



# **Bank AL Habib Limited**

## **Schedule of Bank Charges**

***Effective From***  
***January 01, 2022 to June 30, 2022***

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 there of	Minimum
Annual Volume/ Committed business during the calendar year :	(Commission)		
a. Upto Rs 10 Million	0.40%	0.25%	}    Rs 2,100 Min
b. Over Rs 10 Million to Rs 100 Million	0.30%	0.18%	
c. Above Rs 100 Million	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			
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    NON-REIMBURSABLE L/CS UNDER BARTER / AID / LOANS :		1.00%	0.30%
III    AMENDMENTS:		Rs. 1,500	
a. If amount and/or period is not involved		Rs. 1,800 (flat)	
b. If increase in amount and/or period is involved		Rs. 1,800 plus commission as per I AA. above.	
IV    L/C Cancellation Charges		Rs. 2,000 plus SWIFT charges	
V    RETIREMENT:			
1    USANCE BILLS:			
On maturity	Rs. 1,000 per bill plus extra commission 0.15% per month or part there of after the period of LC commission already recovered. Min Rs. 1,000 (Service Charges @ 0.15% - Minimum Rs.1000 will be charged on retirement of Import Documents)		
Extension in Maturity of Usance Bills under LC / Contract	Rs. 1,200 per bill		
2    SIGHT :			
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	
a. From day 01 to 20th day	Paisas 50 per thousand per day till retirement		
b. Next 21 days to 35 days	Paisas 51 per thousand per day till retirement		
c. After 35 days of Lodgment	Paisas 52 per thousand per day till retirement		
		(Service Charges @ 0.15% - Minimum Rs. 1,000 will be charged on retirement of Import Documents)	
3    Overdue Acceptance Facility		Minimum Rs. 1,000 per day irrespective of bill amount	
VI    INWARD FOREIGN DOCUMENTARY BILLS			
a. Handling charges on all Inward Collection / Open Account	Rs. 1,250		
b. Items Returned Unpaid including courier charges	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. 900 will be charged on retirement of Import Documents)		
d. SWIFT Charges	Rs.1,000 (Applicable on Point # VI -A, VI - B & VI - C)		

<b>I N T E R N A T I O N A L    B A N K I N G</b>	
<b>VII ADVANCE PAYMENT AGAINST IMPORTS</b>	
a. Swift Transfer	Rs. 1,500
b. Demand Drafts	Rs. 500
c. Service Charges	0.15% - Rs. 1,500 Min
<b>VIII CREDIT REPORTS :</b>	
a. To Foreign Banks on their request	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 being Service Charges
<b>IX REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS:</b>	
a. Registration of Contracts for Import on Consignment Basis	0.20% flat min Rs. 2,000
b. Amendments in Registration of Contracts for Imports	
i) If amount and/or period is not involved	Rs. 1,000 (flat)
ii) If increase in amount and/or period is involved	Rs. 1,000 plus commission as per IX A. above.
<b>X REIMBURSEMENT CHARGES (Payable to reimbursing bank)</b>	At actual
<b>XI MESSAGE TRANSMISSION:</b>	
a. Full Swift Letter of Credit	Rs. 1,800
b. Swift Amendment to L/ C	Rs. 750
<b>XII Handling of Discrepant Document under Import LC</b>	US\$ 80 (or equivalent foreign currency from forwarding banks)
<b>XIII Issuance of Freight certificate for Import on FOB Basis</b>	Rs.1,150/- per certificate
<b>XIV EIF handling charges</b>	Rs.25/- per request
<b>XV Bank to bank EIF transfer</b>	Rs.500/- flat per transaction
<b>XVI Other Charges</b>	As per section "F" Miscellaneous
<b>B. <u>EXPORTS:</u></b>	
<b>I LETTERS OF CREDIT:</b>	
a. Advising - for Customers	Rs. 1,500 plus courier charges if applicable
- for Non- Customers	Rs. 2,500 plus courier charges
b. Amendment Advising - for Customers	Rs. 1,000 plus courier charges if applicable
- for Non- Customers	Rs. 1,500 plus courier charges
c. Negotiation of Rupee Bills under Export L/Cs	0.30% - Minimum Rs. 1,000
d. Confirmation	Minimum Rs. 1,250 or 0.40% per quarter whichever higher
	Maximum Case to case basis
e. Transfer of Export L/Cs	Rs. 1,500
f. Reimbursement payment to other local banks from Non-Resident Rupee Account	Rs. 450
<b>II IF THE DOCUMENTS ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER RESTRICTED L/Cs.</b>	Rs. 1,200
<b>III COLLECTIONS:</b>	
a. Documentary (on which bank does not earn exchange difference)	Rs. 1,000

<b>I N T E R N A T I O N A L    B A N K I N G</b>		
<b>IV</b>	Handling Of Duty Draw Back Claim	Paisas 25 per Rs. 100 (Minimum Rs. 1,000)
<b>V</b>	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. 1,500
<b>VI</b>	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.
<b>VII</b>	Service Charges On Advance Payment	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1,000) Min 1,500
<b>VIII</b>	SPO (Standardized Purchase Order)	Rs. 250 per order
<b>IX</b>	Freight Subsidy	Rs. 1,000 per case
<b>X</b>	EE Certification	Rs. 1,000 per case
<b>XI</b>	Issuance Of EE / EF NOC To Other Banks	Rs. 1,250
<b>XII</b>	Handling Charges For Export Refinance Applications	Rs. 1,000 per submission
<b>XIII</b>	Export Development Surcharge	Rs. 100 per bill
<b>XIV</b>	Service Charges On Issuing PRC, Checking, Rectifying And Forwarding Case To SBP For Payment of R&D — Support To Garment Industry	Rs. 1,000
<b>XV</b>	Drawback Of Local Taxes And Levies (Garments, Home Textile And Fabrics)	Rs. 1,000/- per claim
<b>XVI</b>	6% Research And Development Support Against Export Of Processed Food	Rs. 1,000/- per claim
<b>XVII</b>	25% Freight Subsidy To Exporters Of Live Sea Foods (Dealt By TDAP)	Rs. 1,000/- per claim
<b>XVIII</b>	Inland Freight Subsidy	Rs. 1,000/- per claim
<b>XIX</b>	Business Performance Certificate	Rs. 625/-
<b>XX</b>	Issuance Of Duplicate Annex A For The Purpose Of Claiming Duty Drawback	Rs. 500/- Per Transaction
<b>XXI</b>	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.1,250/-
<b>XXII</b>	Handling & Service Charges For Overdue Export Bills Reporting	Rs.1,000/- at the time of reporting of transaction per E Form
<b>XXIII</b>	Handling Of Duty Draw Back Claims (DLTL) / Textile / Non-Textile Handling Charges (Incremental Schemes)	Rs. 100/- per shipment / per transaction
<b>XXIV</b>	Handling Of Subsidy Claims On Export Of Wheat / Wheat Flour, Sugar And Textile / Non-Textile & Other Subsidies	Rs. 1,000/- per case
<b>XXV</b>	Export NOC Issued In Favor Of Other Banks To Negotiate Collection Documents / Transfer Of EFE To Other Banks	Rs.500
<b>XXVI</b>	Issuance Of NOC To Shipping Companies In Case Of Surrender / Loss Of B/L	Rs. 1,000/- flat
<b>XXVII</b>	Transfer Of Export Proceeds To Other Bank Where No Documents Handled At Our End	Rs 1,000/- plus SWIFT charges
<b>XXVIII</b>	Handling Charges For LTFF (SBP) Applications	Rs. 2,000 per case
<b>XXIX</b>	Export Document Return Unpaid	Rs.1,500
<b>XXX</b>	Services Charges Of Export Advance Payment Cases Where E-Form Certified After One Year From Certification Upon SBP Approval	Rs.1,000
<b>XXXI</b>	Expired EFE Beyond 45 Days From Date Of Certification On WEBOC	Rs.100 per E-Form
<b>XXXII</b>	Charges For Exports Against Deposit / Surrender of FCY Notes	0.30% for value of over US Dollar 10,000 or its equivalent in other currencies

