

Bank AL Habib Limited Schedule of Bank Charges

Effective From

January 01, 2026 to June 30, 2026

	INTERNATIONAL	BANKINO	j	
A.	IMPORTS:	ı		
I	CASH LETTERS OF CREDIT:			
AA.	OPENING:	1st Qtr	Each subsequent Qtr or part the	reof Minimum (Commission)
	Annual Volume/ Committed business during the calendar year:			
	a. Upto Rs 10 Million	0.40%	0.25%	
	b. Over Rs 10 Million to Rs 100 Million	0.30%	0.20%	Rs 2,500 Min
	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 vol	lume of L/C business of	during the year of a customer/group excee	ds Rs 200 million
AB.	REVALIDATION OF EXPIRED L/CS OR TRANSFER TO NEW BENEFICIARY	Same comr	nission 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
Ш	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. 2,500	plus SWIFT charges	
V	RETIREMENT:		-	
1	USANCE BILLS:			
	On Maturity	period of l	per bill plus extra commission 0.15% LC commission already recovered. M Charges @ 0.15% - Minimum Rs.1,50 ocuments)	in Rs. 1,250
	Extension in Maturity of Usance Bills under LC / Contract	Rs. 2,000	per bill	
2	SIGHT:			
	Following are the applicable rates for PAD Markup on retirement		From the date of PAD Lodgement or in bited then from the date of nostro acc	
	a. From day 01 to 20th day	Paisas 39	per thousand per day till retirement	
	b. Next 21 days to 35 days		per thousand per day till retirement	
	c. After 35 days of Lodgement		per thousand per day till retirement	
		(Service C Import Do	Charges @ 0.15% - Minimum Rs. 1,50 ocuments)	00 will be charged on retirement of
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 / FOC Cases	Rs. 1,700		
	b. Items returned unpaid including courier charges		or equivalent foreign currency from f	<u> </u>
	c. Retirement / Payment of all Collection Foreign Bills / Including Contract / Open Account	(Service C Import Do	Charges @ 0.15% - Minimum Rs. 1,50 ocuments)	00 will be charged on retirement of
	d. SWIFT Charges	Rs.1,000 ((Applicable on Point # VI a, VI b, & V	VI c)

	INTERNATIONAL BAN	KING
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 to be charged
IX	REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS:	
	a. Registration of Contracts for Import on Consignment Basis	0.20% flat min Rs. 2,500
	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.
X	REIMBURSEMENT CHARGES (Payable to reimbursing bank)	At Actual
XI	MESSAGE TRANSMISSION:	
	a. Full Swift Letter of Credit	Rs. 2,000
	b. Swift Amendment to Letter of Credit	Rs. 1,000
XII	Handling of discrepant document under Import Letter of Credit	US\$ 100 (or equivalent foreign currency from forwarding banks)
XIII	Issuance of Freight Certificate for Import on FOB Basis	Rs. 1,500/- per certificate
XIV	Generation of Financial Instrument (F.I) against Import	Rs. 125/- per request
XV	Bank to bank Financial Instrument (F.I) transfer	Rs. 750/- flat per transaction
XVI	Generation of Financial Instrument (F.I) on Open Account	Rs. 1,200/- per request
XVII	Business Performance Certificate	Rs. 1,250/-
XVIII	Other Charges	As per section "F" Miscellaneous
B. <u>E</u>	XPORTS:	
I	LETTERS OF CREDIT:	
	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
	T 0 0 0 1 1/9	Maximum case to case basis
ļ	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
II	IF THE DOCUMENTS ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER	Rs. 1,200
	RESTRICTED L/Cs.	
III	COLLECTIONS:	
	a. Documentary (on which bank does not earn exchange difference)	Rs. 1,000

	INTERNATIONAL BANKING			
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	Rs. 1,000		
	R&D — Support To Garment Industry			
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		
	Services Charges Of Export Advance Payment Cases Where E-Form Certified After One Year From Certification Upon SBP Approval	Rs. 1,000		
	Expired F.I Beyond 45 Days From Date Of Issuance of F.I	Rs. 100 per F.I		
	Charges For Exports Against Deposit / Surrender of FCY Notes	0.70% of Deposit / Surrender FCY Notes		
	Issuance of Export Proceed Realization Certificate (EPRC) - Beyond 1 Year	Rs. 600		
	Generation of Financial Instrument (F.I) against Export	Rs. 125/- per request		
	Rupee Based Discounting SBP Loan Application Processing Charges	Rs. 1,250 per submission / application		

