



Bank AL Habib Limited

Schedule of Bank Charges

Effective From
July 01, 2023 to December 31, 2023

I N T E R N A T I O N A L B A N K I N G			
A. IMPORTS:			
I CASH LETTERS OF CREDIT:			
AA. OPENING :		1st Qtr	Each subsequent Qtr or part thereof 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%
c. Above Rs 100 Million		0.17%	0.10%
NOTE: The above commission is subject to adjustment after obtaining approval of competent authority if the total volume of L/C business during the year of a customer/group exceeds Rs 200 million			
AB. REVALIDATION OF EXPIRED L/CS OR TRANSFER TO NEW BENEFICIARY		Same commission as applicable to opening of fresh L/Cs as per I AA. above	
II NON-REIMBURSABLE L/CS UNDER BARTER / AID / LOANS :		1.00%	0.30% Rs. 1,500
III AMENDMENTS:			
a. If amount and/or period is not involved		Rs. 1,800 (flat)	
b. If increase in amount and/or period is involved		Rs. 1,800 plus commission as per I AA. above.	
IV L/C Cancellation Charges		Rs. 2,500 plus SWIFT charges	
V RETIREMENT:			
1 USANCE BILLS:			
On Maturity		Rs. 1,250 per bill plus extra commission 0.15% per month or part thereof after the period of LC commission already recovered. Min Rs. 1,250 (Service Charges @ 0.15% - Minimum Rs.1,500 will be charged on retirement of Import Documents)	
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		Mark-up from the date of PAD Lodgment or in case where our nostro account is already debited then from the date of nostro account is debited	
a. From day 01 to 20th day		Paisas 65 per thousand per day till retirement	
b. Next 21 days to 35 days		Paisas 71 per thousand per day till retirement	
c. After 35 days of Lodgment		Paisas 76 per thousand per day till retirement (Service Charges @ 0.15% - Minimum Rs. 1,500 will be charged on retirement of Import Documents)	
3 OVERDUE ACCEPTANCE FACILITY		Minimum Rs. 1,000 per day irrespective of bill amount	
VI INWARD FOREIGN DOCUMENTARY BILLS			
a. Handling charges on all Inward Collection / Open Account		Rs. 1,500	
b. Items returned unpaid including courier charges		US\$ 100 (or equivalent foreign currency from forwarding banks)	
c. Retirement/Payment of all Collection Foreign Bills/Including Contract / Open Account		(Service Charges @ 0.15% - Minimum Rs. 1,250 will be charged on retirement of Import Documents)	
d. SWIFT Charges		Rs.1,000 (Applicable on Point # VI a, VI b, & VI c)	

I N T E R N A T I O N A L B A N K I N G	
VII ADVANCE PAYMENT AGAINST IMPORTS:	
a. Swift Transfer	Rs. 1,500
b. Demand Drafts	Rs. 500
c. Service Charges	0.15% - Rs. 1,500 Min
VIII CREDIT REPORTS :	
a. To Foreign Banks on their request	US\$ 100 from foreign banks
b. To Foreign Banks on customer's request	To be charged at actual plus USD 30/- OR eqv in Pak Rupees 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. 900
XII Handling of discrepant document under Import Letter of Credit	US\$ 90 (or equivalent foreign currency from forwarding banks)
XIII Issuance of Freight certificate for Import on FOB Basis	Rs.1,150/- per certificate
XIV Generation of Financial Instrument (F.I) against Import	Rs.100/- per request
XV Bank to bank Financial Instrument (F.I) transfer	Rs.600/- flat per transaction
XVI Generation of Financial Instrument (F.I) on Open Account	Rs. 625 per request
XVII Other Charges	As per section "F" Miscellaneous
B. EXPORTS:	
I LETTERS OF CREDIT:	
a. Advising - for Customers	Rs. 1,750 plus courier charges if applicable
- for Non- Customers	Rs. 2,500 plus courier charges
b. Amendment Advising - for Customers	Rs. 1,200 plus courier charges if applicable
- for Non- Customers	Rs. 1,500 plus courier charges
c. Negotiation of Rupee Bills under Export L/Cs	0.30% - Minimum Rs. 1,000
d. Confirmation	Minimum Rs. 1,250 or 0.40% per quarter whichever 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
II IF THE DOCUMENTS ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER RESTRICTED L/Cs.	Rs. 1,200
III COLLECTIONS:	
a. Documentary (on which bank does not earn exchange difference)	Rs. 1,000

SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JULY 01, 2023 TO DECEMBER 31, 2023

I N T E R N A T I O N A L B A N K I N G		
IV	Handling Of Duty Draw Back Claim	Paisas 25 per Rs. 100 (Minimum Rs. 1,000)
V	Service Charges Against Export Documents Sent On Collection Basis Where Payment Cover Is Already Received In Bank's Foreign Currency A/C. (Nostro)	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1,000) Min Rs. 1,700
VI	Negotiation Of Foreign Currency Bills Under Sight Letters Of Credit	OD buying rate to be applied. If proceeds are not realized within 12 days then Paisas 50 per thousand per day to be charged for any delay beyond 12 days.
VII	Service Charges On Advance Payment	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1,000) Min 1,500
VIII	SPO (Standardized Purchase Order)	Rs. 250 per order
IX	Freight Subsidy	Rs. 1,000 per case
X	EE Certification	Rs. 1,000 per case
XI	Issuance Of EE / EF NOC To Other Banks	Rs. 1,500
XII	Handling Charges For Export Refinance Applications	Rs. 1,000 per submission
XIII	Export Development Surcharge	Rs. 100 per bill
XIV	Service Charges On Issuing PRC, Checking, Rectifying And Forwarding Case To SBP For Payment of R&D — Support To Garment Industry	Rs. 1,000
XV	Drawback Of Local Taxes And Levies (Garments, Home Textile And Fabrics)	Rs. 1,000/- per claim
XVI	6% Research And Development Support Against Export Of Processed Food	Rs. 1,000/- per claim
XVII	25% Freight Subsidy To Exporters Of Live Sea Foods (Dealt By TDAP)	Rs. 1,000/- per claim
XVIII	Inland Freight Subsidy	Rs. 1,000/- per claim
XIX	Business Performance Certificate	Rs. 750/-
XX	Issuance Of Duplicate Annex A For The Purpose Of Claiming Duty Drawback	Rs. 500/- Per Transaction
XXI	Handling & Service Charges in LIEU of Exchange Earnings where an exporter sells foreign exchange to some other bank where documents were sent for collection through Bank AL Habib 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. 1,000/- flat
XXVII	Transfer Of Export Proceeds To Other Bank Where No Documents Handled At Our End	Rs 1,250/- 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	0.60% for value of over US Dollar 10,000 OR its equivalent in other currencies
XXXIII	Issuance of Export Proceed Realization Certificate (EPRC) - Beyond 1 Year	Rs. 600
XXXIV	Generation of Financial Instrument (F.I) against Export	Rs.100/- per request

I N T E R N A T I O N A L B A N K I N G	
C. <u>COLLECTION (Foreign Currency):</u>	
I <u>OUTWARD:</u>	
a. Clean bills	US\$ 7 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\$ 5 OR equivalent foreign currency per instrument
II <u>INWARD:</u>	
Clean collection	US\$ 8 Or equivalent foreign currency plus actual charges
D. <u>REMITTANCES - FOREIGN:</u>	
I <u>OUTWARD:</u>	
a. FDD	US\$ 18 plus bank charges. Additional 0.50% or Minimum \$3 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\$ 35 plus bank charges. Additional 0.50% or Minimum \$3 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 recovered accordingly whenever applicable.	
II <u>INWARD:</u>	
a. DD / TT / MT	NIL
III <u>FOREIGN TRAVELLERS CHEQUES ISSUANCE</u>	1% Commission
E. <u>FOREIGN BILLS PURCHASED:</u>	
I <u>FOREIGN CURRENCY INSTRUMENTS:</u>	OD Buying Rate to be applied. If proceeds not realized within 12 days then paisas
Cheques, Drafts, T.Cs, IMO's 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 <u>OTHER CHARGES</u>	As per Miscellaneous section "F"
F. <u>MISCELLANEOUS :</u>	
I. <u>CORRESPONDENT'S CHARGES</u>	At Actual
II. <u>POSTAGE / COURIER / SWIFT CHARGES will be recovered as under:</u>	
Postage	Rs. 200
Courier	i) Rs. 4,000 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. <u>CREDIT REPORT ON FOREIGN BUYERS / SUPPLIERS</u>	USD 60/- or eqv in Pak Rupees to be charged
IV. <u>TEST VERIFICATION CHARGES FROM OTHER BANKS</u>	Rs. 275
V. <u>OBTAINING SBP APPROVAL FOR REMITTANCE RELATED TO FOREIGN EXCHANGE TRANSACTIONS WHERE REQUIRED</u>	Rs. 1,500 per case
VI. <u>STANDING INSTRUCTIONS IN FOREIGN CURRENCY ACCOUNT</u>	US\$ 3 per instruction plus remittance charges

