CIRCULAR			
Date:	**1st Oct 2026**	Ref:	Inst Circular/42/2026
To:	Mobilink Microfinance Bank Limited		
Copy to	The President/CEO		
From	Mobilink Microfinance Bank Ltd., Head Office, F-8, Islamabad.		
Subject	BRANCHLESS BANKING SCHEDULE OF CHARGES		

Dear All,

The following charges will be applicable with effect from 1st October 2026 to 31st December 2026. Please ensure to display a copy of below mentioned Branchless S.O.B.C effective for the 4th Quarter of 2026 on your branch notice boards.

Subject: Schedule of Bank Charges (SOBC)
Following Schedule of Bank Charges (SOBC) are proposed to be applicable on Jazz-Cash Services (Branchless Banking Services) effective from 1st October, 2026

Transaction Type	**Fee (Excluding tax) unless otherwise mentioned**
M-Wallet Registration	0
Reward Hub Subscription Fee	Rs 99 incl tax
Reward Hub Annual Fee	Rs 99 Incl tax
Gift Hub – Purchase of Premium Card	Rs 50 incl tax
Gift Hub – Purchase of Basic Card	0
Asaan Digital Account Upgrade	0
Freelance Digital Account	0
Asaan Digital Remittance Account	0
Upgradation L2 (Digital Account)	0
Balance Check Via USSD	1
Funds Transfer – IN from Debit Card (Pulling funds into Mobile Account from Debit/Credit Cards)	3%
Postpaid Bill Payment through M-Wallet	0
Mini statement M-Wallet/App	0
Utility Bill Payment OTC	0
Utility Bill Payment through M-Wallet	0
Postpaid Bill Payment OTC	0

Prepaid Load through M-Wallet	0
Other Operator Prepaid Load through M-Wallet	0
Donations through M-Wallet	0
Internet Bill Payment OTC	0
Internet Bill Payment M-Wallet	0
Cash Out from CNIC	0
[1] Money transfer – Wallet to Wallet	Free
PayPak Debit Card Issuance	999
PayPak Debit Card Annual Fee	299
Pay Pak Physical Card replacement Fee	999
Master Card Physical Card Issuance Fee	999
Master Card Physical Card Annual Fee	99
Master Card Physical Card Replacement Fee	799
Master Card Supplementary Card	999
Master Card Virtual Card Issuance Fee	300
Master Card Virtual Card Annual Fee	0
Visa Card Annual Fee	99
Women Card Issuance Fee	999
Women Card Annual Fee	99
Tap & Pay subscription Fee	1
Balance Enquiry via 1-Link/M-NET ATM	4.67 Incl fed
IBFT into M-Wallet	0
[10] Account in-activity fee (Applicable in case of no activity in account preceding 12 months)	100/month
[7] Ready Cash	5%/ week for only 8 weeks. (Max 40% charged per loan)
Term Takaful	Annual: Rs 1,600, Monthly: Rs 133, Daily: Rs.6
Motorway Insurance	Monthly: Rs 140
Crop Insurance	Annual: Rs. 1,500/acre
Embedded Health & Life Insurance (For UBP)	Rs 50/Month Rs. 100/month
Embedded Insurance Bus Travel	Rs 30
Term Life Insurance	Annual: Rs 2400, Monthly: Rs. 240, Daily: Rs. 24 Annual: Rs 2000, Monthly: Rs. 200, Daily: Rs. 10
Family Health Insurance	Gold: Annual: Rs 1,950, Monthly: Rs.199, Daily: Rs. 9 Silver: Annual: Rs 1150, Monthly: Rs. 96, Daily: Rs. 3 Platinum: Annual: Rs 2,950, Monthly: Rs. 299, Daily: Rs. 12 Titanium: Rs 2,499 , Monthly: Rs. 249, Daily: Rs. 25

