

Electronic Banking Services-Changes (July-Dec-2017)

Description	Previous	New
ATM - Fund Transfers fee through ATM to accounts with 1Link Participating Banks	Rs.90 (For daily limit from PKR 1 to PKR 250,000)	Per transaction charges as per daily limit: PKR 90: from PKR 1 to PKR 250,000; PKR 120: from PKR 250,001 to PKR 500,000; PKR 150: from PKR 500,001 to PKR 750,000; PKR 200: from PKR 750,001 to PKR 1,000,000.
Mobile Banking – Annual Fee	Rs.300	Rs.350
Mobile Banking – Monthly Fee	Rs.50	Rs.60
Fund Transfers fee through Mobile Banking – Interbank fund transfer	Rs.90 (For daily limit from PKR 1 to PKR 250,000)	Per transaction charges as per daily limit: PKR 90: from PKR 1 to PKR 250,000; PKR 120: from PKR 250,001 to PKR 500,000; PKR 150: from PKR 500,001 to PKR 750,000; PKR 200: from PKR 750,001 to PKR 1,000,000.
Fund Transfers fee through Internet Banking – Interbank fund transfer	Rs.90 (For daily limit from PKR 1 to PKR 250,000)	Per transaction charges as per daily limit: PKR 90: from PKR 1 to PKR 250,000; PKR 120: from PKR 250,001 to PKR 500,000; PKR 150: from PKR 500,001 to PKR 750,000; PKR 200: from PKR 750,001 to PKR 1,000,000.
Debit Cards Annual/Membership fee (in advance) - UnionPay Debit Classic (Primary)	Rs.300	Rs.350
Debit Cards Annual/Membership fee (in advance) - UnionPay Debit Gold (Primary)	Rs.550	Rs.600
Debit Card Replacement Fee – UnionPay Debit Classic	Rs.550	Rs.300
Debit Card Replacement Fee – Visa Debit Platinum	Rs.550	Rs.650
Debit Card Replacement Fee – PayPak Debit Card	Nil	Rs.250
Debit Cards - Point of Sales (POS) transactions- outside Pakistan	1.8% or Rs.120 whichever is higher with maximum charges of Rs.3000	2.2% or Rs.145 whichever is higher with maximum charges of Rs.3000
eCommerce transactions - outside Pakistan	Nil	3% or Rs.270/- whichever is higher max upto Rs. 3,000/-
Virtual Cards - Issuance Fee (One-time Burner card)	Nil	Issuance Fee for following Card Limit ranges are: Rs.50 for upto Rs.3,000 limit; Rs.100 for upto Rs.5,000 limit; Rs.200 for upto Rs.20,000 limit; Rs.300 for upto Rs.50,000 limit; Rs.400 for upto Rs.100,000 limit.
Virtual Cards - Issuance Fee (Re-loadable card)	Nil	Issuance Fee for following Card Limit ranges are: Rs.100 for upto Rs.3,000 limit; Rs.150 for upto Rs.5,000 limit; Rs.250 for upto Rs.20,000 limit; Rs.350 for upto Rs.50,000 limit; Rs.450 for upto Rs.100,000 limit.
Virtual Cards - FX Conversion Charges	Nil	Upto 3.5% of the transaction amount including cross border transaction fee as per MasterCard