ABHI MICROFINANCE BANK LIMITED		
BRANCHLESS BANKING-SCHEDULE OF CHARGES		
01 April 2026 till 30 June 2026		
S. No	**Description**	**Charges**
1	**CUSTOMER ACCOUNTS**	
	ABHI Wallet Account Opening Fee	Free
	Account Maintenance Charges*	Rs. 150/-per month plus FED for borrowing accounts.The following Value Added Service shall be provided to the borrowing accounts where applicable: 2 IBFTs upto the value of Rs. 50,000/- free per year
	*Not applicable on Transaction Banking Customers/Individual Depositor with Term Deposit relationships /Corporate Wallets.	
2	**WALLET DEBIT CARD**	
	DEPOSITORS	
	PayPak 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 Prestige Debit Card Issuance Fee	Rs. 2,000/-
	PayPak Prestige Debit Card Annual and Renewal Fee	Rs. 2,000/- per Annum
	PayPak Prestige Debit Card Replacement Fee	Rs. 2,000/-
	BORROWERS	
	PayPak Classic Debit Card-Issuance Fee - For Borrowers	Rs. 1,000
	PayPak Classic Debit Card Annual and Renewal Fee - For Borrowers	Rs. 1,000/- per Annum
	PayPak Classic Debit Card Replacement Fee - For Borrowers	Rs. 1,000/-
	PayPak Prestige Debit Card Issuance Fee - For Borrowers	Rs. 1,500/-
	PayPak Prestige Debit Card Annual and Renewal Fee - For Borrowers	Rs. 1,500/- per Annum
	PayPak Prestige Debit Card Replacement Fee - For Borrowers	Rs. 1,500/-
	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
	Request 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
5	**MISCELLANEOUS**	
	Earned Wage Access (EWA)- Charges	Transaction Fee - Rs.150 per transaction As per agreement with customer.
	Earned Wage Access (EWA)- Late Payment Charges	0.1% of the outstanding amount per day, applicable after a grace period of 7 days from due date.
	Advance salary	As per agreement with customer.
	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 above, if not mentioned otherwise.	