

Dated: Dec 26th, 2026

**ALCO Approval Sheet Mobilink Microfinance Bank Limited**

**Subject: Schedule of Bank Charges (SOBC)**

Following schedule of bank charges (SOBC) are proposed to be applicable from Jan 1<sup>st</sup>, 2026 to June 30<sup>st</sup>, 2026.

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. 250/- plus FED/ST per instrument
Cheque Return Charges-Outward Clearing (Signature differ & Insufficient funds)	Nil
Intercity Clearing lodgment	PKR. 200/- plus FED/ST per instrument
Intercity Clearing Return	PKR. 250/- plus FED/ST per instrument
Same Day Clearing lodgment	PKR. 300 plus FED/ST per instrument (Minimum instrument value should be PKR. 100,000 and above)
Same Day Clearing Return	PKR. 200 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. 200/- plus FED/ST
Banker's Cheque Cancellation Charges	PKR. 100/- plus FED/ST
Duplicate Banker's Cheque Issuance Charges	PKR. 150/- 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
<b>CHEQUE BOOK CHARGES</b>	
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, whereas FED is not applicable in Federal Capital and AJ&K
<b>MISCELLANEOUS</b>	
Stop Payment Charges (Single cheque)	PKR. 100/- Plus FED/ST (Per Instruction)
Stop Payment Charges (Multiple Cheques)	PKR. 200/- Plus FED/ST (Per Instruction)
<b>CERTIFICATE ISSUANCE CHARGES</b>	
Statement of Account on Customer demand/ Credit Advice Charges	PKR. 35/- inclusive of FED/ST
Account/Relationship/Balance Certificate	PKR. 100/- plus FED/ST
Duplicate copy of Paid Cheque/instruction (Less than 6 Months)	PKR. 100/- 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. 100/- 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. 900/- Plus FED/ST
PAY PAK Gold- ATM Card Issuance/ Re-Issuance/ Renewal	PKR. 1,150/- Plus FED/ST
PAY PAK BINT-E- HAWA ATM Card Issuance	1 <sup>st</sup> ATM Free
PAY PAK BINT-E- HAWA ATM Card Re-Issuance/ Renewal	PKR. 1,150/- Plus 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
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
<b>For General Public</b>	Small Medium Large	PKR. 10,000/- PKR. 15,000/- PKR. 20,000/- *Refundable at the time of surrender of locker	PKR. 2,500/- Plus FED/ST PKR. 3,500/- Plus FED/ST PKR. 5,000/- Plus FED/ST
<b>For MMBL Staff</b>	Small Medium Large	PKR. 5,000/- PKR. 7,500/- PKR. 10,000/- *Refundable at the time of surrender of locker	PKR. 1,250/- Plus FED/ST PKR. 1,750/- Plus FED/ST PKR. 2,500/- Plus FED/ST

