



Bank AL Habib Limited

Schedule of Bank Charges

Effective From
July 01, 2022 to December 31, 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%	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. 1,500 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 54 per thousand per day till retirement		
b. Next 21 days to 35 days		Paisas 60 per thousand per day till retirement		
c. After 35 days of Lodgment		Paisas 65 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. 1,500		
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. 1000 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 Generation of Financial Instrument (F.I) against Import	Rs.100/- per request
XV Bank to bank F.I 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. 550
II IF THE DOCUMENTS ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER RESTRICTED L/Cs.	Rs. 1,200
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. 750/-
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 F.I Beyond 45 Days From Date Of Issuance of F.I	Rs.100 per F.I
XXXII	Charges For Exports Against Deposit / Surrender of FCY Notes	0.40% 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\$ 6 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	Foreign Currency US\$ 6 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
III FOREIGN TRAVELLERS CHEQUES ISSUANCE	1% Commission
E. FOREIGN BILLS PURCHASED:	
I FOREIGN CURRENCY INSTRUMENTS:	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
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. 2,800 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. <u>REMITTANCES:</u>	
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. 200 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. <u>INLAND TRADE:</u>	
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. 500 plus paying bank charges
b. Clean (including cheques)	0.25% Minimum Rs. 150 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.
	Rs.500
IX Local Bills Returned Unpaid	
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 BAHB 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
	i) Within Municipal Limits Rs 1,000/-
	ii) Outside Municipal Limits Rs 2,000/- per inspection (Maximum one visit within 30-45 days)
ii) If conducted by bank's staff	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)	24% 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	24% 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	
a) 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. 3,000
Above Rs 3 million	0.1% of approved amount Max Rs.15,000
b) Financing for Tractor	As per above slab amount

D O M E S T I C B A N K I N G	
XI CORPORATE CREDIT	
a) Funded / Non Funded Facility - Fresh / Renewal	
Loans Upto Rs 50 Mln	Rs. 10,000
Above Rs 50 Mln Upto 100 Mln	Rs. 25,000
Above Rs 100 Mln Upto 250 Mln	Rs. 70,000
Above Rs 250 Mln Upto 500 Mln	Rs. 80,000
Above Rs 500 Mln	Rs. 100,000
b) Overdue Short Term Finance Facility	24% per annum rate will be charged on overdue STF amount
XII COMMERCIAL CREDIT	
a) Funded / Non Funded Facility - Fresh / Renewal	
Loans Upto Rs 2 Mln	Rs. 2,500
Above Rs 2 Mln upto 5 Mln	Rs. 3,000
Above Rs 5 Mln upto 10 Mln	Rs. 5,000
Above Rs 10 M upto 20 Mln	Rs. 10,000
Above Rs 20 M upto 50 Mln	Rs. 20,000
Above Rs 50 M upto 100 Mln	Rs. 30,000
Above Rs 100 Mln	Rs. 50,000
b) Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions	Nil
c) Overdue Short Term Finance Facility	24% per annum rate will be charged on overdue STF amount
XIII CHANNEL FINANCING	
a) Funded / Non Funded Facility - Fresh / Renewal	Rs. 5,000 flat
b) Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions	Nil
XIV Small and Medium Enterprises (S.M.E)	
a) Funded / Non Funded Facility - Fresh / Renewal	
- Upto Rs 10 million	Rs. 5,000
- Above Rs 10 million	0.05% max Rs.50,000
b) SME Customers (SE&ME) Over due charges	24% 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. 35,000/- for Small, Rs 45,000 for Medium and Rs 60,000 for large
b. Annual fee	Rs. 5,000/- for Small, Rs 6,250 for Medium and 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. 1,600 per quarter
III Other Guarantees	0.40% per quarter or part thereof. Minimum Rs. 1,300 per quarter
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 per quarter
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. 1,000
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
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 18 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 BAH L Loans)
18. Intercity Collection of Cheques through NIFT	Rs 300 per instrument
19. Intercity Cheque Return Charges (Outward)	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)
	Note: Presently SBP has waived these RTGS charges which has been circulated by SBP PSD Circular No. 02 of 2020 till further instruction. Changes if any in future will immediately be applicable as above.
21. Overseas Employment Certificate	Rs.100 per certificate
22. Express Cheque Book (10 Leaves)	Rs. 250
23. Certificate of Balance	Rs. 300 per certificate
24. Retrieval of Old Records	Upto 1 Year Rs.300/- Upto 2 years Rs.400/- Upto 3 Years Rs.500/- Over 3 Years Rs.800/-
25. Bank Charges on National Prize Bond – Prize Money claim	Rs. 150 per claim
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
29. Issuance of Proceed Realization Certificate (PRC) - Beyond One Year	Rs.500
30. Issuance of Duplicate Proceed Realization Certificate (PRC)	Rs.700
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	Rs 2,000
c. Lien Marking Charges (other then BAH L)	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	Rs. 8,000 Flat
ii) Imported / Reconditioned and Used Vehicles	Rs. 8,500 Flat
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. 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	Nil
j. Personal Accident Insurance	Nil
k. Vehicle Registration/Transfer Charges/ Secured Transaction Registry (STR)	At Actual
l. Warehouse Charges	At Actual where applicable
IV AUTO LEASING (Through Consumer Banking Division)	
a. Processing Fee per trench	0.1% of lease amount or Rs. 8,000 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
V HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)	
a. Processing Fee	Rs. 8,000
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

