

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

<u>INTERNATIONAL BANKING</u>	
A. <u>IMPORTS:</u>	
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><u>NOTE:</u> 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 1250 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 625
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

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

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<u>DOMESTIC BANKING</u>	
A. <u>REMITTANCES :</u>	
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. <u>INLAND TRADE:</u>	
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 : for documentary collections	Rs 50 plus Postage / Courier charges
for clean collections	Paisas 50 per packet per day, Minimum Rs 50
d. Storage Charges	
e. Courier Charges :	
• For BAH Branches	Rs 60
• For other Banks	Rs 125

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<p>C. <u>FINANCING / ADVANCES:</u></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 & 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 & 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 Rs 125/- per delivery Rs 100 per report Rs 100 per transaction plus remittance charges</p>
<p>D. <u>STANDING INSTRUCTION FEE:</u></p>	<p>At actual</p>
<p>E. <u>IJARAH / MURABAHA / ISTISNA:</u></p> <p>I Corporate Ijarah / Murabaha / Istisna Documentation & Processing</p> <p>II Consumer Ijarah / Murabaha / Istisna Documentation & Processing</p> <p>III Inspection Charges</p>	<p>At actual</p> <p>At actual</p> <p>At actual</p>
<p>F. <u>DIMINISHING MUSHARAKA</u></p> <p>i. Documentation & Processing</p> <p>ii. Prepayment Charges</p>	<p>At Actual</p> <p>NIL</p>
<p>G. <u>GUARANTEES:</u></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>

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<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>NOTES:</p> <ul style="list-style-type: none"> • Enhancement in amount or increase in validity, same charges will be applicable. • Guarantee commission will be recovered from the date of issuance of the guarantee till the expiry of guarantee. 	
<p>H. CASH MANAGEMENT SERVICES</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>I. MISCELLANEOUS CHARGES:</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>

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<p>23 Settlement of 3rd Party Funds Transfer through PRISM System</p> <ul style="list-style-type: none"> - Lower Value Limit Rs 1,000,000 and above - Monday to Friday 09:00 AM to 1:30 PM <li style="padding-left: 40px;">1:30 PM to 3:00 PM <li style="padding-left: 40px;">3:00 PM to 4:00 PM - Lower Value Limit Rs 100,000 - Monday to Friday 09:00 AM to 4:30 PM <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>Rs. 100 per certificate</p> <p>Upto 1 Year Rs.100/-</p> <p>Upto 2 years Rs.200/-</p> <p>Upto 3 Years Rs.300/-</p> <p>Over 3 Years Rs.500/-</p>
<p>J. <u>VISA DEBIT CARD:</u></p> <ul style="list-style-type: none"> a. Annual fee Basic Card b. Annual fee Supplementary Card c. Issuance fee Basic Card d. Issuance fee Supplementary Card e. Renewal fee Basic Card f. Renewal fee Supplementary Card g. Card Replacement h. ATM International Cash Withdrawal i. Local Charge Back Request charges j. International Charge Back Request charges k. Local Retrieval request charges l. International Retrieval request charges m. Local ATM Cash Withdrawal (1 Link / M-net) n. Local Balance Inquiry charges (M-net) o. International Balance Inquiry charges p. VISA Arbitration Charges q. International Retail Purchase r. Funds Transfer to any account within Bank AL habib s. Inter Bank Funds Transfer Via ATM <p>K. <u>A.T.M</u></p> <ul style="list-style-type: none"> a. Re-issuance of ATM Pin b. Replacement of ATM Card c. Inter Bank Funds Transfer via ATM d. ATM Switch Transactions <ul style="list-style-type: none"> A. Intra Switch Transaction <ul style="list-style-type: none"> (i). 1 Link Cards on 1 Link ATMs (ii) Local Balance Inquiry Charges (1 Link) B. Inter Switch Transaction <ul style="list-style-type: none"> (i). Acquirer : MNET & Issuer : 1 Link (ii). Acquirer : 1 Link & Issuer : MNET e. Local Balance inquiry Charges (MNET) f. Funds Transfer to any account within Bank AL habib 	<p>Rs.600 for Silver Card & Rs. 900 for Gold Card</p> <p>Rs.300 for Silver Card & Rs.450 for Gold Card</p> <p>Rs.600 for Silver Card & Rs. 900 for Gold Card</p> <p>Rs.300 for Silver Card & Rs.450 for Gold Card</p> <p>Rs.600 for Silver Card & Rs. 900 for Gold Card</p> <p>Rs.300 for Silver Card & Rs.450 for Gold Card</p> <p>Rs.450 for Silver Card & 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>

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L. <u>INTERNET BANKING</u>	
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
M. <u>MOBILE BANKING</u>	
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
N. <u>LOCKER FACILITIES</u>	
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 3,500 for medium Rs 4,000 for large
b. Locker Breaking Charges	Rs 3,500
O. <u>China Union Pay</u>	
a) Annual Fee – Primary	Rs. 300
b) Annual Fee – Supplementary	Rs. 200
c) Issuance fee Basic Card	Rs. NIL
d) Issuance fee Supplementary Card	Rs. NIL
e) Renewal fee Basic Card	Rs. 300/-
f) Renewal fee Supplementary Card	Rs. 200/-
g) Replacement Fee	Rs. 400 (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
P. <u>Utility Bills and Other Payment Charges</u>	
A. <u>Direct Debit Facility</u>	
a) Registration	Nil
b) Each Successful Transaction	Rs 25
c) Un-successful Transaction due to insufficient funds	Rs 25
Q. <u>Pay Pak</u>	
a) Annual Fee – Primary	Rs. 300/-
b) Issuance Fee	Rs. 300/-
c) Renewal Fee	Rs. 300/-
d) Replacement Fee	Rs. 300/-

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<u>CONSUMER BANKING PRODUCTS</u>	
A. <u>AUTO FINANCING</u>	
a. Processing Fee	
i) New Vehicles	Rs 5000 Flat
ii) Imported / Reconditioned and Used Vehicles	Rs 7000 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	At actual
NOTE:	
<ul style="list-style-type: none"> - 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 - Charges levied despite bank or staff error will be refunded - Bank may waive / reduce downwards charges depending on the business volume on case to case basis - Pensioner's Account Shall be exempted from Service Charges - Online Charges for online cash deposit/ withdrawal are not to be charged on Saturdays. 	