<b>I N T E R N A T I O N A L   B A N K I N G</b>	
<b>C. COLLECTION (Foreign Currency):</b>	
<b>I OUTWARD:</b>	
a. Clean bills	US\$ 5 OR Equivalent Foreign Currency plus Courier charges
b. Cheques returned unpaid	Actual charges of Returning Bank plus US\$ 5 OR Equivalent Foreign Currency
c. Local U.S. Dollar Collection	Rs. 400 per instrument
d. Return Charges of Local U.S. Dollar Collections	Rs. 500 per instrument
<b>II INWARD:</b>	
Clean collection	Incase of Pak Rupees Rs. 200
	Incase of Foreign Currency US\$ 5 OR Equivalent FCY
<b>D. REMITTANCES - FOREIGN:</b>	
<b>I OUTWARD:</b>	
a. Demand Drafts	US\$ 18
b. FTT	US\$ 35
c. Cancellation of FDD	US\$ 10
d. Stop Payment of FDD	US\$ 6 plus drawee bank charges at actual
<b>II INWARD:</b>	
a. DD / TT / MT	NIL if proceeds credited to an account with us otherwise charges of Rs. 300
<b>III FOREIGN TRAVELLERS CHEQUES ISSUANCE</b>	1% Commission
<b>E. FOREIGN BILLS PURCHASED:</b>	
<b>I FOREIGN CURRENCY INSTRUMENTS:</b>	OD Buying Rate to be applied. If proceeds not realized within 12 days
Cheques, Drafts, T.Cs, IMOs etc. purchased for credit to A/c.	then paisas 50 per day per Rs. 1,000/- to be charged for any delay beyond
	12 days plus Rs. 50 Handling Charges
<b>II OTHER CHARGES</b>	As per Miscellaneous section "F"
<b>F. MISCELLANEOUS :</b>	
<b>I CORRESPONDENT'S CHARGES</b>	At Actual
<b>II POSTAGE / COURIER / SWIFT CHARGES will be recovered as under:</b>	
Postage	Rs. 200
Courier	i) Rs. 2,300
	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
<b>III CREDIT REPORT ON FOREIGN BUYERS / SUPPLIERS</b>	USD 60/- or eqv in Pak Rupees to be charged from each Customer.
<b>IV TEST VERIFICATION CHARGES FROM OTHER BANKS :</b>	Rs. 275
<b>V OBTAINING SBP APPROVAL FOR REMITTANCE RELATED TO FOREIGN EXCHANGE TRANSACTIONS WHERE REQUIRED</b>	Rs. 1,500 per case

<b>D O M E S T I C     B A N K I N G</b>	
<b>A.     <u>REMITTANCES:</u></b>	
<b>I</b> a. Issuance of Banker's Cheque	Rs. 300 (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 Drafts, MTs, TTs	
i) Drawn on our correspondents	0.12% - Minimum Rs. 225
c. Fax / Swift charges on TTs.	Rs. 150
d. Postage	Rs. 25 per item
e. Transfer by IBCA	NIL
f. Online Cash Deposit / Withdrawal	NIL (Intra City) NIL (Inter City)
<b>II        CANCELLATION CHARGES OF DD /PO / BANKER'S CHEQUE</b>	Rs. 400
<b>III       STOP PAYMENT OF DDs</b>	Rs. 200
<b>IV       DUPLICATE DEMAND DRAFT</b>	Rs. 200
<b>V        DUPLICATE BANKER'S CHEQUE</b>	Rs. 400
<b>B.     <u>INLAND TRADE:</u></b>	
<b>I        REVALIDATION OF EXPIRED L/CS OR TRANSFER TO NEW BENEFICIARY</b>	Same commission as applicable to opening of fresh L/Cs
<b>II       INLAND LETTERS OF CREDIT OPENING COMMISSION</b>	0.50% per quarter and 0.35% for subsequent quarters Min Rs. 1,800
<b>III       DISCREPANCY CHARGES AGAINST INLAND L/C DOCUMENTS</b>	Rs. 1,200
<b>IV       AMENDMENT IN L/CS :</b>	
a. If amount and/or period is not involved	Rs.1,500
b. If period is involved.	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)
<b>V        RETIREMENT:</b>	
1 Retirement of bills drawn under local LCs	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:	
i. Following are the applicable rates for PAD Markup on retirement	
a. From day 1 to 20th day	Paisas 46 per thousand per day till retirement
b. Next 21 days to 35 days	Paisas 47 per thousand per day till retirement
c. After 35 days of Lodgment	Paisas 50 per thousand per day till retirement
<b>VI       COLLECTIONS :</b>	
a. Documentary (LDBC & IDBC)	0.35% Minimum Rs. 450 plus paying bank charges
b. Clean (including cheques)	0.25% Minimum Rs. 125 Maximum Rs. 600 plus paying bank charges
c. Handling charges on registration / payment of Standard Purchase Order (S.P.O.)	Rs. 250
<b>VII      NEGOTIATION AGAINST INLAND L/CS</b>	0.25% of bill amount plus marked down at approved rate.