CONSUMER BANKING PRODUCTS	
VI	GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (Mera Pakistan - Mera Ghar)
	a) Processing Fee
	Rs. 5,000/-
	b) Early Settlement Fee / Charges (full / partial)
	NIL
	c) Late Payment Charges
	Rs. 1,000/-
	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
VII	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
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 23.44 per transaction
	(ii) Local Balance Inquiry Charges
	Rs 3.13 per transaction
	(iii) ATM Optional Receipts Printing Fee
	Rs 2.50 per transaction
III.	VISA DEBIT CARD
	a) Annual / Replacement - Primary
	Rs.1,500 for Silver Card, Rs. 2,000 for Gold Card, Rs.4,500 for Platinum Card
	b) Annual / Replacement - Supplementary
	Rs.1,000 for Silver Card, Rs.1,250 for Gold Card, Rs.2,500 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. 250
	i) VISA Arbitration Charges
	At Actuals
	j) International Retail Purchase & E-Commerce Transaction
	3.5% on Transaction Amount

ALTERNATE DELIVERY CHANNELS (A.D.C)	
IV. MOBILE BANKING	
Re-issuance of Mobile Banking Pin	Free
V. CHINA UNION PAY	
a) Annual / Replacement – Primary	Rs. 1,500/-
b) Annual / Replacement – Supplementary	Rs. 900/-
c) International ATM Cash Withdrawal	3.5% of transaction amount
d) International Balance Inquiry	Rs. 250/-
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
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 / Replacement	Rs.1,100/-
b) Local Chargeback Request Charges	At Actuals
c) Local Retrieval Request Charges	At Actuals
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.	
VIII. CREDIT CARD	
a) Annual - Primary	Rs 4,000 for Green Card and Rs 6,000 for Gold Card
b) Annual - Supplementary	Rs 2,000 for Green Card and Rs 3,000 for Gold Card
c) Credit Card APR	25% p.a.
d) Over Limit Fee	Rs. 500
e) Late Payment Fee	10% of the minimum payment due or Rs.1,250 whichever is higher
f) Cash Advance Fee	3% or Rs. 600 whichever is higher
g) Credit Card Pin replacement fee	Rs. 500
h) Cheque return fee	Rs. 600
i) Sales slip retrieval charges (local)	At actuals
j) Sales slip retrieval charges (international)	At actuals
k) Charge on Foreign Transactions	3.5% on Transaction Amount
l) Credit Card Replacement Fee	Rs. 1,500
IX. SMS Alert Service (Other than digital transactions)	Rs.100 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					
-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					