	INTERNATIONAL BAN	KING
C.	COLLECTION (Foreign Currency):	
I	OUTWARD:	
	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
II	INWARD:	
	Clean collection	US\$ 10 OR equivalent foreign currency plus actual charges
D.	REMITTANCES - FOREIGN:	
I	OUTWARD:	
	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
	NOTE: In addition to above mentioned charges, any service / courier / postage / fax / swift charges shall also be re	covered accordingly whenever applicable.
II	INWARD:	
	a. DD / TT / MT	NIL
III	FOREIGN TRAVELLERS CHEQUES ISSUANCE	1% Commission
Е.	FOREIGN BILLS PURCHASED:	
I	FOREIGN CURRENCY INSTRUMENTS:	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
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
		i) At Actual
	Courier	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	At Actual plus Rs. 500 processing charges
IV.	Obtaining SBP Approval For FX Transactions / Trade Transactions / Any Other Purpose On Customer's Request	Rs. 1,500 per case
v.	Standing Instructions In Foreign Currency Account	US\$ 5 per instruction plus remittance charges

	DOMESTIC BANKING			
A.	REMITTANCES:			
I	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)		
II	CANCELLATION CHARGES OF DD /PO / BANKER'S CHEQUE	Rs. 600		
Ш	DUPLICATE BANKER'S CHEQUE	Rs. 600		
B.	INLAND TRADE:			
I	REVALIDATION OF EXPIRED L/CS OR TRANSFER TO NEW BENEFICIARY	Same commission as applicable to opening of fresh L/Cs		
II	INLAND LETTERS OF CREDIT OPENING COMMISSION	0.50% per quarter and 0.35% for subsequent quarter Min Rs. 2,000		
Ш	DISCREPANCY CHARGES AGAINST INLAND L/C DOCUMENTS	Rs. 1,500		
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	L/C Cancellation Charges	Rs. 1,500 Plus SWIFT Charges		
VI	RETIREMENT:			
	1 Retirement of bills drawn under local L/Cs	Service Charges 0.05% on retirement of all bills (Usance & Sight)		
	2 USANCE BILLS:			
	On Maturity	Rs. 500 per bill plus Extra commission @ 0.10% per month after the period of LC commission already recovered		
	3 SIGHT:			
	Following are the applicable rates for PAD Markup on retirement			
	a. From day 1 to 20th day	Paisas 39 per thousand per day from the date of overdue till retirement		
	b. Next 21 days to 35 days	Paisas 45 per thousand per day from the date of overdue till retirement		
	c. After 35 days of Lodgment	Paisas 50 per thousand per day from the date of overdue till retirement		
VII	COLLECTIONS:			
	a. Documentary (LDBC & IDBC)	0.40% Minimum Rs. 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		
VIII	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	NKING
IX PU	URCHASE 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.
	OCAL BILLS RETURNED UNPAID	Rs. 500
KI M	ISCELLANEOUS 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:	
	(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 BAHL Branches	Rs. 60
	(ii) For other Banks	Rs. 125
	NANCING / ADVANCES:	
FC	DLLOWING CHARGES WILL BE RECOVERED IN ADDITION TO MARKUP:	
	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
I FO	OR FINANCE AGAINST PLEDGE / HYPOTHECATION:	. •
Th	ne various charges may be levied as follows:	
	a. Godown Rent	At Actual
	b. Godown Staff Salaries and Muqadam Charges	At Actual
	1 0	At Actual
	c. Godown Inspection Charges:	1 1 2 400
	(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
		i) Within Municipal Limits Rs. 1,500/-
		ii) Outside Municipal Limits Rs. 3,000/- per inspection (Maximum one visit within
	(ii) If conducted by bank's staff	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 sanctione
	1 ,	in their favor, the Bank reserves the right to recover compensatory commission ma
		@ 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. 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		
Ш	CIB Report Charges	At Actual		
IV	Overdue rate on financing facilities (including discounting and leasing)	18% per annum from the date of overdue / maturity to date of payment		
1	Issuance of NOC (customer's request) on request of customers/clients for creating additional/pari passu	1079 per annum nom the date of overdae / maturity to date of paymont		
v	charge/second charge on their fixed & current assets for acquiring further project finance from other	Rs. 10,000/- per NOC		
	Banks/Financial Institutions	10,000, per 1.00		
	Redemption fee to be recovered from party when Bank's officers are required to go before Registrar for			
VI	redemption of the mortgage	Rs. 2,500/- Flat per property plus legal / vendor fees		
	Registration/Modification/Satisfaction/Vacation of charge and directors/charge search/CTCs etc. from			
VII	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. 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		
X	AGRICULTURE FINANCES			
	a. Fresh / Renewal of all Farm & Non-Farm Loans	D 2500		
	Loans upto Rs 1.5 million Above Rs 1.5 million upto 3 million	Rs. 2,500 Rs. 4,000		
	Above Rs 1.5 million upto 5 million 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		