Mobilink Microfinance Bank Limited										
Lending Products - Pricing Structure 1st November 2025										
Sr. #	Product Name	Loan Limits	Tenure	Down Payment / Other Terms & Conditions	Processing Fee (exclusive of F.E.D.)	Flat Rate	Monthly	Quarterly	APRs Half Yearly	Bullet / Yearly
1	Khashtal Kissan Loan	50,000 - 500,000	3 Months - 12 Months	Guarantor	Rs. 3,500 or 3% of Loan Amount (whichever is higher)	39%	-	-	-	39%
2	Livestock Loan	50,000 - 500,000	6 Months - 12 Months	Guarantor	Rs. 3,500 or 3% of Loan Amount (whichever is higher)	39%	-	-	-	39%
3	Bint-e-Hawa Business Loan	Up to 500,000	12 Months	Against Gold - Margin 10%	Rs. 2,500 or 2.5% of Loan Amount (whichever is higher)	24%	41.70%	-	-	-
		25,000 - 50,000				37%	-	-	-	37%
		50,001 - 100,000				37%	-	-	-	37%
		100,001 - 350,000				36%	-	-	-	36%
4	Karoobar Plus Loan	50,000 - 500,000	1 Year - 2 Year - 3 Years - 4 Years - 5 Years	Guarantor TDR, Gold, Vehicle, Property, Salary/Pension, Including solar (All purposes)	1% of Loan Amount	15.81%	28%	-	-	-
		500,001 - 3,000,000			1% of Loan Amount	15.81%	28%	-	-	-
		3,000,001 - 5,000,000			0.5% of Loan Amount	14.63%	28%	-	-	-
5	Salary Loan	50,000 - 3,000,000	1 Year - 2 Year - 3 Years - 4 Years	Salary, Pension	Rs. 5,000 or 5% of Loan Amount (whichever is higher)	15.22%	27%	-	-	-
		3,000,001 - 5,000,000				14.06%	25%	-	-	-
6	Fort Cash Loan (Gold)	25,000 - 100,000	12 Months	Margin 10%	1% of loan amount	37%	-	-	-	37%
		100,001 - 350,000		Margin 10%		36%	-	-	-	36%
		350,001 - 500,000		Margin 10%		35%	-	-	-	35%
7	Microenterprise Loan (Gold)	500,001 - 1,000,000	12 Months	Margin 10%	1% of loan amount	34%	-	-	-	34%
		1,000,001 - 2,000,000		Margin 15%		32%	-	-	-	32%
		2,000,001 - 3,000,000		Margin 15%		31%	-	-	-	31%
		3,000,001 - 5,000,000		Margin 25%	0.5% of Loan Amount	25%	-	-	-	25%
8	Running Finance	Up to 350,000	1 Year - 2 Year - 3 Years - 4 Years - 5 Years (monthly payment)	TDR, Gold, Vehicle, Property, Salary, Pension, All Collaterals (15% LTV for 3-5m against Gold)	1% of Loan Amount	16.17%	32%	-	-	-
		350,000.01 - 1,000,000				16.99%	30%	-	-	-
		1,000,000.01 - 3,000,000				15.81%	28%	-	-	-
		3,000,001 - 5,000,000				14.64%	26%	-	-	-
9	Tractor Loan	Up to 3,000,000	1 Years - 10 Years	HPA	Rs. 15,000	21.46%	-	-	28%	-
		3,000,001 - 5,000,000				19.12%	-	-	25%	-
10	Agri. Passbook Loan	Up to 500,000	Production = 1 Year Development = Up to 10 Years	Passbook	1% of Loan Amount	32%	-	46.44%	41.37%	-
		500,001 - 3,000,000				30%	-	45.55%	38.85%	-
		3,000,001 - 5,000,000				26%	-	39.72%	33.79%	-
11	Agri Plus Loan	50,000 - 500,000	1 Year - 2 Years - 3 Years	Passbook, Guarantor	Upto 500,000 3% of Loan Amount or Rs.3,500 (whichever is higher)	42%	70%	63%	54%	-
		500,001 - 5,000,000			Above 500,000 2% of Loan Amount or Rs.15,000 (whichever is higher)	36%	61%	54%	46%	-
12	Commercial Vehicle Loan	Up to Rs.3,000,000	Up to 1000 CC - Up to 7 Years	-	Rs. 20,000	9.45%	17%	-	-	-
		Rs. 3,000,001 - 5,000,000	Above 1000 CC - Up to 10 Years			9.45%	17%	-	-	-
13	School Loan	Up to Rs. 5,000,000	Up to 10 Years	-	2% of Loan Amount	18.17%	32%	-	-	-
14	House Loan	Up to 500,000	Up to 5 Years	All purposes including Solar	Rs. 7,500	14.06%	25%	-	-	-
		Rs. 500,001 - 1,000,000	Up to 7 Years		Rs. 20,000	14.06%	25%	-	-	-
		Rs. 1,000,001 - 3,000,000	Up to 20 Years		Rs. 20,000	14.06%	25%	-	-	-
		Rs. 3,000,001 - 5,000,000	Up to 20 Years		Rs. 20,000	12.32%	22%	-	-	-
15	E-Bike Loan	Up to 500,000	Up to 3 Years	-	2% of Loan Amount	12.32%	22%	-	-	-
16	Solar Purpose - Agri Passbook Loan	Up to Rs. 3,000,000	Up to 10 Years	Same as Product	Same as Product	-	-	-	26%	-
	Solar Purpose - Agri Plus Loan	Rs. 3,000,001 - 5,000,000	Up to 10 Years	Same as Product	Same as Product	-	-	-	26%	-
	Solar Purpose - Agri Plus Loan	Up to Rs. 5,000,000	Up to 3 Years	Same as Product	Same as Product	-	-	-	26%	-
17	Zarkhre (NSFS under KKL)	50,000 - 500,000	3 Months - 12 Months	-	Rs. 3,500 or 3% of Loan Amount (whichever is higher)	29%	-	-	-	29%

\*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

- ❖ 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 **1st January 2026** till **30<sup>th</sup> June 2026**.