<b>D O M E S T I C     B A N K I N G</b>	
<b>VIII PURCHASE OF BILLS, CHEQUES ETC.:</b>	
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.
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.
	Rs.500
<b>IX Local Bills Returned Unpaid</b>	
<b>X MISCELLANEOUS CHARGES:</b> 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
b. Inquiring of instruments by Phone / Fax	Rs. 50
c. Instrument Returning Charges,	
For documentary collections	Rs. 200 plus Postage / Courier charges
For clean collections	Rs. 50 plus Postage / Courier charges
d. Storage Charges	Paisas 50 per packet per day, Minimum Rs. 50
e. Courier Charges :	
• For BAHK Branches	Rs. 60
• For other Banks	Rs. 125
<b>C. FINANCING / ADVANCES:</b>	
<b>I Following charges will be recovered in addition to mark-up:</b>	
- Project examination & review fee	On case to case basis as per agreement with the customer
- Legal and administrative Fee	At actual or on case to case basis as per agreement with the customer
- Miscellaneous charges (evaluation of security and maintenance thereof)	At actual or on case to case basis as per agreement with the customer
<b>II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION:</b>	
The various charges may be levied as follows:	
a. Godown Rent	Actual
b. Godown Staff Salaries and Muqadam Charges	Actual
c. Godown Inspection Charges:	
i) Within Municipal Limits	Actual conveyance charges plus Rs. 400
ii) Outside Municipal Limits	TA & DA as per rules plus Rs. 400
d. Delivery Charges - if godown keeper is not posted	Actual conveyance charges plus Rs. 100 per delivery
e. Stock Inspections:	
i) If conducted by the agents appointed by the Bank.	Actual
ii) If conducted by bank's staff	i) Within Municipal Limits Rs 1,000/- ii) Outside Municipal Limits Rs 2,000/- per inspection (Maximum one visit within 30-45 days) Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.
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.

<b>D O M E S T I C     B A N K I N G</b>	
g. Delivery Order Charges on Pledged Goods	Rs.200/- Per Delivery
h. i) Other incidental expenses, insurance premium	Actual
ii) LEGAL CHARGES:	
» INHOUSE LEGAL ASSISTANCE:	
• Vetting of property documents	Rs. 2,000 per document
• To mark lien on securities issued by other institutions	Rs. 500
» OUTSIDE LEGAL ASSISTANCE	Actual
<b>III</b> CIB Report Charges	Rs. 100 per report
<b>IV</b> Overdue rate on financing facilities (including discounting and leasing)	20% per annum from the date of overdue / maturity to date of payment
<b>V</b> 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.3,750/- per NOC
<b>VI</b> 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
<b>VII</b> Registration/Modification/Satisfaction/Vacation of charge and directors/charge search/CTCs etc. from securities and Exchange Commission of Pakistan (SECP)	At Actual
<b>VIII</b> Stamp duty on Control and Security Documents (as per Stamp Duty Act applicable in each Province)	As per actual stamp paper/ adhesive stamps cost
<b>IX</b> <b>COMMERCIAL VEHICLE LEASING (through CVLD)</b>	
a. Processing Fee	Rs.7,500 per vehicle
b. Document Charges	As per Actual
c. Early Settlement Charges	1% of the outstanding principal amount
d. Add-on Appraisal Charges	As per Actual
e. Appraisal Charges - Repossession Vehicle	As per Actual
f. Late Payment Charges	20% p.a. of the overdue lease rental amount
g. Cheque Return Charges	Rs.500
h. Vehicle Registration / Transfer Charges	As per Actual
i. Repossession Charges	Rs.100,000 or as per actual whichever is higher
j. Vehicle Tax	As per Actual (to be paid by the customer)
k. Legal Charges	As per Actual
<b>X</b> <b>AGRICULTURE FINANCES</b>	
i) Fresh / Renewal of all Farm & Non-Farm Loans	
Loans upto Rs 1.5 million	Rs. 1,500
Above Rs 1.5 million upto 3 million	Rs. 2,500
Above Rs 3 million	0.1% of approved amount Max Rs.15,000
ii) Financing for First Tractor	Rs. 1,000
iii) Financing for Subsequent Tractors	As per above slab amount



<b>D O M E S T I C     B A N K I N G</b>	
<b>XI COMMERCIAL CREDIT</b>	
i) Funded Facility Fresh / Renewal	
Loans Upto 2 M	Rs. 1,250
Above 2 M upto 5 M	Rs. 2,000
Above 5 M upto 10 M	Rs. 5,000
Above 10 M upto 20 M	Rs. 10,000
Above 20 M upto 50 M	Rs. 20,000
Above 50 M upto 100 M	Rs. 30,000
Above 100 M	Rs. 50,000
ii) Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions	Nil
iii) Overdue Short Term Finance Facility	20% per annum rate will be charged on overdue STF amount
<b>XII CHANNEL FINANCING</b>	
i) Fresh / Renewal	Rs. 5,000 flat
ii) Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions	Nil
<b>XIII Small and Medium Enterprises (S.M.E)</b>	
i) Fresh / Renewal	
- Funded Facility Upto 10 million	Rs. 5,000
- Funded Facility Above 10 million	0.05% max Rs.50,000
ii) Fresh / Renewal / One off / Enhancement	
- Non Funded Facility	NIL
- LG / Bill Discounting & Bill Purchase	NIL
iii) SME Customers (SE&ME) Over due charges	20% against STF facility
<b>Note:</b> SME SOC Applicable on all SMEs other than falling under the following i.e. Consumer Banking Products, Channel Financing & Commercial Vehicle Leasing	
<b>D. LOCKER FACILITIES:</b>	
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:	
a. Key Deposit	Rs. 30,000/- for Small
<b>OR</b>	Rs. 40,000/- for Medium
	Rs. 50,000/- for Large
b. Annual fee	Rs. 5,000/- for Small
	Rs. 6,250/- for Medium
	Rs. 7,500/- for Large
c. Locker Breaking Charges	Rs. 5,000
d. Locker Key and Locker replacement	Rs. 2,000/- flat

<b>D O M E S T I C     B A N K I N G</b>	
<b>E.    <u>GUARANTEES:</u></b>	
<b>I</b> Guarantees Issued To Shipping Companies / Air Lines In Lieu of Bills of Lading / air consignment notes.	Rs. 1,900/-
<b>II</b> Guarantees Issued To Collector Of Custom in Lieu Of Payments of Duty.	0.60% per quarter or part thereof. Minimum Rs. 1,500
<b>III</b> Other Guarantees	0.40% per quarter or part thereof. Minimum Rs. 1,250
<b>IV</b> Guarantees Issued To SBP for Exemption From Withholding Tax on export proceeds.	Rs. 500
<b>V</b> 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
b. For clients utilizing guarantee facility of above Rs. 15 million.	0.30% per quarter or part thereof.
(In case of non fulfillment of committed annual business volume the rate as at (a) above will apply and differential will be recovered)	
<b>VI</b> Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment commission at Rs. 850
<b>VII</b> LG Collection Charges.(Collection of guarantees on behalf of Corporate Customers & such services should be for those who availing credit facilities)	Rs.1,000/- per instrument/LG
<b>VIII</b> 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.2,500/- Flat
<b>NOTES:</b> - 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.	
<b>F.    <u>INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)</u></b>	
i) Investment Portfolio Securities	Rs. 1,200 per transaction
ii) Custody A/c Charges	Rs. 2,500 per month
<b>D O M E S T I C     B A N K I N G</b>	
<b>G.    <u>MISCELLANEOUS CHARGES:</u></b>	
1.    Stop Payment of Cheques	Rs. 500 per instruction
2.    Issue of loose cheques	Rs. 30 per cheque
3.    Cheque drawn on us and returned unpaid for insufficient funds.	Rs. 600 or any amount less than Rs. 600 in the account
4.    Standing instruction charges. (no charges for pensioner account)	Rs. 300 per instruction plus remittance charges
5.    Issuance of certificate on credit worthiness at customers' request	Rs. 400 per certificate
6.    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
(ii)    Statement of A/c Above 6 months	Additional Rs 35 per 6 months
7.    Same Day Clearing Cheques Charges	Rs 500 Flat
8.    Same Day Clearing Cheque drawn on us and returned unpaid for insufficient fund	Rs. 600 or any amount less than Rs. 600 in the account
9.    Online Cheque Return Charges	NIL
10.    Collection charges of profit on coupons from other Banks / Savings Centers.	Rs 125
11.    Photocopies of Paid Cheques	Rs 120 per cheque
12.    Issuance of Certificate regarding confirmation of Paid Cheques	Rs 100
13.    Cheque Book Charges (free cheque book for pensioner account)	Rs 15 per leaf
14.    CDR Issuance Charges	NIL
15.    CDR Duplicate Charges	Rs. 300

