



# **Bank AL Habib Limited**

## **Schedule of Bank Charges**

*Effective From*  
*January 01, 2026 to June 30, 2026*



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

**SCHEDULE OF BANK CHARGES  
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026**

<b>I N T E R N A T I O N A L   B A N K I N G</b>		
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. 2,000
VI	Negotiation Of Foreign Currency Bills Under Sight / Usance Letters Of Credit	OD buying rate to be applied. a) If proceeds of Sight Bills are not realized within 12 days then Paisas 50 per thousand per day to be charged for any delay beyond 12 days. b) If Usance Bills are not realized on due date then Paisas 50 per thousand per day to be charged till realization date of bills.
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. 1,500
XII	Handling Charges For Export Refinance Applications / E-EFS (EXIM Bank)	Rs. 1,250 per submission / application
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. 1,250/-
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 Ltd	@0.10% min Rs.1,250/-
XXII	Handling & Service Charges For Overdue Export Bills Reporting	Rs. 1,200/- at the time of reporting of transaction per E-Form
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. 750
XXVI	Issuance Of NOC To Shipping Companies In Case Of Surrender / Loss Of B/L	Rs. 1,200/- flat
XXVII	Transfer Of Export Proceeds To Other Bank Where No Documents Handled At Our End	Rs. 1,500/- plus SWIFT charges
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	0.70% of Deposit / Surrender FCY Notes
XXXIII	Issuance of Export Proceed Realization Certificate (EPRC) - Beyond 1 Year	Rs. 600
XXXIV	Generation of Financial Instrument (F.I) against Export	Rs. 125/- per request
XXXV	Rupee Based Discounting SBP Loan Application Processing Charges	Rs. 1,250 per submission / application

INTERNATIONAL BANKING	
<b>C. <u>COLLECTION (Foreign Currency):</u></b>	
<b>I OUTWARD:</b>	
a. Clean bills	US\$ 10 OR equivalent foreign currency plus courier charges
b. Cheques returned unpaid	Actual charges of returning bank plus US\$ 5 OR equivalent foreign currency
c. Local U.S. Dollar Collection	US\$ 5 OR equivalent foreign currency per instrument
d. Return Charges of Local U.S. Dollar Collections	US\$ 6 OR equivalent foreign currency per instrument
<b>II INWARD:</b>	
Clean collection	US\$ 10 OR equivalent foreign currency plus actual charges
<b>D. <u>REMITTANCES - FOREIGN:</u></b>	
<b>I OUTWARD:</b>	
a. FDD	US\$ 20 plus bank charges. Additional 0.50% or Minimum \$4 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.
b. FTT	US\$ 40 plus bank charges. Additional 0.50% or Minimum \$4 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.
c. Cancellation of FDD	US\$ 10
d. Stop Payment of FDD	US\$ 6 plus drawee bank charges at actual
<b>NOTE:</b> In addition to above mentioned charges, any service / courier / postage / fax / swift charges shall also be recovered accordingly whenever applicable.	
<b>II INWARD:</b>	
a. DD / TT / MT	NIL
<b>III FOREIGN TRAVELLERS CHEQUES ISSUANCE</b>	1% Commission
<b>E. <u>FOREIGN BILLS PURCHASED:</u></b>	
<b>I FOREIGN CURRENCY INSTRUMENTS:</b>	OD Buying Rate to be applied. If proceeds not realized within 12 days then paisas
Cheques, Drafts, T.Cs, IMOs etc. purchased for credit to A/c.	50 per day per Rs. 1,000/- to be charged for any delay beyond 12 days plus Rs.50 Handling Charges
<b>II OTHER CHARGES</b>	As per Miscellaneous section "F"
<b>F. <u>MISCELLANEOUS :</u></b>	
<b>I. Correspondent's Charges</b>	At Actual
<b>II. Postage / Courier / Swift Charges will be recovered as under:</b>	
Postage	Rs. 200
Courier	i) At Actual ii) Where courier charges are directly debited to customers' A/c with courier company, Rs. 150 will be charge as service charges.
Swift	Rs. 1,000 per message
<b>III. Credit Report On Foreign Buyers / Suppliers</b>	At Actual plus Rs. 500 processing charges
<b>IV. Obtaining SBP Approval For FX Transactions / Trade Transactions / Any Other Purpose On Customer's Request</b>	Rs. 1,500 per case
<b>V. Standing Instructions In Foreign Currency Account</b>	US\$ 5 per instruction plus remittance charges

<b>D O M E S T I C    B A N K I N G</b>	
<b>A.    <u>REMITTANCES:</u></b>	
<b>I</b> a. Issuance of Banker's Cheque	Rs. 550 (No charges for making Banker's Cheque / DD / any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.)
b. Issuance of MTs, TTs	
i) Drawn on our correspondents	0.12% - Minimum Rs. 225
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)
<b>II    CANCELLATION CHARGES OF DD /PO / BANKER'S CHEQUE</b>	Rs. 600
<b>III    DUPLICATE BANKER'S CHEQUE</b>	Rs. 600
<b>B.    <u>INLAND TRADE:</u></b>	
<b>I    REVALIDATION OF EXPIRED L/Cs OR TRANSFER TO NEW BENEFICIARY</b>	Same commission as applicable to opening of fresh L/Cs
<b>II    INLAND LETTERS OF CREDIT OPENING COMMISSION</b>	0.50% per quarter and 0.35% for subsequent quarter Min Rs. 2,000
<b>III    DISCREPANCY CHARGES AGAINST INLAND L/C DOCUMENTS</b>	Rs. 1,500
<b>IV    AMENDMENT IN L/Cs :</b>	
a. If amount and/or period is not involved	Rs. 1,500
b. If period is involved.	Rs. 1,500 plus commission @ 0.35% per subsequent quarter
c. If increase in amount is involved.	Rs. 900 Plus commission as per B.(II)
<b>V    L/C Cancellation Charges</b>	Rs. 1,500 Plus SWIFT Charges
<b>VI    RETIREMENT:</b>	
1 Retirement of bills drawn under local L/Cs	Service Charges 0.05% on retirement of all bills (Usance & Sight)
2 USANCE BILLS:	
On Maturity	Rs. 500 per bill plus Extra commission @ 0.10% per month after the period of LC commission already recovered
3 SIGHT:	
Following are the applicable rates for PAD Markup on retirement	
a. From day 1 to 20th day	Paisas 39 per thousand per day from the date of overdue till retirement
b. Next 21 days to 35 days	Paisas 45 per thousand per day from the date of overdue till retirement
c. After 35 days of Lodgment	Paisas 50 per thousand per day from the date of overdue till retirement
<b>VII    COLLECTIONS :</b>	
a. Documentary (LDBC & IDBC)	0.40% Minimum Rs. 1,000 plus paying bank charges
b. Clean (including cheques)	0.25% Minimum Rs. 350 Maximum Rs. 1,100 plus paying bank charges
c. Handling charges on registration / payment of Standard Purchase Order (S.P.O.)	Rs. 250
<b>VIII    NEGOTIATION AGAINST INLAND L/Cs</b>	0.25% of bill amount plus marked down at approved rate.