DOMESTIC BANKING	
A. REMITTANCES:	
I a. Issuance of Banker's Cheque	Rs. 400 (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. 450
III DUPLICATE BANKER'S CHEQUE	Rs. 450
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
III 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 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:	
i. Following are the applicable rates for PAD Markup on retirement	
a. From day 1 to 20th day	Paisas 65 per thousand per day from the date of overdue till retirement
b. Next 21 days to 35 days	Paisas 71 per thousand per day from the date of overdue till retirement
c. After 35 days of Lodgment	Paisas 76 per thousand per day from the date of overdue till retirement
VI COLLECTIONS :	
a. Documentary (LDBC & IDBC)	0.40% Minimum Rs. 600 plus paying bank charges
b. Clean (including cheques)	0.25% Minimum Rs. 200 Maximum Rs. 900 plus paying bank charges
c. Handling charges on registration / payment of Standard Purchase Order (S.P.O.)	Rs. 250
VII NEGOTIATION AGAINST INLAND L/CS	0.25% of bill amount plus marked down at approved rate.

D O M E S T I C B A N K I N G	
VIII PURCHASE OF BILLS, CHEQUES ETC.:	
a. Documentary bills other than those drawn against L/C and Clean Bills/ Trade cheques	0.40% Min Rs. 100 plus mark-up @ Paisas 41 per thousand per day from the date of purchase of the instrument to the date of payment plus paying bank charges.
b. Other Cheques / demand instrument (i.e. dividend warrants).	0.35% Min Rs. 30 plus mark-up @ Paisas 41 per thousand per day from the date of purchase of the instrument to the date of receipt of payment, plus paying bank charges.
IX LOCAL BILLS RETURNED UNPAID	Rs.500
X MISCELLANEOUS CHARGES: Where applicable (I-V above) will be extra as per following:	
a. Collecting Bank Charges, (if collecting bank other than Bank AL Habib Ltd)	Actual plus Rs. 50
b. Inquiring of instruments by Phone / Fax	Rs. 50
c. Instrument Returning Charges:	
(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 BAHIL Branches	Rs. 60
(ii) For other Banks	Rs. 125
C. FINANCING / ADVANCES:	
I FOLLOWING 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
II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION:	
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. 1,000/- ii) Outside Municipal Limits Rs. 2,000/- per inspection (Maximum one visit within 30-45 days) Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.
f. Business Commitments and Compensatory Commission	If a party fails to pass on committed business while getting the credit line sanctioned in their favor, the Bank reserves the right to recover compensatory commission max @ 5 % to the extent of shortfall in business committed to be routed through us as per pre-arrangement.