Medical Insurance	Annual Rs 500 Annual Rs 1000 Annual Rs 1500 Annual Rs 2000 Annual Rs 2900 Annual Rs 5000
International Travel Insurance	
7 days	8,983
15 days	12,686
21 days	14,575
30 days	17,375
Domestic Travel Insurance	
4 days	260
8 days	520
12 days	780
16 days	1,040
20 days	1,300
24 days	1,560
28 days	1,820
30 days	1,950
Home Takaful Plan	1800/year
Cashless Health Insurance	Individual 10,000/year Family: 25,000/year Family + 49,500/year
School Fee Continuation Plan	a: Annual: Rs 1200, Monthly: Rs. 100, Daily: Rs. 3 b: Annual: Rs 1500, Monthly: Rs. 125, Daily: Rs. 4 c: Annual: Rs 1900 Monthly: Rs. 158, Daily: Rs. 5
Mobile Insurance	a: Annual: Rs 1100, Monthly: Rs. 100 b: Annual: Rs 1900, Monthly: Rs. 180
Car Insurance	Annual:1.5% net rate , Monthly: 2% net rate
Bike Insurance	Annual: 10% net rate , Monthly: 1% net rate

Savings Plans

Minimum Balance	Subscription Charges	Annual Return
2,000	2,000	15%
5,000	100	2%
10,000	200	5%
20,000	500	6.50%
50,000	700	7.50%
100,000	1,200	9%
250,000	1,500	11%

[3] USSD Platform Fee/transaction	Rs. 1
[5] App Platform Fee/transaction	Rs 1
In App BVS charges	Rs 100
IBFT from M-Wallet	Free up to an aggregate sending amount of PKR 25,000 per month; subsequent transaction charged at 0.1% of transaction amount of the amount or PKR 200 (lower amount to be charged)
[4] Transaction processing Fee	Rs 1.55
IBFT – Title Fetch	Rs 1.55
Cash In Fee (exclusive of FED)	0.50% of transaction amount
[6] Bulk C2C feature	Rs 10/bulk transaction
MDR on receiving International Payments through "pay via link" (Freelance segment)	5%
Money Transfer from M-Wallet to CNIC	
0 – 1,000	55
1,001 – 2,500	110
2,501 – 4,000	160
4,001 – 6,000	215
6,001 – 8,000	270
8,001 – 10,000	320
10,001 – 13,000	375
13,001 - 16,000	430
16,001 - 20,000	500
20,001 - 25,000	650
Money Transfer from CNIC to M-Wallet Including tax	
0 – 1,000	25
1,001 – 2,500	30
2,501 – 4,000	40
4,001 – 10,000	55
10,001 – 20,000	120
20,001 - 30,000	200
30,001 - 40,000	275
40,001 - 50,000	350
Money Transfer from CNIC to other Banks (IBFT OTC) Including tax	
0-1,000	**35**
1,001-2,500	**50**
2,501-4,000	**65**
4,001-6,000	**80**
6,001-8,000	**90**
8,001-10,000	**105**
10,001-13,000	**120**

13,001-16,000	**130**
16,001-20,000	**165**
20,001-25,000	**200**
25,001-30,000	**250**
30,001-40,000	**325**
40,001-50,000	**400**
Cash Out from Mobile Wallet	**Prices is inclusive of tax**
1-200	7
201-500	12
501-1,000	20
1,001-2,500	40
2,501-4,000	70
4,001-6,000	100
6,001-8,000	130
8,001-10,000	180
10,001-13,000	230
13,001-16,000	280
16,001-20,000	330
20,001-25,000	380
25,001-30,000	470
30,001-40,000	560
40,001-50,000	690
[2] Cash out from ATM	35 incl tax
QR /Till Payments (government fees) **********	1%

[2] Inclusive of 1-Link charges
[3] All financial/Non-financial transactions done via USSD platform
[4] Min. fee is mentioned. A transaction processing fee will be recovered for all IBFT Mobile Wallet transactions as per 1-link SOC.
[5] All financial/Non-financial transactions done via App platform.
[6] Excessive transactions levy will remain applicable on Bulk C2C feature
[7] All lending Products and Insurance products are exempted from tax.
[8] Payments made via RAAST QR are FOC for consumers.
Only permanent block cards are exempted from annual Cards fee
Only Title fetch, not leading to any transaction will be charged as per 1-link SOC.
JazzCash reserves the right to charge lower or up to the fee mentioned.
[9] Tap on Phone:
• If merchant attempts refund within the same day, merchant will not be charged the MDR
• If merchant attempts to refund a successfully paid transaction any other day, merchant will be charged the MDR
[10] Inactivity:
A charge applied to an account that has remained unengaged for specified period and is charged for platform related inactivity.