AL HABIB ROSHAN DIGITAL ACCOUNT	
A. MISCELLANEOUS CHARGES	
i. Issuance of Banker's Cheque	PKR 300/-
ii. Cheque Book Charges	PKR 18/- per leaf
iii. Stop Payment of Cheques	PKR 500/-
iv. Loose Cheque Issuance	PKR 30/- per leaf
v. SMS Alert Service (Other than digital transactions)	PKR 100/- per month per account (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 2,800/- 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. REMITTANCES – FOREIGN	
I. OUTWARD	
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
II. INWARD	
a). DD / TT / MT	NIL
b). Foreign Travellers Cheques Issuance	1% Commission on Conventional Banking Accounts
C. INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)	
i) Investor Portfolio Securities	PKR 1,200/- per transaction
ii) Custody Account Charges	PKR 2,500/- per month
D. A.T.M	
a) Re-issuance of ATM Pin	Rs. 100
b) ATM Switch Transactions	
i) Cash withdrawal from other bank ATM	Rs. 23.44 per transaction
ii) Local Balance Inquiry Charges	Rs. 3.13 per transaction
iii) ATM Optional Receipts Printing Fee	Rs. 2.50 per transaction

AL HABIB ROSHAN DIGITAL ACCOUNT	
E. VISA DEBIT CARD	
a) Annual / Replacement - Primary	Rs.1,500 for Silver Card, Rs. 2,000 for Gold Card, Rs.4,500 for Platinum Card
b) Annual / Replacement - Supplementary	Rs.1,000 for Silver Card, Rs.1,250 for Gold Card, Rs.2,500 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. 250
i) VISA Arbitration Charges	At Actuals
j) International Retail Purchase & E-Commerce Transaction	3.5% on Transaction Amount
F. AL HABIB ROSHAN APNA GHAR	
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
G. AL HABIB ROSHAN APNI CAR	
a). Processing Fee	Rs. 7,000 Flat
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). 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	Nil
j). Personal Accident Insurance	Nil
k). Vehicle Registration/Transfer Charges/Secured transaction Registry (STR)	At Actual
l). Warehouse Charges	At Actual where applicable
m). Courier Charges (Foreign)	At Actual
n). Attestation charges	At Actual

AL HABIB ROSHAN DIGITAL ACCOUNT				
H. 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)	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		
c)	GEM Facilitation Charges	Security Rate	Commission	Minimum
			(in Percentage)	(in rupee)
				Maximum
				(in rupee)
		Upto – 199.99	0.10%	0.01
		200 – 399.99	0.075%	0.15
		400 - above	0.05%	0.30
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		
		For shares/Units/Rights—PKR 0.50% per shares/Units/Right		
	- Deposit Processing Fee			
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 (1st year not applicable) (CDC Charges)	Rs. 400		

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 - for the Period July 01, 2022 To Dec 31, 2022
Summary of Amendments

Page No.	Particulars	Existing charges for the period Jan 01 to June 30, 2022	Approved charges for the period July 01 to Dec 31, 2022	Remarks
INTERNATIONAL BANKING				
	A. IMPORTS			
1 of 17	V RETIREMENT:			
	I USANCE BILLS:			
	Extension in Maturity of Usance Bills under LC / Contract	Rs. 1,200 per bill	Rs. 1,500 per bill	Modified
	2. SIGHT			
	a. From day 01 to 20th day	Paisas 50 per thousand per day till retirement	Paisas 54 per thousand per day till retirement	Modified
	b. Next 21 days to 35 days	Paisas 51 per thousand per day till retirement	Paisas 60 per thousand per day till retirement	Modified
	c. After 35 days of lodgement	Paisas 52 per thousand per day till retirement	Paisas 65 per thousand per day till retirement	Modified
	VI INWARD FOREIGN DOCUMENTARY BILLS			
	a. Handling charges on all Inward Collection / Open Account	Rs. 1,250	Rs. 1,500	Modified
	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)	Service Charges @ 0.15% - Minimum Rs. 1000 will be charged on retirement of Import Documents	Modified
2 of 17	XIV. Generation of Financial Instrument (F.I) against Import	XIV. EIF Handling Charges - Rs. 25 per request	XIV. Generation of Financial Instrument (F.I) against Import - Rs. 100 per request	Modified / Change in Nomenclature
	XV. Bank to Bank F.I Transfer	XV. Bank to Bank EIF Transfer	XV. Bank to Bank F.I Transfer	Change in Nomenclature
	B. EXPORTS			
	I. LETTERS OF CREDIT:			
	f. Reimbursement payment to other local banks from Non-Resident Rupee Account	Rs. 450	Rs. 550	Modified
3 of 17	XIX. Business Performance Certificate	Rs. 625/-	Rs. 750/-	Modified
	XXXI. Expired F.I Beyond 45 days from Date of Issuance of F.I	XXXI. Expired EFE Beyond 45 days from Date of Certification on WEBOC - Rs. 100 per E-Form	XXXI. Expired F.I Beyond 45 days from Date of Issuance of F.I - Rs. 100 per F.I	Change in Nomenclature
	XXXII. Charges for Exports Agaist Deposit / Surrender of FCY Notes	0.30% for value of over US Dollar 10,000 or its equivalent in other currencies	0.40% for value of over US Dollar 10,000 or its equivalent in other currencies	Modified
4 of 17	C. COLLECTION (FOREIGN CURRENCY)			
	I. OUTWARD			
	a. Clean Bills	US\$ 5 OR Equivalent Foreign Currency plus Courier charges	US\$ 6 OR Equivalent Foreign Currency plus Courier charges	Modified
	II. INWARD			
	Clean Collection	In case of Pak Rupees Rs. 200 Inc case of Foreign Currency US\$ 5 or Equivalent FCY	Foreign Currency US\$ 6 or Equivalent FCY	Remove / Modified
4 of 17	D. REMITTANCES - FOREIGN			
	II. INWARD			
	a. DD / TT / MT	Nil if procees credited to an account with us otherwise charges of Rs. 300	Nil	Modified

