

FEE AND CHARGES**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 & India	USD 1
Member ONUS POS Transactions	0.15% of transaction volume
OFFUS POS Transactions	As per Pricing Manual

B. Interbank Fund Transfer (Smart Pay)

Transaction Slab	Price/Fee
Up to NPR 500	NPR 2
NPR 501 to NPR 50,000	NPR 4
Above NPR 50,000	NPR 8

C. Co-operative to Bank (Smart Pay)

S.No.	Transaction Amount (NPR)	Fee (NPR)	Remarks
1	Above NPR 1	NPR 10	Real-time settlement

D. SMART QR Services Fee (For SCT's Member Institution)

S.No.	Service Type	Fee (NPR)	Remarks
1.	Merchant Payment	Free	
2.	MY QR for PSP	0.20% Up to NPR 5	Whichever is lower
3.	MY QR for a. Bank to Co-operative b. Co-operative to Co-operative	NPR 10	

Note:

- All fees listed above are applicable to SCT's member banks and financial institutions.
- Fees and charges applicable to SCT members are communicated through official emails or letters. All such charges shall be in accordance with the SCT Pricing Manual.
- SCT does not directly charge end-users for these services.
- The fees charged to end users are determined by the respective institutions and BFIs, as communicated by them, and shall not exceed the SCT tariff. Any discrepancies observed shall be the sole responsibility of the respective BFIs.
- Customers are advised to contact their respective banks and financial institutions for details regarding any fees or charges levied through the SCT network.
- The above-mentioned fees and charges are exclusive of applicable taxes, if any.