<b>D O M E S T I C     B A N K I N G</b>	
16. CDR Cancellation Charges	NIL
17. Account Maintenance Certificate	Rs 300 per Certificate (No Charges if required for BAHIL Loans)
18. Intercity Collection of Cheques through NIFT	Rs 300 per instrument
19. Intercity Cheque Return Charges	Rs 600 Flat
20. Settlement of 3rd Party Funds Transfer through PRISM System	
- Lower Value Limit Rs 1,000,000 and above	
- Monday to Friday 09:00 AM to 1:30 PM	Rs.220
1:30 PM to 3:00 PM	Rs.330
3:00 PM to 4:00 PM	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)
21. Overseas Employment Certificate	Rs.100 per certificate
22. Express Cheque Book (10 Leaves)	Rs. 250
23. Certificate of Balance	Rs. 250 per certificate
24. Retrieval of Old Records	Upto 1 Year Rs.250/- Upto 2 years Rs.350/- Upto 3 Years Rs.450/- Over 3 Years Rs.650/-
25. Bank Charges on National Prize Bond – Prize Money claim	Rs. 150 per case
26. CIT (Cash in Transit) Charges on National Prize Bond – Prize Money claim	At Actual (If prize Money is equal or above Rs.100,000)
27. Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)	Rs.500
28. SECP Online Portal Service Charges	Private Companies Rs.1,100 Public Companies Rs.2,000
<b>C O N S U M E R   B A N K I N G   P R O D U C T S</b>	
<b>I     P E R S O N A L   F I N A N C E   F A C I L I T Y</b>	
a. Processing Fee	Rs. 2,500
b. Prepayment	Nil
c. Late Payment Charges	Rs. 900 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
<b>II     C A S H   F I N A N C E   F A C I L I T Y</b>	
a. Legal Documentation / Agreement Stamping Charges	At Actual
b. Processing Fee	NIL
c. Lien Marking Charges (other than BAHIL)	Rs.500
d. Late Payment Charges	Rs 900 per late payment of installment

<b>CONSUMER BANKING PRODUCTS</b>	
<b>III AUTO FINANCE FACILITY</b>	
a. Processing Fee	
i) New Vehicles	Rs. 8,000 Flat
ii) Imported / Reconditioned and Used Vehicles	Rs. 8,500 Flat
b. Early Settlement Fee/ Charges (full / partial)	As per the terms and conditions mentioned in offer letter
c. Late Payment charges	Rs. 1,000 per late payment of installment
d. Charges on Dishonored/Returned Cheques	Rs. 500 per case
e. Repossession Charges (Within & Out of City)	Rs. 100,000 or at actual whichever is lower
f. Vehicle Evaluation/Appraisal Charges	At Actual
g. Repossessed Vehicle Evaluation/Appraisal Charges	At Actual
h. Litigation/ Legal Charges	At Actual
i. Partial Prepayment Fee /Charges	As per the terms and conditions mentioned in offer letter
j. Personal Accident Insurance	Nil
k. Vehicle Registration/Transfer Charges/ Secured Transaction Registry (STR)	At Actual
l. Warehouse Charges	At Actual where applicable
<b>IV ROSHAN APNI CAR (AUTO FINANCE FACILITY FOR OVERSEAS PAKISTANIS)</b>	
a. Processing Fee	Rs. 7,000 Flat
b. Early Settlement Fee/ Charges (full / partial)	As per the terms and conditions mentioned in offer letter
c. Late Payment charges	Rs. 900 per late payment of installment
d. Charges on Dishonored/Returned Cheques	Rs. 500 per case
e. Repossession Charges (Within & Out of City)	Rs. 100,000 or at actual whichever is lower
f. Vehicle Evaluation/Appraisal Charges	At Actual
g. Repossessed Vehicle Evaluation/Appraisal Charges	At Actual
h. Litigation/ Legal Charges	At Actual
i. Partial Prepayment Fee /Charges	As per the terms and conditions mentioned in offer letter
j. Personal Accident Insurance	Nil
k. Vehicle Registration/Transfer Charges	At Actual
l. Warehouse Charges	At Actual where applicable
m. Courier Charges (Foreign)	At Actual
n. Attestation charges	At Actual
<b>V AUTO LEASING (Through Consumer Banking Division)</b>	
a. Processing Fee per trench	0.1% of lease amount or Rs. 7,000 which ever is higher
b. Legal Documentation / Agreement Stamping Charges	At Actual
c. Early Settlement Fee /Charges	Nil
d. Late Payment Charges	Rs. 1,000 per late payment of installment
e. Charges on Dishonored/Returned Cheques	Rs. 500 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