<b>D O M E S T I C    B A N K I N G</b>	
<b>IX</b>	<b>PURCHASE OF BILLS, CHEQUES ETC.:</b>
	a. Documentary bills other than those drawn against L/C and Clean Bills/ Trade cheques
	0.40% Min Rs. 100 plus mark-up @ Paisas 41 per thousand per day from the date of purchase of the instrument to the date of payment plus paying bank charges.
	b. Other Cheques / demand instrument (i.e. dividend warrants).
	0.35% Min Rs. 30 plus mark-up @ Paisas 41 per thousand per day from the date of purchase of the instrument to the date of receipt of payment, plus paying bank charges.
<b>X</b>	<b>LOCAL BILLS RETURNED UNPAID</b>
	Rs. 500
<b>XI</b>	<b>MISCELLANEOUS CHARGES:</b> Where applicable (I-V above) will be extra as per following:
	a. Collecting Bank Charges, (if collecting bank other than Bank AL Habib Ltd)
	Actual plus Rs. 50
	b. Inquiring of instruments by Phone / Fax
	Rs. 50
	c. Instrument Returning Charges:
	(i) For documentary collections
	Rs. 200 plus Postage / Courier charges
	(ii) For clean collections
	Rs. 50 plus Postage / Courier charges
	d. Storage Charges
	Paisas 50 per packet per day, Minimum Rs. 50
	e. Courier Charges :
	(i) For BAHB Branches
	Rs. 60
	(ii) For other Banks
	Rs. 125
<b>C.</b>	<b>FINANCING / ADVANCES:</b>
<b>I</b>	<b>FOLLOWING CHARGES WILL BE RECOVERED IN ADDITION TO MARKUP :</b>
	a. Project examination & review fee
	On case to case basis as per agreement with the customer
	b. Legal and administrative Fee
	At Actual or on case to case basis as per agreement with the customer
	c. Miscellaneous charges (evaluation of security and maintenance thereof)
	At Actual or on case to case basis as per agreement with the customer
<b>II</b>	<b>FOR FINANCE AGAINST PLEDGE / HYPOTHECATION:</b>
	The various charges may be levied as follows:
	a. Godown Rent
	At Actual
	b. Godown Staff Salaries and Muqadam Charges
	At 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.
	At Actual
	(ii) If conducted by bank's staff
	i) Within Municipal Limits Rs. 1,500/- ii) Outside Municipal Limits Rs. 3,000/- 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.

**SCHEDULE OF BANK CHARGES  
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026**

<b>D O M E S T I C    B A N K I N G</b>	
g. Delivery Order Charges on Pledged Goods	Rs. 450/- Per Delivery
h. (i) Other incidental expenses, insurance premium	At 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	At Actual
<b>III CIB Report Charges</b>	At Actual
<b>IV Overdue rate on financing facilities (including discounting and leasing)</b>	18% per annum from the date of overdue / maturity to date of payment
<b>V Issuance of NOC (customer's request) on request of customers/clients for creating additional/pari passu charge/second charge on their fixed &amp; current assets for acquiring further project finance from other Banks/Financial Institutions</b>	Rs. 10,000/- per NOC
<b>VI Redemption fee to be recovered from party when Bank's officers are required to go before Registrar for redemption of the mortgage</b>	Rs. 2,500/- Flat per property plus legal / vendor fees
<b>VII Registration/Modification/Satisfaction/Vacation of charge and directors/charge search/CTCs etc. from securities and Exchange Commission of Pakistan (SECP)</b>	At Actual
<b>VIII Stamp duty on Control and Security Documents (as per Stamp Duty Act applicable in each Province)</b>	As per actual stamp paper/ adhesive stamps cost
<b>IX COMMERCIAL VEHICLE LEASING (through CVLD)</b>	
a. Processing Fee	Rs. 9,000 per vehicle
b. Document Charges	At Actual
c. Early Settlement Charges	1% of the outstanding principal amount
d. Add-on Appraisal Charges	At Actual
e. Appraisal Charges - Repossession Vehicle	At Actual
f. Late Payment Charges	18% p.a. of the overdue lease rental amount
g. Cheque Return Charges	Rs. 850
h. Vehicle Registration / Transfer Charges	At Actual
i. Repossession Charges	At Actual
j. Vehicle Tax	At Actual
k. Legal Charges	At Actual
<b>X AGRICULTURE FINANCES</b>	
a. Fresh / Renewal of all Farm & Non-Farm Loans	
Loans upto Rs 1.5 million	Rs. 2,500
Above Rs 1.5 million upto 3 million	Rs. 4,000
Above Rs 3 million	0.1% of approved amount Max Rs.18,000
b. Documentation and Stamp Duty Charges	At Actual
c. Property Valuation Charges	At Actual
d. Overdue Short Term Finance Facility	18% per annum rate will be charged on overdue STF amount
e. Punjab Land Records Authority (PLRA) Service Charges (In Punjab Province only)	At Actual
f. Fees for Registration of Security interests in Secured Transaction Registry (STR) including Initial, Modification, Termination Charges etc	At Actual

<b>D O M E S T I C    B A N K I N G</b>	
<b>XI    CORPORATE CREDIT</b>	
a. Funded / Non Funded Facility - Fresh / Renewal	
Loans Upto Rs 50 Mln	Rs. 11,000
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	18% per annum rate will be charged on overdue STF amount
<b>XII    COMMERCIAL CREDIT</b>	
a. Funded / Non Funded Facility - Fresh / Renewal	
Loans Upto Rs 2 Mln	Rs. 3,000
Above Rs 2 Mln upto 5 Mln	Rs. 3,500
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	18% per annum rate will be charged on overdue STF amount
<b>XIII    CHANNEL FINANCING</b>	
a. Funded / Non Funded Facility - Fresh / Renewal	Rs. 5,000 flat
b. Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions	Nil
<b>XIV    SMALL AND MEDIUM ENTERPRISES (S.M.E)</b>	
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) Overdue charges	18% against STF facility
<b>NOTE:</b> SME SOC Applicable on all SMEs other than falling under the following i.e. Consumer Banking Products, Channel Financing & Commercial Vehicle Leasing	
<b>D.    LOCKER FACILITIES:</b>	
Lockers are available in few branches. If key deposit requirement is not met, annual lockers fees from existing and new customers to be recovered in advance at the commencement of the period:	
a. Key Deposit	Rs. 60,000/- for Small, Rs. 70,000/- for Medium and Rs. 100,000/- for Large
b. Annual Fee	Rs. 7,000/- for Small, Rs. 9,000/- for Medium and Rs. 12,000/- for Large
c. Locker Breaking / Key Replacement Charges	At Actual
d. Late Payment Fee (With grace period of 30 days from the due date)	Rs. 600/- for Small, Rs. 750/- for Medium and Rs. 950/- for Large

