



**Bank AL Habib Limited**  
**Schedule of Bank Charges**  
**ISLAMIC BANKING**

*Effective From*  
*January 01, 2018 to June 30, 2018*

**SCHEDULE OF BANK CHARGES**  
**(ISLAMIC BANKING)**  
**FOR THE PERIOD OF JANUARY 01, 2018 TO JUNE 30, 2018**

<b><u>INTERNATIONAL BANKING</u></b>	
<b>A. <u>IMPORTS:</u></b>	
I CASH LETTERS OF CREDIT:	
AA. OPENING:	
Annual Volume/ Committed business during the calendar year:	1st Qtr      Each subsequent Qtr. Or part there of
a. Upto Rs 10 Million	0.40%      0.20%
b. Over Rs 10 Million to Rs 100 Million	0.30%      0.15%
c. Above Rs 100 Million	0.15%      0.10%
	} Rs.2000 Min
<p><b><u>NOTE:</u></b>  The above charges are subject to adjustment taking into account the business considerations / commitments, with the approval of competent authority</p>	
AB. REVALIDATION OF EXPIRED L/Cs OR TRANSFER TO NEW BENEFICIARY	Same commission as applicable to opening of fresh L/Cs as per I AA. above.
II AMENDMENTS :	
a. If amount and/or period is not involved	Rs 925 (flat)
b. If increase in amount and/or period is involved	Rs 750 plus commission as per I AA. above.
III L/C Cancellation Charges	Rs <b>1250</b> plus SWIFT charges
IV RETIREMENT :	
1. USANCE BILLS:	
On Maturity	Service charges @0.14% Min Rs.250 will be Charged on retirement of Import Documents Rs.750 per bill. Extra Commission (as per attached 'Annexure – A') after the period of L/C commission already recovered Min Rs.700
Extension in Maturity of Usance Bill Under LC / Contract	Rs 625 per bill (flat)
2. Sight	Service charges @ 0.125% Minimum Rs.250 will be charged on retirement of all Import Documents. 3-Months Avg. KIBOR (ASK) +3% p.a.
3. Profit on PAD on L/C Sight established under Agency Agreement	
V INWARD FOREIGN DOCUMENTARY BILLS FOR COLLECTION :	
a. Handling charges on all inward collection	Rs <b>625</b>
b. Items Returned Unpaid	US\$ 75 (or equivalent foreign currency) from forwarding banks
c. Retirement/Payment of all collection Foreign Bills / Including Contract	Service charges @ 0.14% Minimum Rs.300 will be charged on retirement of all Import Documents.
VI ADVANCE PAYMENT AGAINST IMPORTS :	
a. Swift Transfer	Rs 1250
b. Demand Drafts	Rs 300
c. Service Charges	0.10% -Minimum Rs 1000 plus Telegraphic Transfer / Swift Charges
VII CREDIT REPORTS :	
a. On foreign suppliers / buyers	Actual Charges of Credit Rating Company Min

**SCHEDULE OF BANK CHARGES  
(ISLAMIC BANKING)  
FOR THE PERIOD OF JANUARY 01, 2018 TO JUNE 30, 2018**

b. To Foreign Banks on their request	Rs.500/- plus Foreign Bank / Agent Charges (if any)
c. To Foreign Banks on customer's request	US\$ 100 from Foreign Banks
<b>VIII REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS</b>	Rs 625
a. Registration of Contracts for Import on Consignment Basis	0.10% flat min Rs 1250
b. Amendments in Registration of Contracts for Imports	
i) If amount and/or period is not involved	Rs 600 (flat)
ii) If increase in amount and/or period is involved	Rs 500 plus commission as per I-A A. above.
<b>IX REIMBURSEMENT CHARGES (Payable to reimbursing bank)</b>	At Actual
<b>X MESSAGE TRANSMISSION</b>	
a. Full Swift Letter of Credit	Rs 1500
b. Swift Amendment to L/C	Rs 750 per page
<b>XI Handling of Discrepant Document</b>	<b>US \$ 60</b>
<b>XII Issuance of Freight Certificate for Import on FOB Basis</b>	Rs.400 per certificate
<b>XIII OTHER CHARGES</b>	As per section "E" Miscellaneous
<b>B. EXPORTS:</b>	
<b>I LETTERS OF CREDIT :</b>	
a. Advising - for Customers	Rs 1200 plus courier charges if applicable
- for Non- Customers	Rs 2200 plus courier charges
b. Amendment Advising - for Customers	Rs 1000 plus courier charges if applicable
- for Non- Customers	Rs 1500 plus courier charges
c. Confirmation	<b>Min Rs 1250 – Max Case to case basis</b>
d. Transfer of Export L/Cs	Rs 1000 flat
e. Reimbursement payment to other local banks from Non-Resident Rupee Account	Rs 300 flat
<b>II COLLECTIONS:</b>	
a. Documentary (on which bank does not earn exchange difference)	Rs 900 per collection
<b>III Handling of duty draw back claim</b>	Paisas 25 per Rs 100 (Minimum Rs 900)
<b>IV Service Charges against Export Documents sent on Collection Basis where payment cover is already received in Bank's Foreign Currency Accounts</b>	Paisas 10 per Rs 100 or Re 1 per thousand
<b>V Service Charges on Advance Payment</b>	Paisas 10 per Rs 100 or Re 1 per thousand Min Rs 1250
<b>VI Freight Subsidy</b>	Rs. 750 per case
<b>VII Service charges on issuing PRC, checking, Rectifying and forwarding applications to SBP for payment of R&amp;D – Support to Garment Industry.</b>	Rs.1000
<b>VIII Export Development Surcharge</b>	Rs.100 per bill
<b>IX SPO (Standardized Purchase Order)</b>	Rs. 250 per order
<b>X EE Certification</b>	Rs. 1000 per case
<b>XI Issuance of EE / EF NOC to other Banks</b>	Rs. 1250
<b>XII Drawback of Local Taxes and Levies (Garments, Home Textile and Fabrics)</b>	Rs. 1000 per claim

