



SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JANUARY 01, 2025 TO JUNE 30, 2025

	Conventional	Islamic
I N T E R N A T I O N A L B A N K I N G		
A. <u>IMPORTS:</u>		
I CASH LETTERS OF CREDIT:		
AA. OPENING :	1st Qtr Each subsequent Qtr or part thereof Minimum (Commission)	1st Qtr Each subsequent Qtr or part thereof
Annual Volume/ Committed business during the calendar year :		
a. Upto Rs 10 Million	0.40% 0.25%  Rs 2,500 Min	0.40% 0.25%  Rs 2,500 Min
b. Over Rs 10 Million to Rs 100 Million	0.30% 0.20%	0.30% 0.20%
c. Above Rs 100 Million	0.17% 0.10%	0.17% 0.10%
NOTE: The above commission is subject to adjustment after obtaining approval of competent authority if the total volume of L/C business during the year of a customer/group exceeds Rs 200 million		NOTE: The above charges are subject to adjustment taking into account the business considerations / commitments, with the approval of competent authority
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	Same commission as applicable to opening of fresh L/Cs as per I AA. above
II NON-REIMBURSABLE L/CS UNDER BARTER / AID / LOANS :	1.00% 0.30% Rs. 1,500	NA
III AMENDMENTS:		
a. If amount and/or period is not involved	Rs. 1,800 (flat)	Rs. 1,800 (flat)
b. If increase in amount and/or period is involved	Rs. 1,800 plus commission as per I AA. above.	Rs. 1,800 plus commission as per I AA. above.
IV L/C Cancellation Charges	Rs. 2,500 plus SWIFT charges	Rs. 2,500 plus SWIFT charges
V RETIREMENT:		
1 Profit on Spot L/C Murabaha(L/C retired through own source)	NA	Rs. 100 (minimum)
1 USANCE BILLS:		
On Maturity	Rs. 1,250 per bill plus extra commission 0.15% per month or part thereof after the period of LC commission already recovered. Min Rs. 1,250 (Service Charges @ 0.15% - Minimum Rs.1,500 will be charged on retirement of Import Documents)	Service charges @0.15% Min Rs.1,500 will be Charged on retirement of Import Documents. Rs.1250 per bill plus extra Commission (as per attached 'Annexure – A') after the period of L/C commission already recovered Min Rs.1250
Extension in Maturity of Usance Bills under LC / Contract	Rs. 2,000 per bill	Rs. 2,000 per bill (flat)
2 SIGHT :		(Service Charges @ 0.15% - Minimum Rs. 1,500 will be charged on retirement of all Import Documents)
Following are the applicable rates for PAD Markup on retirement	Mark-up from the date of PAD Lodgment or in case where our nostro account is already debited then from the date of nostro account is debited	3-Months Avg. KIBOR (ASK) +3% p.a.
a. From day 01 to 20th day	Paisas 39 per thousand per day till retirement	
b. Next 21 days to 35 days	Paisas 45 per thousand per day till retirement	
c. After 35 days of Lodgment	Paisas 50 per thousand per day till retirement	
Islamic : Profit on PAD on L/C Sight* (*Rate of underlying funded facilities will be charged to customers who are availing such facilities)	(Service Charges @ 0.15% - Minimum Rs. 1,500 will be charged on retirement of Import Documents)	
3 OVERDUE ACCEPTANCE FACILITY	Minimum Rs. 1,000 per day irrespective of bill amount	NA
VI INWARD FOREIGN DOCUMENTARY BILLS Islamic : INWARD FOREIGN DOCUMENTARY BILLS FOR COLLECTION		
a. Handling charges on all Inward Collection / Open Account / FOC Cases	Rs. 1,700	Rs. 1,700
b. Items returned unpaid including courier charges	US\$ 100 (or equivalent foreign currency from forwarding banks)	US\$ 100 (or equivalent foreign currency from forwarding banks)
c. Retirement / Payment of all Collection Foreign Bills / Including Contract / Open Account	(Service Charges @ 0.15% - Minimum Rs. 1,500 will be charged on retirement of Import Documents)	(Service Charges @ 0.15% - Minimum Rs. 1,500 will be charged on retirement of Import Documents)
d. SWIFT Charges	Rs.1,000 (Applicable on Point # VI a, VI b, & VI c)	Rs.1,000 (Applicable on Point # V a, V b, & V c above)

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VII ADVANCE PAYMENT AGAINST IMPORTS:		
a. Swift Transfer	Rs. 1,500	Rs. 1,500
b. Demand Drafts	Rs. 500	Rs. 500
c. Service Charges	0.15% - Rs. 1,500 Min	0.15% - Rs. 1,500 Min plus Telegraphic Transfer / Swift Charges
VIII CREDIT REPORTS :		
a. To Foreign Banks on their request	US\$ 100 from foreign banks	US\$ 100 from foreign banks
b. To Foreign Banks on customer's request	To be charged at actual plus USD 30/- OR eqv in Pak Rupees to be charged	To be charged at actual plus USD 30/- OR eqv in Pak Rupees being Service Charges
IX REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS		
a. Registration of Contracts for Import on Consignment Basis	0.20% flat min Rs. 2,500	0.20% flat min Rs. 2,500
b. Amendments in Registration of Contracts for Imports		
(i) If amount and/or period is not involved	Rs. 1,500 (flat)	Rs. 1,500 (flat)
(ii) If increase in amount and/or period is involved	Rs. 1,000 plus commission as per IX A. above.	Rs. 1,000 plus commission as per VIII A. above.
X REIMBURSEMENT CHARGES (Payable to reimbursing bank)	At Actual	At Actual
XI MESSAGE TRANSMISSION:		
a. Full Swift Letter of Credit	Rs. 2,000	Rs. 2,000
b. Swift Amendment to Letter of Credit	Rs. 1,000	Rs. 1,000
XII Handling of discrepant document under Import Letter of Credit	US\$ 95 (or equivalent foreign currency from forwarding banks)	US\$ 95 (or equivalent foreign currency from forwarding banks)
XIII Issuance of Freight certificate for Import on FOB Basis	Rs. 1,500/- per certificate	Rs. 1,500/- per certificate
XIV Generation of Financial Instrument (F.I) against Import	Rs. 125/- per request	Rs. 125/- per request
XV Bank to bank Financial Instrument (F.I) transfer	Rs. 750/- flat per transaction	Rs. 750/- flat per transaction
XVI Generation of Financial Instrument (F.I) on Open Account	Rs. 1,200/- per request	Rs. 1,200/- per request
XVII Business Performance Certificate	Rs. 1,250/-	Rs. 1,250/-
XVIII Other Charges	As per section "F" Miscellaneous	As per section "E" Miscellaneous
B. EXPORTS:		
I LETTERS OF CREDIT:		
a. Advising - for Customers	Rs. 2,000 plus courier charges if applicable	Rs. 2,000 plus courier charges if applicable
- for Non- Customers	Rs. 3,000 plus courier charges	Rs. 3,000 plus courier charges
b. Amendment Advising - for Customers	Rs. 1,500 plus courier charges if applicable	Rs. 1,500 plus courier charges if applicable
- for Non- Customers	Rs. 1,800 plus courier charges	Rs. 1,800 plus courier charges
c. Negotiation of Rupee Bills under Export L/Cs	0.30% - Minimum Rs. 1,000	NA
d. Confirmation	Minimum Rs. 1,500 or 0.40% per quarter whichever is higher	Minimum Rs. 1,500 or 0.40% per quarter whichever is higher
	Maximum case to case basis	Maximum case to case basis
e. Transfer of Export L/Cs	Rs. 1,500	Rs. 1,500 flat
f. Reimbursement payment to other local banks from Non-Resident Rupee Account	Rs. 725	Rs. 725 flat
g. Export LC Cancellation	Rs. 1,500	Rs. 1,500
II IF THE DOCUMENTS ARE SENT TO OTHER BANKS FOR NEGOTIATION RESTRICTED L/Cs.	Rs. 1,200	NA
III COLLECTIONS:		
a. Documentary (on which bank does not earn exchange difference)	Rs. 1,000	Rs. 1,000 per collection