D O M E S T I C B A N K I N G	
g. Delivery Order Charges on Pledged Goods	Rs.250/- 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
III CIB Report Charges	At Actual
IV Overdue rate on financing facilities (including discounting and leasing)	28% per annum from the date of overdue / maturity to date of payment
V Issuance of NOC (customer's request) on request of customers/ clients for creating additional/pari passu charge/second charge on their fixed & current assets for acquiring further project finance from other Banks/Financial Institutions	Rs.5,500/- per NOC
VI Redemption fee to be recovered from party when Bank's officers are required to go before Registrar for redemption of the mortgage	Rs. 2,500/- Flat per property plus legal / vendor fees
VII Registration/Modification/Satisfaction/Vacation of charge and directors/charge search/CTCs etc. from securities and Exchange Commission of Pakistan (SECP)	At Actual
VIII Stamp duty on Control and Security Documents (as per Stamp Duty Act applicable in each Province)	As per actual stamp paper/ adhesive stamps cost
IX COMMERCIAL VEHICLE LEASING (through CVLD)	
a. Processing Fee	Rs.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	28% p.a. of the overdue lease rental amount
g. Cheque Return Charges	Rs.600
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	
Loans upto Rs 1.5 million	Rs. 1,500
Above Rs 1.5 million upto 3 million	Rs. 3,000
Above Rs 3 million	0.1% of approved amount Max Rs.15,000
b. Financing for Tractor	As per above slab amount
c. Documentation and Stamp Duty Charges	At Actual
d. Property Valuation Charges	At Actual
e. Overdue Short Term Finance Facility	28% per annum rate will be charged on overdue STF amount
f. Punjab Land Records Authority (PLRA) Service Charges (In Punjab Province only)	At Actual
g. 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	
XI CORPORATE CREDIT	
a. Funded / Non Funded Facility - Fresh / Renewal	
Loans Upto Rs 50 Mln	Rs. 10,000
Above Rs 50 Mln Upto 100 Mln	Rs. 25,000
Above Rs 100 Mln Upto 250 Mln	Rs. 70,000
Above Rs 250 Mln Upto 500 Mln	Rs. 80,000
Above Rs 500 Mln	Rs. 100,000
b. Overdue Short Term Finance Facility	28% per annum rate will be charged on overdue STF amount
XII COMMERCIAL CREDIT	
a. Funded / Non Funded Facility - Fresh / Renewal	
Loans Upto Rs 2 Mln	Rs. 2,500
Above Rs 2 Mln upto 5 Mln	Rs. 3,000
Above Rs 5 Mln upto 10 Mln	Rs. 5,000
Above Rs 10 M upto 20 Mln	Rs. 10,000
Above Rs 20 M upto 50 Mln	Rs. 20,000
Above Rs 50 M upto 100 Mln	Rs. 30,000
Above Rs 100 Mln	Rs. 50,000
b. Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions	Nil
c. Overdue Short Term Finance Facility	28% 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	28% 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. 40,000/- for Small, Rs 50,000 for Medium and Rs 70,000 for large
b. Annual Fee	Rs. 5,000/- for Small, Rs 7,000 for Medium and Rs 9,000 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. 500/- for Small, Rs. 650/- for Medium and Rs. 850/- for Large

D O M E S T I C B A N K I N G		
E.	<u>GUARANTEES:</u>	
I	Guarantees Issued To Shipping Companies / Air Lines In Lieu of Bills of Lading / air consignment notes.	Rs. 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
III	Other Guarantees	0.40% per quarter or part thereof, Minimum Rs. 1,500 per quarter
IV	Guarantees Issued To SBP for Exemption From Withholding Tax on export proceeds.	Rs. 500
V	Other Guarantees Including Guarantees For Deferred Payment Under supplier or buyer credit / payee scheme:	
	a. For clients utilizing guarantee facility of upto Rs. 15 million.	0.40% per quarter or part thereof, Minimum Rs. 500 per quarter
	b. For clients utilizing guarantee facility of above Rs. 15 million.	0.30% per quarter or part thereof
	(In case of non fulfillment of committed annual business volume the rate as at (a) above will apply and differential will be recovered)	
VI	Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment commission at Rs. 1,200
VII	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
VIII	Service Charges for Handling Claim Against our LGs lodged by Beneficiary / Assignee - (Charges to be recovered from customer in case claim is received from outside the bank or other bank)	Rs.2,500/- Flat
IX	Letter of Guarantee Cancellation	Rs. 625/-
X	SWIFT Charges for Issuance of Electronic Bank Guarantee	Rs. 250/-
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 expiry.		
F.	<u>INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)</u>	
I	Investment Portfolio Securities	Rs. 1,000 per transaction
II	Custody A/c Charges	Rs. 1,000 per month
G.	<u>MISCELLANEOUS CHARGES:</u>	
	1. Stop Payment of Cheques	Rs. 700 per instruction
	2. Issue of loose cheques	Rs. 50 per cheque
	3. Cheque drawn on us and returned unpaid for insufficient funds.	Rs. 600 or any amount less than Rs. 600 in the account
	4. Standing instruction charges. (no charges for pensioner account)	Rs. 300 per instruction plus remittance charges
	5. Issuance of certificate on credit worthiness at customers' request	Rs. 400 per certificate
	6. Issuance of Statement of Account at customers' request (No charges if customer claims that posted statement not received)	
	(i) Statement of A/c upto 6 Months	Rs 35
	(ii) Statement of A/c above 6 months	Additional Rs 35 per 6 months
	7. Same Day Clearing Cheques Charges	Rs 500 Flat
	8. Same Day Clearing Cheque drawn on us and returned unpaid for insufficient fund	Rs. 600 or any amount less than Rs. 600 in the account
	9. Online Cheque Return Charges	NIL
	10. Collection charges of profit on coupons from other banks / Savings Centers.	Rs 150
	11. Photocopies of Paid Cheques	Rs 150 per cheque
	12. Issuance of Certificate regarding confirmation of Paid Cheques	Rs 100
	13. Cheque Book Charges (free cheque book for pensioner account)	Rs 20 per leaf
	14. Specialized / Customized Cheque Book	At Actual
	15. CDR Issuance Charges	NIL
	16. CDR Duplicate Charges	Rs. 300