Branchless Banking 'JazzCash Business (Merchant) Application' Schedule of Charges:

Products/Services		Fee (Excluding tax) unless otherwise mentioned
Transactions through JazzCash Agent, Mobilink Microfinance Bank Branch or Jazz Point	Cash Deposit into Business Account	0.50%
	Cash Withdrawal from Business Account through JazzCash Agent	Slab-wise charges mentioned below
Transactions through JazzCash Business Account	Business Account Registration	Free
	Business Account Maintenance Charges	Free
	SMS Alerts for Every Transaction	Free
	Business Account MPIN Creation	Free
	Business Account MPIN Change	Free
	Access to Mobile Account via USSD/Mobile App/Online	Free
	Balance Enquiry Mobile App/Online	Free
	Mini Statement Mobile App/Online	Free
	Email Statement via Mobile App/Online	Free
	Send Money to Another JazzCash Mobile Account	Free
	Receive Money from CNIC (CNIC to Business Account Transfer)	Free
	Send Money to Any Bank Account	Free up-to Rs. 50000 per month, subsequent transactions charged at 0.1% or Rs.200 whichever is less
	[4] Transaction processing Fee	Rs 1.55
	Funds Transfer – IN from Debit Card (Pulling funds into MA from Debit/Credit Cards)	3%
	Receive International Remittance	Free
	Mobile Top-Up for any operator	Free
	Utility Bill Payment	0
	MasterCard Debit Card Issuance fee for Merchants	Rs. 799
	MasterCard Debit Replacement fee for Merchants	Rs 799
	PayPak Debit Card Issuance fee for Merchant	Rs. 999
	PayPak Debit Replacement fee for Merchants	Rs 999
	PayPak Debit Card Annual Fee	Rs. 299
	Debit Card PIN Creation / Change	Free
	Balance Enquiry via 1-Link/M-NET ATM	4.67

	Ticket Payments	Free
	[4] USSD Platform Fee/transaction	Rs. 1
	[5] App Platform Fee/transaction	Rs 1
	Balance Enquiry/USSD	Rs. 1
	Master Card Physical Card Annual Fee for Merchants, Freelancers, Employees and Corporate Customers	Free
Payment Acceptance Service Charges on Business Account (Merchants)	[8] Standard MDR on receiving QR/ Till payments (RAAST)	0.25% incl fed
	[8] Standard MDR on receiving QR/ Till payments	Upt0 2.5% incl fed
	Standard MDR on incoming IBFT	2% incl Fed
	Standard MDR on receiving funds from JazzCash Account	2% incl Fed
	Standard MDR on receiving funds from customers in Merchant account i.e. customer to Merchant	0.75%
	Standard MDR on receiving payments through "pay via link"	3%
	Request to Pay (RAAST)	1% incl fed
	[9] Standard MDR on receiving payments through "tap on phone"	2%
	Monthly subscription fee on receiving payments through "tap on phone"	Rs 0
	JazzCash Khata Settlement	Free service Acceptance on Merchant accounts is 1.25% incl FED
Instant Loans for Merchants		Daily fee of 1% charged up to 28 days (Max 28% charged per loan)
[2] Cash Withdrawal from Business Account through ATM via 1-Link		Free up-to Rs 50,000. After that Slab wise Pricing as per consumer SOC
	Cash out from ATM	Rs 35/ Trx
Cash Withdrawal from Business Account through JazzCash Agent:		Free

Approved By:

Zeeshan Mazhar
Chief Digital Financial Services

Atta-Ur-Rehman
Chief Business Officer