Bank AL Habib Limited
Schedule of Bank Charges - for the Period July 01, 2022 To Dec 31, 2022
Summary of Amendments

Page No.	Particulars	Existing charges for the period Jan 01 to June 30, 2022	Approved charges for the period July 01 to Dec 31, 2022	Remarks
4 of 17	F. MISCELLANEOUS			
	II. Postage / Courier / Swift Charges will be recovered as under:			
	Courier	i) Rs. 2,300	i) Rs. 2,800	Modified
DOMESTIC BANKING				
5 of 17	A. REMITTANCES			
	I. d. Postage	Rs. 25 per item	Rs. 200 per item	Modified
	B. INLAND TRADE			
	VI. COLLECTIONS:			
	a. Documentary (LDBC & IDBC)	0.35% Minimum Rs. 450 plus paying bank charges	0.35% Minimum Rs. 500 plus paying bank charges	Modified
	b. Clean (including cheques)	0.25% Minimum Rs. 125 Maximum Rs. 600 plus paying bank charges	0.25% Minimum Rs. 150 Maximum Rs. 600 plus paying bank charges	Modified
7 of 17	C. FINANCING / ADVANCES			
	IV Overdue rate on financing facilities (including discounting and leasing)	20% per annum from the date of overdue / maturity to date of payment	24% per annum from the date of overdue / maturity to date of payment	Modified
	IX COMMERCIAL VEHICLE LEASING (Through CVLD)			
	f. Late Payment Charges	20% p.a. of the overdue lease rental amount	24% p.a. of the overdue lease rental amount	Modified
	X AGRICULTURE FINANCE			
	a) Fresh / Renewal of all Farm & Non-Farm Loans			
	Above Rs 1.5 million upto 3 million	Rs. 2,500	Rs. 3,000	Modified
	b) Financing for Tractor - As per above slab amount	ii) Financing for first tractor - Rs. 1,000/- iii) Financing for subsequent tractor - As per above slab amount	b) Financing for Tractor - As per above slab amount	Remove / Modified
8 of 17	XI CORPORATE CREDIT	NA	XI CORPORATE CREDIT	New
	a) Funded / Non Funded Facility - Fresh / Renewal	NA	a) Funded / Non Funded Facility - Fresh / Renewal	
	Loans Upto Rs 50 Mln - Rs. 10,000	NA	Loans Upto Rs 50 Mln - Rs. 10,000	
	Above Rs 50 Mln Upto 100 Mln - Rs. 25,000	NA	Above Rs 50 Mln Upto 100 Mln - Rs. 25,000	
	Above Rs 100 Mln Upto 250 Mln - Rs. 70,000	NA	Above Rs 100 Mln Upto 250 Mln - Rs. 70,000	
	Above Rs 250 Mln Upto 500 Mln - Rs. 80,000	NA	Above Rs 250 Mln Upto 500 Mln - Rs. 80,000	
	Above Rs 500 Mln - Rs. 100,000	NA	Above Rs 500 Mln - Rs. 100,000	
	b) Overdue short term Finance Facility	NA	b) Overdue short term Finance Facility - 24% per annum rate will be charged on overdue STF amount	

