

# Schedule of Bank Charges

Jul 2025 to Dec 2025



# Loan Products

## Branch Banking Loans

Product	Processing Fee	Late Payment Penalty	Prepayment/Early Settlement Charges
Karobar Loan	4% of loan or Rs. 8,500 (lower applies)	Rs. 50/day (up to 120 days)	5% of outstanding principal
Khudmukhtar Nisa Loan	4% of loan or Rs. 8,500 (lower applies)	Rs. 50/day (up to 120 days)	5% of outstanding principal
Dairy Loan - General	4% of loan or Rs. 8500 (lower applies)	Rs. 50/day (up to 120 days)	5% of outstanding principal
Telenor Sarmaya Qarza – Gold Bullet	4% of loan or Rs. 8500 (lower applies)	Accrued daily markup (up to 210 DPDs)	3% of outstanding principal
MSME Dairy Loan - EMI	3% of loan or Rs. 12,000 (lower applies)	Rs. 50/day (up to 120 days)	5% of outstanding principal
MSME Sarmaya Qarza – Gold Bullet	3% of loan or Rs. 12,000 (lower applies)	Accrued daily markup (up to 210 DPDs)	3% of outstanding principal
MSME Sarmaya Qarza Plus – Gold Bullet	3% of loan or Rs. 15,000 (lower applies)	Accrued daily markup (up to 210 DPDs)	2% of outstanding principal

## Gold Collateral Related Charges

Service	Charges
Fee on loss of delivery letter	Rs. 200/-
Collateral Return Charges (from Non-Home Branch)	Rs. 300/-
Handing of Authority Letter (where applicable)	Rs. 300/-
Gold Custodial Charges (post loan settlement)	(After 10 days of settlement of loan) Rs. 30/day with a maximum amount of Rs. 30,000
Gold Auction Charges	Complete Gold Auction charges OR in case customer settles amount before auction but after auction advertisement, charges will be recovered from customer

## Digital Loan - Rates & Charges (Retail Bank SOC)

Easycash*	App	USSD
Loan Cycle 1 - 30	5%	20%
Loan Cycle 31 - 60	4.50%	18%
Loan Cycle 60+	4%	16%
Late Fee	No	5% on outstanding principal implemented 2 days of Grace Period from due date
Frequency	Weekly charges to be compounded on outstanding principal every 7 days, upto maximum of 40% in 8 weeks.	Flat 30-day charges on principal amount
<p>*easycash Pricing = "Markup income is calculated on per-day utilized basis. In case of early settlement, any markup received for unutilized period will be charged as "Early repayment fee".</p> <p>Early Repayment fee = The markup received for unutilized days will be charged as Early Repayment fee</p>		

Buy Now Pay Later (BNPL)*	For Airtime and Bundles		For Utility Bill Payments	
Credit Rating	7 Day	1+ Day	15 Day	30 Day
Excellent	0%	0%	0%	0%
Very Good	3.5%	7%	7.5%	15%
Good	5%	10%	10%	20%
Fair	10%	20%	N/A	N/A

\*Late Payment Fee: 5% of Outstanding Principal Outstanding

Merchant to Distributor Loans (M2D)	Pricing
Processing Fee	1.5% of the loan amount
Daily Service Charge	0.2% Daily of the utilized loan amount

## Deposit Accounts

### Branch Banking Deposit Accounts

Account Type	Minimum Balance	Additional Fees
Non-Clearing & Clearing Accounts	Rs. 100 (Current, Asaan, PLS)	Cheque book & ATM charges apply
Basic Banking Account	Rs. 100	Cheque book & ATM charges apply

### Digital Deposit Accounts

Account Type	Fee	Transactions	Service Fee (Incl. Tax)
Cash Deposit in Mobile Account	0.5% (Excluding Tax)	Transfer-out from easypaisa to Bank	Free
Cash Deposit for easypaisa Bank Ltd. loan customers	First Cash Deposit per month would be free at Retailer	ATM Cash withdrawal	Service fee on any ATM withdrawal amount will be Rs. 35 (Incl. Tax & 1-link Charges) ATM cash withdrawal is free from easypaisa Bank Ltd. branch ATMs.
New Mobile Account Opening	Rs. 0.00		