	D O M E S T I C B A N K I	N G
ΧI	CORPORATE CREDIT	
	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
XII	COMMERCIAL CREDIT	
	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
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) Overdue charges	18% 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. 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

	DOMESTIC BANKING				
E.	GUARANTEES:				
I	Guarantees Issued To Shipping Companies / Air Lines In Lieu of Bills of Lading / air consignment notes.	Rs. 2,000/-			
II	Guarantees Issued To Collector Of Custom in Lieu Of Payments of Duty.	0.60% per quarter or part thereof, Minimum Rs. 1,600 per quarter			
Ш	Other Guarantees	0.45% per quarter or part thereof, Minimum Rs. 1,600 per quarter			
IV	Guarantees Issued To SBP for Exemption From Withholding Tax on export proceeds.	Rs. 500			
V	Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment commission at Rs. 1,300			
VI	those who availing credit facilities)	Rs.1,500/- per instrument/LG			
VII	from customer in case claim is received from outside the bank or other bank)	Rs.3,000/- Flat			
VIII	Letter of Guarantee Cancellation	Rs. 750/-			
IX	SWIFT Charges for Issuance of Electronic Bank Guarantee	Rs. 1,000/-			
	NOTE: - 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 expir	y.			
F.	INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)				
I	Investment Portfolio Securities	Rs. 1,000 per transaction			
II	Custody A/c Charges	Rs. 1,000 per month			
G.	MISCELLANEOUS CHARGES:				
	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	Rs. 600 Flat			
	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			
1	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			

D O M E S T I C	BANKING
16. CDR Cancellation Charges	NIL
17. Account Maintenance Certificate	Rs. 375 per certificate (No Charges if required for BAHL Loans)
18. Intercity Collection of Cheques through NIFT	Rs. 400 per instrument
19. Intercity Cheque Return Charges (Outward)	Rs. 850 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	KS. 550
- Lower value Limit RS 100,000	Rs. 50 per transaction (Max 10 payment instructions are sent through one MT 102
- Monday to Friday 09:00 AM to 4:30 PM	message)
NOTE: Presently SBP has waived these RTGS charges which has been circulated by SBP PSD Circular No	
21. Overseas Employment Certificate	Rs. 350 per certificate
· ·	Rs. 375
22. Express Cheque Book (10 Leaves)	
23. Certificate of Balance	Rs. 500 per certificate
24. Certificate of Balance to Auditors	Rs. 500 per certificate
	Upto 1 Year Rs. 500/- Upto 2 years Rs. 600/-
25. Retrieval of Old Records	Upto 3 Years Rs. 700/-
	Over 3 Years Rs. 1,000/-
26. Bank Charges on National Prize Bond – Prize Money claim	Rs. 400 per claim
27. CIT (Cash in Transit) Charges on National Prize Bond – Prize Money claim	At Actual (If prize money is equal or above Rs. 100,000)
28. Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)	Rs. 500
29. SECP Online Portal Service Charges	Private Companies Rs.1,100 Public Companies Rs. 2,000
30. Issuance of Proceed Realization Certificate (PRC) - Beyond One Year	Rs. 500
31. Issuance of Duplicate Proceed Realization Certificate (PRC)	Rs. 700
32. Account Maintenance Charges (Signature Account)	KS. 700
*If monthly average balance of PKR 3,000,000/- is not maintained.	Rs. 1,800 per month
	KING PRODUCTS
PERSONAL FINANCE FACILITY	
a. Processing Fee	Rs. 3,000
b. Prepayment	Nil
c. Late Payment Charges	Rs. 1,200 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
I CASH FINANCE FACILITY	
a. Legal Documentation / Agreement Stamping Charges	At Actual
b. Processing Fee	Rs. 2,500
c. Lien Marking Charges (other than BAHL)	Rs. 500
d. Late Payment Charges	Rs. 1,200 per late payment of installment