**SCHEDULE OF BANK CHARGES  
(ISLAMIC BANKING)  
FOR THE PERIOD OF JANUARY 01, 2018 TO JUNE 30, 2018**

XIII 6% Research and Development Support Against Export of Processed Food	Rs 1000 per claim
XIV 25% Freight Subsidy to Exporters of Live Sea Foods (Dealt By TDAP)	Rs 1000 per claim
XV Inland freight subsidy	Rs 1000 per claim
XVI Business Performance Certificate	Rs. 500
XVII Issuance of duplicate Annex A for the Purpose of Claiming Duty Drawback	Rs. 500 per transaction
XVIII Handling & Service Charges in LIEU of Exchange Earnings where an exporter sells foreign exchange to some other bank where documents were sent for collection through Bank AL Habib	@0.10% MIN Rs.1000
XIX Handling & Services for overdue export bills Reporting	Rs. 1000 per bill for all overdue bills
<b>XX Handling Charges For Export Refinance Applications</b>	<b>Rs. 750 per submission</b>
<b>C. <u>COLLECTION (Foreign Currency):</u></b>	
I OUTWARD :	
a. Clean bills	US\$ 5 OR Equivalent Foreign Currency plus Courier charges At actual charges of Returning Bank plus US\$ 5 OR Equivalent Foreign Currency
b. Cheques returned unpaid	Rs. 350 per instrument Rs. 300 per instrument
c. Local U.S. Dollar Collection	
d. Return Charges of Local U.S. Dollar Collections	
II INWARD :	
Clean collection	Incase of Pak Rupees Rs 200 Incase of Foreign Currency US\$ 5 OR Equivalent FCY.
<b>D. <u>REMITTANCES (Foreign):</u></b>	
I OUTWARD :	
a. Demand Drafts	US\$ 12.50
b. SWIFT / TT	US\$ 30
c. Cancellation of FDD	US\$ 10
d. Stop Payment of FDD	US\$ 5 plus drawee bank charges at actual
II INWARD :	
a. DD / TT / MT	NIL if proceeds credited to an account with us otherwise charges of Rs 250
<b>E. <u>MISCELLANEOUS :</u></b>	
I CORRESPONDENT'S CHARGES	At actual
II POSTAGE / COURIER / SWIFT CHARGES will be recovered as under:	
• Postage	Rs 200
• Courier	i) Rs 1800 ii) Where courier charges are debited to Customers' A/c with Courier Company service charges of Rs 150
• Swift	Rs 800 per message
III CREDIT REPORT ON FOREIGN BUYERS	Rs 500 plus Foreign Bank charges at actual plus Rs 300 Fax charges if report is called by Fax.
IV TEST VERIFICATION CHARGES FROM OTHER BANKS :	Rs 275
V DISCREPANT MESSAGE IN IMPORTS	As per L/C agreement, Min. Rs 1,500