**SCHEDULE OF BANK CHARGES  
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026**

<b>D O M E S T I C    B A N K I N G</b>	
<b>E.    <u>GUARANTEES:</u></b>	
<b>I</b> Guarantees Issued To Shipping Companies / Air Lines In Lieu of Bills of Lading / air consignment notes.	Rs. 2,000/-
<b>II</b> Guarantees Issued To Collector Of Custom in Lieu Of Payments of Duty.	0.60% per quarter or part thereof, Minimum Rs. 1,600 per quarter
<b>III</b> Other Guarantees	0.45% per quarter or part thereof, Minimum Rs. 1,600 per quarter
<b>IV</b> Guarantees Issued To SBP for Exemption From Withholding Tax on export proceeds.	Rs. 500
<b>V</b> Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment commission at Rs. 1,300
<b>VI</b> LG Collection Charges.(Collection of guarantees on behalf of Corporate Customers & such services should be for those who availing credit facilities)	Rs.1,500/- per instrument/LG
<b>VII</b> Service Charges for Handling Claim Against our LGs lodged by Beneficiary / Assignee - (Charges to be recovered from customer in case claim is received from outside the bank or other bank)	Rs.3,000/- Flat
<b>VIII</b> Letter of Guarantee Cancellation	Rs. 750/-
<b>IX</b> SWIFT Charges for Issuance of Electronic Bank Guarantee	Rs. 1,000/-
<b>NOTE:</b> - Enhancement in amount or increase in validity, same charges will be applicable. - Guarantee commission will be recovered from the date of issuance of the guarantee till the date of expiry.	
<b>F.    <u>INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)</u></b>	
<b>I</b> Investment Portfolio Securities	Rs. 1,000 per transaction
<b>II</b> Custody A/c Charges	Rs. 1,000 per month
<b>G.    <u>MISCELLANEOUS CHARGES:</u></b>	
1.    Stop Payment of Cheques	Rs. 750 per instruction
2.    Cheque drawn on us and returned unpaid for insufficient funds.	Rs. 850 or any amount less than Rs. 850 in the account
3.    Standing instruction charges. (no charges for pensioner account)	Rs. 350 per instruction plus remittance charges
4.    Issuance of certificate on credit worthiness at customers' request	Rs. 450 per certificate
5.    Issuance of Statement of Account at customers' request (No charges if customer claims that posted statement not received)	
(i)    Statement of A/c upto 6 Months	Rs. 35
(ii)    Statement of A/c above 6 months	Additional Rs. 35 per 6 months
6.    Same Day Clearing Cheques Charges	Free
7.    Same Day Clearing Cheque drawn on us and returned unpaid for insufficient fund	Rs. 850 or any amount less than Rs. 850 in the account
8.    Online Cheque Return Charges	NIL
9.    Collection charges of profit on coupons from other banks / Savings Centers.	Rs. 150
10.    Photocopies of Paid Cheques	Rs. 150 per cheque
11.    Issuance of Certificate regarding confirmation of Paid Cheques	Rs. 100
12.    Cheque Book Charges (free cheque book for pensioner account)	Rs. 30 per leaf
13.    Specialized / Customized Cheque Book	At Actual
14.    CDR Issuance Charges	NIL
15.    CDR Duplicate Charges	Rs. 300



**SCHEDULE OF BANK CHARGES  
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026**

<b>CONSUMER BANKING PRODUCTS</b>	
<b>III</b>	<b>AUTO FINANCE FACILITY</b>
	a. Processing Fee - New / Reconditioned and Used Vehicles
	Rs. 7,000 Flat
	b. Early Settlement Fee/ Charges (full / partial)
	Nil
	c. Late Payment charges
	Rs. 1,200 per late payment of installment
	d. Charges on Dishonored/Returned Cheques
	Rs. 850 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. Legal Documentation and Stamp Duty Charges
	At Actual
<b>IV</b>	<b>AUTO LEASING (Through Consumer Banking Division)</b>
	a. Processing Fee Per Trench
	0.12% of lease amount or Rs. 11,000 whichever is higher
	b. Legal Documentation / Agreement Stamping Charges
	At Actual
	c. Early Settlement Fee /Charges
	Nil
	d. Late Payment Charges
	18% of the Overdue Lease Rental amount
	e. Charges on Dishonored/Returned Cheques
	Rs. 850 per case
	f. Repossession Charges per vehicle (Within City & Out of City)
	Rs. 100,000 or At Actual whichever is lower
	g. Vehicle Evaluation/Appraisal Charges
	At Actual
	h. Vehicle Registration/Transfer Charges
	At Actual
<b>V</b>	<b>HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)</b>
	a. Processing Fee
	Rs. 12,000
	b. Early Settlement Fee /Charges (full / partial)
	NIL
	c. Late Payment Charges
	Rs. 1,200 per late payment of installment
	d. Charges on Dishonored/Returned Cheques
	Rs. 850 per case
	e. Property Valuation/Appraisal Charges
	At Actual
	f. Lawyer's Appraisal Fee
	At Actual
	g. Income Estimation Charges/Fee
	At Actual
	h. Documentation and Stamp Duty Charges
	At Actual
	i. Courier Charges (Foreign)
	At Actual