Bank AL Habib Limited
Schedule of Bank Charges - for the Period July 01, 2022 To Dec 31, 2022
Summary of Amendments

Page No.	Particulars	Existing charges for the period Jan 01 to June 30, 2022	Approved charges for the period July 01 to Dec 31, 2022	Remarks
8 of 17	XII COMMERCIAL CREDIT	XI COMMERCIAL CREDIT	XII COMMERCIAL CREDIT	
	a) Funded / Non Facility - Fresh / Renewal	i) Funded Facility Fresh / Renewal	a) Funded / Non Facility - Fresh / Renewal	Change in Nomenclature
	Loans upto Rs 2 Mln	Rs. 1,250	Rs. 2,500	Modified
	Above Rs 2 Mln upto 5 Mln	Rs. 2,000	Rs. 3,000	
	c) Overdue short term Finance Facility	20% per annum rate will be charged on overdue STF amount	24% per annum rate will be charged on overdue STF amount	Modified
	XIII CHANNEL FINANCING	XII CHANNEL FINANCING	XIII CHANNEL FINANCING	
	a) Funded / Non Funded Facility - Fresh / Renewal	i) Fresh / Renewal	a) Funded / Non Funded Facility - Fresh / Renewal	Change in Nomenclature
	XIV SMALL AND MEDIUM ENTERPRISES (S.M.E)	XIII SMALL AND MEDIUM ENTERPRISES (S.M.E)	XIV SMALL AND MEDIUM ENTERPRISES (S.M.E)	
	a) Funded / Non Funded Facility - Fresh / Renewal	i) Funded Facility - Fresh / Renewal	a) Funded / Non Funded Facility - Fresh / Renewal	Change in Nomenclature
	- Upto Rs 10 million	- Funded Facility Upto 10 million	- Upto Rs 10 million	Change in Nomenclature
	- Above Rs 10 million	- Funded Facility Above 10 million	- Above Rs 10 million	Change in Nomenclature
	b) SME Customer (SE&MR) over due Charges	20% against STF facility	24% against STF facility	Modified
	ii. Fresh / Renewal / One off / Enhancement			Remove
	- Non Funded Facility	Nil	-	
	- LG / Bill Discounting & Bill Purchase	Nil	-	
	D. LOCKER FACILITIES:			
9 of 17		Rs. 30,000/- for Small	Rs. 35,000/- for Small	Modified
	a. Key Deposit	Rs. 40,000/- for Medium	Rs. 45,000/- for Medium	Modified
		Rs. 50,000/- for Large	Rs. 60,000/- for Large	Modified
	<u>E. GUARANTEES:</u>			
	II. Guarantees issued to collector of custom in lieu of payments of duty	0.60% per quarter or part thereof. Minimum Rs. 1,500	0.60% per quarter or part thereof, Minimum Rs. 1,600 per quarter	Modified / Change in Nomenclature
	III. Other Guarantees	0.40% per quarter or part thereof. Minimum Rs. 1,250	0.40% per quarter or part thereof, Minimum Rs. 1,300 per quarter	Modified / Change in Nomenclature
	V. Other Guarantees Including Guarantees For Deferred Payment Under supplier or buyer credit / payee scheme:			
	a. For clients utilizing guarantee facility upto Rs. 15 million 0.40% per quarter or part thereof, Minimum Rs. 500 per quarter	- For clients utilizing guarantee facility upto Rs. 15 million - 0.40% per quarter or part thereof. Minimum Rs. 500	a. For clients utilizing guarantee facility upto Rs. 15 million - 0.40% per quarter or part thereof, Minimum Rs. 500 per quarter	Change in Nomenclature
	VI. Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment commission at Rs. 850	Amendment commission at Rs. 1,000	Modified
	<u>G. MISCELLANEOUS CHARGES:</u>			
	13. Cheque Book Charges (free cheque book for pensioner account)	Rs. 15 per leaf	Rs. 18 per leaf	Modified

Bank AL Habib Limited
Schedule of Bank Charges - for the Period July 01, 2022 To Dec 31, 2022
Summary of Amendments