DOMESTIC BANKING	
17. CDR Cancellation Charges	NIL
18. Account Maintenance Certificate	Rs 300 per certificate (No Charges if required for BAHIL Loans)
19. Intercity Collection of Cheques through NIFT	Rs 300 per instrument
20. Intercity Cheque Return Charges (Outward)	Rs 600 Flat
21. Settlement of 3rd Party Funds Transfer through PRISM System	
- Lower Value Limit Rs 1,000,000 and above	
- Monday to Friday 09:00 AM to 1:30 PM	Rs.220
1:30 PM to 3:00 PM	Rs.330
3:00 PM to 4:00 PM	Rs.550
- Lower Value Limit Rs 100,000	
- Monday to Friday 09:00 AM to 4:30 PM	Rs.50 per transaction (Max 10 payment instructions are sent through one MT 102 message)
NOTE: Presently SBP has waived these RTGS charges which has been circulated by SBP PSD Circular No. 02 of 2020 till further instruction. Changes if any in future will immediately be applicable as above.	
22. Overseas Employment Certificate	Rs.250 per certificate
23. Express Cheque Book (10 Leaves)	Rs. 250
24. Certificate of Balance	Rs. 375 per certificate
25. Certificate of Balance to Auditors	Rs. 500 per certificate
26. Retrieval of Old Records	Upto 1 Year Rs.350/- Upto 2 years Rs.450/- Upto 3 Years Rs.550/- Over 3 Years Rs.850/-
27. Bank Charges on National Prize Bond – Prize Money claim	Rs. 180 per claim
28. CIT (Cash in Transit) Charges on National Prize Bond – Prize Money claim	At Actual (If prize money is equal or above Rs.100,000)
29. Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)	Rs.500
30. SECP Online Portal Service Charges	Private Companies Rs.1,100 Public Companies Rs.2,000
31. Issuance of Proceed Realization Certificate (PRC) - Beyond One Year	Rs.500
32. Issuance of Duplicate Proceed Realization Certificate (PRC)	Rs.700
CONSUMER BANKING PRODUCTS	
I PERSONAL FINANCE FACILITY	
a. Processing Fee	Rs. 3,000
b. Prepayment	Nil
c. Late Payment Charges	Rs. 1,000 per late payment of installment
d. Partial Prepayment Fee /Charges	Nil
e. Litigation/ Legal Charges	At Actual
f. Legal Documentation / Agreement Stamping Charges	At Actual
II CASH FINANCE FACILITY	
a. Legal Documentation / Agreement Stamping Charges	At Actual
b. Processing Fee	Rs 2,500
c. Lien Marking Charges (other than BAHIL)	Rs.500
d. Late Payment Charges	Rs 1,000 per late payment of installment