**SCHEDULE OF BANK CHARGES  
(ISLAMIC BANKING)  
FOR THE PERIOD OF JANUARY 01, 2018 TO JUNE 30, 2018**

<b><u>DOMESTIC BANKING</u></b>	
<b>A. <u>REMITTANCES :</u></b>	
I a. Issuance of Banker's Cheque	NIL
b. Issuance of Drafts, MTs, TTs	
i) Drawn on BAH branches	
- Upto Rs 100,000	0.15% - Minimum Rs 50
- Over Rs 100,000	0.05% - Minimum Rs 100
ii) Drawn on our correspondents	0.10% - Minimum Rs 50
c. Fax / Swift charges on TTs.	Rs 150
d. Postage	Rs 25 per item
e. Transfer by IBCA	Rs 100 per transfer including cost of Fax
f. Online Cash Deposit / Withdrawal	NIL
II CANCELLATION CHARGES OF DD/PO/ BANKER'S CHEQUES	Rs 300
III STOP PAYMENT OF DDs	Rs 200
IV DUPLICATE DEMAND DRAFT	Rs 200
V DUPLICATE BANKER'S CHEQUE	Rs 300
<b>B. <u>INLAND TRADE:</u></b>	
I INLAND LETTERS OF CREDIT	
i. Opening Commission	0.50% per quarter and 0.25% for subsequent quarters Minimum Rs 1000
ii. Retirement of bills drawn under local LCs	0.05% on retirement
II Discrepancy Charges Against Inland L/C Documents	Rs 600
III AMENDMENT IN L/CS :	
a. If amount and/or period is not involved	Rs 750
b. If period is involved.	Rs 750 plus commission @ 0.25% per Subsequent quarters
c. If increase in amount is involved	Same as above (b)
IV COLLECTIONS:	
a. Documentary	0.35% Minimum Rs 250 plus paying bank charges
b. Clean (including cheques)	0.25% Minimum Rs 30 Maximum Rs 600 plus paying bank charges
c. Handling charges on registration / payment of Standard Purchase Order (S.P.O.)	Rs 250
V Local bills returned unpaid	Rs.500
VI MISCELLANEOUS CHARGES:	
where applicable (I-IV above) will be extra as per following:	At actual plus Rs 50
a. Collecting Bank Charges, (if collecting bank is other than Bank AL Habib Ltd)	Rs 50
b. Inquiring of instruments by Phone/Fax	Rs 200 plus Postage / Courier charges
c. Instrument Returning Charges :	Rs 50 plus Postage / Courier charges
for documentary collections	Paisas 50 per packet per day, Minimum Rs 50
for clean collections	
d. Storage Charges	
e. Courier Charges :	
• For BAH Branches	Rs 60
• For other Banks	Rs 125

**SCHEDULE OF BANK CHARGES  
(ISLAMIC BANKING)  
FOR THE PERIOD OF JANUARY 01, 2018 TO JUNE 30, 2018**

<p><b>C. <u>FINANCING / ADVANCES:</u></b></p> <p>I Following charges will be recovered in addition to Profit:</p> <p style="padding-left: 40px;">Charges for Documentation, Evaluation of Security, And Maintenance thereof</p> <p>II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION :</p> <p>The various charges may be levied as follows:</p> <p>a. Godown Rent</p> <p>b. Godown Staff Salaries and Muqadam Charges</p> <p>c. Godown Inspection Charges:</p> <p style="padding-left: 40px;">i) Within Municipal Limits</p> <p style="padding-left: 40px;">ii) Outside Municipal Limits</p> <p>d. Issuance of delivery order against all goods under pledge.</p> <p>e. Stock Inspections:</p> <p style="padding-left: 40px;">i) If conducted by the agents appointed by the bank.</p> <p style="padding-left: 40px;">ii) If conducted by bank's staff</p> <p>f. i) Other incidental expenses, insurance premium</p> <p style="padding-left: 40px;">ii) <u>LEGAL CHARGES</u> :</p> <p style="padding-left: 80px;">» <u>INHOUSE LEGAL ASSISTANCE</u> :</p> <p style="padding-left: 120px;">• Vetting of property documents</p> <p style="padding-left: 120px;">• To mark lien on securities issued by other institutions</p> <p style="padding-left: 80px;">» <u>OUTSIDE LEGAL ASSISTANCE</u></p> <p>g. Delivery Order Charges on Pledged Goods</p> <p>III CIB Report Charges</p>	<p>At actual. In addition :</p> <p>project examination and review fee 1%</p> <p>and / or arrangement fee 1%</p> <p>and / or legal &amp; administration fee 1%</p> <p>As per pre-arrangement</p> <p>At Actual</p> <p>At Actual</p> <p>At actual conveyance charges plus Rs 400 TA &amp; DA as per rules plus Rs 400 Rs 100 per delivery order</p> <p>At actual</p> <p>At actual conveyance charges plus Rs 100 per inspection</p> <p>At actual</p> <p>Rs 2,000 per document Rs 500</p> <p>At actual <b>Rs 125/- per delivery</b> Rs 100 per report Rs 100 per transaction plus remittance charges</p>
<p><b>D. <u>STANDING INSTRUCTION FEE:</u></b></p>	<p>At actual</p>
<p><b>E. <u>IJARAH / MURABAHA / ISTISNA:</u></b></p> <p>I Corporate Ijarah / Murabaha / Istisna Documentation &amp; Processing</p> <p>II Consumer Ijarah / Murabaha / Istisna Documentation &amp; Processing</p> <p>III Inspection Charges</p>	<p>At actual</p> <p>At actual</p> <p>At actual</p>
<p><b>F. <u>DIMINISHING MUSHARAKA</u></b></p> <p>i. Documentation &amp; Processing</p> <p>ii. Prepayment Charges</p>	<p>At Actual</p> <p><b>NIL</b></p>
<p><b>G. <u>GUARANTEES:</u></b></p> <p>I Guarantees Issued To Shipping Companies / Air Lines In Lieu of Bills of Lading / Air Consignment Notes.</p> <p>II Guarantees Issued to Collector of Custom In Lieu Of Payments Of Duty</p> <p>III Other Guarantees</p> <p>IV Guarantees Issued to SBP for exemption from withholding Tax on Export Proceeds</p>	<p>Rs 1500 flat</p> <p>As per applicable slab attached as per 'Annexure – B'</p> <p>As per applicable slab attached as per 'Annexure – B'</p> <p>Rs 500 flat</p>