<b>CONSUMER BANKING PRODUCTS</b>	
<b>VI HOUSING FINANCE FACILITY</b> <b>(Including Financing for Renewable Energy Solutions for Individuals under Category II)</b>	
a. Processing Fee	Rs. 7,000
b. Early Settlement Fee /Charges (full / partial)	NIL
c. Late Payment Charges	Rs 1,000 per late payment of installment
d. Charges on Dishonored/Returned Cheques	Rs. 500 per case
e. Property Valuation/Appraisal Charges	At Actual
f. Lawyer's Appraisal Fee	At Actual
g. Income Estimation Charges/Fee	At Actual
h. Documentation and Stamp Duty Charges	At Actual
i. Courier Charges (Foreign)	At Actual
<b>VII GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE</b> <b>(Mera Pakistan - Mera Ghar)</b>	
a) Processing Fee	NIL
b) Early Settlement Fee / Charges (full / partial)	NIL
c) Late Payment Charges	Rs. 900
d) Charges on Dishonored/Returned Charges	Rs. 500
e) Property Valuation / Appraisal Charges	At Actual
f) Lawyer's Appraisal Fee	At Actual
g) Income Estimation Charges/Fee	At Actual
h) Documentation and Stamp Duty Charges	At Actual
i) Courier Charges (Foreign)	At Actual
<b>VIII. Prime Minister Youth Business Loan - PMYBL (Small &amp; Medium Enterprises)</b>	
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
<b>IX. ROSHAN APNA GHAR (HOUSE FINANCE FACILITY FOR OVERSEAS PAKISTANIs)</b>	
a. Processing Fee	Rs. 4,000/-
b. Early Settlement Fee / Charges (full / partial)	Within a year 1%, afterwards no charges
c. Late Payment charges	Rs. 900 per late payment of installment
d. Charges on Dishonored / Returned Cheques	Rs. 500 per case
e. Property Valuation / Appraisal Charges	At Actual
f. Lawyer's Appraisal Fee	At Actual
g. Income Estimation Charges / Fee	At Actual
h. Documentation and Stamp Duty Charges	At Actual
i. Courier Charges (Foreign)	At Actual

<b>ALTERNATE DELIVERY CHANNELS (A.D.C)</b>	
<b>I. FUNDS TRANSFER FACILITY</b>	
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
<b>II. A.T.M</b>	
a) Re-issuance of ATM Pin	Rs 100
b) ATM Switch Transactions	
(i) Cash withdrawal form Other Bank ATM	Rs 18.75 per transaction
(ii) Local Balance Inquiry Charges	Rs 2.50 per transaction
(iii) ATM Optional Receipts Printing Fee	Rs 2.50 per transaction
<b>III. VISA DEBIT CARD</b>	
a) Annual / Issuance / Renewal / Replacement fee - Primary	Rs.1,400 for Silver Card, Rs. 1,750 for Gold Card, Rs.4,000 for Platinum Card
b) Annual / Issuance / Renewal / Replacement fee - Supplementary	Rs.800 for Silver Card, Rs.1,000 for Gold Card, Rs.2,000 for Platinum Card
c) ATM International Cash Withdrawal	3.5% of transaction amount
d) Local Charge Back Request charges	At Actuals
e) International Charge Back Request charges	At Actuals
f) Local Retrieval request charges	At Actuals
g) International Retrieval request charges	At Actuals
h) International Balance Inquiry charges	Rs. 200
i) VISA Arbitration Charges	At Actuals
j) International Retail Purchase & E-Commerce Transaction	3.5% on Transaction Amount
<b>IV. MOBILE BANKING</b>	
Re-issuance of Mobile Banking Pin	Rs.100
<b>V. CHINA UNION PAY</b>	
a) Annual / Issuance / Renewal / Replacement Fee – Primary	Rs. 1,250/-
b) Annual / Issuance / Renewal / Replacement Fee – Supplementary	Rs. 750/-
c) International ATM Cash Withdrawal	3.5% of transaction amount
d) International Balance Inquiry	Rs. 200/-
e) International Retail Purchase & E-Commerce Transaction	3.5% on Transaction Amount
f) Local Charge Back Request Charges	At Actuals
g) International Charge Back Request Charges	At Actuals
h) Local Retrieval Request Charges	At Actuals
i) International Retrieval Request Charges	At Actuals

<b>ALTERNATE DELIVERY CHANNELS (A.D.C)</b>	
<b>VI. Utility Bills and Other Payment Charges</b>	
<b>A. DIRECT DEBIT FACILITY</b>	
a) Each Successful Transaction	Rs. 25/-
b) Un-successful Transaction due to insufficient funds	Rs. 25/-
<b>VII. PAY PAK</b>	
a) Annual / Issuance / Renewal / Replacement Fee – Primary	Rs.900/-
b) Local Chargeback Request Charges	At Actuals
c) Local Retrieval Request Charges	At Actuals
<p><b>Note:</b>            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:            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).            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).            iii. PayPak debit card charges will not be applicable on those accounts wherein Bank has exempted the charges.</p>	
<b>VIII. CREDIT CARD</b>	
a) Credit Card APR	25% p.a.
b) Over Limit Fee	Rs. 500
c) Late Payment Fee	10% of the minimum payment due or Rs.1,250 whichever is higher
d) Cash Advance Fee	3% or Rs. 600 whichever is higher
e) Credit Card Pin replacement fee	Rs. 500
f) Credit Card replacement fee	Rs. 1,250
g) Cheque return fee	Rs. 600
h) Sales slip retrieval charges (local)	At actuals
i) Sales slip retrieval charges (international)	At actuals
j) Charge on Foreign Transactions	3.5% on Transaction Amount
<b>IX. SMS Alert Service</b>	Rs.90 per month per account

CASH MANAGEMENT SERVICES				
a) Countrywide Collection Solution (for Corporates/SMEs/F.Is)	As per agreement			
b) Bulk Salary/Disbursements	As per agreement			
c) Dividend Warrants Payment Arrangement	As per agreement			
d) Customized MIS/Reporting	As per agreement			
e) Bankers to the Issue/ Flotations (IPOs/TFCs/Right Shares etc.)	As per agreement			
f) Any other service	As per agreement			
g) AL Habib Payments System (Bulk Payments)	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.				
-Islamic Banking Customers will be charged as per Islamic Banking Schedule of Bank Charges				
-Charges levied because of processing error will be refunded				
-Online Charges for online cash deposit/ withdrawal are not to be charged on Saturdays				
-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				
GATEWAY TO EQUITY MARKET (GEM)				
a) GEM Account Opening (Individual)	Individual Account Holder Rs. 2,000 (Rs.1400 Bank's Facilitation Charges, Rs.400 CDC Charges, Rs.200 UIN Charges)			
b) GEM Account Opening (Corporate)	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)			
d) GEM Facilitation Charges	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
e) Custodial Charges (Market Value)	for Shares Re. 0.1000% p.a, for TFCs Re. 0.1000% p.a & for Rights Re. 0.1000% p.a			
f) Withdrawal Charges				
- Withdrawal Fee (CDC Charges)	for Shares -- Re. 0.10 per Share			
	for TFCs -- Rs. 50 per Unit			
	for Rights -- Re. 0.10 per Right Entitlement deposit			
- Withdrawal Processing Fee (Bank Charges)	for Shares / Units / Rights -- Re. 0.50 per Share / Unit / Right			
g) Deposit Charges				
- Initial Deposit Fee (CDC Charges)	for Shares -- Re. 0.01 per Share			
	for TFCs -- Re. 0.01 per Unit			
	for Rights -- Re. 0.01 per Right			
- Deposit Processing Fee (Bank Charges)	for Shares / Units / Rights -- Re. 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)			
i) Shares Pledge Charges	for Shares - 0.004% per share			
j) NCCPL Charges	0.0025% per share			
k) UIN Charges Annually (first year not applicable) (NCCPL)	Corporate Account Rs.2,500 Individual Account Rs.200			
l) CDC Sub Account Opening Charges Annually Individual Account (First year not applicable) (CDC Charges)	Rs.400			
*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				