# Withdrawals

## Retail Banking Withdrawals

Transactions	fee
First 4 Transactions from mobile account	Free for easypaisa Bank Ltd. loan customers with loan amount > Rs. 400,000
First 6 Transactions from mobile account	Free for easypaisa Bank Ltd. loan customers with loan amount <= Rs. 400,000
ATM (easypaisa Bank Ltd. Loan Customer)	First 10 transactions free; Rs. 35 per additional

# Transfer and Payments

## Digital Payments

Transactions	Fee
Utility Bill Payment	Rs. 5 for first 3, Rs. 20 for 4-9, Rs. 30 for 10+ per month
M-Tag Top Up	Rs 10 per top up
Mobile Load	Rs. 0 for first 5, Rs. 2 for 6-10, Rs. 5 for 10+ per month
Mobile Packages	Rs. 0 for first 5, Rs. 1 for 6-10, Rs. 2 for 10+ per month
Online Payments	Free
Retail Payment (Till & QR)	Free

## Inter Bank Funds Transfer

Service	Charges
Inter-Branch Transfer	Free
IBFT (Above Rs. 25,000 / month)	0.1% or Rs. 200 (whichever is lower)
IBFT 1-Link Service Fee* (Inc.Tax)	Below 25K (Rs 1.55 per transaction) Between 25K and 200K (0.02% of transaction amount per transaction) Above 200K (Rs 40 Per Transaction)
Real-Time Gross Settlement (RTGS)	Rs. 220 (09:00-12:45 pm); Rs. 330 (12:46-14:15 pm)
Transfer-in and out to easypaisa Mobile Account	free

Service	Charges
Funds Transfer – IN from Other Bank Accounts/Debit Cards/Credit Cards using Account Linking (Mobile Account only)	Pulling funds into MA from other bank accounts: 2% (Incl. Tax) of transaction amount.  Pulling funds into MA from Debit/credit cards: 3% (Incl. Tax) of transaction amount
*IBFT Service Fee will be charged on all 1-link IBFT transactions as per 1-link SOC amended from time to time	

# Value Added Services

## Digital Value-Added Services

Service	Charges
Transfer-in and out to account	Free
Balance Inquiry (1-Link & ATM)	Rs. 4.67 (Incl. Tax) per inquiry
Balance Inquiry (M-net)	Rs. 5.80 (Incl. Tax) per transaction
Balance Inquiry (USSD)	Rs. 1.00 (Incl. Tax) per inquiry
Request Submission to Upgradation to Asaan Digital Account from Level 1 Account	Rs. 75 on each submission
ATM Card Replacement	Rs. 500 per card
Debit Card Insurance	Rs. 1000 (Incl. Tax) (easypaisa VISA Debit card) Rs. 999 (Incl. Tax) (easypaisa Union Pay Debit card) Rs. 1000 (Incl. Tax) (easypaisa PayPak Debit card) Rs. 500 (Incl. Tax) (easypaisa Visa Online Debit card)
Mini Statement	Free
International Home Remittances	Free
Utility Bill Payment (OTC)	Free
Term life and accidental life insurance	Rs.800/1600 yearly Rs.900/1800 yearly Rs. 2 Daily Tahafuz plan Rs. 50 Monthly Tahafuz Plan Rs. 75 Monthly Tahafuz Plus Plan Rs. 500 Annual Tahafuz Plan
Mobile Protection Plan	Rs. 100 monthly and Rs. 1000 annual (all incl. of tax price)
Webdoc Health Services	Rs. 2 daily Rs. 60 monthly Rs. 5,00 bi-annual Rs. 1,000 yearly Rs. 2,000 yearly
Income Protection Insurance	Rs. 1 daily Rs. 100 monthly Rs. 150 monthly Rs. 350 bi-annual Rs. 700 yearly
SMS Notification Charges	Rs. 0 for Digital Transaction Notification Charges* PKR. 15 per month for Non-digital Transaction SMS Charges**
Platform Fee (USSD)	PKR 1.00 (Incl. Tax) / per Transaction
Helpline Related Service	3737 (Telenor Network Users) UAN-042111003737 (All Operators)

