



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. IMPORTS:			
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%	Rs. 1,500
III AMENDMENTS:			
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)		

I N T E R N A T I O N A L B A N K I N G	
VII ADVANCE PAYMENT AGAINST IMPORTS	
a. Swift Transfer	Rs. 1,500
b. Demand Drafts	Rs. 500
c. Service Charges	0.15% - Rs. 1,500 Min
VIII CREDIT REPORTS :	
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
IX REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS:	
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.
X REIMBURSEMENT CHARGES (Payable to reimbursing bank)	At actual
XI MESSAGE TRANSMISSION:	
a. Full Swift Letter of Credit	Rs. 1,800
b. Swift Amendment to L/ C	Rs. 750
XII Handling of Discrepant Document under Import LC	US\$ 80 (or equivalent foreign currency from forwarding banks)
XIII Issuance of Freight certificate for Import on FOB Basis	Rs.1,150/- per certificate
XIV EIF handling charges	Rs.25/- per request
XV Bank to bank EIF transfer	Rs.500/- flat per transaction
XVI Other Charges	As per section "F" Miscellaneous
B. EXPORTS:	
I LETTERS OF CREDIT:	
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
II IF THE DOCUMENTS ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER RESTRICTED L/Cs.	
III COLLECTIONS:	
a. Documentary (on which bank does not earn exchange difference)	Rs. 1,000

I N T E R N A T I O N A L B A N K I N G		
IV	Handling Of Duty Draw Back Claim	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. 1,500
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.
VII	Service Charges On Advance Payment	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1,000) Min 1,500
VIII	SPO (Standardized Purchase Order)	Rs. 250 per order
IX	Freight Subsidy	Rs. 1,000 per case
X	EE Certification	Rs. 1,000 per case
XI	Issuance Of EE / EF NOC To Other Banks	Rs. 1,250
XII	Handling Charges For Export Refinance Applications	Rs. 1,000 per submission
XIII	Export Development Surcharge	Rs. 100 per bill
XIV	Service Charges On Issuing PRC, Checking, Rectifying And Forwarding Case To SBP For Payment of R&D — Support To Garment Industry	Rs. 1,000
XV	Drawback Of Local Taxes And Levies (Garments, Home Textile And Fabrics)	Rs. 1,000/- per claim
XVI	6% Research And Development Support Against Export Of Processed Food	Rs. 1,000/- per claim
XVII	25% Freight Subsidy To Exporters Of Live Sea Foods (Dealt By TDAP)	Rs. 1,000/- per claim
XVIII	Inland Freight Subsidy	Rs. 1,000/- per claim
XIX	Business Performance Certificate	Rs. 625/-
XX	Issuance Of Duplicate Annex A For The Purpose Of Claiming Duty Drawback	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	@0.10% min Rs.1,250/-
XXII	Handling & Service Charges For Overdue Export Bills Reporting	Rs.1,000/- 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
XXIV	Handling Of Subsidy Claims On Export Of Wheat / Wheat Flour, Sugar And Textile / Non-Textile & Other Subsidies	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.500
XXVI	Issuance Of NOC To Shipping Companies In Case Of Surrender / Loss Of B/L	Rs. 1,000/- flat
XXVII	Transfer Of Export Proceeds To Other Bank Where No Documents Handled At Our End	Rs 1,000/- plus SWIFT charges
XXVIII	Handling Charges For LTFF (SBP) Applications	Rs. 2,000 per case
XXIX	Export Document Return Unpaid	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
XXXI	Expired EFE Beyond 45 Days From Date Of Certification On WBOC	Rs.100 per E-Form
XXXII	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

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

D O M E S T I C B A N K I N G	
A. REMITTANCES:	
I 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)
II CANCELLATION CHARGES OF DD /PO / BANKER'S CHEQUE	Rs. 400
III STOP PAYMENT OF DDs	Rs. 200
IV DUPLICATE DEMAND DRAFT	Rs. 200
V DUPLICATE BANKER'S CHEQUE	Rs. 400
B. INLAND TRADE:	
I REVALIDATION OF EXPIRED L/CS OR TRANSFER TO NEW BENEFICIARY	Same commission as applicable to opening of fresh L/Cs
II INLAND LETTERS OF CREDIT OPENING COMMISSION	0.50% per quarter and 0.35% for subsequent quarters Min Rs. 1,800
III DISCREPANCY CHARGES AGAINST INLAND L/C DOCUMENTS	Rs. 1,200
IV AMENDMENT IN L/CS :	
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)
V RETIREMENT:	
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
VI COLLECTIONS :	
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
VII NEGOTIATION AGAINST INLAND L/CS	0.25% of bill amount plus marked down at approved rate.