	CONSUMER BANKING PRODUCTS				
Ш	AUTO FINANCE FACILITY				
	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			
	1. Warehouse Charges	At Actual where applicable			
	m. Legal Documentation and Stamp Duty Charges	At Actual			
IV	AUTO LEASING (Through Consumer Banking Division)				
	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			
v	HOUSING FINANCE FACILITY				
	(Including Financing for Renewable Energy Solutions for Individuals under Category II)				
	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			

	CONSUMER BANKING	PRODUCTS
	GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE	
VI	(Mera Pakistan Mera Ghar)	
	a. Processing Fee	Rs. 5,000/-
	b. Early Settlement Fee / Charges (full / partial)	NIL
	c. Late Payment Charges	Rs. 1,200/-
	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
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
VIII	MOTORCYCLE FINANCE FACILITY	
	a. Processing Fee	Nil
	b. Early Settlement Fee/ Charges	Nil
	c. Late Payment charges	Rs. 400 per late payment of installment
	d. Charges on Dishonored/Returned Cheques	Rs. 850 per case
	e. Repossession Charges (Within & Out of City)	At Actual
	f. Repossessed Vehicle Evaluation/Appraisal Charges	At Actual
	g. Litigation/ Legal Charges	At Actual
	h. Partial Prepayment Fee /Charges	Nil
	i. Vehicle Registration/Transfer Charges/ Secured Transaction Registry (STR)	At Actual
	j. Warehouse Charges	At Actual where applicable
	k. Documentation Charges	At Actual
IX	Cost Sharing Scheme for Electric Bikes	
	a. Processing Fee	Nil
	b. Early Payment Fee / Charges (full / partial)	Nil
	c. Late Payment Charges	Rs. 400 per late payment of installment
	d. Charges on Dishonored / Returned Cheques	Rs. 850 per case
	e. Repossession Charges (Within & Out of City)	At Actual
	f. Repossessed Vehicle Evaluation / Appraisal Charges	At Actual
	g. Litigation / Legal Charges	At Actual
	h. Vehicle Registration / Transfer Charges / Secured Transaction Registry (STR)	At Actual
	i. Warehouse Charges	At Actual where applicable
	j. Legal Documentation and Stamp Duty Charges	At Actual

	CONSUMER BANKING PRODUCTS					
v	Government Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance					
A	(Mera Ghar Mera Ashiana)					
	a. Processing Fee	Nil				
	b. Early Payment 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/Fess	At Actual				
	h. Legal Documentation and Stamp Duty Charges	At Actual				
ΧI	Digital Advance against Salary					
	a. Service Fee	3% of the transaction amount or Rs. 300 (whichever is higher)				
	b. Late Payment Charges	3% per month				
	c. Legal Documentation and Stamp Duty Charges	At Actual				
	d. Litigation/ Legal Charges	At Actual				
	Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB&ALS)					
XII	Inclusion of Tier-4					
	(Laptop Finance) Only for Students of HEC Recognized Institute					
	a. Processing Fees	Rs. 100				
	b. Early Payment Fee / Charges (full / partial)	Nil				
	cLate Payment Charges	Rs. 1,200 per late payment of installment				
	d. Litigation / Legal Charges	At Actual				
	e. Legal Documentation and Stamp Duty Charges	At Actual				
	ALTERNATE DELIVERY CHAI	NNELS (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	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				