<b>CONSUMER BANKING PRODUCTS</b>	
<b>VI</b>	<b>GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (Mera Pakistan Mera Ghar)</b>
	a. Processing Fee
	b. Early Settlement Fee / Charges (full / partial)
	c. Late Payment Charges
	d. Charges on Dishonored/Returned Cheques
	e. Property Valuation / Appraisal Charges
	f. Lawyer's Appraisal Fee
	g. Income Estimation Charges/Fee
	h. Documentation and Stamp Duty Charges
	i. Courier Charges (Foreign)
<b>VII</b>	<b>Prime Minister Youth Business Loan - PMYBL (Small &amp; Medium Enterprises)</b>
	a. Legal Documentation / Agreement Stamping Charges
	b. Processing Fee
	c. Valuation/Appraisal Charges
	d. Lawyer's Appraisal Fee
	e. Income estimation
<b>VIII</b>	<b>MOTORCYCLE FINANCE FACILITY</b>
	a. Processing Fee
	b. Early Settlement Fee/ Charges
	c. Late Payment charges
	d. Charges on Dishonored/Returned Cheques
	e. Repossession Charges (Within & Out of City)
	f. Repossessed Vehicle Evaluation/Appraisal Charges
	g. Litigation/ Legal Charges
	h. Partial Prepayment Fee /Charges
	i. Vehicle Registration/Transfer Charges/ Secured Transaction Registry (STR)
	j. Warehouse Charges
	k. Documentation Charges
<b>IX</b>	<b>Cost Sharing Scheme for Electric Bikes</b>
	a. Processing Fee
	b. Early Payment Fee / Charges (full / partial)
	c. Late Payment Charges
	d. Charges on Dishonored / Returned Cheques
	e. Repossession Charges (Within & Out of City)
	f. Repossessed Vehicle Evaluation / Appraisal Charges
	g. Litigation / Legal Charges
	h. Vehicle Registration / Transfer Charges / Secured Transaction Registry (STR)
	i. Warehouse Charges
	j. Legal Documentation and Stamp Duty Charges

<b>CONSUMER BANKING PRODUCTS</b>	
<b>X</b>	<b>Government Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance (Mera Ghar Mera Ashiana)</b>
	a. Processing Fee
	b. Early Payment Fee / Charges (full / partial)
	c. Late Payment Charges
	d. Charges on Dishonored/Returned Cheques
	e. Property Valuation/Appraisal Charges
	f. Lawyer's Appraisal Fee
	g. Income Estimation Charges/Fess
	h. Legal Documentation and Stamp Duty Charges
<b>XI</b>	<b>Digital Advance against Salary</b>
	a. Service Fee
	b. Late Payment Charges
	c. Legal Documentation and Stamp Duty Charges
	d. Litigation/ Legal Charges
<b>XII</b>	<b>Prime Minister's Youth Business &amp; Agriculture Loan Scheme (PMYB&amp;ALS) Inclusion of Tier-4 (Laptop Finance) Only for Students of HEC Recognized Institute</b>
	a. Processing Fees
	b. Early Payment Fee / Charges (full / partial)
	c. .Late Payment Charges
	d. Litigation / Legal Charges
	e. Legal Documentation and Stamp Duty Charges
<b>ALTERNATE DELIVERY CHANNELS (A.D.C)</b>	
<b>I.</b>	<b>FUNDS TRANSFER FACILITY</b>
	Inter Bank Funds Transfer via ATM / Internet / Mobile Banking
<b>II.</b>	<b>A.T.M</b>
	a. Re-issuance of ATM Pin
	b. ATM Switch Transactions
	(i) Cash withdrawal from Other Bank ATM
	(ii) Local Balance Inquiry Charges
	(iii) ATM Optional Receipts Printing (Off Net)
	(iv) ATM Optional Receipts Printing (On Net)

<b>ALTERNATE DELIVERY CHANNELS (A.D.C)</b>	
<b>III. VISA DEBIT CARD</b>	
a. Annual / Replacement - Primary	Rs. 22,000 for Signature Card, Rs. 9,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card
b. Annual / Replacement - Supplementary	Rs. 22,000 for Signature Card, Rs. 6,500 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card
c. International ATM Cash Withdrawal	4.50% of transaction amount or Rs. 300 whichever is higher
d. Local Charge Back Request charges	At Actual
e. International Charge Back Request Charges	At Actual
f. Local Retrieval Request Charges	At Actual
g. International Retrieval Request Charges	At Actual
h. International Balance Inquiry Charges	Rs. 300
i. VISA Arbitration Charges	At Actual
j. International Retail Purchase & E-Commerce Transaction	4.50% on transaction amount
<b>IV. MOBILE BANKING</b>	
Re-issuance of Mobile Banking Pin	Free
<b>V. CHINA UNION PAY</b>	
a. Annual / Replacement – Primary	Rs. 3,000/-
b. Annual / Replacement – Supplementary	Rs. 2,000/-
c. International ATM Cash Withdrawal	4.50% of transaction amount or Rs. 300 whichever is higher
d. International Balance Inquiry	Rs. 300/-
e. International Retail Purchase & E-Commerce Transaction	4.50% on transaction amount
f. Local Charge Back Request Charges	At Actual
g. International Charge Back Request Charges	At Actual
h. Local Retrieval Request Charges	At Actual
i. International Retrieval Request Charges	At Actual
<b>VI. UTILITY BILLS AND OTHER PAYMENT CHARGES</b>	
a. Direct Debit Facility (i) Each Successful Transaction	Rs. 25/-
<b>VII. PAY PAK</b>	
a. Annual / Replacement	Rs.2,750/-
b. Local Chargeback Request Charges	At Actual
c. Local Retrieval Request Charges	At Actual
<b>Note:</b>	
To waive issuance/annual/renewal fee on PayPak debit card on all current accounts, customers will be required to maintain monthly average balance of Rs. 25,000/- in previous/next calendar month as mentioned below:	
i. New account holders will be required to maintain monthly average balance of Rs. 25,000/- in next calendar month when the account is opened from CPU. (This will be applicable when request is initiated through account opening form).	
ii. Existing account holders are required to maintain monthly average balance of Rs. 25,000/- in previous calendar month. In case, the tenure of the previous month (i.e. 30 days) is not completed when request is processed from CPU then monthly average balance should be maintained in next calendar month. (This will be applicable when request is initiated for debit card through Electronic Application Form/Call Center).	
iii. PayPak debit card charges will not be applicable on those accounts wherein Bank has exempted the charges.	