D O M E S T I C B A N K I N G	
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.
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
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
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 BAHL Branches
	Rs. 60
•	For other Banks
	Rs. 125
C.	FINANCING / ADVANCES:
I	Following charges will be recovered in addition to mark-up:
-	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
II	FOR FINANCE AGAINST PLEDGE / HYPOTHECATION:
	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) 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.

D O M E S T I C B A N K I N G	
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
III CIB Report Charges	Rs. 100 per report
IV Overdue rate on financing facilities (including discounting and leasing)	20% per annum from the date of overdue / maturity to date of payment
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.3,750/- 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
VII Registration/Modification/Satisfaction/Vacation of charge and directors/charge search/CTCs etc. from securities and Exchange Commission of Pakistan (SECP)	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
IX COMMERCIAL VEHICLE LEASING (through CVLD)	
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
X AGRICULTURE FINANCES	
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

D O M E S T I C B A N K I N G	
XI COMMERCIAL CREDIT	
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
XII CHANNEL FINANCING	
i) Fresh / Renewal	Rs. 5,000 flat
ii) Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions	Nil
XIII Small and Medium Enterprises (S.M.E)	
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
Note: SME SOC Applicable on all SMEs other than falling under the following i.e. Consumer Banking Products, Channel Financing & Commercial Vehicle Leasing	
D. LOCKER FACILITIES:	
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
OR	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

D O M E S T I C B A N K I N G	
E. <u>GUARANTEES:</u>	
I Guarantees Issued To Shipping Companies / Air Lines In Lieu of Bills of Lading / air consignment notes.	Rs. 1,900/-
II Guarantees Issued To Collector Of Custom in Lieu Of Payments of Duty.	0.60% per quarter or part thereof. Minimum Rs. 1,500
III Other Guarantees	0.40% per quarter or part thereof. Minimum Rs. 1,250
IV Guarantees Issued To SBP for Exemption From Withholding Tax on export proceeds.	Rs. 500
V 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)	
VI Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment commission at Rs. 850
VII 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
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.2,500/- Flat
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.	
F. <u>INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)</u>	
i) Investment Portfolio Securities	Rs. 1,200 per transaction
ii) Custody A/c Charges	Rs. 2,500 per month
D O M E S T I C B A N K I N G	
G. <u>MISCELLANEOUS CHARGES:</u>	
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

D O M E S T I C B A N K I N G	
16. CDR Cancellation Charges	NIL
17. Account Maintenance Certificate	Rs 300 per Certificate (No Charges if required for BAHL 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
C O N S U M E R B A N K I N G P R O D U C T S	
I PERSONAL FINANCE FACILITY	
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
II CASH FINANCE FACILITY	
a. Legal Documentation / Agreement Stamping Charges	At Actual
b. Processing Fee	NIL
c. Lien Marking Charges (other then BAHL)	Rs.500
d. Late Payment Charges	Rs 900 per late payment of installment

CONSUMER BANKING PRODUCTS	
III	AUTO FINANCE FACILITY
a.	Processing Fee
	i) New Vehicles
	ii) Imported / Reconditioned and Used Vehicles
b.	Early Settlement Fee/ Charges (full / partial)
c.	Late Payment charges
d.	Charges on Dishonored/Returned Cheques
e.	Repossession Charges (Within & Out of City)
f.	Vehicle Evaluation/Appraisal Charges
g.	Repossessed Vehicle Evaluation/Appraisal Charges
h.	Litigation/ Legal Charges
i.	Partial Prepayment Fee /Charges
j.	Personal Accident Insurance
k.	Vehicle Registration/Transfer Charges/ Secured Transaction Registry (STR)
l.	Warehouse Charges
IV	ROSHAN APNI CAR (AUTO FINANCE FACILITY FOR OVERSEAS PAKISTANIS)
a.	Processing Fee
b.	Early Settlement Fee/ Charges (full / partial)
c.	Late Payment charges
d.	Charges on Dishonored/Returned Cheques
e.	Repossession Charges (Within & Out of City)
f.	Vehicle Evaluation/Appraisal Charges
g.	Repossessed Vehicle Evaluation/Appraisal Charges
h.	Litigation/ Legal Charges
i.	Partial Prepayment Fee /Charges
j.	Personal Accident Insurance
k.	Vehicle Registration/Transfer Charges
l.	Warehouse Charges
m.	Courier Charges (Foreign)
n.	Attestation charges
V	AUTO LEASING (Through Consumer Banking Division)
a.	Processing Fee per trench
b.	Legal Documentation / Agreement Stamping Charges
c.	Early Settlement Fee /Charges
d.	Late Payment Charges
e.	Charges on Dishonored/Returned Cheques
f.	Repossession Charges per vehicle (Within City & Out of City)
g.	Vehicle Evaluation/Appraisal Charges
h.	Vehicle Registration/Transfer Charges

