



Schedule of Charges

(Inclusive of FED/Sales Tax)

Effective From

July 01, 2022

Central Directorate of National Savings

UNION PAY CHIP DEBIT CARD (BASIC)

Issuance Fee Union Pay Chip Debit Card (Basic)	Free
Annual Service Fee Classic	Free
Replacement of Card	Free

ATM Services

Cash Withdrawal Fee

Within Pakistan	Rs. 23.44/- per transaction
International	Rs. 300/- or 3% of transaction (Whichever is higher)

Balance Inquiry Fee

Within Pakistan	Rs. 3.13/- per transaction Rs. 2.5/- additional for printed receipt
International	Rs. 150/- per transaction

Point Of Sale (POS) Transactions

POS Local (Within Pakistan)	Free
POS International	Rs. 300/- or 3% of transaction (Whichever is higher)