

SCT Tariff List

A. Debit Card (SCT-UPI Debit Card)

Particulars	Price/Fee
ATM Withdrawal - Domestic	NPR 15
Balance Inquiry/Mini Statement – Domestic	NPR 15
ATM Withdrawal - India	NPR 325
Balance Inquiry/Mini Statement – India	NPR 50
ATM Withdrawal - Other than Nepal and India	USD 5
Balance Inquiry/Mini Statement – Other than Nepal and India	USD 1
Member ONUS POS Transactions	0.15% of transaction volume
OFFUS POS Transactions	As per Annexure I & II

B. Interbank Fund Transfer (Smart-Pay)

Particulars	Price/Fee
Transaction Amount Up-to NPR 500	NPR 2 Per Transaction
Transaction Amount from NPR 501 to NPR 50,000	NPR 4 Per Transaction
Transaction Amount Above NPR 50,000	NPR 8 Per Transaction

ANNEXURE I: INTERCHANGE REIMBURSEMENT FEE (IRFs)

S.N.	Merchant Category Codes (MCCs)	Acquirer Pays Issuer
1	Utilities – electric, gas, water, and sanitary (4900)	0.3% (Max NPR 5)
2	Government Services (9211, 9222, 9311, 9399, 9402, 9405)	0.3% (Max NPR 5)
3	Education (8211, 8220, 8241, 8244, 8249, 8299)	0.3% (Max NPR 5)
4	Grocery and Supermarkets (5411)	0.7%
5	Transportation (4111, 4784)	0.6%
6	Insurance (5960, 6300)	NPR 12
7	Telecommunication Services (4814)	0.6%
8	Automobiles and Vehicles (5541, 5542)	0.4%
9	Passenger Railways (4112)	NPR 7
10	All other MCCs	0.6%

ANNEXURE II: IRFs – POS TRANSACTIONS VIA. SCT UPI CARD

S.N.	Particulars	Acquirer Pays Issuer
1	Transaction within United State of America (USA)	0.385%
2	Transactions within other International Countries	1.1%