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		INTERNATIONAL BANKING	
IV	Handling Of Duty Draw Back Claim	Paisas 25 per Rs. 100 (Minimum Rs. 1,000)	Paisas 25 per Rs. 100 (Minimum Rs. 1,000)
V	Service Charges Against Export Documents Sent On Collection Basis Where Payment Cover Is Already Received In Bank's Foreign Currency A/C. (Nostro)	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1,000) Min Rs. 2,000	Paisas 15 per Rs. 100 or Re 1.5/- per thousand Min Rs. 2,000
VI	Negotiation Of Foreign Currency Bills Under Sight Letters Of Credit	OD buying rate to be applied. If proceeds are not realized within 12 days then Paisas 50 per thousand per day to be charged for any delay beyond 12 days.	NA
VII	Service Charges On Advance Payment	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1,000) Min 1,500	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1,000) Min 1,500
VIII	SPO (Standardized Purchase Order)	Rs. 250 per order	Rs. 250 per order
IX	Freight Subsidy	Rs. 1,000 per case	Rs. 1,000 per case
X	EE Certification	Rs. 1,000 per case	Rs. 1,000 per case
XI	Issuance Of EE / EF NOC To Other Banks	Rs. 1,500	Rs. 1,500
XII	Handling Charges For Export Refinance Applications / E-EFS (EXIM Bank)	Rs. 1,250 per submission / application	Rs. 1,250 per submission / application
XIII	Export Development Surcharge	Rs. 100 per bill	Rs. 100 per bill
XIV	Service Charges On Issuing PRC, Checking, Rectifying And Forwarding Case To R&D — Support To Garment Industry	Rs. 1,000	Rs. 1,000
XV	Drawback Of Local Taxes And Levies (Garments, Home Textile And Fabrics)	Rs. 1,000/- per claim	Rs. 1,000/- per claim
XVI	6% Research And Development Support Against Export Of Processed Food	Rs. 1,000/- per claim	Rs. 1,000/- per claim
XVII	25% Freight Subsidy To Exporters Of Live Sea Foods (Dealt By TDAP)	Rs. 1,000/- per claim	Rs. 1,000/- per claim
XVIII	Inland Freight Subsidy	Rs. 1,000/- per claim	Rs. 1,000/- per claim
XIX	Business Performance Certificate	Rs. 1,250/-	Rs. 1,250/-
XX	Issuance Of Duplicate Annex A For The Purpose Of Claiming Duty Drawback	Rs. 500/- Per Transaction	Rs. 500/- Per Transaction
XXI	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 Ltd	@0.10% min Rs.1,250/-	@0.10% min Rs.1,250/-
XXII	Handling & Service Charges For Overdue Export Bills Reporting	Rs. 1,200/- at the time of reporting of transaction per E-Form	Rs. 1,200/- at the time of reporting of transaction per E-Form
XXIII	Handling Of Duty Draw Back Claims (DLTL) / Textile / Non-Textile Handling Charges (Incremental Schemes)	Rs. 100/- per shipment / per transaction	Rs. 100/- per shipment / per transaction
XXIV	Handling Of Subsidy Claims On Export Of Wheat / Wheat Flour, Sugar And Textile / Non-Textile & Other Subsidies	Rs. 1,000/- per case	Rs. 1,000/- per case
XXV	Export NOC Issued In Favor Of Other Banks To Negotiate Collection Documents / Transfer Of EFE To Other Banks	Rs. 750	Rs. 750
XXVI	Issuance Of NOC To Shipping Companies In Case Of Surrender / Loss Of B/L	Rs. 1,200/- flat	Rs. 1,200/- flat
XXVII	Transfer Of Export Proceeds To Other Bank Where No Documents Handled At Our End	Rs. 1,500/- plus SWIFT charges	Rs. 1,500/- plus SWIFT charges
XXVIII	Handling Charges For LTFF (SBP) Applications	Rs. 2,000 per case	Rs. 2,000 per case
XXIX	Export Document Return Unpaid	Rs. 1,500	Rs. 1,500
XXX	Services Charges Of Export Advance Payment Cases Where E-Form Certified After One Year From Certification Upon SBP Approval	Rs. 1,000	Rs. 1,000
XXXI	Expired F.I Beyond 45 Days From Date Of Issuance of F.I	Rs. 100 per F.I	Rs. 100 per F.I Extension
XXXII	Charges For Exports Against Deposit / Surrender of FCY Notes	0.70% of Deposit / Surrender FCY Notes	0.70% of Deposit / Surrender FCY Notes
XXXIII	Issuance of Export Proceed Realization Certificate (EPRC) - Beyond 1 Year	Rs. 600	Rs. 600
XXXIV	Generation of Financial Instrument (F.I) against Export	Rs. 125/- per request	Rs. 125/- per request
XXXV	Rupee Based Discounting SBP Loan Application Processing Charges Islamic : Handling of Rupee Based Discounting SBP Finance Application	Rs. 1,250 per submission / application	Rs. 1,250 per submission / application

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C. <u>COLLECTION (Foreign Currency):</u>		
I <u>OUTWARD:</u>		
a. Clean bills	US\$ 10 OR equivalent foreign currency plus courier charges	US\$ 10 OR equivalent foreign currency plus courier charges
b. Cheques returned unpaid	Actual charges of returning bank plus US\$ 5 OR equivalent foreign currency	Actual charges of returning bank plus US\$ 5 OR equivalent foreign currency
c. Local U.S. Dollar Collection	US\$ 5 OR equivalent foreign currency per instrument	US\$ 5 OR equivalent foreign currency per instrument
d. Return Charges of Local U.S. Dollar Collections	US\$ 6 OR equivalent foreign currency per instrument	US\$ 6 OR equivalent foreign currency per instrument
II <u>INWARD:</u>		
Clean collection	US\$ 10 OR equivalent foreign currency plus actual charges	US\$ 10 OR equivalent foreign currency plus actual charges
D. <u>REMITTANCES - FOREIGN:</u>		
I <u>OUTWARD:</u>		
a. FDD	US\$ 20 plus bank charges. Additional 0.50% or Minimum \$4 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.	US\$ 20 plus bank charges. Additional 0.50% or Minimum \$4 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.
b. FTT Islamic : SWIFT / TT	US\$ 35 plus bank charges. Additional 0.50% or Minimum \$4 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.	US\$ 35 plus bank charges. Additional 0.50% or Minimum \$4 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.
c. Cancellation of FDD	US\$ 10	US\$ 10
d. Stop Payment of FDD Islamic : Stop Payment of FDD / FTT	US\$ 6 plus drawee bank charges at actual	US\$ 6 plus drawee bank charges at actual
NOTE: In addition to above mentioned charges, any service / courier / postage / fax / swift charges shall also be recovered accordingly whenever applicable.		
II <u>INWARD:</u>		
a. DD / TT / MT	NIL	NIL
III <u>FOREIGN TRAVELLERS CHEQUES ISSUANCE</u>	1% Commission	NA
E. <u>FOREIGN BILLS PURCHASED:</u>		
I <u>FOREIGN CURRENCY INSTRUMENTS:</u>	OD Buying Rate to be applied. If proceeds not realized within 12 days then pa	NA
Cheques, Drafts, T.Cs, IMOs etc. purchased for credit to A/c.	50 per day per Rs. 1,000/- to be charged for any delay beyond 12 days plus Rs.	
	Handling Charges	
II <u>OTHER CHARGES</u>	As per Miscellaneous section "F"	NA
F. <u>MISCELLANEOUS :</u>		
I. <u>Correspondent's Charges</u>	At Actual	At Actual
II. <u>Postage / Courier / Swift Charges will be recovered as under:</u>		
Postage	Rs. 200	Rs. 200
Courier	i) At Actual ii) Where courier charges are directly debited to customers' A/c with courier company, Rs. 150 will be charge as service charges.	i) At Actual ii) Where courier charges are directly debited to customers' A/c with courier company, Rs. 150 will be charge as service charges.
Swift	Rs. 1,000 per message	Rs. 1,000 per message
III. <u>Credit Report On Foreign Buyers / Suppliers</u>	At Actual plus Rs. 500 processing charges	At Actual plus Rs. 500 processing charges
IV. <u>Obtaining SBP Approval For FX Transactions / Trade Transactions / Any Other Purpose On Customer's Request</u>	Rs. 1,500 per case	Rs. 1,500 per case
V. <u>Standing Instructions In Foreign Currency Account</u>	US\$ 4 per instruction plus remittance charges	US\$ 4 per instruction plus remittance charges