**SCHEDULE OF BANK CHARGES  
(ISLAMIC BANKING)  
FOR THE PERIOD OF JANUARY 01, 2018 TO JUNE 30, 2018**

<p>V Other Guarantees including Guarantees for deferred payment under supplier or buyer credit / payee scheme:</p> <p>VI. Amendment in the text of Letter of Guarantees (Amount and period remaining the same)</p>	<p>As per applicable slab attached as per 'Annexure – B'</p> <p>Amendment commission at Rs 500</p>
<p><b>NOTES:</b></p> <ul style="list-style-type: none"> <li>• Enhancement in amount or increase in validity, same charges will be applicable.</li> <li>• Guarantee commission will be recovered from the date of issuance of the guarantee till the expiry of guarantee.</li> </ul>	
<p><b>H. CASH MANAGEMENT SERVICES</b></p> <p>i. Countrywide Collection Solution</p> <p>ii. Bulk Salary/Disbursements</p> <p>iii. Dividend Warrants Payment Arrangement</p> <p>iv. Customized MIS/Reporting</p> <p>v. Any other Shariah compliant activity</p> <p>vi. AL Habib Payments System (Bulk Payments)</p> <p><b>I. MISCELLANEOUS CHARGES:</b></p> <p>1 Stop Payment of Cheques</p> <p>2 Issue of loose cheques</p> <p>3 Cheque drawn on us and returned unpaid for insufficient funds.</p> <p>4 Standing instruction charges.(no charges for pensioner account)</p> <p>5 Issuance of certificate on credit worthiness at Customers' request</p> <p>6 Issuance of Statement of Account at customers' request (no charges if customer claim that posted statement not received)</p> <p>(i) Statement of A/c upto 6 Months</p> <p>(ii) Statement of A/c Above 6 months</p> <p>7 Same Day Clearing Cheques Charges</p> <p>8 Same day clearing cheque drawn on us and returned unpaid for insufficient fund</p> <p>9 Online Cheque Return Charges</p> <p>10 Photocopies of Paid Cheques</p> <p>11 Issuance of Certificate regarding confirmation of Paid Cheques</p> <p>12 C.D.C. Charges</p> <p>13 Cheque book charges</p> <p>14 Account Maintenance Certificate</p> <p>15 Intercity Collection of Cheques through NIFT</p> <p>16 Intercity Cheque Return Charges</p> <p>17 SMS Alert Service</p> <p>18 CDR Issuance Charges</p> <p>19 CDR Duplicate Charges</p> <p>20 CDR Cancellation Charges</p> <p>21 Overseas Employment Certificate</p> <p>22 Hold Mail Charges</p>	<p>As per agreement</p> <p>As per agreement</p> <p>As per agreement</p> <p>As per agreement</p> <p>As per agreement</p> <p>As per agreement</p> <p>Rs 350 per instruction</p> <p>Rs 25 per cheque</p> <p>Rs 500 or available balance less then Rs 500 in the account</p> <p>Rs 150 per instruction plus remittance charges</p> <p>Rs 400 per certificate</p> <p>Rs 35</p> <p>Additional Rs 35 per 6 months</p> <p>Rs 300 Flat</p> <p>Rs.500 or any amount less then Rs.500 in the account</p> <p>NIL</p> <p>Rs 100 per cheque</p> <p>Rs 100</p> <p>At actual</p> <p>NIL</p> <p>Rs 250 per Certificate</p> <p>Rs 125 per instrument</p> <p>Rs 250 Flat</p> <p>Rs 50 per month</p> <p>NIL</p> <p>Rs 200</p> <p>Rs 200</p> <p>Rs.100 per certificate</p> <p>Rs 500</p>

