

DIGITAL BANKING

BRANCHLESS BANKING - OMNI

Service Fee at UBL Omni Dukaan	
Utility Bill Payment	Free
Mobile Top up	Free

Money Transfer From Omni Dukaan-Account DR		
Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	70/-
1,001	2,500	130/-
2,501	4,000	200/-
4,001	6,000	260/-
6,001	8,000	320/-
8,001	10,000	380/-
10,001	13,000	430/-
13,001	15,000	490/-
15,001	16,000	500/-
16,001	20,000	640/-
20,001	25,000	790/-
25,001	30,000	940/-
30,001	40,000	1190/-
40,001	50,000	1390/-

Cash Deposit into UBL Omni Account		
Within Account Opening Area at Omni Dukan & UBL Branch	Free	
Outside Account Opening Area at Omni Dukan	Free	
Outside Account Opening Area at UBL Branch		
Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	51/-
1,001	2,500	102/-
2,501	4,000	153/-
4,001	6,000	204/-
6,001	8,000	255/-
8,001	10,000	298/-
10,001	13,000	340/-
13,001	15,000	383/-
15,001	20,000	434/-
20,001	25,000	485/-
25,000+	2% of transaction amount	

Money Transfer- From Omni Dukaan Domestic Remittance (DR)*			
Slab Start	Slab End	Customer Fee (Rs.)	Insurance Premium (Rs.)
1	1,000	70/-	10/-
1,001	2,500	130/-	10/-
2,501	4,000	200/-	15/-
4,001	6,000	260/-	25/-
6,001	8,000	320/-	35/-
8,001	10,000	380/-	45/-
10,001	13,000	430/-	55/-
13,001	15,000	490/-	60/-
15,001	16,000	500/-	60/-
16,001	20,000	640/-	70/-
20,001	25,000	790/-	80/-
25,001	30,000	940/-	90/-
30,001	40,000	1190/-	100/-
40,001	50,000	1390/-	110/-

* Insurance is optional for DR consumers

Cash Withdraw for UBL Omni A/c Holder from UBL Omni Dukaan and Branch		
Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	15/-
1,001	2,500	30/-
2,501	4,000	70/-
4,001	6,000	100/-
6,001	8,000	130/-
8,001	10,000	175/-
10,001	13,000	230/-
13,001	15,000	265/-
15,001	20,000	330/-
20,001	25,000	375/-

Money Transfer From UBL Omni Account to Person (SMS* and Omni Mobile App*)		
Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	50/-
1,001	2,500	100/-
2,501	4,000	150/-
4,001	6,000	200/-
6,001	8,000	250/-
8,001	10,000	290/-
10,001	13,000	340/-
13,001	15,000	350/-
15,001	16,000	400/-
16,001	20,000	440/-
20,001	25,000	500/-
25,001	30,000	580/-
30,001	40,000	625/-
40,001	50,000	700/-

* Insurance on money transfer is optional and free for Omni account holders.

Note: All mentioned amounts in PKR, Fee are inclusive of all Taxes.

Fee for all Account based withdrawals conducted at Omni Dukan will be auto-deducted from respective Account

Fee For Account Holders	
Account Opening at UBL Omni Dukaan	Free
Money Transfer from UBL Omni account to UBL Omni account	Free
Initial Deposit requirement*	Rs. 100/-
Money Transfer From UBL Omni Account to UBL Account (ATM, Net Banking & Omni Mobile App)	Free
Cash withdrawal from UBL ATM	Free
UBL Omni Debit Master Card (Annual Fee)	Rs. 550/-

* Negotiable for corporate clients

Transaction Type	UBL Omni App, ATM & Netbanking (For UBL Omni A/C Holder)
Inter-Bank Fund Transfer*	Rs. 100/- per transaction

*In addition to the charges above, all applicable Government levies will also be recovered

Inter - Bank Fund Transfer via UBL Omni Dukaan		
Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	35/-
1,001	2,500	50/-
2,501	4,000	65/-
4,001	6,000	80/-
6,001	8,000	90/-
8,001	10,000	105/-
10,001	13,000	120/-
13,001	15,000	130/-
15,001	20,000	155/-
20,001	25,000	170/-
25,001	40,000	275/-
40,001	50,000	400/-

Cash Deposit into UBL Account via UBL Omni Dukaan		
Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	30/-
1,001	2,500	45/-
2,501	4,000	60/-
4,001	6,000	75/-
6,001	8,000	85/-
8,001	10,000	100/-
10,001	13,000	110/-
13,001	15,000	120/-
15,001	20,000	145/-
20,001	25,000	160/-
25,001	40,000	240/-
40,001	60,000	290/-

Note: All mentioned amounts in PKR, Fee are inclusive of all Taxes.

Fee for all Account based withdrawals conducted at Omni Dukan will be auto-deducted from respective Account

Cash Withdrawal for UBL Account Holder from UBL Omni Dukaan

Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	15/-
1,001	2,500	30/-
2,501	4,000	56/-
4,001	6,000	76/-
6,001	8,000	96/-
8,001	10,000	116/-

Cash Deposit into UBL Wiz Card Account from UBL Omni Dukaan

Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	30/-
1,001	2,500	45/-
2,501	4,000	60/-
4,001	6,000	75/-
6,001	8,000	85/-
8,001	10,000	100/-
10,001	13,000	110/-
13,001	15,000	120/-
15,001	20,000	145/-
20,001	25,000	160/-
25,001	40,000	240/-
40,001	60,000	290/-

Other Financial Transactions

Transaction Type	Customer Fee (Rs.)	
	SMS	Omni Mobile App
Bill Payments	Free	Free
Voucher Purchase	Free	Free
Mobile Top Up	Free	Free
Loading amount from linked UBL account	Free	Free
Unloading amount to linked UBL account	Free	Free
Auto Debit	N/A	Free

Non Financial Transaction and other Services

Transaction Type	Customer Fee (Rs.)	
	SMS	Omni Mobile App
Balance Enquiry	Free	Free
View Bill	5/-	N/A
Account Number Enquiry	Free	N/A
Bill Nick Addition	Free	Free
Payee nick addition	Free	Free
Deletion of Bill Nick	Free	Free
Deletion of Payee Nick	Free	Free
Help	Free	Free
Displaying of last transactions	Free	Free
Listing of bill Nicks	Free	Free
Listing of payee Nicks	Free	Free

Note: All mentioned amounts in PKR, Fee are inclusive of all Taxes.