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			Conventional	Islamic
			DOMESTIC BANKING	
A.	REMITTANCES:			
I	a. Issuance of Banker's Cheque	Rs. 500 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.)	Rs. 500 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.)	
	b. Issuance of MTs, TTs			
	i) Drawn on our correspondents	0.12% - Minimum Rs. 225	0.12% - Minimum Rs. 225	
	c. Fax / Swift charges on TTs.	Rs. 150	Rs. 150	
	d. Postage	Rs. 200 per item	Rs. 200 per item	
	e. Transfer by IBCA	NIL	NIL	
	f. Online Cash Deposit / Withdrawal	NIL (Intra City) NIL (Inter City)	NIL (Intra City) NIL (Inter City)	
II	CANCELLATION CHARGES OF DD /PO / BANKER'S CHEQUE	Rs. 600	Rs. 600	
III	DUPLICATE BANKER'S CHEQUE	Rs. 600	Rs. 600	
B.	INLAND TRADE:			
I	REVALIDATION OF EXPIRED L/CS OR TRANSFER TO NEW BENEFICIAR	Same commission as applicable to opening of fresh L/Cs		NA
II	INLAND LETTERS OF CREDIT OPENING COMMISSION	0.50% per quarter and 0.35% for subsequent quarter Min Rs. 2,000		
				0.50% per quarter and 0.35% for subsequent quarter Min Rs. 2,000
	B. INLAND TRADE V-1		B. INLAND TRADE V-1	0.05% on retirement
III	DISCREPANCY CHARGES AGAINST INLAND L/C DOCUMENTS	Rs. 1,500		Rs. 1,500
IV	AMENDMENT IN L/CS :			
	a. If amount and/or period is not involved	Rs. 1,500		Rs. 1,500
	b. If period is involved.	Rs. 1,500 plus commission @ 0.35% per subsequent quarter		Rs. 1,500 plus commission @ 0.35% per subsequent quarter
	c. If increase in amount is involved.	Rs. 900 Plus commission as per B.(II)		Same as above (b)
V	LC Cancellation Charges	Rs. 1,500 Plus SWIFT Charges		Rs. 1,500 Plus SWIFT Charges
VI	RETIREMENT:			B. INLAND TRADE I - ii
	1 Retirement of bills drawn under local L/Cs	Service Charges 0.05% on retirement of all bills (Usance & Sight)		
	2 USANCE BILLS:			
	On Maturity	Rs. 500 per bill plus Extra commission @ 0.10% per month after the period of LC commission already recovered		
	3 SIGHT:			
	Following are the applicable rates for PAD Markup on retirement			
	a. From day 1 to 20th day	Paisas 39 per thousand per day from the date of overdue till retirement		
	b. Next 21 days to 35 days	Paisas 45 per thousand per day from the date of overdue till retirement		
	c. After 35 days of Lodgment	Paisas 50 per thousand per day from the date of overdue till retirement		
VII	COLLECTIONS :			
	a. Documentary (LDBC & IDBC)	0.40% Minimum Rs. 900 plus paying bank charges		0.40% Minimum Rs. 900 plus paying bank charges
	b. Clean (including cheques)	0.25% Minimum Rs. 300 Maximum Rs. 1,100 plus paying bank charges		0.25% Minimum Rs. 300 Maximum Rs. 1,100 plus paying bank charges
	c. Handling charges on registration / payment of Standard Purchase Order (S.P.O)	Rs. 250		Rs. 250
VIII	NEGOTIATION AGAINST INLAND L/CS	0.25% of bill amount plus marked down at approved rate.		NA

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		Conventional	Islamic
		DOMESTIC BANKING	
VIII	PURCHASE OF BILLS, CHEQUES ETC.:		
	a. Documentary bills other than those drawn against L/C and Clean Bills/ Trade cheques	0.40% Min Rs. 100 plus mark-up @ Paisas 41 per thousand per day from the date of purchase of the instrument to the date of payment plus paying bank charges.	NA
	b. Other Cheques / demand instrument (i.e. dividend warrants).	0.35% Min Rs. 30 plus mark-up @ Paisas 41 per thousand per day from the date of purchase of the instrument to the date of receipt of payment, plus paying bank charges	
IX	LOCAL BILLS RETURNED UNPAID	Rs. 500	Rs. 500
X	MISCELLANEOUS CHARGES: Where applicable (I-V above) will be extra as per following:		
	a. Collecting Bank Charges, (if collecting bank other than Bank AL Habib Ltd)	Actual plus Rs. 50	Actual plus Rs. 50
	b. Inquiring of instruments by Phone / Fax	Rs. 50	Rs. 50
	c. Instrument Returning Charges:		
	(i) For documentary collections	Rs. 200 plus Postage / Courier charges	Rs. 200 plus Postage / Courier charges
	(ii) For clean collections	Rs. 50 plus Postage / Courier charges	Rs. 50 plus Postage / Courier charges
	d. Storage Charges	Paisas 50 per packet per day, Minimum Rs. 50	Paisas 50 per packet per day, Minimum Rs. 50
	e. Courier Charges :		
	(i) For BAHL Branches	Rs. 60	Rs. 60
	(ii) For other Banks	Rs. 125	Rs. 125
C.	FINANCING / ADVANCES:		
I	FOLLOWING CHARGES WILL BE RECOVERED IN ADDITION TO MARKUP: Islamic : FOLLOWING CHARGES WILL BE RECOVERED IN ADDITION TO PROFIT :		
	a. Project examination & review fee	On case to case basis as per agreement with the customer	On case to case basis as per agreement with the customer
	b. Legal and administrative Fee	At Actual or on case to case basis as per agreement with the customer	At Actual or on case to case basis as per agreement with the customer
	c. Miscellaneous charges (evaluation of security and maintenance thereof)	At Actual or on case to case basis as per agreement with the customer	At Actual or on case to case basis as per agreement with the customer
II	FOR FINANCE AGAINST PLEDGE / HYPOTHECATION:		As per pre-arrangement
	The various charges may be levied as follows:		
	a. Godown Rent	At Actual	At Actual
	b. Godown Staff Salaries and Muqadam Charges	At Actual	At Actual
	c. Godown Inspection Charges:		
	(i) Within Municipal Limits	Actual conveyance charges plus Rs. 400	Actual conveyance charges plus Rs. 400
	(ii) Outside Municipal Limits	TA & DA as per rules plus Rs. 400	TA & DA as per rules plus Rs. 400
	d. Delivery Charges - if godown keeper is not posted Islamic : Issuance of delivery order against all goods under pledge	Actual conveyance charges plus Rs. 100 per delivery	Rs. 100 per delivery order
	e. Stock Inspections: Islamic : Stock Inspections: (Not owned by the Bank)		
	(i) If conducted by the agents appointed by the Bank.	At Actual	At Actual
	(ii) If conducted by bank's staff	i) Within Municipal Limits Rs. 1,250/- ii) Outside Municipal Limits Rs. 2,500/- per inspection (Maximum one visit within 30-45 days) Note:- No charges in case of occasional surprise checking of godowns	i) Within Municipal Limits Rs. 1,250/- ii) Outside Municipal Limits Rs. 2,500/- per inspection (Maximum one visit within 30-45 days) Note:- No charges in case of occasional surprise checking of godowns
	f. Business Commitments and Compensatory Commission	If a party fails to pass on committed business while getting the credit line sanctioned in their favor, the Bank reserves the right to recover compensatory commission max @ 5 % to the extent of shortfall in business committed to be routed through us as per pre-arrangement.	NA

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	g. Delivery Order Charges on Pledged Goods	Rs. 375/- Per Delivery	Rs. 375/- Per Delivery	
	h. (i) Other incidental expenses, insurance premium	At Actual	At Actual	
	(ii) LEGAL CHARGES:			
	» INHOUSE LEGAL ASSISTANCE:			
	• Vetting of property documents	Rs. 2,000 per document	Rs. 2,000 per document	
	• To mark lien on securities issued by other institutions	Rs. 500	Rs. 500	
	» OUTSIDE LEGAL ASSISTANCE	At Actual	At Actual	
III	CIB Report Charges	At Actual	At Actual	
IV	Overdue rate on financing facilities (including discounting and leasing)	18% per annum from the date of overdue / maturity to date of payment	NA	
V	Issuance of NOC (customer's request) on request of customers/ clients for creating additional/pari passu charge/second charge on their fixed & current assets for acquiring further project finance from other Banks/Financial Institutions	Rs. 10,000/- per NOC	Rs. 10,000/- per NOC	
VI	Redemption fee to be recovered from party when Bank's officers are required to go before Registrar for redemption of the mortgage	Rs. 2,500/- Flat per property plus legal / vendor fees	Rs. 2,500/- Flat per property plus legal / vendor fees	
VII	Registration/Modification/Satisfaction/Vacation of charge and directors/charge search/CTCs etc. from securities and Exchange Commission of Pakistan (SECP)	At Actual	At Actual	
VIII	Stamp duty on Control and Security Documents (as per Stamp Duty Act applicable in each Province)	As per actual stamp paper/ adhesive stamps cost	As per actual stamp paper/ adhesive stamps cost	
IX	COMMERCIAL VEHICLE LEASING (through CVLD) Islamic : COMMERCIAL VEHICLE FINANCING			
	a. Processing Fee	Rs. 9,000 per vehicle	Rs. 9,000 per vehicle	
	b. Document Charges	At Actual	At Actual	
	c. Early Settlement Charges Islamic : Early Purchase of Unit(s)	1% of the outstanding principal amount	1% of the value of Unit(s) so purchased	
	d. Add-on Appraisal Charges	At Actual	At Actual	
	e. Appraisal Charges - Repossession Vehicle	At Actual	At Actual	
	f. Late Payment Charges	18% p.a. of the overdue lease rental amount	NA	
	g. Cheque Return Charges	Rs. 750	Rs. 750	
	h. Vehicle Registration / Transfer Charges	At Actual	At Actual	
	i. Repossession Charges	At Actual	At Actual	
	j. Vehicle Tax	At Actual	At Actual (to be paid	
	k. Legal Charges	At Actual	At Actual	
X	AGRICULTURE FINANCES Islamic : AGRICULTURE FINANCES PROCESSING CHARGES			
	a. Fresh / Renewal of all Farm & Non-Farm Loans Islamic : Fresh / Renewal of all Farm & Non-Farm Finances			
	Loans upto Rs 1.5 million	Rs. 2,000	Rs. 2,000	
	Above Rs 1.5 million upto 3 million	Rs. 3,500	Rs. 3,500	
	Above Rs 3 million	0.1% of approved amount Max Rs.15,000	0.1% of approved amount Max Rs.15,000	
	b. Documentation and Stamp Duty Charges	At Actual	At Actual	
	c. Property Valuation Charges	At Actual	At Actual	
	d. Overdue Short Term Finance Facility	18% per annum rate will be charged on overdue STF amount	NA	
	e. Punjab Land Records Authority (PLRA) Service Charges (In Punjab Province only)	At Actual	At Actual	
	f. Fees for Registration of Security interests in Secured Transaction Registry (STR) including Initial, Modification, Termination Charges etc	At Actual	At Actual	