	ALTERNATE DELIVERY CHANNELS (A.D.C)					
III.	VISA DEBIT CARD					
	a. Annual / Replacement - Primary	Rs. 22,000 for Signature Card, Rs. 9,000 for Platinum Card, Rs. 4,500 for Gold Card,				
	a. Annual / Replacement - I finial y	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,				
	o. Annual / Replacement - Supplementary	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				
IV.	MOBILE BANKING					
	Re-issuance of Mobile Banking Pin	Free				
V.	CHINA UNION PAY					
	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				
VI.	UTILITY BILLS AND OTHER PAYMENT CHARGES					
	a. Direct Debit Facility					
	(i) Each Successful Transaction	Rs. 25/-				
VII.	PAY PAK					
	a. Annual / Replacement	Rs.2,750/-				
	b. Local Chargeback Request Charges	At Actual				
	c. Local Retrieval Request Charges	At Actual				

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.

	ALTERNATE DELIVERY CHANNELS (A.D.C)			
VIII.	FCY DEBIT CARD			
	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		
IX.	CREDIT CARD			
	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		
v	SMS Alast Saurice (Other than digital transactions)	Rs. 245/- per month per account for Individual & Sole Proprietorship Account		
Α.	SMS Alert Service (Other than digital transactions)	Rs. 450/- per month per account for Entity Accounts		

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 add	lition 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 Enfo	orcement Agencies shall not be subjected to any kind of deductions in the form of any charges ITY MARKET (GEM)
GATEWAY TO EQU	ITY MARKET (GEM)
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
or Broker changes	(On every buy and sell transaction which is not squared during the same trading day)
	Security Rate Commission Minimum Maximum
d. GEM Facilitation Charges	(in Percentage) (in rupee) (in rupee) Upto – 199.99 0.10% 0.01 0.15
d. GEW Facilitation Charges	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
Deposit i rocessing i ee (Bank Charges)	for Shares - 0.010% per shares
h. Shares Transfer Charges In/Out	(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
	0.1% of Auction Amount
k. Government Debt Securities (GDS) (Primary Market Auction Charges)	

	AL HABIB ROSHAN DIGITAL ACCOUNT				
A.	MISCELLANEOUS CHARGES				
	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	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			
	(For FKK Accounts only)	Rs. 200, whichever is lower will be charged			
	x. Same Day Clearing Cheque Charges	Rs. 600/- Flat			
	xi. Account Maintenance Certificate	Rs. 375/- per certificate			
	xii. Intercity Collection of Cheques through NIFT	Rs. 400/- per instrument			
	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/-			
		i) At Actual			
	Courier	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	At Actual			
	incomplete address / non availability of customer	At Actual			
B.	REMITTANCES - FOREIGN				
	I. OUTWARD				
	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			
	NOTE: In addition to above mentioned charges, any service / courier / postage / fax / s				
	II, INWARD				
	a. DD / TT / MT	NIL			
	b. Foreign Travellers Cheque Issuance	1% Commission on Conventional Banking Accounts			
C.	INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)				
	a. Investor Portfolio Securities	Rs. 1,000/- per transaction			
	b. Custody Account Charges	Rs. 1,000/- per month			
	o. Castoa, 11000uiii Chargos	10. 1,000 per month			

	AL HABIB RO	OSHAN DIGITAL ACCOUNT
D.	A.T.M	
	a. Re-issuance of ATM Pin	Free
	b. ATM Switch Transactions	
	(i) Cash withdrawal from other bank ATM	Rs. 35 per transactiom
	(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
E.	VISA DEBIT CARD	
	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
F.	<u>AL HABIB ROSHAN APNA GHAR</u>	
	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
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. 1,200 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 At Actual
<u> </u>		At Actual At Actual
	h. Litigation/ Legal Charges	
	i. Partial Prepayment Fee /Charges	Nil
<u> </u>	j. Personal Accident Insurance	Nil
	k. Vehicle Registration/Transfer Charges/Secured transaction Registry (STR)	At Actual
	1. Warehouse Charges	At Actual where applicable
	m. Courier Charges (Foreign)	At Actual
	n. Attestation charges	At Actual
1	o. Legal Documentation and Stamp Duty Charges	At Actual