**SCHEDULE OF BANK CHARGES**  
**(ISLAMIC BANKING)**  
**FOR THE PERIOD OF JANUARY 01, 2018 TO JUNE 30, 2018**

<p>23 Settlement of 3rd Party Funds Transfer through PRISM System</p> <ul style="list-style-type: none"> <li>- Lower Value Limit Rs 1,000,000 and above</li> <li>- Monday to Friday 09:00 AM to 1:30 PM</li> <li style="padding-left: 40px;">1:30 PM to 3:00 PM</li> <li style="padding-left: 40px;">3:00 PM to 4:00 PM</li> <li>- Lower Value Limit Rs 100,000</li> <li>- Monday to Friday 09:00 AM to 4:30 PM</li> </ul> <p>24 Express Cheque Book (10 Leaves)</p> <p>25 Certificate of Balance</p> <p>26 Retrieval of Old Records</p>	<p>Rs.220</p> <p>Rs.330</p> <p>Rs.550</p> <p>Rs.50 per transaction (Max 10 payment instructions are sent through one MT 102 message)</p> <p>Rs. 100</p> <p><b>Rs. 100 per certificate</b></p> <p><b>Upto 1 Year Rs.100/-</b></p> <p><b>Upto 2 years Rs.200/-</b></p> <p><b>Upto 3 Years Rs.300/-</b></p> <p><b>Over 3 Years Rs.500/-</b></p>
<p><b>J. <u>VISA DEBIT CARD:</u></b></p> <ul style="list-style-type: none"> <li>a. Annual fee Basic Card</li> <li>b. Annual fee Supplementary Card</li> <li>c. Issuance fee Basic Card</li> <li>d. Issuance fee Supplementary Card</li> <li>e. Renewal fee Basic Card</li> <li>f. Renewal fee Supplementary Card</li> <li>g. Card Replacement</li> <li>h. ATM International Cash Withdrawal</li> <li>i. Local Charge Back Request charges</li> <li>j. International Charge Back Request charges</li> <li>k. Local Retrieval request charges</li> <li>l. International Retrieval request charges</li> <li>m. Local ATM Cash Withdrawal (1 Link / M-net)</li> <li>n. Local Balance Inquiry charges (M-net)</li> <li>o. International Balance Inquiry charges</li> <li>p. VISA Arbitration Charges</li> <li>q. International Retail Purchase</li> <li>r. Funds Transfer to any account within Bank AL habib</li> <li>s. Inter Bank Funds Transfer Via ATM</li> </ul> <p><b>K. <u>A.T.M</u></b></p> <ul style="list-style-type: none"> <li>a. Re-issuance of ATM Pin</li> <li>b. Replacement of ATM Card</li> <li>c. Inter Bank Funds Transfer via ATM</li> <li>d. ATM Switch Transactions <ul style="list-style-type: none"> <li><b>A. Intra Switch Transaction</b> <ul style="list-style-type: none"> <li>(i). 1 Link Cards on 1 Link ATMs</li> <li>(ii) Local Balance Inquiry Charges (1 Link)</li> </ul> </li> <li><b>B. Inter Switch Transaction</b> <ul style="list-style-type: none"> <li>(i). Acquirer : MNET &amp; Issuer : 1 Link</li> <li>(ii). Acquirer : 1 Link &amp; Issuer : MNET</li> </ul> </li> </ul> </li> <li>e. Local Balance inquiry Charges (MNET)</li> <li>f. Funds Transfer to any account within Bank AL habib</li> </ul>	<p>Rs.600 for Silver Card &amp; Rs. 900 for Gold Card</p> <p>Rs.300 for Silver Card &amp; Rs.450 for Gold Card</p> <p>Rs.600 for Silver Card &amp; Rs. 900 for Gold Card</p> <p>Rs.300 for Silver Card &amp; Rs.450 for Gold Card</p> <p>Rs.600 for Silver Card &amp; Rs. 900 for Gold Card</p> <p>Rs.300 for Silver Card &amp; Rs.450 for Gold Card</p> <p>Rs.450 for Silver Card &amp; Rs.600 for Gold Card</p> <p>Rs.200 per transaction or 2% whichever is higher</p> <p>At Actual</p> <p>At Actual</p> <p>At Actual</p> <p>At Actual</p> <p>Rs.15</p> <p>Rs.5</p> <p>Rs.35</p> <p>At Actual</p> <p>2.5% on transaction amount</p> <p>NIL</p> <p>Rs.50 per transaction</p> <p>Rs 100</p> <p>Rs 300</p> <p>Rs 50 per transaction</p> <p>Rs 15 per transaction</p> <p>Rs 05 per transaction</p> <p>Rs 15 per transaction</p> <p>Rs 15 per transaction</p> <p>Rs. 05</p> <p>NIL</p>