<b>ALTERNATE DELIVERY CHANNELS (A.D.C)</b>	
<b>VIII. FCY DEBIT CARD</b>	
a. Annual / Replacement - Primary	US\$ 14
b. International ATM Cash Withdrawal	4.50% of transaction amount or USD 3/- whichever is higher
c. International Balance Inquiry	US\$ 1
d. International Retail Purchase & E-Commerce Transaction	4.50% of transaction amount
<b>IX. CREDIT CARD</b>	
a. Annual - Primary	Rs. 4,500 for Green Card and Rs. 6,500 for Gold Card
b. Annual - Supplementary	Rs. 2,000 for Green Card and Rs. 3,000 for Gold Card
c. Credit Card APR	25% p.a.
d. Late Payment Fee	10% of the minimum payment due or Rs. 2,200 whichever is higher
e. Cash Advance Fee	3% or Rs. 1,000 whichever is higher
f. Cheque Return Fee	Rs. 900
g. Sales Slip Retrieval Charges (Local)	At Actual
h. Sales Slip Retrieval Charges (International)	At Actual
i. Charge on Foreign Transactions	4.50% on transaction amount
j. Credit Card Replacement Fee	Rs. 1,600
<b>X. SMS Alert Service (Other than digital transactions)</b>	Rs. 245/- per month per account for Individual & Sole Proprietorship Account Rs. 450/- per month per account for Entity Accounts
<b>XI. CASH DEPOSIT MACHINE (CDM)</b>	
a. Bank AL Habib Accounts	Free
b. Member Bank Accounts	
(i) Upto 10K	Rs 70/-
(ii) 10K+ to 100K	Rs 150/-
(iii) 100K+ to 250K	Rs 250/-
(iv) 250K+ to 500K	Rs 350/-
(v) 500K+	Flat Rs 500/-

<b>CASH MANAGEMENT SERVICES</b>																	
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																
<b>NOTE :</b> -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																	
<b>GATEWAY TO EQUITY MARKET (GEM)</b>																	
a. GEM Account Opening (Individual)	Individual Account Holder Rs. 1,400																
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	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Security Rate</th> <th style="text-align: center;">Commission (in Percentage)</th> <th style="text-align: center;">Minimum (in rupee)</th> <th style="text-align: center;">Maximum (in rupee)</th> </tr> </thead> <tbody> <tr> <td>Upto – 199.99</td> <td style="text-align: center;">0.10%</td> <td style="text-align: center;">0.01</td> <td style="text-align: center;">0.15</td> </tr> <tr> <td>200 – 399.99</td> <td style="text-align: center;">0.075%</td> <td style="text-align: center;">0.15</td> <td style="text-align: center;">0.30</td> </tr> <tr> <td>400 - above</td> <td style="text-align: center;">0.05%</td> <td style="text-align: center;">0.30</td> <td style="text-align: center;">0.50</td> </tr> </tbody> </table>	Security Rate	Commission (in Percentage)	Minimum (in rupee)	Maximum (in rupee)	Upto – 199.99	0.10%	0.01	0.15	200 – 399.99	0.075%	0.15	0.30	400 - above	0.05%	0.30	0.50
Security Rate	Commission (in Percentage)	Minimum (in rupee)	Maximum (in rupee)														
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 0.1000% p.a, for TFCs 0.1000% p.a & for Rights 0.1000% p.a																
f. Withdrawal Charges																	
- Withdrawal Fee (CDC Charges)	For Shares -- Rs. 0.10 per Share For TFCs -- Rs. 50 per Unit For Rights -- Rs. 0.10 per Right Entitlement deposit																
- Withdrawal Processing Fee (Bank Charges)	For Shares / Units / Rights -- Rs. 0.50 per Share / Unit / Right																
g. Deposit Charges																	
- Initial Deposit Fee (CDC Charges)	For Shares -- Rs. 0.01 per Share For TFCs -- Rs. 0.01 per Unit For Rights -- Rs. 0.01 per Right																
- Deposit Processing Fee (Bank Charges)	For Shares / Units / Rights -- Rs. 0.50 per Share / Unit / Right																
h. Shares Transfer Charges In/Out	for Shares - 0.010% per shares (The minimum and maximum fee shall be Rs.7 and Rs.60,000 respectively)																
i. Shares Pledge Charges	for Shares - 0.004% per share																
j. NCCPL Charges	0.0025% per share																
k. Government Debt Securities (GDS) (Primary Market Auction Charges)	0.1% of Auction Amount																
<b>NOTE:</b> - All Charges are non refundable unless otherwise indicated by the Bank																	
- The prescribed range is from 3 Paisa per share or 0.15% of the transaction value, whichever is higher upto 2.5% of the transaction value in the above mentioned transactions																	
-Charges may change from time to time as per Schedule of Charges of the Bank and it shall be the account holder responsibility to comply the same																	

<b>AL HABIB ROSHAN DIGITAL ACCOUNT</b>	
<b>A. MISCELLANEOUS CHARGES</b>	
i. Issuance of Banker's Cheque	Rs. 550/-
ii. Cheque Book Charges	Rs. 30/- per leaf
iii. Specialized / Customized Cheque Book	At Actual
iv. Stop Payment of Cheques	Rs. 750/-
v. SMS Alert Service (Other than digital transactions)	Rs. 245/- 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 Ltd	Free
ix. Inter Bank Funds Transfer via ATM/Internet Banking/Mobile Banking (For PKR Accounts only)	Free IBFT - Upto Rs. 25,000/- per month / per account For additional amount above Rs. 25,000/- per month per account, 0.1% of the transaction amount or Rs. 200, whichever is lower will be charged
x. Same Day Clearing Cheque Charges	Free
xi. Account Maintenance Certificate	Rs. 375/- per certificate
xii. Intercity Collection of Cheques through NIFT	Free
xiii. Intercity Cheque Return Charges	Rs. 850/- Flat
xiv. Overseas Employment Certificate	Rs. 350/- per certificate
xv. Issuance of Statement of Account on request	
(i) Statement of A/c upto 6 months	Rs. 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	Rs. 200/-
Courier	i) At Actual ii) Where courier charges are debited to customers' a/c with courier company service charges of Rs. 150/-
Swift	Rs. 1000/- per message
xvii. Welcome Pack Delivery	Free - All international designations
xviii. Charges on RDA consignments if undelivered & charged by courier due to incomplete address / non availability of customer	At Actual
<b>B. REMITTANCES – FOREIGN</b>	
<b>I. OUTWARD</b>	
a. FDD	Free - Bank charges may apply
b. FTT	Free - Bank charges may apply
c. Cancellation of FDD	US\$ 10
d. Stop Payment of FDD	US\$ 6 plus drawee bank charges at actual
<b>NOTE:</b> In addition to above mentioned charges, any service / courier / postage / fax / swift charges shall also be recovered accordingly whenever applicable.	
<b>II. INWARD</b>	
a. DD / TT / MT	NIL
b. Foreign Travellers Cheque Issuance	1% Commission on Conventional Banking Accounts
<b>C. INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)</b>	
a. Investor Portfolio Securities	Rs. 1,000/- per transaction
b. Custody Account Charges	Rs. 1,000/- per month