<b>AL HABIB ROSHAN DIGITAL ACCOUNT</b>	
<b>A. MISCELLANEOUS CHARGES</b>	
i. Issuance of Banker's Cheque	PKR 300/-
ii. Cheque Book Charges	PKR 15/- per leaf
iii. Stop Payment of Cheques	PKR 500/-
iv. Loose Cheque Issuance	PKR 30/- per leaf
v. SMS Alert Service	PKR 90/- per month (local)
vi. Minimum Balance Charges	Free
vii. Utility Bill/Mobile Bill Payment	Free
viii. Funds Transfer to any account within Bank AL Habib	Free
ix. Inter Bank Funds Transfer via ATM/Internet Banking/Mobile Banking	Free IBFT - Upto Rs. 25,000/- per month / per account
(For PKR Accounts only)	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
x. Same Day Clearing Cheque Charges	PKR 500/- Flat
xi. Account Maintenance Certificate	PKR 300/- per certificate
xii. Intercity Collection of Cheques through NIFT	PKR 300/- per instrument
xiii. Intercity Cheque Return Charges	PKR 600/- Flat
xiv. Overseas Employment Certificate	PKR 100/- per certificate
xv. Issuance of Statement of Account on request	
(i) Statement of A/c upto 6 Months	PKR 35/-
(ii) Statement of A/c Above 6 months	Additional Rs 35/- per 6 months
xvi. International Postage / Courier/ Swift charges will be recovered as under:	
Postage	PKR 200/-
Courier	i) PKR 2,300/- ii) Where courier charges are debited to customers' a/c with courier company service charges of Rs. 150/-
Swift	PKR 1000/- per message
xvii. Welcome Pack Delivery	Free - All international designations
<b>B. REMITTANCES – FOREIGN</b>	
<b>I. OUTWARD</b>	
a). Demand Drafts	a). US\$ 18
b). FTT	b). Free - Correspondent Bank charges may apply
c). Cancellation of FDD	c). US\$ 10
d). Stop Payment of FDD	d). US\$ 6 plus drawee bank charges at actual
<b>II. INWARD</b>	
a). DD / TT / MT	NIL if proceeds credited to an account with us otherwise charges of PKR 300/-
b). Foreign Travellers Cheques Issuance	1% Commission on Conventional Banking Accounts
<b>C. INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)</b>	
i) Investor Portfolio Securities	PKR 1,200/- per transaction
ii) Custody Account Charges	PKR 2,500/- per month

<b>AL HABIB ROSHAN DIGITAL ACCOUNT</b>	
<b>D. A.T.M</b>	
a) Re-issuance of ATM Pin	Rs. 100
b) ATM Switch Transactions	
i) Cash withdrawal from other bank ATM	Rs. 18.75 per transaction
ii) Local Balance Inquiry Charges	Rs. 2.50 per transaction
iii) ATM Optional Receipts Printing Fee	Rs. 2.50 per transaction
<b>E. VISA DEBIT CARD</b>	
a) Annual / Issuance / Renewal / Replacement Fee - Primary	Rs.1,400 for Silver Card, Rs. 1,750 for Gold Card, Rs.4,000 for Platinum Card
b) Annual / Issuance / Renewal / Replacement Fee - Supplementary	Rs.800 for Silver Card, Rs.1,000 for Gold Card, Rs.2,000 for Platinum Card
c) ATM International Cash Withdrawal	3.5% of transaction amount
d) Local Charge Back Request Charges	At Actuals
e) International Charge Back Request Charges	At Actuals
f) Local Retrieval request charges	At Actuals
g) International Retrieval request charges	At Actuals
h) International Balance Inquiry charges	Rs. 200
i) VISA Arbitration Charges	At Actuals
j) International Retail Purchase & E-Commerce Transaction	3.5% on Transaction Amount
<b>F. AL HABIB ROSHAN APNA GHAR</b>	
a). Processing Fee	Rs. 4,000/-
b). Early Settlement Fee / Charges (full / partial)	Within a year 1%, afterwards no charges
c). Late Payment charges	Rs. 900 per late payment of installment
d). Charges on Dishonored / Returned Cheques	Rs. 500 per case
e). Property Valuation / Appraisal Charges	At Actual
f). Lawyer's Appraisal Fee	At Actual
g). Income Estimation Charges / Fee	At Actual
h). Documentation and Stamp Duty Charges	At Actual
i). Courier Charges (Foreign)	At Actual
<b>G. AL HABIB ROSHAN APNI CAR</b>	
a). Processing Fee	Rs. 7,000 Flat
b). Early Settlement Fee/ Charges (full / partial)	As per the terms and conditions mentioned in offer letter
c). Late Payment charges	Rs. 900 per late payment of installment
d). Charges on Dishonored/Returned Cheques	Rs. 500 per case
e). Repossession Charges (Within & Out of City)	Rs. 100,000 or at actual whichever is lower
f). Vehicle Evaluation/Appraisal Charges	At Actual
g). Repossessed Vehicle Evaluation/Appraisal Charges	At Actual
h). Litigation/ Legal Charges	At Actual
i). Partial Prepayment Fee /Charges	As per the terms and conditions mentioned in offer letter
j). Personal Accident Insurance	Nil
k). Vehicle Registration/Transfer Charges	At Actual
l). Warehouse Charges	At Actual where applicable
m). Courier Charges (Foreign)	At Actual
n). Attestation charges	At Actual

<b>AL HABIB ROSHAN DIGITAL ACCOUNT</b>				
<b>H. GATEWAY TO EQUITY MARKET (GEM)</b>				
a)	GEM Account Opening (Individual)	Individual Account Holder Rs. 2,000 (Rs.1400 Bank's Facilitation Charges, Rs.400 CDC Charges, Rs.200 UIN Charges)		
b)	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		
c)	GEM Facilitation Charges	<b>Security Rate</b>	<b>Commission</b>	<b>Minimum</b>
			<b>(in Percentage)</b>	<b>(in rupee)</b>
				<b>Maximum</b>
				<b>(in rupee)</b>
		Upto – 199.99	0.10%	0.01
		200 – 399.99	0.075%	0.15
		400 - above	0.05%	0.30
				0.50
d)	Custodial Charges (Market Value)	For Shares – PKR. 0.1000% p.a		
		For TFCs – PKR. 0.1000% p.a		
		For Rights – PKR. 0.1000% p.a		
e)	Withdrawal Charges			
	- Withdrawal Fee (CDC Charges)	For Shares – PKR. 0.10 per share		
		For TFCs – PKR 50 per unit		
		For Rights – Re. 0.10 per right		
		For shares/Units/Rights—PKR 0.50 per share/Unit/Right		
	- Withdrawal Processing Fee (Bank Charges)	For shares/Units/Rights—PKR 0.50% per share/Unit/Right		
f)	Deposit charges			
	- Initial Deposit Fee (CDC)	For Shares – Re. 0.01 per share		
		For TFCs – Re. 0.01 per unit		
		For Rights – Re. 0.01 per Right		
	- Deposit Processing Fee	For shares/Units/Rights—PKR 0.50% per shares/Units/Right		
g)	Shares Transfer Charges In/Out	For Shares – 0.010% per share		
		(The min & Max fee shall be Rs.7 and Rs. 60,000 respectively)		
h)	Share Pledge Charges	For Shares – 0.004% per share		
i)	NCCPL Charges	0.0025% per share		
j)	UIN charges Annually (1st Year not applicable) (NCCPL)	Corporate Account Rs. 2500		
		Individual Account Rs. 200		
k)	CDC Sub Account Opening Charges Annually Individual Account	Rs. 400		
	(1st year not applicable) (CDC Charges)			

