



Standard Service Charges & Fees

1. Debit Cards

S.N.	Description of Service	Charges
1	Issuance fee -VISA	350
2	Replace fee - VISA	350
3	Re-new fee	350
4	Card block fee	100
5	Card unblock fee	100
6	Card Cancellation fee	350
7	Re-pin fee (Paper PIN)	150
8	Re-pin fee (Green PIN)	100
9	PIN Registration	150
10	Balance Enquiry (Other ATM-Domestic)	15
11	Balance Enquiry (Other ATM-International)	50
12	Card destruction fee	NPR 350/- for each ATM card and PIN
13	Uncollected Pins	100
14	Card Blocked charge at the time of A/C closed	350
15	Cards not returned at the time of account closure (if validity of card remaining)	350
16	Cash Withdrawal Fee (Other ATM-Domestic)	15
17	Cash Withdrawal Fee (Other ATM-International)	250



Standard Service Charges & Fees

2. Credit Cards

S.N.	Description of Service	Charges
1	Issuance fee	1,000
2	Joining fee	1,000
3	Annual fee	1,000
4	Re-new/Replacement/Reissue fee	1,000
5	Re-pin fee (Paper PIN)	150
6	Late Payment fee	500
7	Over limit fee	750
8	Card block fee	100
9	Card unblock fee	100
10	Card Cancellation fee	350
11	Cash Withdrawal from India/Bhutan ATM	NPR 450.00 + 2% of transaction amount
12	Cash withdrawal from Own ATM	250 + 2% of transaction amount
13	Cash withdrawal from Other Banks' ATM	350 + 2% of transaction amount
14	Interest Charge on Over Due	2% p.m
15	Balance Inquiry Fee from other ATM	50
16	Balance Inquiry Fee from India/Bhutan ATM	100
17	Limit Enhancement	1,000
18	Uncollected Credit Cards and PIN (if not collected within 6 months)	1,000
19	Minimum Payment	10% of transaction amount or NPR 1,000/-, whichever is higher
20	3-D Secure Annual Fee	200



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3. Mobile Banking

S.N.	Description of Service	Charges
1	Registration	350 for Individual, 500 for Institution
2	Renewal	350 for Individual, 500 for Institution
3	Password Reset	50
4	Mobile No. change	200

4. QR Merchant Fee & Charges

S.N.	Description of Service	Charges
1	Koili QR Merchant(Security Deposit)	1000
2	Koili QR Monthly Rental Charges:	300
3	Fonepay QR Cross-Border Transaction Fee (NPCI,Alipay & UnionPay)	2.00%
4	NepalPay QR Cross-Border Transaction Fee(Alipay)	1.75%
5	Virtual Credit Card Payment (For Transaction NPR 2,000 above)	0.60% or maximum up to NPR 300
6	Transaction & Other Charges	As per actual charge by PSO

5. E-Banking

S.N.	Description of Service	Charges
1	First time subscription	Free
2	Annual Renewal	100
3	Internet Banking Password Reset	25
4	E-Banking Account Linkage Charge	



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6. Fees and Charges Applicable for Demat Account

S.N.	Description of Service	Charges
1	Account Opening Fee	50
2	Yearly Account Operrataion Fee	100
3	Security Transfer Fee	NPR 25 per transfer
4	Security Pledge Fee	50
5	Re-materialization	NPR 50/- Per person
6	Freeze	NPR 25/-
7	Family Transfer	2% of paid-up Amount or Minimum NPR 200/-
8	Death Transfer	Based on Paid Up Amount (as below)
9	Rs. 100,000	0.5% or Minimum NPR 25/-
10	Rs. 100,001 – Rs. 500,000	0.2% or Minimum NPR 500/-
11	Rs. 500,001 – Rs. 1,000,000	0.15% or Minimum NPR 1,000/-
12	Rs. 1,000,001 and Above	0.1% or Minimum NPR 1,500/-
13	Mero Share Registration and Renewal (Annually in Advance)	Rs. 50
14	Demat Account Stoppage Commission	