Page No.	Particulars	Existing charges for the period Jan 01 to June 30, 2022	Approved charges for the period July 01 to Dec 31, 2022	Remarks
10 of 17	19. Intercity Cheque Return Charges (Outward)	19. Intercity Cheque Return Charges	19. Intercity Cheque Return Charges (Outward)	Change in Nomenclature
	20. Settlement of 3rd party funds transfer through PRISM system	-	20. Note: Presently SBP has waived these RTGS charges which has been circulated by SBP PSD Circular No. 02 of 2020 till further instruction. Changes if any in future will immediately be applicable as above.	New
	23. Certificate of Balance	Rs. 250 per certificate	Rs. 300 per certificate	Modified
	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/-	Upto 1 Year Rs.300/- Upto 2 years Rs.400/- Upto 3 Years Rs.500/- Over 3 Years Rs. 800/-	Modified
	25. Bank Charges on National Prize Bond - Prize Money Claim	Rs. 150 per case	Rs. 150 per claim	Change in Nomenclature
	29. Issuance of Proceed Realization Certificate (PRC) - Beyond One Year	NA	Rs. 500	New
	30. Issuance of Duplicate Proceed Realization Certificate (PRC)	NA	Rs. 700	New
CONSUMER BANKING PRODUCTS				
10 of 17	II CASH FINANCE FACILITY			
	b. Processing Fee	Nil	Rs. 2,000	Modified
11 of 17	III AUTO FINANCE FACILITY			
	b. Early settlement fee / charges (full / partial)	As per the terms and conditions mentioned in offer letter	Nil	Modified
	i. Partial prepayment fee / charges	As per the terms and conditions mentioned in offer letter	Nil	Modified
	IV. AUTO LEASING (Through Consumer Banking Division)	V. AUTO LEASING (Through Consumer Banking Division)	IV. AUTO LEASING (Through Consumer Banking Division)	
	a. Processing fee per trench	0.1% of lease amount or Rs. 7,000 which ever is higher	0.1% of lease amount or Rs. 8,000 which ever is higher	Modified
	V. HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)	VI. HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)	V. HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)	
	a. Processing Fee	Rs. 7,000	Rs. 8,000	Modified
12 of 17	VI. GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (Mera Pakistan - Mera Ghar)	VII. GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (Mera Pakistan - Mera Ghar)	VI. GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (Mera Pakistan - Mera Ghar)	
	a. Processing Fee	Nil	Rs. 5,000/-	Modified
	c. Late Payment charges	Rs. 900	Rs. 1,000/-	Modified

Bank AL Habib Limited
Schedule of Bank Charges - for the Period July 01, 2022 To Dec 31, 2022
Summary of Amendments