<b>AL HABIB ROSHAN DIGITAL ACCOUNT</b>	
<b>D. A.T.M</b>	
a. Re-issuance of ATM Pin	Free
b. ATM Switch Transactions	
(i) Cash withdrawal from other bank ATM	Rs. 35 per transaction
(ii) Local Balance Inquiry Charges	Rs. 4.67 per transaction
(iii) ATM Optional Receipts Printing (Off Net)	Rs. 4.67 per transaction
(iv) ATM Optional Receipts Printing (On Net)	Rs. 4.67 per transaction
<b>E. VISA DEBIT CARD</b>	
a. Annual / Replacement - Primary	Rs. 9,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card
b. Annual / Replacement - Supplementary	Rs. 6,500 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card
c. International ATM Cash Withdrawal	4.50% of transaction amount or Rs. 300 whichever is higher
d. Local Charge Back Request Charges	At Actual
e. International Charge Back Request Charges	At Actual
f. Local Retrieval request charges	At Actual
g. International Retrieval request charges	At Actual
h. International Balance Inquiry charges	Rs. 300
i. VISA Arbitration Charges	At Actual
j. International Retail Purchase & E-Commerce Transaction	4.50% on transaction amount
<b>F. AL HABIB ROSHAN APNA GHAR</b>	
a. Processing Fee	Rs. 4,000/-
b. Early Settlement Fee / Charges (full / partial)	Within a year 1%, afterwards no charges
c. Late Payment charges	Rs. 1,200 per late payment of installment
d. Charges on Dishonored / Returned Cheques	Rs. 850 per case
e. Property Valuation / Appraisal Charges	At Actual
f. Lawyer's Appraisal Fee	At Actual
g. Income Estimation Charges / Fee	At Actual
h. Documentation and Stamp Duty Charges	At Actual
i. Courier Charges (Foreign)	At Actual
<b>G. AL HABIB ROSHAN APNI CAR</b>	
a. Processing Fee	Rs. 7,000 Flat
b. Early Settlement Fee/ Charges (full / partial)	Nil
c. Late Payment charges	Rs. 1,200 per late payment of installment
d. Charges on Dishonored/Returned Cheques	Rs. 850 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
o. Legal Documentation and Stamp Duty Charges	At Actual

<b>AL HABIB ROSHAN DIGITAL ACCOUNT</b>				
<b>H. GATEWAY TO EQUITY MARKET (GEM)</b>				
a. GEM Account Opening (Individual)	Individual Account Holder Rs. 1,400			
b. Broker Charges	Minimum Rate 3 paisa or 0.15% whichever is higher(On every buy and sell transaction which is not squared during the same trading day)			
c. GEM Facilitation Charges	<b>Security Rate</b>	<b>Commission (in Percentage)</b>	<b>Minimum (in rupee)</b>	<b>Maximum (in rupee)</b>
	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
d. Custodial Charges (Market Value)	For Shares – 0.1000% p.a			
	For TFCs – 0.1000% p.a			
	For Rights – 0.1000% p.a			
e. Withdrawal Charges				
	For Shares – Rs. 0.10 per share			
	For TFCs – Rs. 50 per unit			
	For Rights – Rs 0.10 per right			
- Withdrawal Processing Fee (Bank Charges)	For Shares/Units/Rights—Rs 0.50 per Share/Unit/Right			
f. Deposit charges				
	For Shares – Rs. 0.01 per share			
	For TFCs – Rs. 0.01 per unit			
	For Rights – Rs. 0.01 per right			
- Deposit Processing Fee (Bank Charges)	For Shares/Units/Rights—Rs 0.50 per Share/Unit/Right			
g. Shares Transfer Charges In/Out	For Shares – 0.010% per share			
	(The Min & Max fee shall be Rs. 7 and Rs. 60,000 respectively)			
h. Shares Pledge Charges	For Shares – 0.004% per share			
i. NCCPL Charges	0.0025% per share			
j. Government Debt Securities (GDS) (Primary Market Auction Charges)	0.1% of Auction Amount			
<b>NOTE:</b> 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 January 01, 2026 To June 30, 2026

Summary of Amendments

Page No.	Particulars	Approved charges for the period July 01 to December 31, 2025	Approved charges for the period January 01 to June 30, 2026	Remarks
<b>INTERNATIONAL BANKING</b>				
2 of 19	<b>A. IMPORTS:</b>			
	<b>XII Handling of discrepant document under Import Letter of Credit</b>	US\$ 95 (or equivalent foreign currency from forwarding banks)	US\$ 100 (or equivalent foreign currency from forwarding banks)	Modified
4 of 19	<b>D. REMITTANCES - FOREIGN:</b>			
	<b>I OUTWARD :</b>			
	b. FTT	US\$ 35 plus bank charges. Additional 0.50% or Minimum \$4 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.	US\$ 40 plus bank charges. Additional 0.50% or Minimum \$4 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.	Modified
	<b>F. MISCELLANEOUS:</b>			
	<b>V. Standing Instructions In Foreign Currency Account</b>	US\$ 4 per instruction plus remittance charges	US\$ 5 per instruction plus remittance charges	Modified
<b>DOMESTIC BANKING</b>				
5 of 19	<b>A. REMITTANCES:</b>			
	I a. Issuance of Banker's Cheque	Rs. 500 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.)	Rs. 550 (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
	<b>B. INLAND TRADE:</b>			
	<b>VII COLLECTIONS :</b>			
	a. Documentary (LDLC & IDLC)	0.40% Minimum Rs. 900 plus paying bank charges	0.40% Minimum Rs. 1,000 plus paying bank charges	Modified
	b. Clean (including cheques)	0.25% Minimum Rs. 300 Maximum Rs. 1,100 plus paying bank charges	0.25% Minimum Rs. 350 Maximum Rs. 1,100 plus paying bank charges	Modified
6 of 19	<b>C. FINANCING / ADVANCES:</b>			
	<b>II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION:</b>			
	e. Stock Inspections:			
	(ii) If conducted by bank's staff	i) Within Municipal Limits Rs. 1,250/- ii) Outside Municipal Limits Rs. 2,500/- per inspection (Maximum one visit within 30-45 days) Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.	i) Within Municipal Limits Rs. 1,500/- ii) Outside Municipal Limits Rs. 3,000/- 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.	Modified
7 of 19	g. Delivery Order Charges on Pledged Goods	Rs. 375/- Per Delivery	Rs. 450/- Per Delivery	Modified
	<b>IX COMMERCIAL VEHICLE LEASING (through CVLD)</b>			
	g. Cheque Return Charges	Rs. 750	Rs. 850	Modified
	<b>X AGRICULTURE FINANCES</b>			
	a. Fresh / Renewal of all Farm & Non-Farm Loans			
	Loans upto Rs 1.5 million	Rs. 2,000	Rs. 2,500	Modified
	Above Rs 1.5 million upto 3 million	Rs. 3,500	Rs. 4,000	Modified
	Above Rs 3 million	0.1% of approved amount Max Rs.15,000	0.1% of approved amount Max Rs.18,000	Modified
8 of 19	<b>XI CORPORATE CREDIT</b>			
	a. Funded / Non Funded Facility - Fresh / Renewal			
	Loans Upto Rs 50 Mln	Rs. 10,000	Rs. 11,000	Modified
	<b>XII COMMERCIAL CREDIT</b>			
	a. Funded / Non Funded Facility - Fresh / Renewal			
	Loans Upto Rs 2 Mln	Rs. 2,500	Rs. 3,000	Modified
	Above Rs 2 Mln upto 5 Mln	Rs. 3,000	Rs. 3,500	Modified
	<b>D. LOCKER FACILITIES:</b>			
	b. Annual Fee	Rs. 6,000/- for Small, Rs. 7,500/- for Medium and Rs. 10,000/- for Large	Rs. 7,000/- for Small, Rs. 9,000/- for Medium and Rs. 12,000/- for Large	Modified
	d. Late Payment Fee (With grace period of 30 days from the due date)	Rs. 500/- for Small, Rs. 650/- for Medium and Rs. 850/- for Large	Rs. 600/- for Small, Rs. 750/- for Medium and Rs. 950/- for Large	Modified