**Note: For facilities offered other than mentioned in Roshan Digital Account, Charges will be applicable according to regular Schedule of Bank Charges.**

**Bank AL Habib Limited**  
Schedule of Bank Charges Finalized - for the Period Jan 01, 2022 To June 30, 2022  
Summary of Amendments

Page No.	Particulars	Existing charges for the period July 01 to December 31, 2021	Approved charges for the period January 01 to June 30, 2022	Remarks
<b>INTERNATIONAL BANKING</b>				
	<b>A. Imports</b>			
	<b>V RETIREMENT:</b>			
1 of 16	I. On maturity	Rs. 800 per bill @extra commission @0.15% per month or part there of after the period of LC commission already recovered. Min Rs. 800	Rs. 1,000 per bill plus extra commission 0.15% per month or part there of after the period of LC commission already recovered. Min Rs. 1,000	Modified / Change in Nomenclature
	Extension in Maturity of Usance Bills under LC / Contract	Rs. 1000 per bill Flat	Rs. 1,200 per bill	Modified
	<b>VI INWARD FOREIGN DOCUMENTARY BILLS</b>			
	a. Handling charges on all Inward Collection / Open Account	Rs. 1000	Rs. 1,250	Modified
	c. Retirement/Payment of all Collection Foreign Bills/Including Contract / Open Account	(Service Charges @ 0.15% - Minimum Rs. 750 will be charged on retirement of Import Documents)	(Service Charges @ 0.15% - Minimum Rs. 900 will be charged on retirement of Import Documents)	Modified
	<b>B. Exports</b>			
	<b>I. LETTERS OF CREDIT:</b>			
2 of 16	f. Reimbursement payment to other local banks from Non-Resident Rupee Account	Rs. 375	Rs. 450	Modified
3 of 16	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 12 per Rs. 100 (Re 1.2/- per Rs. 1000) Min Rs. 1500	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1,000) Min Rs. 1,500	Modified
	XIX. Business Performance Certificate	Rs. 500	Rs. 625	Modified
	XXXII. Charges For Exports Against Deposit / Surrender Of FCY Notes	XXXII. Foreign Currency Handling	XXXII. Charges For Exports Against Deposit / Surrender Of FCY Notes	Change in Nomenclature
	XXXII. Charges For Exports Against Deposit / Surrender Of FCY Notes	0.25 paisas per US Dollar or its equivalent in other foreign currencies for value of over US Dollar 10,000 or its equivalent in other currencies	0.30% for value of over US Dollar 10,000 or its equivalent in other currencies	Modified
	<b>D. REMITTANCES - FOREIGN:</b>			
	<b>I OUTWARD:</b>			
4 of 16	a. Demand Drafts	US\$ 15	US\$ 18	Modified
	b. FTT	US\$ 30	US\$ 35	Modified
	<b>II INWARD:</b>			
	a. DD / TT / MT	NIL if proceeds credited to an account with us otherwise charges of Rs. 250	NIL if proceeds credited to an account with us otherwise charges of Rs. 300	Modified
	<b>F. MISCELLANEOUS:</b>			
	II. Courier	i) Rs. 2000 ii) Where courier charges are debited to Customers' A/c with courier company service charges of Rs. 150	i) Rs. 2,300 ii) Where courier charges are directly debited to Customers' A/c with courier company , Rs 150 will be charged as service charges	Modified
<b>DOMESTIC BANKING</b>				
	<b>A. REMITTANCES:</b>			
5 of 16	<b>I a. Issuance of Banker's Cheque</b>	Rs . 250 (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 . 300 (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.)	Modified
	e. Transfer by IBCA	Rs 100 per transfer including cost of fax		Modified
	f. Online Cash deposit / withdrawal	Nil (Intra City) Rs 350 (Inter City)	Nil (Intra City , Inter City)	Modified
	<b>II. CANCELLATION CHARGES OF DD /PO / BANKER'S CHEQUE</b>	Rs. 350	Rs. 400	Modified
	<b>V. DUPLICATE BANKER'S CHEQUE</b>	Rs. 375	Rs. 400	Modified
	<b>B. Inland Trade</b>			
	<b>III DISCREPANCY CHARGES AGAINST INLAND L/C DOCUMENTS</b>	Rs. 750	Rs. 1,200	Modified
	<b>VI COLLECTIONS:</b>			
	a. Documentary (LDBC & IDBC)	0.35% Minimum Rs. 375 plus paying bank charges	0.35% Minimum Rs. 450 plus paying bank charges	Modified
	b. Clean (including cheques)	0.25% Minimum Rs. 100 Maximum Rs. 600 plus paying bank charges	0.25% Minimum Rs. 125 Maximum Rs. 600 plus paying bank charges	Modified

**Bank AL Habib Limited**

Schedule of Bank Charges Finalized - for the Period Jan 01, 2022 To June 30, 2022

