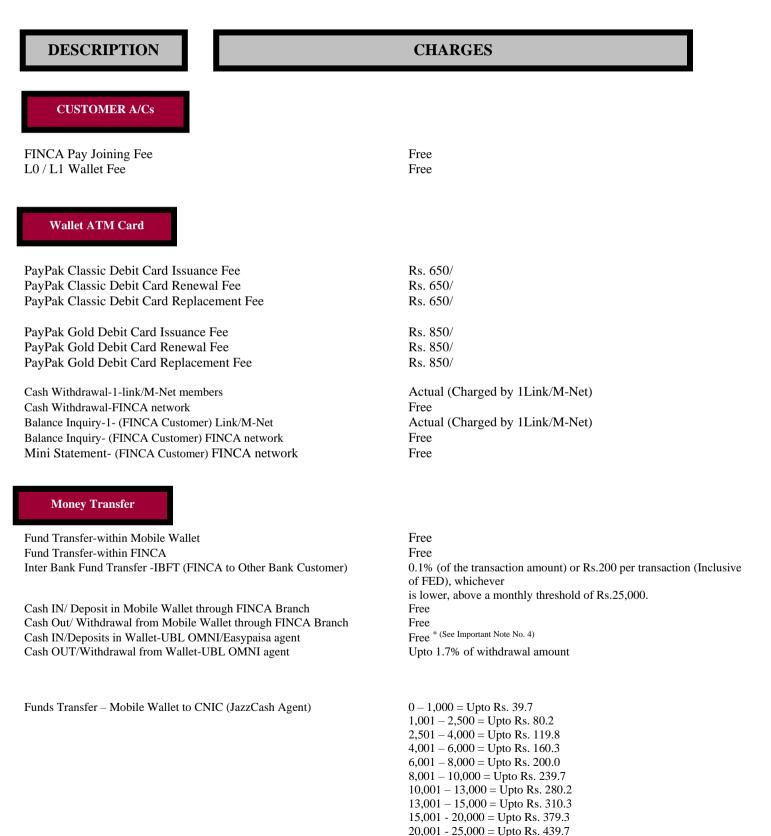


(Federal Excise Duty (FED) and all other applicable Government levies on any specified services will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)

Branchless Banking





Life Insurance Premium

Other Financial Transactions

Top-Ups Utility Bills Payment Demand for Money-From Mobile Wallet User Retail Payment to any Mobile Wallet Merchant Online Payment to any Mobile Wallet Merchant (in-app or website) Upto Rs. 344.83 (Coverage of Rs, 100,000) Upto Rs. 724.14 (Coverage of Rs. 200,000)

Rs. 200/- Per Instrument Rs. 200/- Per Instrument Free Rs. 200/- Per Instrument Rs. 300/- Per Instrument Rs. 200/- Per Instrument

Free

Free

Free

Free

Free

OBC COLLECTION

Same Day Clearing Return

Intercity Clearing Return Charges

CLEARING *

Intercity Clearing

Same Day Clearing

Cheque Return Charges-Inward Clearing

Cheque Return Charges-Outward Clearing

Clean Collection (Cheques) OBC Return Rs. 250/- Postage (Plus Other Bank Charges) Rs. 250/-

Important Notes / Exceptions

- 1. Staff is exempted from all charges except the actual which the bank has to reimburse to a third party and where otherwise mentioned in specific section of Schedule of Charges.
- 2. Bank management reserves the right to recover additional charges on those accounts which involves any additional / unusual work.
- 3. The charges mentioned above are exclusive of tax except IBFT; all types of government levies from time to time including excise duties, sales taxes, zakat, etc. on customers' account will be deducted in addition to these charges. However, excise duties, sales taxes, zakat, etc. will not be reversed in any case. Any out of pocket expenses related to the bank transactions, not covered above, will also be charged to the clients.
- 4. Wherever it transpires that an agent has divided a single cash- in transaction to Mobile Wallet into multiple small transactions to abuse the process to get extra commission, these multiple transactions by one remitter will be considered as one transaction. The malpractice will also be reported to the principal of the agent.
- 5. Branchless Banking account limits are applicable