CONSUMER BANKING PRODUCTS	
III	AUTO FINANCE FACILITY
a. Processing Fee	
(i) New Vehicles	Rs. 9,000 Flat
(ii) Imported / Reconditioned and Used Vehicles	Rs. 9,500 Flat
b. Early Settlement Fee/ Charges (full / partial)	Nil
c. Late Payment charges	Rs. 1,000 per late payment of installment
d. Charges on Dishonored/Returned Cheques	Rs. 600 per case
e. Repossession Charges (Within & Out of City)	Rs. 100,000 or at actual whichever is lower
f. Vehicle Evaluation/Appraisal Charges	At Actual
g. Repossessed Vehicle Evaluation/Appraisal Charges	At Actual
h. Litigation/ Legal Charges	At Actual
i. Partial Prepayment Fee /Charges	Nil
j. Personal Accident Insurance	Nil
k. Vehicle Registration/Transfer Charges/ Secured Transaction Registry (STR)	At Actual
l. Warehouse Charges	At Actual where applicable
IV	AUTO LEASING (Through Consumer Banking Division)
a. Processing Fee Per Trench	0.1% of lease amount or Rs. 8,000 which ever is higher
b. Legal Documentation / Agreement Stamping Charges	At Actual
c. Early Settlement Fee /Charges	Nil
d. Late Payment Charges	28% of the Overdue Lease Rental amount
e. Charges on Dishonored/Returned Cheques	Rs. 600 per case
f. Repossession Charges per vehicle (Within City & Out of City)	Rs. 100,000 or At Actual whichever is lower
g. Vehicle Evaluation/Appraisal Charges	At Actual
h. Vehicle Registration/Transfer Charges	At Actual
V	HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)
a. Processing Fee	Rs. 8,000
b. Early Settlement Fee /Charges (full / partial)	NIL
c. Late Payment Charges	Rs 1,000 per late payment of installment
d. Charges on Dishonored/Returned Cheques	Rs. 600 per case
e. Property Valuation/Appraisal Charges	At Actual
f. Lawyer's Appraisal Fee	At Actual
g. Income Estimation Charges/Fee	At Actual
h. Documentation and Stamp Duty Charges	At Actual
i. Courier Charges (Foreign)	At Actual

CONSUMER BANKING PRODUCTS	
VI	GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (Mera Pakistan - Mera Ghar)
	a. Processing Fee
	Rs. 5,000/-
	b. Early Settlement Fee / Charges (full / partial)
	NIL
	c. Late Payment Charges
	Rs. 1,000/-
	d. Charges on Dishonored/Returned Charges
	Rs. 600
	e. Property Valuation / Appraisal Charges
	At Actual
	f. Lawyer's Appraisal Fee
	At Actual
	g. Income Estimation Charges/Fee
	At Actual
	h. Documentation and Stamp Duty Charges
	At Actual
	i. Courier Charges (Foreign)
	At Actual
VII	Prime Minister Youth Business Loan - PMYBL (Small & Medium Enterprises)
	a. Legal Documentation / Agreement Stamping Charges
	At Actual
	b. Processing Fee
	Rs. 100
	c. Valuation/Appraisal Charges
	At Actual
	d. Lawyer's Appraisal Fee
	At Actual
	e. Income estimation
	At Actual
ALTERNATE DELIVERY CHANNELS (A.D.C)	
I.	FUNDS TRANSFER FACILITY
	Inter Bank Funds Transfer via ATM / Internet / Mobile Banking
	Free IBFT - Upto Rs. 25,000/- per month / per account
	For additional amount above Rs. 25,000/- per month / per account, 0.1% of the transaction amount or Rs. 200, whichever is lower will be charged
II.	A.T.M
	a. Re-issuance of ATM Pin
	Free
	b. ATM Switch Transactions
	(i) Cash withdrawal from Other Bank ATM
	Rs 23.44 per transaction
	(ii) Local Balance Inquiry Charges
	Rs 3.13 per transaction
	(iii) ATM Optional Receipts Printing (On/Off Net)
	Rs 3.13 per transaction
III.	VISA DEBIT CARD
	a. Annual / Replacement - Primary
	Rs.2,000 for Silver Card, Rs. 3,000 for Gold Card, Rs.6,000 for Platinum Card
	b. Annual / Replacement - Supplementary
	Rs.1,400 for Silver Card, Rs.1,850 for Gold Card, Rs.3,600 for Platinum Card
	c. ATM International Cash Withdrawal
	4.00% of transaction amount
	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. 250
	i. VISA Arbitration Charges
	At Actual
	j. International Retail Purchase & E-Commerce Transaction
	3.75% on transaction amount