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D O M E S T I C B A N K I N G		
XI CORPORATE CREDIT		
a. Funded / Non Funded Facility - Fresh / Renewal		
Loans Upto Rs 50 Mln	Rs. 10,000	Rs. 10,000
Above Rs 50 Mln Upto 100 Mln	Rs. 25,000	Rs. 25,000
Above Rs 100 Mln Upto 250 Mln	Rs. 70,000	Rs. 70,000
Above Rs 250 Mln Upto 500 Mln	Rs. 80,000	Rs. 80,000
Above Rs 500 Mln	Rs. 100,000	Rs. 100,000
b. Overdue Short Term Finance Facility	18% per annum rate will be charged on overdue STF amount	NA
ii. Documentation Charges	NA	At Actual
iii. Inspection Charges (of security goods)		At Actual
XII COMMERCIAL CREDIT		
a. Funded / Non Funded Facility - Fresh / Renewal		
Loans Upto Rs 2 Mln	Rs. 2,500	Rs. 2,500
Above Rs 2 Mln upto 5 Mln	Rs. 3,000	Rs. 3,000
Above Rs 5 Mln upto 10 Mln	Rs. 5,000	Rs. 5,000
Above Rs 10 M upto 20 Mln	Rs. 10,000	Rs. 10,000
Above Rs 20 M upto 50 Mln	Rs. 20,000	Rs. 20,000
Above Rs 50 M upto 100 Mln	Rs. 30,000	Rs. 30,000
Above Rs 100 Mln	Rs. 50,000	Rs. 50,000
b. Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions	Nil	Nil
c. Overdue Short Term Finance Facility	18% per annum rate will be charged on overdue STF amount	NA
iii. Documentation Charges	NA	At Actual
iv. Inspection Charges (of security goods)		At Actual
XIII CHANNEL FINANCING		
a. Funded / Non Funded Facility - Fresh / Renewal	Rs. 5,000 flat	Rs. 5,000 flat
b. Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions	Nil	Nil
NA	NA	At Actual
XIV SMALL AND MEDIUM ENTERPRISES (S.M.E)		
a. Funded / Non Funded Facility - Fresh / Renewal		
- Upto Rs 10 million	Rs. 5,000	Rs. 5,000
- Above Rs 10 million	0.05% max Rs.50,000	0.05% max Rs.50,000
b. SME Customers (SE&ME) Overdue charges	18% against STF facility	NA
ii. Documentation Charges	NA	At Actual
iii. Inspection Charges (of security goods)		At Actual
NA	NA	At Actual
		At Actual
NOTE: SME SOC Applicable on all SMEs other than falling under the following i.e. Consumer Banking Products, Channel Financing & Commercial Vehicle Leasing		NOTE: In order to comply the AAOIFI standards, these charges will not be applicable on customers / cases availing only Murabaha / Musawamah facility

SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JANUARY 01, 2025 TO JUNE 30, 2025

		Conventional	Islamic
		DOMESTIC	BANKING
D.	<u>LOCKER FACILITIES:</u>		
	Lockers are available in few branches. If key deposit requirement is not met, annual lockers fees from existing and new customers to be recovered in advance at the commencement of the period:		NA
	a. Key Deposit	Rs. 60,000/- for Small, Rs. 70,000/- for Medium and Rs. 100,000/- for Large	NA
	b. Annual Fee		
	Islamic : Annual rent (annual locker rent from existing and new customers to be recovered in advance at the commencement of the period)	Rs. 6,000/- for Small, Rs. 7,500/- for Medium and Rs. 10,000/- for Large	Rs. 6,000/- for Small, Rs. 7,500/- for Medium and Rs. 10,000/- for Large
	c. Locker Breaking / Key Replacement Charges	At Actual	At Actual
	d. Late Payment Fee (With grace period of 30 days from the due date)	Rs. 500/- for Small, Rs. 650/- for Medium and Rs. 850/- for Large	NA
E.	<u>GUARANTEES:</u>		
I	Guarantees Issued To Shipping Companies / Air Lines In Lieu of Bills of Lading / air consignment notes.	Rs. 2,000/-	Rs. 2,000/-
II	Guarantees Issued To Collector Of Custom in Lieu Of Payments of Duty.	0.60% per quarter or part thereof, Minimum Rs. 1,600 per quarter	As per applicable slab attached as per 'Annexure - B-1'
III	Other Guarantees	0.45% per quarter or part thereof, Minimum Rs. 1,600 per quarter	As per applicable slab attached as per 'Annexure - B-2'
IV	Guarantees Issued To SBP for Exemption From Withholding Tax on export proceeds.	Rs. 500	Rs. 500
	Other Guarantees Including Guarantees For Deferred Payment Under supplier or buyer credit / payee scheme:		
	a. For clients utilizing guarantee facility of upto Rs. 15 million.	0.40% per quarter or part thereof, Minimum Rs. 500 per quarter	
	b. For clients utilizing guarantee facility of above Rs. 15 million.	0.30% per quarter or part thereof	
V	(In case of non fulfillment of committed annual business volume the rate as at (a) above will apply and differential will be recovered)		As per applicable slab attached as per 'Annexure - B-2'
	Islamic : Other Guarantees Including Guarantees For Deferred Payment Under supplier or buyer credit /payee scheme:		
VI	Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment commission at Rs. 1,200	Amendment commission at Rs. 1,200
VII	LG Collection Charges.(Collection of guarantees on behalf of Corporate Customers & such services should be for those who availing credit facilities)	Rs.1,500/- per instrument/LG	NA
VIII	Service Charges for Handling Claim Against our LGs lodged by Beneficiary / Assignee - (Charges to be recovered from customer in case claim is received from outside the bank or other bank)	Rs.3,000/- Flat	NA
IX	Letter of Guarantee Cancellation	Rs. 750/-	NA
	Recovery of SWIFT LG Advising Charges	NA	Rs. 1,000/- plus FED
X	SWIFT Charges for Issuance of Electronic Bank Guarantee	Rs. 300/-	Rs. 300/-
NOTE: - Enhancement in amount or increase in validity, same charges will be applicable.			NOTES: 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 date of expiry.			Guarantee charges will be recovered from the date of issuance of the guarantee till the expiry of guarantee.
F.	<u>INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)</u>		
I	Investment Portfolio Securities	Rs. 1,000 per transaction	NA
II	Custody A/c Charges	Rs. 1,000 per month	
G.	<u>MISCELLANEOUS CHARGES:</u>		
	1. Stop Payment of Cheques	Rs. 700 per instruction	Rs. 700 per instruction
	2. Cheque drawn on us and returned unpaid for insufficient funds.	Rs. 750 or any amount less than Rs. 750 in the account	Rs. 750 or any amount less than Rs. 750 in the account
	3. Standing instruction charges. (no charges for pensioner account)	Rs. 300 per instruction plus remittance charges	Rs. 300 per instruction plus remittance charges
	4. Issuance of certificate on credit worthiness at customers' request	Rs. 400 per certificate	Rs. 400 per certificate
	5. Issuance of Statement of Account at customers' request (No charges if customer claims that posted statement not received)		
	(i) Statement of A/c upto 6 Months	Rs. 35	Rs. 35
	(ii) Statement of A/c above 6 months	Additional Rs. 35 per 6 months	Additional Rs. 35 per 6 months

SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JANUARY 01, 2025 TO JUNE 30, 2025

