

ABHI MICROFINANCE BANK LIMITED
BRANCHLESS BANKING-SCHEDULE OF CHARGES
01 October 2026 till 31 December 2026

Description		Charges
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.		
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.	
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	
Interoperable Agent Network Charges		
Cash In Charges (Per Transaction)	2.15% + PKR 10 BVS	
Cash Out Charges (Per Transaction)	Transactions	Service Fee (Exc. Tax) + PKR 10 BVS
	Rs. 1 to 200	6.03
	Rs. 201 to 500	10.34
	Rs. 501 to 1,000	17.24
	Rs. 1,001 to 2,500	34.48
	Rs. 2,501 to 4,000	60.34
	Rs. 4,001 to 6,000	86.21
	Rs. 6,001 to 8,000	112.07
	Rs. 8,001 to 10,000	155.17
	Rs. 10,001 to 13,000	198.28
	Rs. 13,001 to 16,000	241.38
	Rs. 16,001 to 20,000	284.48
	Rs. 20,001 to 25,000	327.59
	Rs. 25,001 to 30,000	405.17
	Rs. 30,001 to 40,000	482.76
	Rs. 40,001 to 50,000	594.83
OTHER FINANCIAL TRANSACTIONS		
Mobile bill top-Up (Prepaid/Postpaid)	Rs. 2 per Transaction	
Mobile Packages / Bundles	Rs. 2 per Transaction	
Digital payment facilitation fee (Utility Bills)	Rs. 5 per Transaction	
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	
MISCELLANEOUS		
Earned Wage Access (EWA)- Charges	Amount	Charges
	PKR 500- PKR 5,000	PKR 150
	PKR 5,001 - PKR 15,000	PKR 250
	PKR 15,001 & Above	PKR 350
	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.	
Banking as a service lending products	As per agreed arrangement with the client.	
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.		