



FINJA Private Limited
Schedule of Charges
July - Dec 2023
Electronic Money Institutions

Discription	FINJA EMI Wallet Charges
Customer A/Cs	
Joining Fee	Free
Basic EMI Wallet opening Fee	Free
Transactions	
Fund Transfer-within EMI Wallet	Free
IBFT (Inter Bank Funds Transfers)	- Free up to minimum aggregate sending limit of Rs. 25,000/- per month per wallet. - Exceeding monthly free (cumulative) limit of Rs. 25000/-, Rs. 200 or 0.1% of transaction amount (whichever is lower, inclusive of FED).
Mobile Top-Ups	Free
Utility Bills Payment	Free
Retail Payment to any Mobile Wallet Merchant	Free
Online Payment to any Mobile Wallet Merchant (in-app)	Free
Zong Internet Bundles	Free
PayPak Debit Card Issuance Fee	Rs. 1000/-
PayPak Debit Card Renewal Fee	Rs. 1000/-
PayPak Debit Card Replacement Fee	Rs. 1000/-
Cash Withdrawal ATM charges (HBL)	Free
Cash Withdrawal ATM charges (Other Banks)	Actual (Charged by 1Link/M-Net)
Balance Inquiry (HBL ATM)	Free
Balance Inquiry (Other Banks ATM)	Actual (Charged by 1Link/M-Net)

Important Notes / Exceptions

- 1.The charges mentioned in SOC can be waived, reversed or negotiated by COO upon recommendation of Head of Business (EMI).
- 2.EMI management reserves the right to recover additional charges on those accounts which involves any additional / unusual work.
- 3.The charges mentioned above are Inclusive of FED.