		Conventional	Islamic
		D O M E S T I C B A N K I N G	
6. Same Day Clearing Cheques Charges	Rs. 550 Flat	Rs. 550 Flat	
7. Same Day Clearing Cheque drawn on us and returned unpaid for insufficient fund	Rs. 750 or any amount less than Rs. 750 in the account	Rs. 750 or any amount less than Rs. 750 in the account	
8. Online Cheque Return Charges	NIL	NIL	
9. Collection charges of profit on coupons from other banks / Savings Centers.	Rs. 150	NA	
10. Photocopies of Paid Cheques	Rs. 150 per cheque	Rs. 150 per cheque	
11. Issuance of Certificate regarding confirmation of Paid Cheques	Rs. 100	Rs. 100	
11. C.D.C. Charges	NA	At Actual	
12. Cheque Book Charges (free cheque book for pensioner account)	Rs. 25 per leaf	Rs. 25 per leaf (To waive Cheque book charges, customers will be required to maintain Monthly average balance of Rs. 25,000/-)	
13. Specialized / Customized Cheque Book	At Actual	At Actual	
14. CDR Issuance Charges	NIL	NIL	
15. CDR Duplicate Charges	Rs. 300	Rs. 300	
16. CDR Cancellation Charges	NIL	NIL	
17. Account Maintenance Certificate	Rs. 375 per certificate (No Charges if required for BAHIL Loans)	Rs. 375 per certificate	
18. Intercity Collection of Cheques through NIFT	Rs. 350 per instrument	Rs. 350 per instrument	
19. Intercity Cheque Return Charges (Outward)	Rs. 750 Flat	Rs. 750 per instrument	
A.D.C - IX	A.D.C - IX	Rs. 225/- per month per account for Individual & Sole Proprietorship Account Rs. 400/- per month per account for Entity Accounts	
20. Settlement of 3rd Party Funds Transfer through PRISM System			
- Lower Value Limit Rs 1,000,000 and above			
- Monday to 09:00 AM to 1:30 PM	Rs. 220	Rs. 220	
1:30 PM to 3:00 PM	Rs. 330	Rs. 330	
3:00 PM to 4:00 PM	Rs. 550	Rs. 550	
- Lower Value Limit Rs 100,000			
- Monday to Friday 09:00 AM to 4:30 PM	Rs. 50 per transaction (Max 10 payment instructions are sent through one MT 102 message)	Rs. 50 per transaction (Max 10 payment instructions are sent through one MT 102 message)	
NOTE: Presently SBP has waived these RTGS charges which has been circulated by SBP PSD Circular No. 02 of 2020 till further instruction. Changes if any in future will immediately be applicable as above.		NOTE: Presently SBP has waived these RTGS charges which has been circulated by SBP PSD Circular No. 02 of 2020 till further instruction. Changes if any in future will immediately be applicable as above.	
21. Overseas Employment Certificate	Rs. 300 per certificate	Rs. 300 per certificate	
22. Express Cheque Book (10 Leaves)	Rs. 300	Rs. 300	
23. Certificate of Balance	Rs. 375 per certificate	Rs. 450 per certificate	
24. Certificate of Balance to Auditors	Rs. 500 per certificate	Rs. 500 per certificate	
25. Retrieval of Old Records	Upto 1 Year Rs. 400/- Upto 2 years Rs. 500/- Upto 3 Years Rs. 600/- Over 3 Years Rs. 900/-	Upto 1 Year Rs. 400/- Upto 2 years Rs. 500/- Upto 3 Years Rs. 600/- Over 3 Years Rs. 900/-	
26. Bank Charges on National Prize Bond – Prize Money claim	Rs. 350 per claim	NA	
27. CIT (Cash in Transit) Charges on National Prize Bond – Prize Money claim	At Actual (If prize money is equal or above Rs. 100,000)	NA	
28. Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)	Rs. 500	Rs. 500	
29. SECP Online Portal Service Charges	Private Companies Rs.1,100 Public Companies Rs. 2,000	Private Companies Rs.1,100 Public Companies Rs. 2,000	
30. Issuance of Proceed Realization Certificate (PRC) - Beyond One Year	Rs. 500	Rs. 500	
31. Issuance of Duplicate Proceed Realization Certificate (PRC)	Rs. 700	Rs. 700	
32. Account Maintenance Charges (Signature Account) *If monthly average balance of PKR 3,000,000/- is not maintained.	Rs. 1,500 per month	NA	

SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JANUARY 01, 2025 TO JUNE 30, 2025

	Conventional	Islamic
CONSUMER BANKING PRODUCTS		
I PERSONAL FINANCE FACILITY		NA
a. Processing Fee	Rs. 3,000	
b. Prepayment	Nil	
c. Late Payment Charges	Rs. 1,000 per late payment of installment	
d. Partial Prepayment Fee /Charges	Nil	
e. Litigation/ Legal Charges	At Actual	
f. Legal Documentation / Agreement Stamping Charges	At Actual	
II CASH FINANCE FACILITY		NA
a. Legal Documentation / Agreement Stamping Charges	At Actual	
b. Processing Fee	Rs. 2,500	
c. Lien Marking Charges (other than BAH)	Rs. 500	
d. Late Payment Charges	Rs. 1,000 per late payment of installment	
III AUTO FINANCE FACILITY		
Islamic : AUTO FINANCE FACILITY (APNI CAR - DM)		
a. Processing Fee - New / Reconditioned and Used Vehicles	Rs. 11,000 Flat	Rs. 11,000 Flat
b. Early Settlement Fee/ Charges (full / partial)		
Islamic : Increased price in case of Early Purchase of Unit(s) (full/partial) APNI CAR	Nil	Nil
c. Late Payment charges	Rs. 1,200 per late payment of installment	Rs. 1,200 per delayed purchase of Unit(s)
Islamic : Increased price in case of Delayed Purchase of Unit(s)		
d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 750 per case
e. Repossession Charges (Within & Out of City)	Rs. 100,000 or at actual whichever is lower	Rs. 100,000 or at actual whichever is lower
f. Vehicle Evaluation/Appraisal Charges	At Actual	At Actual
g. Repossessed Vehicle Evaluation/Appraisal Charges	At Actual	At Actual
h. Litigation/ Legal Charges	At Actual	At Actual
i. Partial Prepayment Fee /Charges	Nil	NA
j. Personal Accident Insurance	Nil	Nil
Islamic : Personal Accident Insurance / Takaful		
k. Vehicle Registration/Transfer Charges/ Secured Transaction Registry (STR)	At Actual	At Actual
l. Warehouse Charges	At Actual where applicable	At Actual where applicable
IV AUTO LEASING (Through Consumer Banking Division)		NA
a. Processing Fee Per Trench	0.1% of lease amount or Rs. 10,000 which ever is higher	
b. Legal Documentation / Agreement Stamping Charges	At Actual	
c. Early Settlement Fee /Charges	Nil	
d. Late Payment Charges	18% of the Overdue Lease Rental amount	
e. Charges on Dishonored/Returned Cheques	Rs. 750 per case	
f. Repossession Charges per vehicle (Within City & Out of City)	Rs. 100,000 or At Actual whichever is lower	
g. Vehicle Evaluation/Appraisal Charges	At Actual	
h. Vehicle Registration/Transfer Charges	At Actual	

SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JANUARY 01, 2025 TO JUNE 30, 2025

	Conventional	Islamic
CONSUMER BANKING PRODUCTS		
V HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)		
a. Processing Fee	Rs. 10,000	Rs. 10,000
b. Early Settlement Fee /Charges (full / partial) Islamic : Increased price in case of Early Purchase of Unit(s) (full/partial)	NIL	Nil
c. Late Payment Charges Islamic : Increased price in case of Delayed Purchase of Unit(s)	Rs. 1,000 per late payment of installment	Rs. 1,000 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 750 per case
e. Property Valuation/Appraisal Charges	At Actual	At Actual
f. Lawyer's Appraisal Fee	At Actual	At Actual
g. Income Estimation Charges/Fee	At Actual	At Actual
h. Documentation and Stamp Duty Charges	At Actual	At Actual
i. Courier Charges (Foreign)	At Actual	At Actual
VI GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (Mera Pakistan - Mera Ghar)		
a. Processing Fee	Rs. 5,000/-	Rs. 5,000/-
b. Early Settlement Fee / Charges (full / partial) Islamic : Increased price in case of Early Purchase of Unit(s) (full/partial)	NIL	NIL
c. Late Payment Charges Islamic : Increased price in case of Delayed Purchase of Unit(s)	Rs. 1,000/-	Rs. 1,000 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 750 per case
e. Property Valuation / Appraisal Charges	At Actual	At Actual
f. Lawyer's Appraisal Fee	At Actual	At Actual
g. Income Estimation Charges/Fee	At Actual	At Actual
h. Documentation and Stamp Duty Charges	At Actual	At Actual
i. Courier Charges (Foreign)	At Actual	At Actual
VII Prime Minister Youth Business Loan - PMYBL (Small & Medium Enterprises)		NA
a. Legal Documentation / Agreement Stamping Charges	At Actual	
b. Processing Fee	Rs. 100/-	
c. Valuation/Appraisal Charges	At Actual	
d. Lawyer's Appraisal Fee	At Actual	
e. Income estimation	At Actual	

SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JANUARY 01, 2025 TO JUNE 30, 2025

	Conventional	Islamic
ALTERNATE DELIVERY CHANNELS (A.D.C)		
VIII MOTORCYCLE FINANCE FACILITY		
a. Processing Fee	Nil	Nil
b. Early Settlement Fee/ Charges Islamic : Increased price in case of Early Purchase of Unit(s) (full/partial)	Nil	Nil
c. Late Payment Charges Islamic : Increased price in case of Delayed Purchase of Unit(s)	Rs. 400 per late payment of installment	Rs. 400 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 750 per case
e. Repossession Charges (Within & Out of City)	At Actual	At Actual
f. Repossessed Vehicle Evaluation/Appraisal Charges	At Actual	At Actual
g. Litigation/ Legal Charges	At Actual	At Actual
h. Partial Prepayment Fee /Charges	Nil	NA
h. Purchase of additional units	NA	Nil
i. Vehicle Registration/Transfer Charges/ Secured Transaction Registry (STR)	At Actual	At Actual
j. Warehouse Charges	At Actual where applicable	At Actual where applicable
k. Documentation Charges	At Actual	At Actual
NA		NOTE: - 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
I. FUNDS TRANSFER FACILITY		
Inter Bank Funds Transfer via ATM / Internet / Mobile Banking	Free IBFT - Upto Rs. 25,000/- per month / per account For additional amount above Rs. 25,000/- per month / per account, 0.1% of the transaction amount or Rs. 200, whichever is lower will be charged	Free IBFT - Upto Rs. 25,000/- per month / per account For additional amount above Rs. 25,000/- per month / per account, 0.1% of the transaction amount or Rs. 200, whichever is lower will be charged
II. A.T.M		
a. Re-issuance of ATM Pin	Free	Free
b. ATM Switch Transactions		
(i) Cash withdrawal from Other Bank ATM	Rs. 35.00 per transaction	Rs. 35 per transaction
(ii) Local Balance Inquiry Charges	Rs. 4.67 per transaction	Rs. 4.67 per transaction
(iii) ATM Optional Receipts Printing (Off Net)	Rs. 4.67 per transaction	Rs. 4.67 per transaction
(iv) ATM Optional Receipts Printing (On Net)	Rs. 4.67 per transaction	Rs. 4.67 per transaction
III. VISA DEBIT CARD		
a. Annual / Replacement - Primary	Rs. 20,000 for Signature Card, Rs. 8,000 for Platinum Card, Rs. 4,250 for Gold Card, Rs. 3,500 for Silver Card	Rs. 20,000 for Signature Card, Rs. 8,000 for Platinum Card, Rs. 4,250 for Gold Card, Rs. 3,500 for Silver Card
b. Annual / Replacement - Supplementary	Rs. 20,000 for Signature Card, Rs. 5,500 for Platinum Card, Rs. 3,000 for Gold Card, Rs. 2,500 for Silver Card	Rs. 20,000 for Signature Card, Rs. 5,500 for Platinum Card, Rs. 3,000 for Gold Card, Rs. 2,500 for Silver Card
c. International ATM Cash Withdrawal	4.50% of transaction amount or Rs 300 whichever is higher	4.50% of transaction amount or Rs 300 whichever is higher
d. Local Charge Back Request charges	At Actual	At Actual
e. International Charge Back Request Charges	At Actual	At Actual
f. Local Retrieval Request Charges	At Actual	At Actual
g. International Retrieval Request Charges	At Actual	At Actual
h. International Balance Inquiry Charges	Rs. 300	Rs. 300
i. VISA Arbitration Charges	At Actual	At Actual
j. International Retail Purchase & E-Commerce Transaction	4.50% on transaction amount	4.50% on transaction amount

SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JANUARY 01, 2025 TO JUNE 30, 2025

	Conventional	Islamic
ALTERNATE DELIVERY CHANNELS (A.D.C)		
IV. MOBILE BANKING		
Re-issuance of Mobile Banking Pin	Free	Free
V. CHINA UNION PAY		
a. Annual / Replacement – Primary	Rs. 3,000/-	Rs. 3,000/-
b. Annual / Replacement – Supplementary	Rs. 2,000/-	Rs. 2,000/-
c. International ATM Cash Withdrawal	4.50% of transaction amount or Rs 300 whichever is higher	4.50% of transaction amount or Rs 300 whichever is higher
d. International Balance Inquiry	Rs. 300/-	Rs. 300/-
e. International Retail Purchase & E-Commerce Transaction	4.50% on transaction amount	4.50% on transaction amount
f. Local Charge Back Request Charges	At Actual	At Actual
g. International Charge Back Request Charges	At Actual	At Actual
h. Local Retrieval Request Charges	At Actual	At Actual
i. International Retrieval Request Charges	At Actual	At Actual
VI. UTILITY BILLS AND OTHER PAYMENT CHARGES		
a. Direct Debit Facility		
(i) Each Successful Transaction	Rs. 25/-	Rs. 25/-
VII. PAY PAK		
a. Annual / Replacement	Rs.2,500/-	Rs.2,500/-
b. Local Chargeback Request Charges	At Actual	At Actual
c. Local Retrieval Request Charges	At Actual	At Actual
<p>Note:</p> <p>To waive issuance/annual/renewal fee on PayPak debit card on all current accounts, customers will be required to maintain monthly average balance of Rs. 25,000/- in previous/next calendar month as mentioned below:</p> <p>i. New account holders will be required to maintain monthly average balance of Rs. 25,000/- in next calendar month when the account is opened from CPU. (This will be applicable when request is initiated through account opening form).</p> <p>ii. Existing account holders are required to maintain monthly average balance of Rs. 25,000/- in previous calendar month. In case, the tenure of the previous month (i.e. 30 days) is not completed when request is processed from CPU then monthly average balance should be maintained in next calendar month. (This will be applicable when request is initiated for debit card through Electronic Application Form/Call Center).</p> <p>iii. PayPak debit card charges will not be applicable on those accounts wherein Bank has exempted the charges.</p>		<p>Note:</p> <p>To waive issuance/annual/renewal fee on PayPak debit card, customers will be required to maintain monthly average balance of Rs. 25,000/- in previous/next calendar month as mentioned below:</p> <p>i. New account holders will be required to maintain monthly average balance of Rs. 25,000/- in next calendar month when the account is opened from CPU. (This will be applicable when request is initiated through account opening form).</p> <p>ii. Existing account holders are required to maintain monthly average balance of Rs. 25,000/- in previous calendar month. In case, the tenure of the previous month (i.e. 30 days) is not completed when request is processed from CPU then monthly average balance should be maintained in next calendar month. (This will be applicable when request is initiated for debit card through Electronic Application Form/Call Center).</p> <p>iii. PayPak debit card charges will not be applicable on those accounts wherein Bank has exempted the charges.</p>

SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JANUARY 01, 2025 TO JUNE 30, 2025

		Conventional	Islamic
ALTERNATE DELIVERY CHANNELS (A.D.C)			
VIII. CREDIT CARD			NA
	a. Annual - Primary	Rs. 4,500 for Green Card and Rs. 6,500 for Gold Card	
	b. Annual - Supplementary	Rs. 2,000 for Green Card and Rs. 3,000 for Gold Card	
	c. Credit Card APR	25% p.a.	
	d. Late Payment Fee	10% of the minimum payment due or Rs. 2,200 whichever is higher	
	e. Cash Advance Fee	3% or Rs. 1,000 whichever is higher	
	f. Cheque return fee	Rs. 900	
	g. Sales slip retrieval charges (local)	At Actual	
	h. Sales slip retrieval charges (international)	At Actual	
	i. Charge on Foreign Transactions	4.50% on transaction amount	
	j. Credit Card Replacement Fee	Rs. 1,600	
IX. SMS Alert Service (Other than digital transactions)	Rs. 225/- per month per account for Individual & Sole Proprietorship Account	M. MISCELLANEOUS CHARGES - 17	
	Rs. 400/- per month per account for Entity Accounts		
CASH MANAGEMENT SERVICES			
a. Countrywide Collection Solution (for Corporates/SMEs/F.Is)	As per agreement	As per agreement	
b. Bulk Salary/Disbursements	As per agreement	As per agreement	
c. Dividend Warrants Payment Arrangement	As per agreement	As per agreement	
d. Customized MIS/Reporting	As per agreement	As per agreement	
e. Bankers to the Issue/ Flotations (IPOs/TFCs/Right Shares etc.)	As per agreement	NA	
f. Any other service	As per agreement	As per agreement	
g. AL Habib Payments System (Bulk Payments)	As per agreement	As per agreement	
NOTE : -Taxes / Govt. Duties etc. levied by the Government are to be recovered from the customers in addition to regular charges, wherever applicable.		NA	
-Islamic Banking Customers will be charged as per Islamic Banking Schedule of Bank Charges			
-Charges levied because of processing error will be refunded			
-Accounts blocked / Frozen under UNSC resolutions or any other SRO's issued by SBP/ Law Enforcement Agencies shall not be subjected to any kind of deductions in the form of any charges			

SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JANUARY 01, 2025 TO JUNE 30, 2025

	Conventional	Islamic																																
GATEWAY TO EQUITY MARKET (GEM)																																		
a. GEM Account Opening (Individual)	Individual Account Holder Rs. 1,400	Individual Account Holder Rs. 1,400																																
b. GEM Account Opening (Corporate)	Corporate Account Holder Rs. 5,000	Corporate Account Holder Rs. 5,000																																
c. Broker Charges	*Minimum Rate 3 paisa or 0.15% whichever is higher (On every buy and sell transaction which is not squared during the same trading day)	*Minimum Rate 3 paisa or 0.15% whichever is higher (On every buy and sell transaction)																																
d. GEM Facilitation Charges	<table><tr><th>Security Rate</th><th>Commission (in Percentage)</th><th>Minimum (in rupee)</th><th>Maximum (in rupee)</th></tr><tr><td>Upto – 199.99</td><td>0.10%</td><td>0.01</td><td>0.15</td></tr><tr><td>200 – 399.99</td><td>0.075%</td><td>0.15</td><td>0.30</td></tr><tr><td>400 - above</td><td>0.05%</td><td>0.30</td><td>0.50</td></tr></table>	Security Rate	Commission (in Percentage)	Minimum (in rupee)	Maximum (in rupee)	Upto – 199.99	0.10%	0.01	0.15	200 – 399.99	0.075%	0.15	0.30	400 - above	0.05%	0.30	0.50	<table><tr><th>Security Rate</th><th>Commission (in Percentage)</th><th>Minimum (in rupee)</th><th>Maximum (in rupee)</th></tr><tr><td>Upto – 199.99</td><td>0.10%</td><td>0.01</td><td>0.15</td></tr><tr><td>200 – 399.99</td><td>0.075%</td><td>0.15</td><td>0.30</td></tr><tr><td>400 - above</td><td>0.05%</td><td>0.30</td><td>0.50</td></tr></table>	Security Rate	Commission (in Percentage)	Minimum (in rupee)	Maximum (in rupee)	Upto – 199.99	0.10%	0.01	0.15	200 – 399.99	0.075%	0.15	0.30	400 - above	0.05%	0.30	0.50
Security Rate	Commission (in Percentage)	Minimum (in rupee)	Maximum (in rupee)																															
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200 – 399.99	0.075%	0.15	0.30																															
400 - above	0.05%	0.30	0.50																															
e. Custodial Charges (Market Value)	For Shares 0.1000% p.a, for TFCs 0.1000% p.a & for Rights 0.1000% p.a	For Shares 0.1000% p.a, for Sukuks 0.1000% p.a & for Rights 0.1000% p.a																																
f. Withdrawal Charges																																		
- Withdrawal Fee (CDC Charges)	For Shares -- Rs. 0.10 per Share	For Shares -- Rs. 0.10 per Share																																
	For TFCs -- Rs. 50 per Unit	For Sukuks -- Rs. 50 per Unit																																
	For Rights -- Rs. 0.10 per Right Entitlement deposit	For Rights -- Rs. 0.10 per Right Entitlement deposit																																
- Withdrawal Processing Fee (Bank Charges)	For Shares / Units / Rights -- Rs. 0.50 per Share / Unit / Right	For Shares / Units / Rights -- Rs. 0.50 per Share / Unit / Right																																
g. Deposit Charges																																		
- Initial Deposit Fee (CDC Charges)	For Shares -- Rs. 0.01 per Share	For Shares -- Rs. 0.01 per Share																																
	For TFCs -- Rs. 0.01 per Unit	For Sukuks -- Rs. 0.01 per Unit																																
	For Rights -- Rs. 0.01 per Right	For Rights -- Rs. 0.01 per Right																																
- Deposit Processing Fee (Bank Charges)	For Shares / Units / Rights -- Rs. 0.50 per Share / Unit / Right	For Shares / Units / Rights -- Rs. 0.50 per Share / Unit / Right																																
h. Shares Transfer Charges In/Out	for Shares - 0.010% per shares (The minimum and maximum fee shall be Rs.7 and Rs.60,000 respectively)	for Shares - 0.010% per shares (The minimum and maximum fee shall be Rs.7 and Rs.60,000 respectively)																																
i. Shares Pledge Charges	for Shares - 0.004% per share	for Shares - 0.004% per share																																
j. NCCPL Charges	0.0025% per share	0.0025% per share																																
k. UIN Charges Annually (first year not applicable) (NCCPL)	Corporate Account Rs.2,500 Individual Account Rs.200	Corporate Account Rs.2,500 Individual Account Rs.200																																
i. CDC Sub Account Opening Charges Annually Individual Account (First year not applicable) (CDC Charges)	Rs.400	Rs.400																																
k. Government Debt Securities (GDS) (Primary Market Auction Charges) Islamic : Government Debt Securities (GDS) Shariah Compliant (Primary Market Auction Charges)	0.1% of Auction Amount	0.1% of Auction Amount																																
NOTE: - All Charges are non refundable unless otherwise indicated by the Bank - The prescribed rage is from 3 Paisa per share or 0.15% of the transaction value, whichever is higher upto 2.5% of the transaction value in the above mentioned transactions -Charges may change from time to time as per Schedule of Charges of the Bank and it shall be the account holder responsibility to comply the same																																		

SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JANUARY 01, 2025 TO JUNE 30, 2025

	Conventional	Islamic
AL HABIB ROSHAN DIGITAL ACCOUNT		
A. MISCELLANEOUS CHARGES		
i. Issuance of Banker's Cheque	Rs. 500/-	Rs. 500 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.) (To waive Bankers Cheque charges, customers will be required to maintain Monthly average balance of Rs. 25,000/-)
ii. Cheque Book Charges	Rs. 25/- per leaf	Rs. 25/- per leaf (To waive Cheque book charges, customers will be required to maintain Monthly average balance of Rs. 25,000/-)
iii. Specialized / Customized Cheque Book	At Actual	At Actual
iv. Stop Payment of Cheques	Rs. 700/-	Rs. 700/-
v. SMS Alert Service (Other than digital transactions)	Rs. 225/- per month per account (local)	Rs. 225/- per month per account (local)
vi. Minimum Balance Charges	Free	Free
vii. Utility Bill/Mobile Bill Payment	Free	Free
viii. Funds Transfer to any account within Bank AL Habib Ltd	Free	Free
ix. Inter Bank Funds Transfer via ATM/Internet Banking/Mobile Banking (For PKR Accounts only)	Free IBFT - Upto Rs. 25,000/- per month / per account For additional amount above Rs. 25,000/- per month per account, 0.1% of the transaction amount or	Free IBFT - Upto Rs. 25,000/- per month / per account For additional amount above Rs. 25,000/- per month per account, 0.1% of the transaction amount or
x. Same Day Clearing Cheque Charges	Rs. 550/- Flat	Rs. 550/- Flat
xi. Account Maintenance Certificate	Rs. 375/- per certificate	Rs. 375/- per certificate
xii. Intercity Collection of Cheques through NIFT	Rs. 350/- per instrument	Rs. 350/- per instrument
xiii. Intercity Cheque Return Charges	Rs. 750/- Flat	Rs. 750/- Flat
xiv. Overseas Employment Certificate	Rs. 300/- per certificate	Rs. 300/- per certificate
xv. Issuance of Statement of Account on request (i) Statement of A/c upto 6 months (ii) Statement of A/c Above 6 months	Rs. 35/- Additional Rs 35/- per 6 months	Rs. 35/- Additional Rs 35/- per 6 months
xvi. International Postage / Courier/ Swift charges will be recovered as under: Postage	Rs. 200/- i) At Actual	Rs. 200/- i) At Actual
Courier	ii) Where courier charges are debited to customers' a/c with courier company service charges of Rs. 150/-	ii) Where courier charges are debited to customers' a/c with courier company service charges of Rs. 150/-
Swift	Rs. 1000/- per message	Rs. 1000/- per message
xvii. Welcome Pack Delivery	Free - All international designations	Free - All international designations
xviii. Charges on RDA consignments if undelivered & charged by courier due to incomplete address / non availability of customer	At Actual	At Actual
B. REMITTANCES – FOREIGN		
I. OUTWARD		
a. FDD	Free - Bank charges may apply	Free - Bank charges may apply
b. FTT	Free - Bank	Free - Bank
c. Cancellation of FDD	US\$ 10	US\$ 10
d. Stop Payment of FDD	US\$ 6 plus drawee bank charges at actual	US\$ 6 plus drawee bank charges at actual
NOTE: In addition to above mentioned charges, any service / courier / postage / fax / swift charges shall also be recovered accordingly whenever applicable.		
II. INWARD		
a. DD / TT / MT	NIL	NIL
b. Foreign Travellers Cheque Issuance	1% Commission on Conventional Banking Accounts	1% Commission
C. INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)		
a. Investor Portfolio Securities	Rs. 1,000/- per transaction	NA
b. Custody Account Charges	Rs. 1,000/- per month	

SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JANUARY 01, 2025 TO JUNE 30, 2025

	Conventional	Islamic
AL HABIB ROSHAN DIGITAL ACCOUNT		
D. <u>A.T.M</u>		
a. Re-issuance of ATM Pin	Free	Free
b. ATM Switch Transactions		
(i) Cash withdrawal from other bank ATM	Rs. 35 per transactiom	Rs. 35 per transactiom
(ii) Local Balance Inquiry Charges	Rs. 4.67 per transaction	Rs. 4.67 per transaction
(iii) ATM Optional Receipts Printing (Off Net)	Rs. 4.67 per transaction	Rs. 4.67 per transaction
(iv) ATM Optional Receipts Printing (On Net)	Rs. 4.67 per transaction	Rs. 4.67 per transaction
E. <u>VISA DEBIT CARD</u>		
a. Annual / Replacement - Primary	Rs. 8,000 for Platinum Card, Rs. 4,250 for Gold Card, Rs. 3,500 for Silver Card	Rs. 8,000 for Platinum Card, Rs. 4,250 for Gold Card, Rs. 3,500 for Silver Card
b. Annual / Replacement - Supplementary	Rs. 5,500 for Platinum Card, Rs. 3,000 for Gold Card, Rs. 2,500 for Silver Card	Rs. 5,500 for Platinum Card, Rs. 3,000 for Gold Card, Rs. 2,500 for Silver Card
c. International ATM Cash Withdrawal	4.50% of transaction amount or Rs 300 whichever is higher	4.50% of transaction amount or Rs 300 whichever is higher
d. Local Charge Back Request Charges	At Actual	At Actual
e. International Charge Back Request Charges	At Actual	At Actual
f. Local Retrieval request charges	At Actual	At Actual
g. International Retrieval request charges	At Actual	At Actual
h. International Balance Inquiry charges	Rs. 300	Rs. 300
i. VISA Arbitration Charges	At Actual	At Actual
j. International Retail Purchase & E-Commerce Transaction	4.50% on transaction amount	4.50% on transaction amount
F. <u>AL HABIB ROSHAN APNA GHAR</u>		
<u>Islamic : AL HABIB ROSHAN APNA GHAR (DM HOUSE FINANCE FACILITY)</u>		
a. Processing Fee	Rs. 4,000/-	Rs. 4,000/-
b. Early Settlement Fee / Charges (full / partial) Islamic : Increased Price in case of Early Purchase of Unit(s) (full/partial)	Within a year 1%, afterwards no charges	Within a year 1%, afterwards no charges
c. Late Payment charges Islamic : Increased price in case of Delayed Purchase of Unit(s)	Rs. 1000 per late payment of installment	Rs. 1,000 per delayed purchase of Unit(s)
d. Charges on Dishonored / Returned Cheques	Rs. 750 per case	Rs. 750 per case
e. Property Valuation / Appraisal Charges	At Actual	At Actual
f. Lawyer's Appraisal Fee	At Actual	At Actual
g. Income Estimation Charges / Fee	At Actual	At Actual
h. Documentation and Stamp Duty Charges	At Actual	At Actual
i. Courier Charges (Foreign)	At Actual	At Actual

SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JANUARY 01, 2025 TO JUNE 30, 2025

	Conventional	Islamic
AL HABIB ROSHAN DIGITAL ACCOUNT		
G. <u>AL HABIB ROSHAN APNI CAR</u> <u>Islamic : AL HABIB ROSHAN APNI CAR (DM AUTO FINANCE FACILITY)</u>		
a. Processing Fee	Rs. 8,750 Flat	Rs. 8,750 Flat
b. Early Settlement Fee/ Charges (full / partial) Islamic : Increased Price in case of Early Purchase of Unit(s) (full/partial)	Nil	As per terms and conditions mentioned in offer letter
c. Late Payment charges Islamic : Increased price in case of Delayed Purchase of Unit(s)	Rs. 1,000 per late payment of installment	Rs 1,000 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 750 per case
e. Repossession Charges (Within & Out of City)	Rs. 100,000 or at actual whichever is lower	Rs. 100,000 or at actual whichever is lower
f. Vehicle Evaluation/Appraisal Charges	At Actual	At Actual
g. Repossessed Vehicle Evaluation/Appraisal Charges	At Actual	At Actual
h. Litigation/ Legal Charges	At Actual	At Actual
i. Partial Prepayment Fee /Charges	Nil	Nil
j. Personal Accident Insurance	Nil	Nil
k. Vehicle Registration/Transfer Charges/Secured transaction Registry (STR)	At Actual	At Actual
l. Warehouse Charges	At Actual where applicable	At Actual where applicable
m. Courier Charges (Foreign)	At Actual	At Actual
n. Attestation charges	At Actual	At Actual

SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JANUARY 01, 2025 TO JUNE 30, 2025

	Conventional	Islamic
	AL HABIB ROSHAN DIGITAL ACCOUNT	
H. <u>GATEWAY TO EQUITY MARKET (GEM)</u>		
a. GEM Account Opening (Individual)	Individual Account Holder Rs. 1,400	Individual Account Holder Rs. 1,400
b. Broker Charges	Minimum Rate 3 paise or 0.15% whichever is higher(On every buy and sell transaction which is not squared during the same trading day	Minimum Rate 3 paise or 0.15% whichever is higher(On every buy and sell transaction)
c. GEM Facilitation Charges	Security Rate	Security Rate
	Commission (in Percentage)	Commission (in Percentage)
	Minimum (in rupee)	Minimum (in rupee)
	Maximum (in rupee)	Maximum (in rupee)
	Upto – 199.99	Upto – 199.99
	200 – 399.99	200 – 399.99
	400 - above	400 - above
	0.10%	0.10%
	0.075%	0.075%
	0.05%	0.05%
	0.1000% p.a	0.1000% p.a
d. Custodial Charges (Market Value)	For Shares – 0.1000% p.a	For Shares – 0.1000% p.a
	For TFCs – 0.1000% p.a	For Sukuks – 0.1000% p.a
	For Rights – 0.1000% p.a	For Rights – 0.1000% p.a
e. Withdrawal Charges		
	For Shares – Rs. 0.10 per share	For Shares – Rs. 0.10 per share
- Withdrawal Fee (CDC Charges)	For TFCs – Rs. 50 per unit	For Sukuks – Rs. 50 per unit
	For Rights – Rs 0.10 per right	For Rights – Rs 0.10 per right
- Withdrawal Processing Fee (Bank Charges)	For Shares/Units/Rights—Rs 0.50 per Share/Unit/Right	For Shares/Units/Rights—Rs 0.50 per Share/Unit/Right
f. Deposit charges		
	For Shares – Rs. 0.01 per share	For Shares – Rs. 0.01 per share
- Initial Deposit Fee (CDC Charges)	For TFCs – Rs. 0.01 per unit	For Sukuks – Rs. 0.01 per unit
	For Rights – Rs. 0.01 per right	For Rights – Rs. 0.01 per right
- Deposit Processing Fee (Bank Charges)	For Shares/Units/Rights—Rs 0.50 per Share/Unit/Right	For Shares/Units/Rights—Rs 0.50 per Share/Unit/Right
g. Shares Transfer Charges In/Out	For Shares – 0.010% per share	For Shares – 0.010% per share
	(The Min & Max fee shall be Rs. 7 and Rs. 60,000 respectively)	(The Min & Max fee shall be Rs. 7 and Rs. 60,000 respectively)
h. Shares Pledge Charges	For Shares – 0.004% per share	For Shares – 0.004% per share
i. NCCPL Charges	0.0025% per share	0.0025% per share
j. Government Debt Securities (GDS) (Primary Market Auction Charges) Islamic : Government Debt Securities (GDS) Shariah Compliant (Primary Market Auction Charges)	0.1% of Auction Amount	0.1% of Auction Amount
NOTE: For facilities offered other than mentioned in Roshan Digital Account, Charges will be applicable according to regular Schedule of Bank Charges.		