

SERVICE ORDER FORM

COMMERCIAL TERMS FOR - In App COLLECTION SERVICES

This Service Order Form is made pursuant to, and shall be governed by the terms and conditions of the Banking Services Agreement entered into between Mobilink Microfinance Bank Limited (“MMBL”) and _____ dated ____, ____, 2026

1. SERVICES:

The Bank has agreed to enter this arrangement with the Company through which the Company shall be provided the Services through the mechanisms offered and deposit the same into the Collection Account under the various provisions of this Agreement. The Company hereby agrees to accept the aforesaid services from MMBL and represent to ensure that the Company shall comply and act in accordance with the terms of this Agreement and all or any annex, schedule and appendices enclosed with this Agreement.

2. COLLECTION SERVICES AGREEMENT:

The Bank shall procure that the Services shall be rendered to the Company in accordance with the terms and processes stipulated in the “**Annex A**” enclosed with this Agreement.

3. COLLECTION RECEIPT:

As receipt of Collection made through JazzCash App, MMBL shall generate ‘SMS Alerts’ as evidence of transaction. The ‘SMS Alert’ shall be sent to the Company and to the Customer’s provided Mobile Phone number. The SMS Alert shall provide the following details of each transaction:

Transaction ID

Amount

Date and Time

The Company shall use daily collection reports provided by the Bank to verify Collections received. In case of any claim / dispute, the Bank shall be responsible to respond and settle Company(s) inquires and complaints related to transfer of Collection(s) under this Agreement.

4. REPORTING

The daily collection report in respect of all Collections received during a day shall be transmitted to the Company (in a mode agreed or to be agreed) by next Business Day for Collections received until midnight i.e. 00:00 hours of the previous day, whereas an intimation message/email shall be sent to the Company provided/designated email address/mobile phone number detailing the amount being transferred.

5. RESPONSIBILITIES OF THE COMPANY:

Upon execution of this Agreement, the Company undertakes and shall be solely responsible for:

- a) Compliance at all times with the obligations of the Company as specified and agreed in this Agreement.
- b) The Company shall independently carry out all verifications for the Customer and shall place no reliance in this regard on any information provided by MMBL.
- c) The Company shall not use MMBL's payment platform in any manner or in furtherance of any activity, which constitutes a violation of any Applicable Law which may cause MMBL to be subject to any investigation, prosecution or legal action.
- d) The Company shall ensure that the Products shall, at all times, be marketed and/or distributed as the Products marketed/sold by the Company and the Company shall take all necessary steps and/or precautions to ensure that the Products are not mistaken or misrepresented as being associated with, being sold by, marketed by or being offered for sale by MMBL. MMBL shall be entitled to require and the Company will add to its website and promotional materials such disclaimers, warranties and indemnities, as MMBL may require from time to time in this regard.
- e) The Company undertake and acknowledge that it shall solely be responsible for due diligence (KYC/CDD) of its merchants/related parties at its own and shall ensure that they have been completely verified before starting the Services. The Company shall also ensure to provide all the due-diligence related documents of any sub-merchant to MMBL in case it is required by any government authority or SBP specifically.
- f) Any and all disputes regarding quality, merchantability, non-delivery/non-fulfilment and delay in delivery/fulfilment of the Products or otherwise will be dealt with by and between the Company and the Customer directly and MMBL shall not be made party to such disputes. The Company shall ensure that the same is communicated to the Customer prior to his utilizing the Payment Platform and shall hold MMBL saved and harmless from any such actions or claims that may be initiated against it.
- g) Upon execution of this Agreement, the Company shall ensure that all its financial, technical, sales, marketing, or other relevant departments and personnel are aware of their respective roles and duties arising out of this Agreement and/or the operational specifications.

6. OPERATION:

The Parties hereby agree and acknowledge that:

- a) Technical modalities for the processing, routing, and effecting Transactions shall be as per the operational specifications agreed between the Parties in this Agreement; and
- b) MMBL may, from time to time, upon giving reasonable notice to the company, emend the process/mechanism.

7. TRANSACTION:

The Parties hereby agree that in order to enable Customers to carry out Transactions:

- (a) MMBL shall ensure that the Customers are able to carry out Transactions through Payment Platform.
- (b) MMBL shall carry out and/or ensure the transfer of funds between the Customer accounts and the Company accounts; and
- (c) MMBL shall ensure that transaction logs and other relevant reports are made available to the Company in accordance with the timelines and operational specifications agreed between the Parties under this Agreement.

Annex A

Payment Process

Customer to visit JazzCash application/JazzCash mobile account and do the following steps:

- a) Selects Payments on the main page.
- b) Then selects the category of payment (Education, health, Insurance)
- c) Selects the company.
- d) Enters the unique reference number
- e) Confirms amount and details and selects Pay option.
- f) MPIN pop-up/notification will be shown to the customer.
- g) Enters MPIN and receives confirmation SMS/Notification.