**SCHEDULE OF BANK CHARGES  
(ISLAMIC BANKING)  
FOR THE PERIOD OF JANUARY 01, 2018 TO JUNE 30, 2018**

<b>L. <u>INTERNET BANKING</u></b>	
a. Re-issuance of Net Banking Pin	NIL
b. Inter Bank Funds Transfer via Internet	Rs 50 per transaction
c. Funds Transfer to any account within Bank AL habib	NIL
<b>M. <u>MOBILE BANKING</u></b>	
a. Inter Bank Funds Transfer via Mobile Banking	Rs 50 per transaction
b. Re-issuance of Mobile Banking Pin	Rs 100
c. Funds Transfer to any account within Bank AL habib	NIL
<b>N. <u>LOCKER FACILITIES</u></b>	
a. Annual rent (annual locker rent from existing and new customers to be recovered in advance at the commencement of the period)	Rs 2,500 for small Rs <b>3,500</b> for medium Rs <b>4,000</b> for large
b. Locker Breaking Charges	Rs 3,500
<b>O. <u>China Union Pay</u></b>	
a) Annual Fee – Primary	Rs. <b>300</b>
b) Annual Fee – Supplementary	Rs. <b>200</b>
c) Issuance fee Basic Card	Rs. NIL
d) Issuance fee Supplementary Card	Rs. NIL
e) Renewal fee Basic Card	<b>Rs. 300/-</b>
f) Renewal fee Supplementary Card	<b>Rs. 200/-</b>
g) Replacement Fee	Rs. <b>400</b> (flat)
h) Local ATM Cash Withdrawal (1-Link/M-Net)	Rs. 15
i) International ATM Cash Withdrawal	Rs. 200 per transaction or 2% of transaction amount whichever is higher
j) Local Balance Inquiry (M-Net)	Rs. 5
k) Cash withdrawal - BAHL ATM	Nil
l) International Balance Inquiry	Rs. 35
m) International Retail Purchase	2.5% on Transaction Amount
n) Utility Bill/Mobile Bill Payment	Nil
o) Funds transfer to any account with in Bank	Nil
p) Local Charge Back Request Charges	At Actual
q) International Charge Back Request Charges	At Actual
r) Local Retrieval Request Charges	At Actual
s) International Retrieval Request Charges	At Actual
t) Inter Bank Funds Transfer via ATM	Rs.50 per transaction
<b>P. <u>Utility Bills and Other Payment Charges</u></b>	
<b>A. <u>Direct Debit Facility</u></b>	
a) Registration	Nil
b) Each Successful Transaction	Rs 25
c) Un-successful Transaction due to insufficient funds	Rs 25
<b>Q. <u>Pay Pak</u></b>	
a) Annual Fee – Primary	Rs. 300/-
b) Issuance Fee	Rs. 300/-
c) Renewal Fee	Rs. 300/-
d) Replacement Fee	Rs. 300/-

**SCHEDULE OF BANK CHARGES  
(ISLAMIC BANKING)  
FOR THE PERIOD OF JANUARY 01, 2018 TO JUNE 30, 2018**

<b><u>CONSUMER BANKING PRODUCTS</u></b>	
<b>A. <u>AUTO FINANCING</u></b>	
a. Processing Fee	
i) New Vehicles	Rs <b>5000</b> Flat
ii) Imported / Reconditioned and Used Vehicles	Rs <b>7000</b> Flat
b. Purchase of additional units – APNI CAR	NIL
Purchase of additional units – APNI CAR - DRP	NIL
c. Early Settlement Fee/Charges APNI CAR	As per terms and conditions mentioned in offer letter
Early Settlement Fee/Charges APNI CAR-DRP	2.00% of the outstanding units amounts.
d. Delayed Purchase of Unit(s)	Rs 500 per delayed purchase of unit(s)
e. Charges on Returned Cheques	Rs. 500 per case
f. Repossession Charges (Within & Out of City)	Rs 100000 or at actual whichever is lower
g. Repossessed Vehicle Evaluation Charges	At Actual
h. Legal Notice Charges	At Actual
i. Personal Accident Insurance / Takaful	Nil
j. Vehicle Evaluation Charges	At actual
k. Vehicle Registration/Transfer Charges	<b>At actual</b>
<b>NOTE:</b>	
<ul style="list-style-type: none"> <li>- All Taxes / Excise Duty / Withholding tax / FED etc. levied by the government are to be recovered from the customers in addition to regular charges, wherever applicable</li> <li>- Charges levied despite bank or staff error will be refunded</li> <li>- Bank may waive / reduce downwards charges depending on the business volume on case to case basis</li> <li>- Pensioner's Account Shall be exempted from Service Charges</li> <li>- Online Charges for online cash deposit/ withdrawal are not to be charged on Saturdays.</li> </ul>	