ALTERNATE DELIVERY CHANNELS (A.D.C)	
IV. MOBILE BANKING	
Re-issuance of Mobile Banking Pin	Free
V. CHINA UNION PAY	
a. Annual / Replacement – Primary	Rs. 1,800/-
b. Annual / Replacement – Supplementary	Rs. 1,200/-
c. International ATM Cash Withdrawal	4.00% of transaction amount
d. International Balance Inquiry	Rs. 250/-
e. International Retail Purchase & E-Commerce Transaction	3.75% 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.1,500/-
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.	
VIII. CREDIT CARD	
a. Annual - Primary	Rs 4,000 for Green Card and Rs 6,000 for Gold Card
b. Annual - Supplementary	Rs 2,000 for Green Card and Rs 3,000 for Gold Card
c. Credit Card APR	25% p.a.
d. Late Payment Fee	10% of the minimum payment due or Rs.1,500 whichever is higher
e. Cash Advance Fee	3% or Rs. 600 whichever is higher
f. Cheque return fee	Rs. 600
g. Sales slip retrieval charges (local)	At Actual
h. Sales slip retrieval charges (international)	At Actual
i. Charge on Foreign Transactions	3.5% on transaction Amount
j. Credit Card Replacement Fee	Rs. 1,500
IX. SMS Alert Service (Other than digital transactions)	PKR 140/- per month per account

SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JULY 01, 2023 TO DECEMBER 31, 2023

CASH MANAGEMENT SERVICES				
a. Countrywide Collection Solution (for Corporates/SMEs/F.Is)	As per agreement			
b. Bulk Salary/Disbursements	As per agreement			
c. Dividend Warrants Payment Arrangement	As per agreement			
d. Customized MIS/Reporting	As per agreement			
e. Bankers to the Issue/ Flotations (IPOs/TFCs/Right Shares etc.)	As per agreement			
f. Any other service	As per agreement			
g. AL Habib Payments System (Bulk Payments)	As per agreement			
NOTE : -Taxes / Govt. Duties etc. levied by the Government are to be recovered from the customers in addition to regular charges, wherever applicable.				
-Islamic Banking Customers will be charged as per Islamic Banking Schedule of Bank Charges				
-Charges levied because of processing error will be refunded				
-Accounts blocked / Frozen under UNSC resolutions or any other SRO's issued by SBP/ Law Enforcement Agencies shall not be subjected to any kind of deductions in the form of any charges				
GATEWAY TO EQUITY MARKET (GEM)				
a. GEM Account Opening (Individual)	Individual Account Holder Rs. 2,000 (Rs.1,400 Bank's Facilitation Charges, Rs.400 CDC Charges, Rs.200 UIN Charges)			
b. GEM Account Opening (Corporate)	Corporate Account Holder Rs. 5,000			
c. Broker Charges	*Minimum Rate 3 paisa or 0.15% whichever is higher (On every buy and sell transaction which is not squared during the same trading day)			
d. GEM Facilitation Charges	Security Rate	Commission (in Percentage)	Minimum (in rupee)	Maximum (in rupee)
	Upto – 199.99	0.10%	0.01	0.15
	200 – 399.99	0.075%	0.15	0.30
	400 - above	0.05%	0.30	0.50
e. Custodial Charges (Market Value)	For Shares Re. 0.1000% p.a, for TFCs Re. 0.1000% p.a & for Rights Re. 0.1000% p.a			
f. Withdrawal Charges				
- Withdrawal Fee (CDC Charges)	For Shares -- Re. 0.10 per Share			
	For TFCs -- Rs. 50 per Unit			
	For Rights -- Re. 0.10 per Right Entitlement deposit			
- Withdrawal Processing Fee (Bank Charges)	For Shares / Units / Rights -- Re. 0.50 per Share / Unit / Right			
g. Deposit Charges				
- Initial Deposit Fee (CDC Charges)	For Shares -- Re. 0.01 per Share			
	For TFCs -- Re. 0.01 per Unit			
	For Rights -- Re. 0.01 per Right			
- Deposit Processing Fee (Bank Charges)	For Shares / Units / Rights -- Re. 0.50 per Share / Unit / Right			
h. Shares Transfer Charges In/Out	for Shares - 0.010% per shares (The minimum and maximum fee shall be Rs.7 and Rs.60,000 respectively)			
i. Shares Pledge Charges	for Shares - 0.004% per share			
j. NCCPL Charges	0.0025% per share			
k. UIN Charges Annually (first year not applicable) (NCCPL)	Corporate Account Rs.2,500 Individual Account Rs.200			
i. CDC Sub Account Opening Charges Annually Individual Account (First year not applicable) (CDC Charges)	Rs.400			
NOTE: - All Charges are non refundable unless otherwise indicated by the Bank				
- The prescribed rage is from 3 Paisa per share or 0.15% of the transaction value, whichever is higher upto 2.5% of the transaction value in the above mentioned transactions				
-Charges may change from time to time as per Schedule of Charges of the Bank and it shall be the account holder responsibility to comply the same				