CONSUMER BANKING PRODUCTS	
VI	HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)
	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
VII	GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (Mera Pakistan - Mera Ghar)
	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
VIII.	Prime Minister Youth Business Loan - PMYBL (Small & Medium Enterprises)
	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
IX.	ROSHAN APNA GHAR (HOUSE FINANCE FACILITY FOR OVERSEAS PAKISTANIS)
	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

ALTERNATE DELIVERY CHANNELS (A.D.C)	
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
II. A.T.M	
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
III. VISA DEBIT CARD	
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
IV. MOBILE BANKING	
Re-issuance of Mobile Banking Pin	Rs.100
V. CHINA UNION PAY	
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

ALTERNATE DELIVERY CHANNELS (A.D.C)	
VI. Utility Bills and Other Payment Charges	
A. DIRECT DEBIT FACILITY	
a) Each Successful Transaction	Rs. 25/-
b) Un-successful Transaction due to insufficient funds	Rs. 25/-
VII. PAY PAK	
a) Annual / Issuance / Renewal / Replacement Fee – Primary	Rs.900/-
b) Local Chargeback Request Charges	At Actuals
c) Local Retrieval Request Charges	At Actuals
<p>Note: 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>	
VIII. CREDIT CARD	
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
IX. SMS Alert Service	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 paise 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			

GATEWAY TO EQUITY MARKET (GEM)	
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**

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
INTERNATIONAL BANKING				
	A. Imports			
	V RETIREMENT:			
1 of 16	1. 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
	VI INWARD FOREIGN DOCUMENTARY BILLS			
	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
2 of 16	B. Exports			
	I. LETTERS OF CREDIT:			
	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
4 of 16	D. REMITTANCES - FOREIGN:			
	I OUTWARD:			
	a. Demand Drafts	US\$ 15	US\$ 18	Modified
	b. FTT	US\$ 30	US\$ 35	Modified
	II INWARD:			
	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
	F. MISCELLANEOUS:			
	II. Courier	i) Rs. 2000	i) Rs. 2,300	Modified
		ii) Where courier charges are debited to Customers' A/c with courier company service charges of Rs. 150	ii) Where courier charges are directly debited to Customers' A/c with courier company , Rs 150 will be charged as service charges	Modified
DOMESTIC BANKING				
5 of 16	A. REMITTANCES:			
	I			
	a. Issuance of Banker's Cheque	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	NIL	Modified
	f. Online Cash deposit / withdrawal	Nil (Intra City) Rs 350 (Inter City)	Nil (Intra City , Inter City)	Modified
	II. CANCELLATION CHARGES OF DD /PO / BANKER'S CHEQUE	Rs. 350	Rs. 400	Modified
	V. DUPLICATE BANKER'S CHEQUE	Rs. 375	Rs. 400	Modified
	B. Inland Trade			
	III DISCREPANCY CHARGES AGAINST INLAND L/C DOCUMENTS	Rs. 750	Rs. 1,200	Modified
	VI COLLECTIONS:			
	a. Documentary (LDLC & 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
	C. Financing / Advances			
	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
	IX COMMERCIAL VEHICLE LEASING (Through CVLD)			
7 of 16	a. Processing Fee	Rs.6000 per vehicle	Rs.7,500 per vehicle	Modified
	X AGRICULTURE FINANCES			
	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
	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
	XI COMMERCIAL CREDIT			
	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
	XII CHANNEL FINANCING			
8 of 16	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
	D. LOCKER FACILITIES:			
	b. Annual fee	Rs. 4,000/- for Small Rs. 5,000/- for Medium Rs. 6,000/- for Large	Rs. 5,000/- for Small Rs. 6,250/- for Medium Rs. 7,500/- for Large	Modified Modified Modified
	E. GUARANTEES:			
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
	G. MISCELLANEOUS CHARGES:			
10 of 16	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
	CONSUMER BANKING PRODUCTS			
10 of 16	II CASH FINANCE FACILITY			
	d. Late Payment Charges	Rs. 750 per late payment of installment	Rs. 900 per late payment of installment	Modified
11 of 16	III AUTO FINANCE FACILITY			
	e. 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	VI. HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)			
	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
ALTERNATE DELIVERY CHANNELS				
	III. VISA DEBIT CARD			
13 of 16	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
	V.CHINA UNION PAY			
13 of 16	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
	VII. PAY PAK			
14 of 16	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: 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.	• 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). • 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). • 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.	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.	Change in Nomenclature
	VIII.CREDIT CARD			
14 of 16	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
	IX. SMS Alert Service	Rs 75 per month per account	Rs 90 per month per account	Modified