**Summary of Amendments**

Page No.	Particulars	Existing charges for the period July 01 to December 31, 2021	Approved charges for the period January 01 to June 30, 2022	Remarks
7 of 16	<b>C. Financing / Advances</b>			
	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.3,000/- flat per NOC	Rs.3,750/- per NOC	Modified
	<b>IX COMMERCIAL VEHICLE LEASING (Through CVLD)</b>			
	a. Processing Fee	Rs.6000 per vehicle	Rs.7,500 per vehicle	Modified
	<b>X AGRICULTURE FINANCES</b>			
	i) Fresh / Renewal of all Farm & Non-Farm Loans			
	Loans upto Rs 1.5 million	Loans upto 1 million - Rs 1,000	Loans upto Rs 1.5 million - Rs 1,500	Modified
	Above Rs 1.5 million upto 3 million	Above 1 million upto 2.5 million - Rs 2,000	Above Rs 1.5 million upto 3 million - Rs 2,500	Modified
8 of 16	Above Rs 3 million	Above 2.5 million upto 5 million - Rs 3,500	Above Rs 3 million - 0.1% of approved amount Max Rs 15,000	Modified
		Above 5 million - 0.1% of approved amount Max Rs 20,000		Remove
	<b>XI COMMERCIAL CREDIT</b>			
	i) Funded Facility Fresh / Renewal	i) Fresh / Renewal	i) Funded Facility Fresh / Renewal	Change in Nomenclature
	i) Funded Facility Fresh / Renewal Loans upto Rs 2 M	Rs 1000	Rs 1,250	Modified
	<b>XII CHANNEL FINANCING</b>			
	Note: All Cases/ Accounts booked under any Dealership Product Program through CFD / branches/Hub OR Vendor Financing Cases through CFD shall fall under this category and charges given on (VI (i) & (ii) Page No.7 of SOC) will be applicable.	-	Note to be removed	Remove
	<b>D. LOCKER FACILITIES:</b>			
9 of 16		Rs. 4,000/- for Small	Rs. 5,000/- for Small	Modified
	b. Annual fee	Rs. 5,000/- for Medium	Rs. 6,250/- for Medium	Modified
		Rs. 6,000/- for Large	Rs. 7,500/- for Large	Modified
	<b>E. GUARANTEES:</b>			
9 of 16	III Other Guarantees	0.40% per quarter or part thereof. Minimum Rs. 1000	0.40% per quarter or part thereof. Minimum Rs. 1,250	Modified
	VI. Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment commission at Rs. 700	Amendment commission at Rs. 850	Modified
10 of 16	<b>G. MISCELLANEOUS CHARGES:</b>			
	19. Intercity Cheque Return Charges	Rs 550 Flat	Rs 600	Modified
	22. Express Cheque Book (10 Leaves)	Rs. 200	Rs. 250	Modified
	24. Retrieval of Old Records	Upto 1 Year Rs.200/- Upto 2 years Rs.300/- Upto 3 Years Rs.400/- Over 3 Years Rs.600/-	Upto 1 Year Rs.250/- Upto 2 years Rs.350/- Upto 3 Years Rs.450/- Over 3 Years Rs.650/-	Modified
<b>CONSUMER BANKING PRODUCTS</b>				
10 of 16	<b>II CASH FINANCE FACILITY</b>			
	d. Late Payment Charges	Rs. 750 per late payment of installment	Rs. 900 per late payment of installment	Modified
11 of 16	<b>III AUTO FINANCE FACILITY</b>			
	c. Late Payment charges	Rs. 900 per late payment of installment	Rs. 1,000 per late payment of installment	Modified
	k. Vehicle Registration/Transfer Charges / Secured Transaction Registry (STR)	k. Vehicle Registration/Transfer Charges	k. Vehicle Registration/Transfer Charges / Secured Transaction Registry (STR)	Change in Nomenclature
12 of 16	<b>VI. HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)</b>			
	c. Late Payment Charges	Rs 900 per late payment of installment	Rs 1,000 per late payment of installment	Modified

**Bank AL Habib Limited**  
Schedule of Bank Charges Finalized - for the Period Jan 01, 2022 To June 30, 2022  
Summary of Amendments

Page No.	Particulars	Existing charges for the period July 01 to December 31, 2021	Approved charges for the period January 01 to June 30, 2022	Remarks
<b>ALTERNATE DELIVERY CHANNELS</b>				
13 of 16	<b>III. VISA DEBIT CARD</b>			
	a. Annual / Issuance / Renewal / Replacement fee - Primary	Rs.1200 for Silver Card Rs. 1500 for Gold Card Rs.3000 for Platinum Card	Rs.1,400 for Silver Card, Rs. 1,750 for Gold Card, Rs.4,000 for Platinum Card	Modified
	b. Annual / Issuance / Renewal / Replacement fee - Supplementary	Rs.720 for Silver Card Rs.900 for Gold Card Rs.1800 for Platinum Card	Rs.800 for Silver Card, Rs.1,000 for Gold Card, Rs.2,000 for Platinum Card	Modified
	c. ATM International Cash Withdrawal	Rs.300 per transaction or 3% of transaction amount whichever is higher	3.5% of transaction amount	Modified
	j. International Retail Purchase & E-Commerce Transaction	j. International Retail Purchase	j. International Retail Purchase & E-Commerce Transaction	Change in Nomenclature
	j. International Retail Purchase & E-Commerce Transaction	3% on Transaction Amount	3.5% on Transaction Amount	Modified
13 of 16	<b>V.CHINA UNION PAY</b>			
	a) Annual / Issuance / Renewal / Replacement Fee - Primary	Rs. 1000	Rs. 1,250	Modified
	b) Annual / Issuance / Renewal / Replacement Fee - Supplementary	Rs. 600	Rs. 750	Modified
	c). International ATM Cash Withdrawal	Rs.300 per transaction or 3% of transaction amount whichever is higher	3.5% of transaction amount	Modified
	e). International Retail Purchase & E-Commerce Transaction	e). International Retail Purchase	e). International Retail Purchase & E-Commerce Transaction	Change in Nomenclature
	e). International Retail Purchase & E-Commerce Transaction	3% on Transaction Amount	3.5% on Transaction Amount	Modified
14 of 16	<b>VII. PAY PAK</b>			
	a) Annual / Issuance / Renewal / Replacement Fee - Primary	Rs.750/-	Rs.900/-	Modified
	Note:	Note:	Note:	
14 of 16	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:	• To waive issuance charges on Pay Pak Debit Card, customer will be required to maintain Average Balance of Rs. 25000/- in next calendar month after the account is opened from CPU. (This will be applicable when request is initiated through account opening form).	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:	Change in Nomenclature
	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).	• Customers must maintain monthly average balance of Rs. 25000/- in next full calendar month/previous full calendar month to avail FOC issuance of PayPak Debit Card. (This will be applicable when request is initiated through EAF).	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).	
	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).	• To waive annual/renewal charges of Debit Card (Pay Pak Card only), customers will be required to maintain an Average Monthly Balance of Rs. 25,000/- in previous calendar month.	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).	
	iii. PayPak debit card charges will not be applicable on those accounts wherein Bank has exempted the charges.		iii. PayPak debit card charges will not be applicable on those accounts wherein Bank has exempted the charges.	
14 of 16	<b>VIII.CREDIT CARD</b>			
	c. Late Payment Fee	10% of the minimum payment due or Rs.1000 whichever is higher	10% of the minimum payment due or Rs.1,250 whichever is higher	Modified
	d. Cash Advance Fee	3% or Rs. 500 whichever is higher	3% or Rs. 600 whichever is higher	Modified
	f. Credit Card replacement fee	Rs. 1000	Rs. 1,250	Modified
	g. Cheque return fee	Rs. 500	Rs. 600	Modified
	j. Charge on Foreign Transactions	3% on Transaction Amount	3.5% on Transaction Amount	Modified
	<b>IX. SMS Alert Service</b>	Rs 75 per month per account	Rs 90 per month per account	Modified