

**SCHEDULE OF CHARGES FOR CIVIL DEBIT MASTERCARD**

| <b>MasterCard Applicable Charges and Daily ATM+POS Limit - Inside Nepal Only</b> |   |                               |                                     |   |
|--|---|-------------------------------|-------------------------------------|---|
| <b>SN</b>  | <b>Description</b>                        | <b>Civil Debit MasterCard</b> | <b>Domestic Pre-Paid MasterCard</b> | <b>Remarks</b>  |
| 1  | Cash Withdrawal - SCT Network             | NPR 30.00                     | NPR 30.00                           |   |
| 2  | Cash Withdrawal - NPN Network             | NPR 25.00                     | NPR 25.00                           |   |
| 3  | Cash Withdrawal - MasterCard Network      | NPR 250.00                    | NPR 250.00                          | From ATMs of:<br>SBI BANK, STANDARD<br>CHARTERED BANK<br>NABIL BANK |
| 4  | Cash Withdrawal from Himalayan Bank's ATM | NPR 15.00                     | NPR 15.00                           |   |
| 5  | POS Purchase                              | 0                             | 0                                   |   |
| 6  | Balance Inquiry - SCT Network             | NPR 5.00                      | NPR 5.00                            | In other Bank's ATM   |
| 7  | Balance Inquiry - NPN Network             | NPR 5.00                      | NPR 5.00                            | In other Bank's ATM   |
| 8  | Daily Cash Withdrawal Limit               | NPR 45,000.00                 | NPR 45,000.00                       |   |
| 9  | Daily Cash Withdrawal Count               | 3                             | 3                                   |   |
| 10   | Daily POS Purchase Limit                  | NPR 100,000.00                | NPR 100,000.00                      |   |
| 11   | Daily POS Purchase Count                  | 5                             | 5                                   |   |

| <b>MasterCard Applicable Charges and Daily ATM+POS Limit - Inside India Only</b> |                                |                               |                                     |  |
|--|--------------------------------|-------------------------------|-------------------------------------|--|
| <b>SN</b>  | <b>Description</b>             | <b>Civil Debit MasterCard</b> | <b>Domestic Pre-Paid MasterCard</b> |  |
| 1  | Cash Withdrawal                | NPR 250.00                    | NPR 250.00                          |  |
| 2  | POS Purchase                   | 0                             | 0                                   |  |
| 3  | Balance Inquiry                | NPR 50.00                     | NPR 50.00                           |  |
| 4  | Daily Cash Withdrawal Limit    | INR 15,000.00                 | INR 15,000.00                       |  |
| 5  | One Time Cash Withdrawal Limit | INR 7,500.00                  | INR 7,500.00                        |  |
| 6  | Daily Cash Withdrawal Count    | 3                             | 3                                   |  |
| 7  | Daily POS Purchase Limit       | INR 100,000.00                | INR 100,000.00                      |  |
| 8  | Daily POS Purchase Count       | 5                             | 5                                   |  |
| 9  | Monthly Cash Withdrawal Limit  | INR 100,000.00                | INR 100,000.00                      |  |
| 10   | Monthly Cash Withdrawal Count  | 90                            | 90                                  |  |
| 11   | Monthly POS Purchase Limit     | INR 1,000,000.00              | INR 1,000,000.00                    |  |
| 12   | Monthly POS Purchase Count     | 120                           | 120                                 |  |

| <b>MasterCard Applicable Charges and Daily ATM+POS Limit - Except Nepal &amp; India</b> |                             |                          |                                   |  |
|---|-----------------------------|--------------------------|-----------------------------------|--|
| <b>SN</b>   | <b>Description</b>          | <b>Dollar MasterCard</b> | <b>Dollar Pre-Paid MasterCard</b> |  |
| 1   | Cash Withdrawal             | USD 5.00                 | USD 5.00                          |  |
| 2   | Balance Inquiry             | USD 0.75                 | USD 0.75                          |  |
| 3   | Daily Cash Withdrawal Limit | USD 500.00               | USD 500.00                        |  |
| 4   | Daily Cash Withdrawal Count | 3                        | 3                                 |  |
| 5   | Daily POS Purchase Limit    | USD 1,000.00             | USD 1,000.00                      |  |
| 6   | Daily POS Purchase Count    | 5                        | 5                                 |  |

| <b>Other Associated Charges of MasterCard</b> |                                   |                               |                                     |  |
|---|-----------------------------------|-------------------------------|-------------------------------------|--|
| <b>SN</b>                                     | <b>Description</b>                | <b>Civil Debit MasterCard</b> | <b>Domestic Pre-Paid MasterCard</b> | <b>Dollar Pre-Paid/Dollar MasterCard</b> |
| 1   | Issuance Fee*#                    | NPR 1,000                     | NPR 1,000                           | USD 10.00                                |
| 2   | Renewal Fee                       | Free                          | Free                                | USD 10.00                                |
| 3   | Replacement Fee                   | NPR 300.00                    | NPR 200.00                          | USD 10.00                                |
| 4   | Supplementary Card Fee/Extra Card | NPR 300.00                    | N/A                                 | USD 5.00                                 |
| 5   | PIN Regeneration                  | NPR 100.00                    | NPR 100.00                          | USD 3.00                                 |

\* Card valid for 3 (Three) Years from the date of issuance. Issuance fee can be paid in three annual installments of NPR 400.00 for the first year and NPR 300.00 each for the next two years.

# In cases where a Debit Card is offered along with another banking product, the provisions stated in the Product Paper of that particular product shall prevail.