

Account Maintenance

Signup fees	FREE
Annual fees	FREE

Debit Card

Visa Virtual Card (*)	Rs. 600
Visa Physical Card (Including delivery charges) (*)	Rs. 1,000
PayPak Card (Including delivery charges) (*)	Rs. 1,808

Transactions

Transfer to NayaPay Account	FREE
Transfer to any local bank account through Raast	FREE
Transfer to any local bank account through 1LINK	
Up to Rs. 25,000/ month	FREE
Above Rs. 25,000/ month	0.1% [max: Rs. 200]
Unload to Linked Bank Account	FREE
International card transaction fees (**)	\$ 0.25
International transaction fees (Alipay+)	2.85%
PayPak failed transaction fees	0.25%
Merchant payments (from NayaPay Wallet or Linked Bank Account)	As shown at the time of each transaction

Transfer in to NayaPay Account

Loading through Linked Bank Account	FREE
Load through Raast	FREE
Over-the-counter deposit at participating bank branches	Up to Rs. 23
Load In at Nadra E-Sahulat (as per 1LINK network fees***)	
Upto Rs. 2,500	Rs. 1.8
Rs. 2,500 – Rs. 5,000	Rs. 4.8
Rs. 5,000 – Rs. 10,000	Rs. 6.8
Rs. 10,000 – Rs. 15,000	Rs. 10.8
Rs. 15,000 – Rs. 20,000	Rs. 12.8
Rs. 20,000 – Rs. 25,000	Rs. 16.8

Cash Withdrawal

Local	
All banks’ ATMs through debit card (*)	Rs. 35
Meezan Bank ATMs through biometric verification	Rs. 50
International	
All banks' ATMs through debit card	Rs. 200

Others

Account reinstatement fees	Rs. 1,100
Dispute/chargeback through Visa Resolve Online (VROL)	\$ 2
Merchant-initiated refunds	FREE
Account unlock through in-app biometric verification (*)	Rs. 99
Wallet upgrade through in-app biometric verification (*)	Rs. 60
Balance Inquiry on ATMs	
Local ATMs (*)	Rs. 4.67
International ATMs	Rs. 150
ATM receipt charges (*)	
	Rs. 4.67
Cash on POS (as per 1LINK Schedule of Charges)(*)	
Rs. 500 – Rs. 1,000	Rs. 20 + 0.2%
Rs. 1,000 – Rs. 5,000	Rs. 50 + 0.2%
Rs. 5,000 – Rs. 10,000	Rs. 100 + 0.2%
Rs. 10,000 – Rs. 15,000	Rs. 150 + 0.2%
Rs. 15,000 – Rs. 25,000	Rs. 200 + 0.2%

Note: NayaPay reserves the right to charge fees upto those specified above. All rates are exclusive of applicable taxes, except for items marked with an asterisk (*)

(**) Applicable on successful and failed transactions

(***) For transactions processed through the 1LINK network, the applicable 1LINK charges are added as per 1LINK’s standard Schedule of Charges

(****) Charges for certain features currently in the pilot phase are not included in the SOC