AL HABIB ROSHAN DIGITAL ACCOUNT				
GATEWAY TO EQUITY MARKET (GEM)				
a. GEM Account Opening (Individual)	Individual Account H	older Rs. 1,400		
b. Broker Charges	Minimum Rate 3 pais during the same tradi		nigher(On every bu	y and sell transaction which is not sq
	Security Rate	Commission (in Percentage)	Minimum (in rupee)	Maximum (in rupee)
c. GEM Facilitation Charges	Upto – 199.99	0.10%	0.01	0.15
C	200 - 399.99	0.075%	0.15	0.30
	400 - above	0.05%	0.30	0.50
	For Shares - 0.10	00% p.a		
d. Custodial Charges (Market Value)	For TFCs - 0.10	00% p.a		
	For Rights - 0.10	00% p.a		
e. Withdrawal Charges				
	For Shares - Rs. 0			
- Withdrawal Fee (CDC Charges)	For TFCs - Rs. 50 per unit			
	For Rights - Rs 0.	10 per right		
- Withdrawal Processing Fee (Bank Charges)	For Shares/Units/Rigi	hts—Rs 0.50 per Share/Ur	nit/Right	
f. Deposit charges				
	For Shares - Rs. 0.	01 per share		
- Initial Deposit Fee (CDC Charges)	For TFCs - Rs. 0.01 per unit			
	For Rights - Rs. 0.	01 per right		
- Deposit Processing Fee (Bank Charges)	For Shares/Units/Right	hts—Rs 0.50 per Share/Uı	nit/Right	
g. Shares Transfer Charges In/Out	For Shares – 0.010%	per share		
g. Shares Transfer Charges in Out	(The Min & Max fee	shall be Rs. 7 and Rs. 60,0	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 Amo	ount		
NOTE: For facilities offered other than mentioned in Roshan Digital Account, Cha	rges will be applicable accordi	ng to regular Schedule of F	Rank 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
		INTERNATIONAL BANKING		
	A. IMPORTS:			
2 of 19	XII Handling of discrepant document under Import Letter of Credit	US\$ 95 (or equivalent foreign currency from forwarding banks)	US\$ 100 (or equivalent foreign currency from forwarding banks)	Modified
	D. REMITTANCES - FOREIGN:			
	OUTWARD:			
4 of 19	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
	F. MISCELLANEOUS:			
	V. Standing Instructions In Foreign Currency Account	US\$ 4 per instruction plus remittance charges	US\$ 5 per instruction plus remittance charges	Modified
		DOMESTIC BANKING		•
	A. REMITTANCES:	DOMESTIC BANKING		
		Rs. 500 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of	Rs. 550 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of	
	I a. Issuance of Banker's Cheque	fee/dues in favor of educational institutions, HEC/Board etc.)	fee/dues in favor of educational institutions, HEC/Board etc.)	Modifie
5 of 19	B. INLAND TRADE:			
	VII COLLECTIONS:			
	a. Documentary (LDBC & IDBC)	0.40% Minimum Rs. 900 plus paying bank charges	0.40% Minimum Rs. 1,000 plus paying bank charges	Modifie
	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	Modifie
	C. FINANCING / ADVANCES:			
	II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION:			
	e. Stock Inspections:			
6 of 19	(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.	Modifie
	g. Delivery Order Charges on Pledged Goods	Rs. 375/- Per Delivery	Rs. 450/- Per Delivery	Modifie
	IX COMMERCIAL VEHICLE LEASING (through CVLD)			
	g. Cheque Return Charges	Rs. 750	Rs. 850	Modifie
5 610	X AGRICULTURE FINANCES			
7 of 19	a. Fresh / Renewal of all Farm & Non-Farm Loans			
	Loans upto Rs 1.5 million	Rs. 2,000	Rs. 2,500	Modifie
	Above Rs 1.5 million upto 3 million	Rs. 3,500	Rs. 4,000	Modifie
	Above Rs 3 million	0.1% of approved amount Max Rs.15,000	0.1% of approved amount Max Rs.18,000	Modifie
	XI CORPORATE CREDIT			
	a. Funded / Non Funded Facility - Fresh / Renewal			
	Loans Upto Rs 50 Mln	Rs. 10,000	Rs. 11,000	Modifie
	XII COMMERCIAL CREDIT			
0 of 10	a. Funded / Non Funded Facility - Fresh / Renewal			
8 of 19	Loans Upto Rs 2 Mln	Rs. 2,500	Rs. 3,000	Modifie
	Above Rs 2 Mln upto 5 Mln	Rs. 3,000	Rs. 3,500	Modifi
	D. <u>LOCKER FACILITIES:</u>			
	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	Modifie
	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	Modifie

