

ABHI MICROFINANCE BANK LIMITED (formerly FINCA MFB)		
BRANCHLESS BANKING-SCHEDULE OF CHARGES		
01 July 2025 till 30 September 2025		
S. No	Description	Charges
1	CUSTOMER ACCOUNTS	
	ABHI Wallet Account Opening Fee	Free
2	WALLET DEBIT CARD	
	Pay Pak Classic Debit Card-Issuance Fee	Rs. 1,500/-
	PayPak Classic Debit Card Annual and Renewal Fee	Rs. 1,500/- per Annum
	PayPak Classic Debit Card Replacement Fee	Rs. 1,500/-
	PayPak Gold Debit Card Issuance Fee	Rs. 2,000/-
	PayPak Gold Debit Card Annual and Renewal Fee	Rs. 2,000/- per Annum
	PayPak Gold Debit Card Replacement Fee	Rs. 2,000/-
	Withdrawal (ABHI Customer – 1Link)	Rs 35 Per transaction
	Withdrawal (ABHI Customer – ABHI ATM)	Free
	Balance Inquiry (ABHI Customer – 1 Link)	Rs 3.74
	Balance Inquiry (ABHI Customer – ABHI ATM)	Free
	Mini Statement Charges (ABHI Customer – 1 Link)	Actual (Charged by Other Banks)
	Mini Statement Charges (ABHI Customer – ABHI ATM)	Free
	Fund Transfer (within ABHI Bank)	Free
	Inter Bank Fund Transfer - IBFT (ABHI Bank to Other Bank Customer)	0.1% (of the transaction amount) or Rs. 200 per transaction(Inclusive of FED), whichever is lower, above a monthly threshold of Rs. 25,000.
3	MONEY TRANSFER	
	Fund Transfer-within ABHI Bank	Free

	Inter Bank Fund Transfer - IBFT (ABHI to Other Bank Customer)	0.1% (of the transaction amount) or Rs.200 per transaction (Inclusive of FED), whichever is lower, above a monthly threshold of Rs.25,000.	
	Cash In/ Deposit in Mobile Wallet through ABHI Branch	Free	
	Cash Out/ Withdrawal from Mobile Wallet through ABHI Branch	Free	
		+WHT as per prevailing Tax rates	
	Cash In/Deposits in Wallet-UBL OMNI/Easypaisa agent	Free	
	Cash Out/Withdrawal from Wallet-UBL OMNI agent	Upto 1.7% of withdrawal amount	
		+WHT as per prevailing Tax rates	
	Funds Transfer – Mobile Wallet to CNIC (JazzCash Agent)	Rs 0 – 1,000	Upto Rs. 39.70
		Rs 1,001 – 2,500	Upto Rs. 80.20
		Rs 2,501 – 4,000	Upto Rs. 119.80
		Rs. 4,001 – 6,000	Upto Rs. 160.30
		Rs. 6,001 – 8,000	Upto Rs. 200.00
		Rs 8,001 – 10,000	Upto Rs. 239.70
		Rs 10,001 – 13,000	Upto Rs. 280.20
		Rs 13,001 – 15,000	Upto Rs. 310.30
		Rs. 15,001 - 20,000	Upto Rs. 379.30
		Rs. 20,001 - 25,000	Upto Rs. 439.70
4	OTHER FINANCIAL TRANSACTIONS		
	Top-Ups	Free	
	Utility Bills Payment	Free	
	Demand for Money-From Mobile Wallet User	Free	
	Retail Payment to any Mobile Wallet Merchant	Free	
	Online Payment to any Mobile Wallet Merchant (in-app or website)	Free	
7	MISCELLANEOUS		
	Mobile SMS-Non Transactional	Rs. 50/- per month	
	Earned Wage Access (EWA) Charges	Rs. 150/- per transaction (inclusive of all applicable taxes)	
	Earned Wage Access (EWA) Late payment charges	0.1% of outstanding amount per day, applicable after a grace period of 7 days from the due date	
-	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. The bank's management has rights to levy additional fees/charges to the customers for non-standard or specialized services as & when required.
	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.
	4. Branchless Banking account limits are applicable as per prevailing regulations.
	5. (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.)