**SCHEDULE OF BANK CHARGES  
(ISLAMIC BANKING)  
FOR THE PERIOD OF JANUARY 01, 2018 TO JUNE 30, 2018**

**ANNEXURE 'A'**

*Bank Al Habib Limited - Islamic Banking  
Schedule of Acceptance charges*

Amount Range		Per Month or Part thereof
500,001	800,000	880
800,001	1,000,000	1,100
1,000,001	2,000,000	2,200
2,000,001	3,000,000	3,300
3,000,001	4,000,000	4,400
4,000,001	5,000,000	5,500
5,000,001	6,000,000	6,600
6,000,001	7,000,000	7,700
7,000,001	8,000,000	8,800
8,000,001	9,000,000	9,900
9,000,001	10,000,000	11,000
10,000,001	11,000,000	12,100
11,000,001	12,000,000	13,200
12,000,001	13,000,000	14,300
13,000,001	14,000,000	15,400
14,000,001	15,000,000	16,500
15,000,001	16,000,000	17,600
16,000,001	17,000,000	18,700
17,000,001	18,000,000	19,800
18,000,001	19,000,000	20,900
19,000,001	20,000,000	22,000
20,000,001	21,000,000	23,100
21,000,001	22,000,000	24,200
22,000,001	23,000,000	25,300
23,000,001	24,000,000	26,400
24,000,001	25,000,000	27,500
25,000,001	26,000,000	28,600
26,000,001	27,000,000	29,700
27,000,001	28,000,000	30,800
28,000,001	29,000,000	31,900
29,000,001	30,000,000	33,000
30,000,001	31,000,000	34,100
31,000,001	32,000,000	35,200
32,000,001	33,000,000	36,300
33,000,001	34,000,000	37,400
34,000,001	35,000,000	38,500
35,000,001	36,000,000	39,600
36,000,001	37,000,000	40,700
37,000,001	38,000,000	41,800
38,000,001	39,000,000	42,900
39,000,001	40,000,000	44,000
40,000,001	41,000,000	45,100
41,000,001	42,000,000	46,200
42,000,001	43,000,000	47,300
43,000,001	44,000,000	48,400
44,000,001	45,000,000	49,500
45,000,001	46,000,000	50,600
46,000,001	47,000,000	51,700
47,000,001	48,000,000	52,800
48,000,001	49,000,000	53,900
49,000,001	50,000,000	55,000
50,000,001	51,000,000	56,100

**SCHEDULE OF BANK CHARGES  
(ISLAMIC BANKING)  
FOR THE PERIOD OF JANUARY 01, 2018 TO JUNE 30, 2018**

**ANNEXURE 'A'**

51,000,001	52,000,000	57,200
52,000,001	53,000,000	58,300
53,000,001	54,000,000	59,400
54,000,001	55,000,000	60,500
55,000,001	56,000,000	61,600
56,000,001	57,000,000	62,700
57,000,001	58,000,000	63,800
58,000,001	59,000,000	64,900
59,000,001	60,000,000	66,000
60,000,001	61,000,000	67,100
61,000,001	62,000,000	68,200
62,000,001	63,000,000	69,300
63,000,001	64,000,000	70,400
64,000,001	65,000,000	71,500
65,000,001	66,000,000	72,600
66,000,001	67,000,000	73,700
67,000,001	68,000,000	74,800
68,000,001	69,000,000	75,900
69,000,001	70,000,000	77,000
70,000,001	71,000,000	78,100
71,000,001	72,000,000	79,200
72,000,001	73,000,000	80,300
73,000,001	74,000,000	81,400
74,000,001	75,000,000	82,500
75,000,001	76,000,000	83,600
76,000,001	77,000,000	84,700
77,000,001	78,000,000	85,800
78,000,001	79,000,000	86,900
79,000,001	80,000,000	88,000
80,000,001	81,000,000	89,100
81,000,001	82,000,000	90,200
82,000,001	83,000,000	91,300
83,000,001	84,000,000	92,400
84,000,001	85,000,000	93,500
85,000,001	86,000,000	94,600
86,000,001	87,000,000	95,700
87,000,001	88,000,000	96,800
88,000,001	89,000,000	97,900
89,000,001	90,000,000	99,000
90,000,001	91,000,000	100,100
91,000,001	92,000,000	101,200
92,000,001	93,000,000	102,300
93,000,001	94,000,000	103,400
94,000,001	95,000,000	104,500
95,000,001	96,000,000	105,600
96,000,001	97,000,000	106,700
97,000,001	98,000,000	107,800
98,000,001	99,000,000	108,900
99,000,001	100,000,000	110,000
Over 100,000,000		See Note 2 below