ATM Services	Category	Fee Structure
1	1 Bill	
	Invoice Payments / Voucher	FOC
	1Bill Top Up	FOC
2	DIRBS - PTA Duties & Levies	FOC
3	Credit Card Payments	FOC
4	Tax Payments	
	GoP	FOC
	FBR	FOC
	SECP	FOC
5	Utility Bill Payments	
	Electricity	Trx 1 - 3: PKR 0  Trx 4 - 9: PKR 20  Trx 10 above: PKR 30
	Gas	
	Telephone	
	Water	

# Retail Banking Value Added Services

## ATM Issuance Fee

Product	FEES Per Card
UPI Normal	500
UPI Normal	free
UPI Platinum	500
UPI Gold	500
UPI Corporate Gold	500
UPI Silver	500
UPI Pak	500

## Health Insurance

Product Type	Health Service
Product Name	easypaisa Webdoc Health Services
Tenure	Yearly
Premium	Rs. 1000/-

## Other Retail Banking Services

Service	Charges	
Corporate Salary Disbursement	Rs. 10/- per transaction	
Confirmation of Balance to 3rd Party Auditors	Rs. 100/-	
Dormant/Inoperative Account Reactivation Charges	Nil	
Collateral Liquidation Charges	Rs. 500/-	
Legal Notice Charges	Rs. 200/- per notice	
Safe Keeping of cash in Holidays	0.1% of the amount deposited per day	
SECP fee for accessing online Portal	Private	Public Company
	0.25% or onwards of the shipped amount as per agreement between the customer and the bank (minimum shipment of Rs. 500,000)	

Amounts	Charges
Withdrawal (1 Link)	Rs. 35 per transaction
Balance Inquiry	Rs 4.67 Per transaction
ATM Receipt Printing Fee	Rs. 4.67/-
Stop Payment Charges	Rs. 100/- per instrument
Stop Payment of Cheque Book List	Rs. 200/
Current Account Closure Charges	Up to Rs. 150/-
Certificate Issuance Charges	Rs. 100/-
SMS Charges	Free for all loans and deposit accounts
Platform Fee	Rs. 1 (inc.Tax)

# Retail Banking Instruments

Service	Charges
OBC Collection	Rs. 250 (incl. postage & actual DD charges)
Cheque Return (Inward Clearing)	Rs. 250 per cheque
Cheque Return (Outward Clearing)	Nil
Intercity Clearing	Rs. 250 per instrument
Same Day Clearing	Rs. 300 per instrument
Pay Order (Issuance)	Rs. 250/- Per Pay Order
Pay Order (Cancellation)	Rs. 150/- Per Pay Order
Cheque Book (25 Leaves)	Rs. 450
Cheque Book (50 Leaves)	Rs. 850
Cheque Book (100 Leaves)	Rs. 1650

4 Leaves (To be used only for PDCs)	Rs. 80
Statement of Accounts	Rs 35 per statement
Duplicate Statement of Account/Advice Charges	Rs 35 per statement
Copy of Paid Cheque (less than 6 months)	Rs. 100/-
Copy of Paid Cheque (up to 1 year)	Rs. 200/-
Copy of Paid Cheque (up to 1 year)	Rs. 200/-
Copy of Paid Cheque (above 1 year)	Rs. 500/-
Mailing Charges (Postage, Courier & Fax)	Actual or Minimum Rs. 50/-

## NOTES:

### Other Fee and Charges for Account:

All taxes and duties including provincial sales tax, FED, income tax, etc. levied by the Government are to be recovered from the customer in addition to the charges as specified above.

Cash withdrawal charges will be deducted from your Account. There is no need to pay the charge in cash to the Agent.

For Retail Banking Loan Products, Prepayment Charges may be waived off if 75% of the tenure booked has been completed.

The active customers for discontinued loan products will be charged as follows:

Late Payment Penalty	For EMI: Rs. 50/- per day up to 120 Days For Bullet: Accrued per daily markup will be charged as per booking rate till 210 DPDs
Prepayment Charges	5% of the outstanding principal amount

Transaction limits are enforced where applicable.

\*Digital Transactions relate to digital/self-service channel.

\*\* Bank may charge lower or up to the mentioned charges/fee.

\*\*\*Financial Alerts on transactions carried out Over the Counter or at the Agent Location i.e. Cash-In/Cash-Deposit, Cash-Out/Cash-Withdrawal, etc.