Mobilink Bank -Islamic Banking-SOBC

July- Dec 2026 (Effective Form 1st July 2026)

Branch Banking	
CUSTOMER'S ACCOUNTS	**Description**
General Accounts	
Account Opening	Free with minimum initial deposit of PKR. 100/-
Isuance Charges ATM & Cheque Book	1st cheque Book (25 Leaves), 1st ATM Card free, IBFT free with Terms & Conditions applied.
Intial Charges	No Charges*
Subsequent charges	No Charges*
*1st cheque book and ATM card will be issued free of cost for Account opened with initial balance of Rs. 25,000/- *Cheque book and ATM card renewal fee will be waived if customer maintained Rs. 25,000/- average balance for previous month. **Note :** Free Services are offered by the Bank at its sole discretion to customers (including Current and Savings account holders). Since current accounts are based on "Qard," the Bank will not grant Current account customers any additional benefits or waivers on any kind of facility	
Current Remunrative Account	
Islamic Business Plus Account (Current Remurative Account)	On Maintenance of average balance of Rs. 25,000, all facilities will stand free of charge for the month whereas first month will be totally free without any balance requirement.
Special Account	
Yaqee Saving Special	* If Account opened with initial balance of Rs. 100,000/- 1st cheque book and ATM card will be issued free of cost. Subsequent charges: Cheque book and ATM card renewal fee will be waived if customer maintained Rs. 100,000/- average balance of previous month.
SERVICE CHARGES	
Account opening and closure	No service Charges Applicable
Clearing	
Cheque Return - Inward Clearing (Insufficient funds)	PKR. 500 + FED/ST per instrument
Cheque Return - Outward Clearing	NIL
Intercity Clearing Lodgment	PKR. 500 + FED/ST per instrument
Intercity Clearing Return	PKR. 250 + FED/ST per instrument
Same Day Clearing Lodgment	PKR. 500 + FED/ST per instrument (Minimum instrument value should be PKR. 100,000 and above for same day clearing lodgement)
Clearing	
Same Day Clearing Return	PKR. 500 + FED/ST per instrument
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)*

Mobilink Bank -Islamic Banking-SOBC

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. 500 + FED/ST (A/C)
Banker's Cheque Cancellation	PKR. 500 + FED/ST
Duplicate Banker's Cheque Issuance	PKR. 200 + 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
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
Intra Bank Charges	Free
*Free IBFT for maintaining monthly average balance of PKR. 500,000 on all Current and Saving accounts.(Business plus and ADA excluded)	
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. 175/-
10 Leaves	PKR. 350/-
25 Leaves	PKR. 875/-
50 Leaves	PKR. 1,750/-
100 Leaves	PKR. 3,500/-
Cheque Book Charges	
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)*

Mobilink Bank -Islamic Banking-SOBC

Miscellaneous	
Stop Payment – Multiple	PKR. 750 + FED/ST (per Instruction)
Stop Payment – Single	PKR. 500 + FED/ST(per Instruction)
All type Bills Collection Charges	Free
Certificate Issuance Charges	
Account/Balance/Relationship Certificate	PKR. 250 + FED/ST
Balance Confirmation to Auditors	PKR. 300 + FED/ST
Duplicate copy of Paid Cheque/Instruction (< 6 months)	PKR. 200 + 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. 250 + FED/ST
W.H.T Certifcates	NIL
Statement of Account	PKR. 35 (inclusive of FED/ST)
SMS & E-Statement	
SMS Alerts (Branch Banking package)	PKR. 35 + FED/ST / Month
E-Statement	Free
ATM	
PAY PAK Classic- ATM Card Issuance/ Re-Issuance/ Renewal	PKR. 1,300 + FED/ST
PAY PAK Gold- ATM Card Issuance/ Re-Issuance/ Renewal	PKR. 1,700 + FED/ST
PAY PAK Bint-e-Hawa 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
Locker Charges	
General Public	
Locker – Small (Annual)	Security Key Deposit: PKR. 10,000 Annual Rental: PKR. 2,500 + FED/ST
Locker – Medium (Annual)	Security Key Deposit: PKR. 15,000 Annual Rental: PKR. 3,500 + FED/ST
Locker – Large (Annual)	Security Key Deposit: PKR. 20,000/- Annual Rental: 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 Rental: PKR. 1,250 + FED/ST
Locker – Medium (Annual)	Security Key Deposit: PKR.7,500/- Annual Rental: PKR. 1500 + FED/ST
Locker – Large (Annual)	Security Key Deposit: PKR. 10,000/- Annual Rental: PKR. 2,500 + FED/ST
*Security refundable at the time of surrender of locker	

Mobilink Bank -Islamic Banking-SOBC

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 / 3rd party verification charges / PLRA	At Actual

Islamic Financings	
Umeed Murabaha	
Financing Limit	**Visit Charges (upfront)**
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 outsdtanding Principle amount of Bill

Late Payments will be transferred to the Charity Fund, as per the undertaking to pay charity by the customer.

Mobilink Bank -Islamic Banking-SOBC

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%

Mobilink Bank -Islamic Banking-SOBC

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, Financing cutomers 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 July 2026 for the period July 2026 to Dec 2026.

The service charges mentioned in this Schedule are various types of valid/compensatory services rendered by the Bank on different transactions