

Instruction Circular			
Date:	August 7th, 2026	Ref:	Inst./37/2026
To:	All Branches	From:	Mobilink Microfinance Bank Ltd., Head Office
Copy to:	Regional Business Heads Area Managers Branch Managers Credit, Operations, Risk, Finance, Compliance Management Team, The President & CEO		
Subject:	REVISED SCHEDULE OF BANK CHARGES (07th August 2026 to 31st December 2026)		

Dear All,

Following charges will be applicable with effect from 07th August 2026 to 31st December 2026. Please ensure to display a copy of below mentioned SOBC at your branch notice board.

DESCRIPTION	CHARGES
CUSTOMER'S ACCOUNT	
Sahulat Current Account Opening	Free with minimum initial deposit of PKR. 100/-
Business Plus Account	1 st cheque Book (25 Leave), 1 st ATM Card free. Cash withdrawal from other bank (1 link/M-Net) free with Terms & Conditions applied.
Bint-e- Hawa Account	1 st cheque Book (25 Leave), 1 st 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 st cheque Book (25 Leave), 1 st ATM Card free with Terms & Conditions applied
SERVICE CHARGES	
*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.	
CLEARING	
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
Outward Bills for Collection (OBC) – Clean	
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
Banker's Cheque/ Call Deposit Receipt (For A/C holders only)	
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
Internet Banking Charges	
Internet Banking Subscription	Free
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
* 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	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 st 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 Evaluation Charges paid 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

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	

*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

Early Settlement Charges

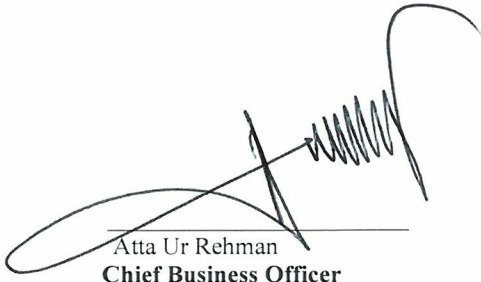
For individual Gold Backed loans if the loan settlement is made before completion of 80% of the total loan tenure. (Microenterprise Loan & Fori Cash Loan) *

5% of the outstanding loan amount.





- ❖ 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 07th August 2026 to 31st December 2026.



Atta Ur Rehman
Chief Business Officer



Faisal Akram
Chief Bank Operations