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
		DOMESTIC BANKING		
	E. GUARANTEES:			
	 V. Other Guarantees Including Guarantees For Deferred Payment Under supplier or buyer credit / payee scheme: 		III. Other Guarantees	
	a. For clients utilizing guarantee facility of upto Rs. 15 million.	0.40% per quarter or part thereof, Minimum Rs. 500 per quarter		
9 of 19	b.For clients utilizing guarantee facility of above Rs. 15 million.	0.30% per quarter or part thereof		Modified
70117	(In case of non fulfillment of committed annual business volume the rate as at (a) above will apply		0.45% per quarter or part thereof, Minimum Rs. 1,600 per quarter	
	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	Modified
ŀ	IX. SWIFT Charges for Issuance of Electronic Bank Guarantee	Rs. 300/-	Refer Page No. 4 (F II)	Modified
	G. MISCELLANEOUS CHARGES:			
	Stop Payment of Cheques	Rs. 700 per instruction	Rs. 750 per instruction	Modified
	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
	Standing instruction charges. (no charges for pensioner account)	Rs. 300 per instruction plus remittance charges	Rs. 350 per instruction plus remittance charges	Modified
9 of 19	Issuance of certificate on credit worthiness at customers' request	Rs. 400 per certificate	Rs. 450 per certificate	Modified
	6. Same Day Clearing Cheques Charges	Rs. 550 Flat	Rs. 600 Flat	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
	18. Intercity Collection of Cheques through NIFT	Rs. 350 per instrument	Rs. 400 per instrument	Modified
	19. Intercity Cheque Return Charges (Outward)	Rs. 750 Flat	Rs. 850 Flat	Modified
l	21. Overseas Employment Certificate	Rs. 300 per certificate	Rs. 350 per certificate	Modified
İ	22. Express Cheque Book (10 Leaves)	Rs. 300	Rs. 375	Modified
	23. Certificate of Balance	Rs. 450 per certificate	Rs. 500 per certificate	Modified
10 of 19	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
ľ	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
'	, , ,	CONSUMER BANKING PRODUCTS	-	
	I PERSONAL FINANCE FACILITY	CONSCRETE SHAME OF ROSE OF		
ŀ	c. Late Payment Charges	Rs. 1,000 per late payment of installment	Rs. 1,200 per late payment of installment	Modified
10 of 19	II CASH FINANCE FACILITY	to 1,000 per ane payment of mountains	13. 13.200 per late payment of monament	Mounted
	d. Late Payment Charges	Rs. 1,000 per late payment of installment	Rs. 1,200 per late payment of installment	Modified
	III AUTO FINANCE FACILITY			
	a. Processing Fee - New / Reconditioned and Used Vehicles	Rs. 11,000 Flat	Rs. 7.000 Flat	Modified
l	d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified
	m. Legal Documentation and Stamp Duty Charges	NA NA	At Actual	New
ľ	IV AUTO LEASING (Through Consumer Banking Division)			
11 of 19	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
	V HOUSING FINANCE FACILITY (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
l	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
		CONSUMER BANKING PRODUCTS		
	VI GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE			
-	(Mera Pakistan Mera Ghar) 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
-	VIII MOTORCYCLE FINANCE FACILITY	Ks. 750 per case	Ks. 650 per case	Wouncu
-	d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified
-	IX Cost Sharing Scheme for Electric Bikes	Ks. 750 per case	rs. 650 per case	Wodified
· · · · · · · · · · · · · · · ·	a. Processing Fee	NA NA	Nil	
	b. Early Payment Fee / Charges (full / partial)	NA NA	Nil	
