

STANDARD TARIFF & CHARGES

1. Cash In & Cash Out Transactions

i Cash In and Cash out from Agent Location

- a. Cash In from Agent Location – Nil.
- b. Cash Out from Agent Location.

| S.N. | Transaction Amount (Rs.) | Charge (Rs.) |
|------|--------------------------|--------------|
| 1 | Upto 5,000 | 5 |
| 2 | 5,001- 15,000 | 15 |
| 3 | 15,001-25,000 | 25 |

ii Other Operation

| Operation | Charge Amount (Rs.) /Transaction for customer |
|-------------------------------------|--|
| Cash In-Link Bank | Free |
| Cash in – Debit Card (VISA) | Charge 3 % flat per transaction amount to customer |
| Cash In-Internet Banking/ M-Banking | Free |

Wallet to Wallet (P2P) transactions are free.

2. Cash Out to Bank Account

| Particulars | Charge Amount (Rs.) |
|--|---------------------|
| Cash out to Own Bank Account (Linked) ** | Free |
| Cash out to Bank Account (Unlinked) | 10 flat |

***Charge will be levied @ Rs 10 per transaction after every 5th transactions in a English calendar month.*

3. EMI Payment

| Transaction Limit | Charge amount (Rs) /transaction for customer through agent | Charge amount (Rs) /transaction for customer through App |
|-------------------|--|--|
| Upto 25,000 | 50 | 10 |
| 25,001-50,000 | 100 | 10 |
| Above 50,000 | 150 | 10 |

4. Insurance payment

| S.N. | Transaction Amount (Rs.) | Charge Amount (Rs)/ Transaction for customer through App |
|------|-----------------------------|--|
| 1 | Upto 25,000 | 10 |
| 2 | 25,001- 50,000 | 15 |
| 3 | 50,001- 100,000 | 20 |
| 4 | 100000 Above Till Threshold | 25 Flat |

(The above mentioned charges are levied to the merchant. In case of Nepal Life Insurance, charge is levied to the customer at flat Rs. 15 for any insurance amount payment.)

| S.N. | Transaction Amount (Rs.) | Charge Amount (Rs)/ Transaction for customer through Agent |
|------|--------------------------|--|
| 1 | Upto 25,000 | 50 |
| 2 | 25,001- 50,000 | 75 |
| 3 | 50,001-100,000 | 100 |
| 4 | Above 100,000 | 150 |

5. Government Payment Transactions

| Transaction Limit | Charge amount (Rs) /transaction for customer through agent | Charge amount (Rs) /transaction for customer through App |
|-------------------|--|--|
| Upto 5,000 | 5 | 5 |
| 5,001- 10,000 | 8 | 8 |
| Above 10,000 | 10 | 10 |

6. Card Related Transactions

| Type of Service | Amount (in NPR) |
|---------------------------------------|-----------------|
| Card Issuance Fee for 3 year | - |
| Card Issuance Fee annual Instalment | - |
| Re-issuance Fee (Damaged/Replacement) | Rs. 200 |
| Card Blocking Fee | - |
| Renewal Fee | Rs. 200 |
| Retrieval Request Fee | - |
| Charge Back Handling Fee | - |
| Arbitration/Compliance Processing Fee | As per Visa |
| Card Reissuance Fee (Lost Card) | Rs. 200 |

7. Agent Service Subscription Fees

Customers can subscribe the Agent service package by making a payment amount ranging from Rs. 100 to 200. Customers will obtain the following benefits as mentioned below against the subscription of Agent service package by making the payment :

- i. Agent's assistance in Mobile App downloads and usage.
- ii. Agent's assistance in Bank deposit transaction

- iii. Agent's assistance in P2P payment transaction.
- iv. Agent's assistance International Remittance claim in the wallet
- v. Agent's assistance Digital & Financial literacy with updated handbook

Customers subscribing the Agent service package will also obtain various cash back facility while making various payment which are as mentioned below:

| Particulars | Agent Subscription fees/charge (Amount in Rs.) | | |
|---|--|-----|------------------|
| | 100 | 150 | 200 |
| Airline ticket purchase | 100 | 150 | 200 |
| Mobile recharge/ Topup. | 50 | 100 | 150 |
| First QR code transaction | 25 | 25 | 25 |
| Complementary Card for POS payment and ATM withdrawal | - | - | Will be provided |
| PROMO Code** | - | 150 | 200 |

** Customers obtaining campaign specific PROMO code will be eligible for regular cashback in various payments made as provided by Company.

8. Other Transactions

| Operation | Charge amount (Rs) /transaction for customer through agent | Charge amount (Rs) /transaction for customer through App |
|--------------------------|--|--|
| Credit Card Payment | 0.10% | 0.10% |
| Brokerage Payment | 0% | 0% |
| Demat/Mero Share Renewal | 5% | 0% |

9. Service Charge

| OPERATION | Service Charge |
|--|---|
| NEA | For amount more than Rs. 500 - Rs. 5 flat |
| Water (Nepal Khanepani Sanstha) | For amount less than Rs. 500 - Rs. 2 For amount more than Rs. 500 - Rs.5 |
| Water (Local Community-based Khanepani) | Flat Rs.5 per transaction |

Note : Revised and effective from 2024/01/14.