Fee for all Account based withdrawals conducted at Omni Dukaan will be auto-deducted from respective Account

A. UBL Netbanking		Code	
Transaction	Fee	GL	SC
Inter-Bank Fund Transfer		54200200	ECM004
1 to 10,000	Rs. 90/-		
10,001 to 50,000	Rs. 110/-		
50,001 to 100,000	Rs. 150/-		
100,001 to 500,000	Rs. 200/-		
500,001 to 1,000,000	Rs. 300/-		
Transaction	Transaction Amount	Fee Per Transaction	
Funds Transfer to CNIC	upto Rs. 1,000	Rs. 64/-	54204700 ECM004
	Rs. 1,001 to Rs. 2,500	Rs. 128/-	
	Rs. 2,501 to Rs. 4,000	Rs. 191/-	
	Rs. 4,001 to Rs. 6,000	Rs. 255/-	
	Rs. 6,001 to Rs. 8,000	Rs. 319/-	
	Rs. 8,001 to Rs. 10,000	Rs. 373/-	
	Rs. 10,001 to Rs. 13,000	Rs. 425/-	
	Rs. 13,001 to Rs. 16,000	Rs. 479/-	
	Rs. 16,001 to Rs. 20,000	Rs. 531/-	
	Rs. 20,001 to Rs. 25,000	Rs. 585/-	
	Rs. 25,001 to Rs. 30,000	Rs. 638/-	
	Rs. 30,001 to Rs. 40,000	Rs. 691/-	
Rs. 40,001 to Rs. 50,000	Rs. 744/-		
Transaction	Transaction Amount	Fee Amount	
FBR Tax & Duty Payments	upto Rs. 100,000	Rs. 10/- per transaction	54208600 ECM004
	Rs.100,001 to Rs. 1,000,000	Rs. 20/- per transaction	
	Rs. 1,000,001 & above	Rs. 50/- per transaction	
B. UBL E-Transaction Account			
Transaction	Fee		
Monthly Service Charges	NIL	54203800	ECM004
C. UBL NRP Direct Accounts			
Transaction	Fee		
Initial Deposit Cheque Only	0.6% of the initial deposit or USD 16 whichever is lower	54208050	ECM004
International Cheque Clearing Charges (OFBC etc.)	0.6% of the initial deposit or USD 7 whichever is higher	54207550	ECM004
International Mailing Charges	Rs. 2,500/-	57800200	ECM004
Monthly Service Charges			
When Monthly Average balance is below Rs. 50,000	Rs. 50/- (Sales Tax/FED Included)	54203800	ECM004
Annual ATM Card Fee (Primary)	Free		
Annual ATM Card Fee (First Supplementary)	Free		
Note:			
<ul style="list-style-type: none"> In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) In addition to the charges above, all applicable Government levies will also be recovered. 			

D. UBL Click N Bank (eNRP) Accounts Monthly Service Charges When monthly Average balance a. PKR A/c is below Rs. 30,000/- b. USD A/c is below USD 500/- International Mailing Charges Annual ATM Card Fee (Primary) Annual ATM Card Fee (First Supplementary)	Rs.50/- (Sales Tax/FED included)	54203800	ECM004
	USD 5/- Rs. 2,500/- Free Free	57800200	ECM004

E. Netbanking Service Charges for Business Accounts
a. Monthly Subscription Fee

Package Name	Charges		
Corporate Package	Rs. 5,000/-	54204400	ECM004

b. Transaction Charges:

Business clients would be levied per transaction charges as per the grid mentioned below: (or as per agreement)

Transaction Type	Fee per Transaction		
	No. of Monthly Transactions upto 1000	No. of Monthly Transactions from 1001 ≤ 5000	No. of Monthly Transactions ≥ 5001
Utility Bills Payment	30	20	10
Funds Transfer	30	20	10
IBFT Transactions	150	100	50
Mobile Airtime & Bills	30	20	10
Prepaid Vouchers	30	20	10
ISP Bill Payments	30	20	10
Online Shopping	30	20	10
UBL WIZ Reload	30	20	10
Cashier's Cheque Issuance	150	100	50
Cash Over Counter (COC)	200	150	100
Schedule Payment Facility	Free	Free	Free
Stop Cheque Facility	Free	Free	Free
UBL Bill Payments	Free	Free	Free
Zakat & Donations	Free	Free	Free

F. UBL Merchant Acquiring (POS, Internet Acquiring & QR)

a) Merchant Discount Rate	Upto 3.50% of transaction value or as per agreement	54300150	-
b) Membership fees (Internet Acquiring)	Upto Rs. 50,000/- per annum or as per agreement	54302350	-
c) One time Merchant Setup fees (Internet Acquiring)	Upto Rs. 40,000/- or as per agreement	54302400	-
d) Refund/Chargeback processing (Internet Acquiring)	0.78% per transaction or as per agreements	54302650	-

Note:

- In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- In addition to the charges above, all applicable Government levies will also be recovered.