2 of 19	c. Late Payment Charges	NA NA	Rs. 400 per late payment of installment	
ŀ	d. Charges on Dishonored / Returned Cheques	NA NA	Rs. 850 per case	
ŀ	e. Repossession Charges (Within & Out of City)	NA NA	At Actual	New
ŀ	f. Repossessed Vehicle Evaluation / Appraisal Charges	NA NA	At Actual	
ŀ	g. Litigation / Legal Charges	NA NA	At Actual	
ŀ	h. Vehicle Registration / Transfer Charges / Secured Transaction Registry (STR)	NA NA	At Actual	
-	i. Warehouse Charges	NA NA	At Actual where applicable	
ŀ	j. Legal Documentation and Stamp Duty Charges	NA NA		
\rightarrow	j. Legal Documentation and Stamp Duty Charges X Government Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance	IVA	At Actual	
ľ	(Mera Ghar Mera Ashiana)			
	a. Processing Fee	NA	Nil	
	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	New
	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	
Ŀ	XI Digital Advance against Salary			
3 of 19	a. Service Fee	NA	3% of the transaction amount or Rs. 300 (whichever is higher)	
	b. Late Payment Charges	NA	3% per month	New
	c. Legal Documentation and Stamp Duty Charges	NA	At Actual	
L	d. Litigation/ Legal Charges	NA	At Actual	
2	XII Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB&ALS) Inclusion of Tier-4 (Laptop Finance) Only for Students of HEC Recognized Institute			
	a. Processing Fees	NA	Rs. 100	
	b. Early Payment Fee / Charges (full / partial)	NA	Nil	New
	cLate 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	
		ALTERNATE DELIVERY CHANNELS (A.D.C)		
	III. VISA DEBIT CARD			
	a. Annual / Replacement - Primary	Rs. 20,000 for Signature Card, Rs. 8,000 for Platinum Card, Rs. 4,250 for Gold Card, Rs. 3,500 for Silver Card	Rs. 22,000 for Signature Card, Rs. 9,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card	Modified
4 of 19	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
[VII. PAY PAK			
	a. Annual / Replacement	Rs. 2,500/-	Rs. 2,750/-	Modified
	VIII FCY DEBIT CARD			
	a. Annual / Replacement - Primary	NA	US\$ 14	New
5 of 19	b. International ATM Cash Withdrawal	NA	4.50% of transaction amount or USD 3/- whichever is higher	New
ļ	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
		ALTERNATE DELIVERY CHANNELS (A.D.C)		
15 -610	V. CMC AL. (C (Od d 1224 (Rs. 225/- per month per account for Individual & Sole Proprietorship Account	Rs. 245/- per month per account for Individual & Sole Proprietorship Account	Modified
13 01 19	X. SMS Alert Service (Other than digital transactions)	Rs. 400/- per month per account for Entity Accounts	Rs. 450/- per month per account for Entity Accounts	Modified
		AL HABIB ROSHAN DIGITAL ACCOUNT		
	A. MISCELLANEOUS CHARGES			
	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
17 of 19	v. SMS Alert Service (Other than digital transactions)	Rs. 225/- per month per account (local)	Rs. 245/- per month per account (local)	Modified
	x. Same Day Clearing Cheque Charges	Rs. 550/- Flat	Rs. 600/- Flat	Modified
	xii. Intercity Collection of Cheques through NIFT	Rs. 350/- per instrument	Rs. 400/- per instrument	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
	E. VISA DEBIT CARD			
	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
	F. <u>AL HABIB ROSHAN APNA GHAR</u>			
	c. Late Payment charges	Rs. 1,000 per late payment of installment	Rs. 1,200 per late payment of installment	Modified
18 of 19	d. Charges on Dishonored / Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified
	G. AL HABIB ROSHAN APNI CAR			
	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