Page No.	Particulars	Existing charges for the period Jan 01 to June 30, 2022	Approved charges for the period July 01 to Dec 31, 2022	Remarks
	ALTERNATE DELIVERY CHANNELS			
12 of 17	I.A.T.M			
	b) ATM Switch Transactions			Modified
	(i) Cash Withdrawal from other Bank ATM	Rs. 18.75 per transaction	Rs. 23.44 per transaction	
	(ii) Local Balance Inquiry Chagres	Rs. 2.50 per transaction	Rs. 3.13 per transaction	
	III. VISA DEBIT CARD			
	a. Annual / Replacement - Primary	a. Annual/ issuance / Renewal / Repalcement - Primary Rs.1400 for Silver Card Rs. 1750 for Gold Card Rs.4000 for Platinum Card	a. Annual / Replacement - Primary - Rs.1,500 for Silver Card, Rs. 2,000 for Gold Card, Rs.4,500 for Platinum Card	Modified
	b. Annual / Replacement - Supplementary	b. Annual/ issuance / Renewal / Repalcement - Supplementary - Rs.800 for Silver Card, Rs.1,000 for Gold Card, Rs.2,000 for Platinum Card	b. Annual / Replacement- Supplementary - Rs.1000 for Silver Card, Rs.1,250 for Gold Card, Rs.2,500 for Platinum Card	Modified
	h. International Balance Inquiry Charges	Rs. 200	Rs. 250	Modified
13 of 17	IV. MOBILE BANKING			
	Re-issuance of Mobile Banking Pin	Rs. 100	Free	Modified
	V.CHINA UNION PAY			
	a). Annual / Replacement - Primary	a) Annual / Issuance / Renewal / Replacement Fee – Primary Rs. 1,250/-	a). Annual / Replacement - Primary Rs. 1,500	Modified
	b) Annual / Replacement – Supplementary	b) Annual / Issuance / Renewal / Replacement Fee – Supplementary Rs. 750/-	b) Annual / Replacement – Supplementary Rs. 900/-	Modified
	d) International Balance Inquiry Charges	Rs. 200	Rs. 250	Modified
	VII. PAY PAK			
	a) Annual / Replacement	a) Annual / Issuance / Renewal / Replacement Fee – Primary - Rs. 900	a) Annual / Replacement - Rs. 1,100/-	Modified / Change in Nomenclature
	VIII. CREDIT CARD			
	a) Annual - Primary	NA	Rs.4,000 for Green Card and Rs. 6,000 for Gold Card	New
	b) Annual - Supplementary	NA	Rs.2,000 for Green Card and Rs. 3,000 for Gold Card	New
	l) Credit Card Replacement Fee - Rs. 1,500	f) Credit Card Replacement Fee - Rs. 1,250	l) Credit Card Replacement Fee - Rs. 1,500	Modified
	IX. SMS Alert Service (Other than digital transactions)	IX. SMS Alert Service - Rs 90 per month per account	IX. SMS Alert Service (Other than digital transactions) - Rs 100 per month per account	Modified/ Change in Nomenclature
NOTE : -Online Charges for online cash deposit/ withdrawal are not to be charged on Saturdays				Remove
	AL HABIB ROSHAN DIGITAL ACCOUNT			
15 of 17	A. MISCELLANEOUS CHARGES			
	ii. Cheque Book Charges	Rs. 15/- per leaf	Rs. 18/- per leaf	Modified
	v. SMS Alert Service (Other than digital transactions)	v. SMS Alert Service - Rs 90 per month per account	v. SMS Alert Service (Other than digital transactions) - Rs 100 per month per account	Modified/ Change in Nomenclature
	xvi. International Postage / Courier / Swift Charges will be recovered as under:			
	Courier	i) Rs. 2,300	i) Rs. 2,800	Modified

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Page No.	Particulars	Existing charges for the period Jan 01 to June 30, 2022	Approved charges for the period July 01 to Dec 31, 2022	Remarks
15 of 17	B. REMITTANCES - FOREIGN			
	II. INWARD			
	a. DD / TT / MT	Nil if proceeds credited to an account with us otherwise charges of Rs. 300	Nil	Modified
	D. A.T.M			
	b) ATM Switch Transactions			
	(i) Cash Withdrawal from other Bank ATM	Rs. 18.75 per transaction	Rs. 23.44 per transaction	Modified
	(ii) Local Balance Inquiry Charges	Rs. 2.50 per transaction	Rs. 3.13 per transaction	
16 of 17	E. VISA DEBIT CARD			
	a). Annual / Replacement - Primary	a. Annual/ issuance / Renewal / Replacement - Primary Rs.1400 for Silver Card Rs. 1750 for Gold Card Rs.4000 for Platinum Card	a. Annual / Replacement - Primary - Rs.1,500 for Silver Card, Rs. 2,000 for Gold Card, Rs.4,500 for Platinum Card	Modified
	b). Annual / Replacement - Supplementary	b. Annual/ issuance / Renewal / Replacement - Supplementary - Rs.800 for Silver Card, Rs.1,000 for Gold Card, Rs.2,000 for Platinum Card	b. Annual / Replacement- Supplementary - Rs.1000 for Silver Card, Rs.1,250 for Gold Card, Rs.2,500 for Platinum Card	Modified
	h). International Balance Inquiry Charges	Rs. 200	Rs. 250	Modified
	G. AL HABIB ROSHAN APNI CAR			
	b). Early Settlement Fee / Charges (full / partial)	As per the terms and conditions mentioned in offer letter	Nil	Modified
	c). Late Payment charges	Rs. 900 per late payment of installment	Rs. 1000 per late payment of installment	Modified
	i). Partial Prepayment Fee / Charges	As per the terms and conditions mentioned in offer letter	Nil	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