**Notes:**

- All Acceptance amount if less than Rs.500,000/- will attract the minimum charges of Rs.500/-
- Subject to negotiation with client on their trade business basis after obtaining prior approval from Competent Authority.



**SCHEDULE OF BANK CHARGES  
(ISLAMIC BANKING)  
FOR THE PERIOD OF JANUARY 01, 2018 TO JUNE 30, 2018**

**ANNEXURE 'B'**

Guarantee Amount Range		Per Quarter Charges or part thereof
From	To	
Amount Upto	500,000.00	2,000.00
500,001.00	800,000.00	2,600.00
800,001.00	1,000,000.00	3,600.00
1,000,001.00	1,500,000.00	4,900.00
1,500,001.00	2,000,000.00	6,900.00
2,000,001.00	2,500,000.00	8,800.00
2,500,001.00	3,000,000.00	10,700.00
3,000,001.00	3,500,000.00	12,500.00
3,500,001.00	4,000,000.00	14,400.00
4,000,001.00	4,500,000.00	16,200.00
4,500,001.00	5,000,000.00	18,000.00
5,000,001.00	5,500,000.00	19,800.00
5,500,001.00	6,000,000.00	21,200.00
6,000,001.00	6,500,000.00	22,600.00
6,500,001.00	7,000,000.00	23,900.00
7,000,001.00	7,500,000.00	25,200.00
7,500,001.00	8,000,000.00	26,300.00
8,000,001.00	8,500,000.00	27,400.00
8,500,001.00	9,000,000.00	28,400.00
9,000,001.00	9,500,000.00	29,300.00
9,500,001.00	10,000,000.00	30,200.00
10,000,001.00	12,500,000.00	33,200.00
12,500,001.00	15,000,000.00	40,500.00
15,000,001.00	17,500,000.00	47,900.00
17,500,001.00	20,000,000.00	55,200.00
20,000,001.00	22,500,000.00	62,500.00
22,500,001.00	25,000,000.00	69,800.00
25,000,001.00	27,500,000.00	77,000.00
27,500,001.00	30,000,000.00	84,300.00
30,000,001.00	32,500,000.00	91,600.00
32,500,001.00	35,000,000.00	98,800.00
35,000,001.00	37,500,000.00	106,000.00
37,500,001.00	40,000,000.00	112,600.00
40,000,001.00	42,500,000.00	119,000.00
42,500,001.00	45,000,000.00	125,300.00
45,000,001.00	47,500,000.00	131,600.00
47,500,001.00	50,000,000.00	137,700.00
50,000,001.00	52,500,000.00	143,800.00
52,500,001.00	55,000,000.00	149,700.00
55,000,001.00	57,500,000.00	155,500.00
57,500,001.00	60,000,000.00	161,300.00
60,000,001.00	62,500,000.00	166,900.00
62,500,001.00	65,000,000.00	172,400.00
65,000,001.00	67,500,000.00	177,900.00
67,500,001.00	70,000,000.00	183,200.00
70,000,001.00	72,500,000.00	188,500.00
72,500,001.00	75,000,000.00	193,600.00
75,000,001.00	77,500,000.00	198,600.00
77,500,001.00	80,000,000.00	203,600.00
80,000,001.00	82,500,000.00	208,400.00
82,500,001.00	85,000,000.00	213,100.00
85,000,001.00	87,500,000.00	217,800.00
87,500,001.00	90,000,000.00	222,300.00
90,000,001.00	92,500,000.00	226,800.00
92,500,001.00	95,000,000.00	231,100.00
95,000,001.00	97,500,000.00	235,300.00
97,500,001.00	100,000,000.00	239,500.00

**Notes:**

- All guarantees amount exceeding Rs.100 Million shall attract additional service charges of Rs.2,500/- per Rs. 1 million each (per quarter or part thereof)
- Discount on above mentioned charges may be allowed to customer subject to prior approval of Competent Authority.