrument

Outward Bills for Collection (OBC) – Clean

Clean Collection (Cheques)	PKR. 250 + FED/ST, per instrument. PKR. 50 postage and actual DD charges charged by drawee bank
OBC Return	PKR. 250 + FED/ST, per instrument. PKR. 50 postage and actual DD charges charged by drawee bank

Banker's Cheque/ Call Deposit Receipt (For A/C holders only)

Banker's Cheque (Pay Order) Issuance	PKR. 200 + FED/ST (A/C)
Banker's Cheque Cancellation	PKR. 100 + FED/ST
Duplicate Banker's Cheque Issuance	PKR. 150 + FED/ST
CDR Cancellation	PKR. 100 + FED/ST
CDR Issuance (A/C holders)	PKR. 150 + FED/ST
Duplicate CDR Issuance	PKR. 150 + FED/ST

Internet Banking Charges

Internet Banking Subscription/Usage	Free
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Inter Bank Fund Transfer (IBFT)

IBFT (Monthly) – up to PKR. 25,000	Free
IBFT (Monthly) – above PKR. 25,000	0.1% of the transactional amount or PKR. 200 + FED/ST whichever is lower

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*Free IBFT for maintaining monthly average balance of PKR. 500,000

RTGS (Real Time Gross Settlement)

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

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

5 Leaves	PKR. 125/-
10 Leaves	PKR. 250/-
25 Leaves	PKR. 625/-
50 Leaves	PKR. 1,250/-
100 Leaves	PKR. 2,500/-
FED/Sales Tax	FED/ST is applicable in the Provinces of Punjab, Baluchistan, Khyber Pakhtunkhwa and Sindh according to their Provincial rates, (FED is not applicable in Federal Capital and AJ&K)

*If Account is opened with initial balance of PKR. 25,000/- 1st cheque book will be issued free of cost.

Miscellaneous

Stop Payment – Multiple	PKR. 200 + FED/ST (per instruction)
Stop Payment – Single	PKR. 100 + FED/ST (per instruction)

Certificate Issuance Charges

Account/Balance/Relationship Certificate	PKR. 100 + FED/ST
Balance Confirmation to Auditors	PKR. 300 + FED/ST
Duplicate copy of Paid Cheque/Instruction (< 6 months)	PKR. 100 + FED/ST
Duplicate copy of Paid Cheque/Instruction (> 6 months)	PKR. 200 + FED/ST
Mailing Charges (Registered Post – within PK)	Actual, Minimum PKR. 75 + FED/ST
Standing Instruction Charges	PKR. 100 + FED/ST
Statement of Account	PKR. 35 (inclusive of FED/ST)

SMS & E-Statement

SMS Alerts (Branch Banking package)	PKR. 25 + FED/ST / Month
E-Statement	Free

ATM

PAY PAK Classic- ATM Card Issuance/ Re-Issuance/ Renewal	PKR. 900 + FED/ST
PAY PAK Gold- ATM Card Issuance/ Re-Issuance/ Renewal	PKR. 1,150 + FED/ST
Balance enquiry 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

*If Account opened with initial balance of Rs. 25,000/- 1st ATM card will be issued free of cost.



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Locker Charges

General Public

Locker – Small (Annual)	Security Key Deposit: PKR. 10,000 Annual Fee: PKR. 2,500 + FED/ST
Locker – Medium (Annual)	Security Key Deposit: PKR. 15,000 Annual Fee: PKR. 3,500 + FED/ST
Locker – Large (Annual)	Security Key Deposit: PKR. 20,000/- Annual Fee: PKR. 5,000 + FED/ST

*Security refundable at the time of surrender of locker

For Staff

Locker – Small (Annual)	Security Key Deposit: PKR. 5,000/- Annual Fee: PKR. 1,250 + FED/ST
Locker – Medium (Annual)	Security Key Deposit: PKR. 7,500/- Annual Fee: PKR. 1500 + FED/ST
Locker – Large (Annual)	Security Key Deposit: PKR. 10,000/- Annual Fee: PKR. 2,500 + FED/ST

*Security refundable at the time of surrender of locker

Collateralization Charges

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 rd party verification charges / PLRA	At Actual

Retail Banking IMD

Visit & Documentation Charges

Financing Limit	Processing Fee
PKR. 50,000 - 500,000	1.5% of Financing Amount or PKR. 2,500 (whichever is higher)
PKR. 500,001 - 5,000,000	1% of Financing Amount or PKR. 20,000 (whichever is lower)

Murbahah Late Payment Charity

Charity on Murbahah Late Payments	5% of outstanding amount
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Finance Product Pricing (Murabaha)

Umeed Financing (General)		
Tenor	Amount Limit	APR
3-6 Months	50,000-200,000	32%
3-6 Months	200,001-350,000	30%
3-6 Months	350,001-500,000	28%
7-12 Months	50,000-200,000	34%
7-12 Months	200,001-350,000	32%
7-12 Months	350,001-500,000	30%
13-24 Months	50,000-200,000	35%
13-24 Months	200,001-350,000	33%
13-24 Months	350,001-500,000	32%
Umeed Financing (MEL)		
Tenor	Amount Limit	APR
03-06 Months	500,001-1,000,000	24%
03-06 Months	1,000,001-3,000,000	24%
03-06 Months	3,000,001-4,000,000	22%
03-06 Months	4,000,001-5,000,000	21%
07-12 Months	500,001-1,000,000	26%
07-12 Months	1,000,001-3,000,000	24%
07-12 Months	3,000,001-4,000,000	23%
07-12 Months	4,000,001-5,000,000	21%
13-24 Months	500,001-1,000,000	27%
13-24 Months	1,000,001-3,000,000	25%
13-24 Months	3,000,001-4,000,000	24%
13-24 Months	4,000,001-5,000,000	22%
25-36 Months	500,001-1,000,000	28%
25-36 Months	1,000,001-3,000,000	26%
25-36 Months	3,000,001-4,000,000	24%
25-36 Months	4,000,001-5,000,000	23%
37-48 Month	500,001-1,000,000	28%
37-48 Month	1,000,001-3,000,000	27%
37-48 Month	3,000,001-4,000,000	25%
37-48 Month	4,000,001-5,000,000	24%
49-60 Month	500,001-1,000,000	29%
49-60 Month	1,000,001-3,000,000	28%
49-60 Month	3,000,001-4,000,000	26%
49-60 Month	4,000,001-5,000,000	24%



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General Terms & Conditions Applied

- ❖ Withholding Tax/FED/ST/any other taxes will be charged/levied as per applicable Government Rates.
- ❖ Charges levied due to 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).
- ❖ Takaful coverage for small/ medium and large lockers is PKR. 1,000,000/ 1,500,000 & 2,000,000/- respectively.
- ❖ SOBC Effective from 1st Jan 2026 for the period Jan 2026 to June 2026.