**Bank AL Habib Limited**

Schedule of Bank Charges - for the Period January 01, 2026 To June 30, 2026

Summary of Amendments

Page No.	Particulars	Approved charges for the period July 01 to December 31, 2025	Approved charges for the period January 01 to June 30, 2026	Remarks
<b>DOMESTIC BANKING</b>				
	<b>E. GUARANTEES:</b>			
9 of 19	V. Other Guarantees Including Guarantees For Deferred Payment Under supplier or buyer credit / payee scheme:		III. Other Guarantees	Modified
	a. For clients utilizing guarantee facility of upto Rs. 15 million.	0.40% per quarter or part thereof, Minimum Rs. 500 per quarter	0.45% per quarter or part thereof, Minimum Rs. 1,600 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)			
	V. Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment commission at Rs. 1,200	Amendment commission at Rs. 1,300	
IX. SWIFT Charges for Issuance of Electronic Bank Guarantee	Rs. 300/-	Refer Page No. 4 (F II)	Modified	
	<b>G. MISCELLANEOUS CHARGES:</b>			
9 of 19	1. Stop Payment of Cheques	Rs. 700 per instruction	Rs. 750 per instruction	Modified
	2. Cheque drawn on us and returned unpaid for insufficient funds.	Rs. 750 or any amount less than Rs. 750 in the account	Rs. 850 or any amount less than Rs. 850 in the account	Modified
	3. Standing instruction charges. (no charges for pensioner account)	Rs. 300 per instruction plus remittance charges	Rs. 350 per instruction plus remittance charges	Modified
	4. Issuance of certificate on credit worthiness at customers' request	Rs. 400 per certificate	Rs. 450 per certificate	Modified
	7. Same Day Clearing Cheque drawn on us and returned unpaid for insufficient fund	Rs. 750 or any amount less than Rs. 750 in the account	Rs. 850 or any amount less than Rs. 850 in the account	Modified
	12. Cheque Book Charges (free cheque book for pensioner account)	Rs. 25 per leaf	Rs. 30 per leaf	Modified
10 of 19	19. Intercity Cheque Return Charges (Outward)	Rs. 750 Flat	Rs. 850 Flat	Modified
	21. Overseas Employment Certificate	Rs. 300 per certificate	Rs. 350 per certificate	Modified
	22. Express Cheque Book (10 Leaves)	Rs. 300	Rs. 375	Modified
	23. Certificate of Balance	Rs. 450 per certificate	Rs. 500 per certificate	Modified
	25. Retrieval of Old Records	Upto 1 Year Rs. 400/- Upto 2 years Rs. 500/- Upto 3 Years Rs. 600/- Over 3 Years Rs. 900/-	Upto 1 Year Rs. 500/- Upto 2 years Rs. 600/- Upto 3 Years Rs. 700/- Over 3 Years Rs. 1,000/-	Modified
	26. Bank Charges on National Prize Bond – Prize Money claim	Rs. 350 per claim	Rs. 400 per claim	Modified
32. Account Maintenance Charges (Signature Account) *If monthly average balance of PKR 3,000,000/- is not maintained.	Rs. 1,500 per month	Rs. 1,800 per month	Modified	
<b>CONSUMER BANKING PRODUCTS</b>				
10 of 19	<b>I PERSONAL FINANCE FACILITY</b>			
	c. Late Payment Charges	Rs. 1,000 per late payment of installment	Rs. 1,200 per late payment of installment	Modified
	<b>II CASH FINANCE FACILITY</b>			
	d. Late Payment Charges	Rs. 1,000 per late payment of installment	Rs. 1,200 per late payment of installment	Modified
11 of 19	<b>III AUTO FINANCE FACILITY</b>			
	a. Processing Fee - New / Reconditioned and Used Vehicles	Rs. 11,000 Flat	Rs. 7,000 Flat	Modified
	d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified
	m. Legal Documentation and Stamp Duty Charges	NA	At Actual	New
	<b>IV AUTO LEASING (Through Consumer Banking Division)</b>			
	a. Processing Fee Per Trench	0.1% of lease amount or Rs. 10,000 whichever is higher	0.12% of lease amount or Rs. 11,000 whichever is higher	Modified
	e. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified
	<b>V HOUSING FINANCE FACILITY</b> (Including Financing for Renewable Energy Solutions for Individuals under Category II)			
	a. Processing Fee	Rs. 10,000	Rs. 12,000	Modified
	c. Late Payment Charges	Rs. 1,000 per late payment of installment	Rs. 1,200 per late payment of installment	Modified
	d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified

**Bank AL Habib Limited**

Schedule of Bank Charges - for the Period January 01, 2026 To June 30, 2026

Summary of Amendments

Page No.	Particulars	Approved charges for the period July 01 to December 31, 2025	Approved charges for the period January 01 to June 30, 2026	Remarks
<b>CONSUMER BANKING PRODUCTS</b>				
12 of 19	<b>VI GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (Mera Pakistan Mera Ghar)</b>			
	c. Late Payment Charges	Rs. 1,000/-	Rs. 1,200/-	Modified
	d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified
	<b>VIII MOTORCYCLE FINANCE FACILITY</b>			
	d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified
	<b>IX Cost Sharing Scheme for Electric Bikes</b>			
	a. Processing Fee	NA	Nil	New
	b. Early Payment Fee / Charges (full / partial)	NA	Nil	
	c. Late Payment Charges	NA	Rs. 400 per late payment of installment	
	d. Charges on Dishonored / Returned Cheques	NA	Rs. 850 per case	
	e. Repossession Charges (Within & Out of City)	NA	At Actual	
	f. Repossessed Vehicle Evaluation / Appraisal Charges	NA	At Actual	
g. Litigation / Legal Charges	NA	At Actual		
h. Vehicle Registration / Transfer Charges / Secured Transaction Registry (STR)	NA	At Actual		
i. Warehouse Charges	NA	At Actual where applicable		
j. Legal Documentation and Stamp Duty Charges	NA	At Actual		
13 of 19	<b>X Government Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance (Mera Ghar Mera Ashiana)</b>			
	a. Processing Fee	NA	Nil	New
	b. Early Payment Fee / Charges (full / partial)	NA	Nil	
	c. Late Payment Charges	NA	Rs. 1,200 per late payment of installment	
	d. Charges on Dishonored/Returned Cheques	NA	Rs. 850 per case	
	e. Property Valuation/Appraisal Charges	NA	At Actual	
	f. Lawyer's Appraisal Fee	NA	At Actual	
	g. Income Estimation Charges/Fess	NA	At Actual	
	h. Legal Documentation and Stamp Duty Charges	NA	At Actual	
	<b>XI Digital Advance against Salary</b>			
	a. Service Fee	NA	3% of the transaction amount or Rs. 300 (whichever is higher)	New
	b. Late Payment Charges	NA	3% per month	
c. Legal Documentation and Stamp Duty Charges	NA	At Actual		
d. Litigation/ Legal Charges	NA	At Actual		
15 of 19	<b>XII Prime Minister's Youth Business &amp; Agriculture Loan Scheme (PMYB&amp;ALS) Inclusion of Tier-4 (Laptop Finance) Only for Students of HEC Recognized Institute</b>			
	a. Processing Fees	NA	Rs. 100	New
	b. Early Payment Fee / Charges (full / partial)	NA	Nil	
	c. Late Payment Charges	NA	Rs. 1,200 per late payment of installment	
	d. Litigation / Legal Charges	NA	At Actual	
	e. Legal Documentation and Stamp Duty Charges	NA	At Actual	
<b>ALTERNATE DELIVERY CHANNELS (A.D.C)</b>				
14 of 19	<b>III. VISA DEBIT CARD</b>			
	a. Annual / Replacement - Primary	Rs. 20,000 for Signature Card, Rs. 8,000 for Platinum Card, Rs. 4,250 for Gold Card, Rs. 3,500 for Silver Card	Rs. 22,000 for Signature Card, Rs. 9,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card	Modified
	b. Annual / Replacement - Supplementary	Rs. 20,000 for Signature Card, Rs. 5,500 for Platinum Card, Rs. 3,000 for Gold Card, Rs. 2,500 for Silver Card	Rs. 22,000 for Signature Card, Rs. 6,500 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card	Modified
	<b>VII. PAY PAK</b>			
a. Annual / Replacement	Rs. 2,500/-	Rs. 2,750/-	Modified	
15 of 19	<b>VIII FCY DEBIT CARD</b>			
	a. Annual / Replacement - Primary	NA	US\$ 14	New
	b. International ATM Cash Withdrawal	NA	4.50% of transaction amount or USD 3/- whichever is higher	New
	c. International Balance Inquiry	NA	US\$ 1	New
d. International Retail Purchase & E-Commerce Transaction	NA	4.50% of transaction amount	New	

**Bank AL Habib Limited**

Schedule of Bank Charges - for the Period January 01, 2026 To June 30, 2026

Summary of Amendments

Page No.	Particulars	Approved charges for the period July 01 to December 31, 2025	Approved charges for the period January 01 to June 30, 2026	Remarks
<b>ALTERNATE DELIVERY CHANNELS (A.D.C)</b>				
15 of 19	<b>X. SMS Alert Service (Other than digital transactions)</b>	Rs. 225/- per month per account for Individual & Sole Proprietorship Account	Rs. 245/- per month per account for Individual & Sole Proprietorship Account	Modified
		Rs. 400/- per month per account for Entity Accounts	Rs. 450/- per month per account for Entity Accounts	Modified
	<b>XI. CASH DEPOSIT MACHINE (CDM)</b>			
	a. Bank AL Habib Accounts	NA	Free	New
	b. Member Bank Accounts			
	(i) Upto 10K	NA	Rs 70/-	New
	(ii) 10K+ to 100K	NA	Rs 150/-	
	(iii) 100K+ to 250K	NA	Rs 250/-	
(iv) 250K+ to 500K	NA	Rs 350/-		
(v) 500K+	NA	Flat Rs 500/-		
<b>AL HABIB ROSHAN DIGITAL ACCOUNT</b>				
17 of 19	<b>A. MISCELLANEOUS CHARGES</b>			
	i. Issuance of Banker's Cheque	Rs. 500/-	Rs. 550/-	Modified
	ii. Cheque Book Charges	Rs. 25/- per leaf	Rs. 30/- per leaf	Modified
	iv. Stop Payment of Cheques	Rs. 700/-	Rs. 750/-	Modified
	v. SMS Alert Service (Other than digital transactions)	Rs. 225/- per month per account (local)	Rs. 245/- per month per account (local)	Modified
	xiii. Intercity Cheque Return Charges	Rs. 750/- Flat	Rs. 850/- Flat	Modified
xiv. Overseas Employment Certificate	Rs. 300/- per certificate	Rs. 350/- per certificate	Modified	
18 of 19	<b>E. VISA DEBIT CARD</b>			
	a. Annual / Replacement - Primary	Rs. 8,000 for Platinum Card, Rs. 4,250 for Gold Card, Rs. 3,500 for Silver Card	Rs. 9,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card	Modified
	b. Annual / Replacement - Supplementary	Rs. 5,500 for Platinum Card, Rs. 3,000 for Gold Card, Rs. 2,500 for Silver Card	Rs. 6,500 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card	Modified
	<b>F. AL HABIB ROSHAN APNA GHAR</b>			
	c. Late Payment charges	Rs. 1,000 per late payment of installment	Rs. 1,200 per late payment of installment	Modified
	d. Charges on Dishonored / Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified
	<b>G. AL HABIB ROSHAN APNI CAR</b>			
	a. Processing Fee	Rs. 8,750 Flat	Rs. 7,000 Flat	Modified
c. Late Payment charges	Rs. 1,000 per late payment of installment	Rs. 1,200 per late payment of installment	Modified	
d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified	
o. Legal Documentation and Stamp Duty Charges	NA	At Actual	New	