AL HABIB ROSHAN DIGITAL ACCOUNT	
A. MISCELLANEOUS CHARGES	
i. Issuance of Banker's Cheque	PKR 400/-
ii. Cheque Book Charges	PKR 20/- per leaf
iii. Specialized / Customized Cheque Book	At Actual
iv. Stop Payment of Cheques	PKR 700/-
v. Loose Cheque Issuance	PKR 50/- per leaf
vi. SMS Alert Service (Other than digital transactions)	PKR 140/- per month per account (local)
vii. Minimum Balance Charges	Free
viii. Utility Bill/Mobile Bill Payment	Free
ix. Funds Transfer to any account within Bank AL Habib Ltd	Free
x. Inter Bank Funds Transfer via ATM/Internet Banking/Mobile Banking	Free IBFT - Upto Rs. 25,000/- per month / per account
(For PKR Accounts only)	For additional amount above Rs. 25,000/- per month per account, 0.1% of the transaction amount or Rs. 200, whichever is lower will be charged
xi. Same Day Clearing Cheque Charges	PKR 500/- Flat
xii. Account Maintenance Certificate	PKR 300/- per certificate
xiii. Intercity Collection of Cheques through NIFT	PKR 300/- per instrument
xiv. Intercity Cheque Return Charges	PKR 600/- Flat
xv. Overseas Employment Certificate	PKR 250/- per certificate
xvi. Issuance of Statement of Account on request	
(i) Statement of A/c upto 6 months	PKR 35/-
(ii) Statement of A/c Above 6 months	Additional Rs 35/- per 6 months
xvii. International Postage / Courier/ Swift charges will be recovered as under:	
Postage	PKR 200/-
Courier	i) PKR 4,000/-
Swift	ii) Where courier charges are debited to customers' a/c with courier company service charges of Rs. 150/-
xviii. Welcome Pack Delivery	PKR 1000/- per message
xix. Charges on RDA consignments if undelivered & charged by courier due to incomplete address / non availability of customer	Free - All international designations
	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 / swift charges shall also be recovered accordingly whenever applicable.	
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	PKR 1,000/- per transaction
b. Custody Account Charges	PKR 1,000/- per month

AL HABIB ROSHAN DIGITAL ACCOUNT	
D. A.TM	
a. Re-issuance of ATM Pin	Free
b. ATM Switch Transactions	
(i) Cash withdrawal from other bank ATM	Rs. 23.44 per transaction
(ii) Local Balance Inquiry Charges	Rs. 3.13 per transaction
(iii) ATM Optional Receipts Printing (On/Off Net)	Rs. 3.13 per transaction
E. VISA DEBIT CARD	
a. Annual / Replacement - Primary	Rs.2,000 for Silver Card, Rs. 3,000 for Gold Card, Rs.6,000 for Platinum Card
b. Annual / Replacement - Supplementary	Rs.1,400 for Silver Card, Rs.1,850 for Gold Card, Rs.3,600 for Platinum Card
c. ATM International Cash Withdrawal	4.00% of transaction amount
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. 250
i. VISA Arbitration Charges	At Actual
j. International Retail Purchase & E-Commerce Transaction	3.75% on Transaction Amount
F. AL HABIB ROSHAN APNA GHAR	
a. Processing Fee	Rs. 4,000/-
b. Early Settlement Fee / Charges (full / partial)	Within a year 1%, afterwards no charges
c. Late Payment charges	Rs. 900 per late payment of installment
d. Charges on Dishonored / Returned Cheques	Rs. 600 per case
e. Property Valuation / Appraisal Charges	At Actual
f. Lawyer's Appraisal Fee	At Actual
g. Income Estimation Charges / Fee	At Actual
h. Documentation and Stamp Duty Charges	At Actual
i. Courier Charges (Foreign)	At Actual
G. AL HABIB ROSHAN APNI CAR	
a. Processing Fee	Rs. 7,000 Flat
b. Early Settlement Fee/ Charges (full / partial)	Nil
c. Late Payment charges	Rs. 1,000 per late payment of installment
d. Charges on Dishonored/Returned Cheques	Rs. 600 per case
e. Repossession Charges (Within & Out of City)	Rs. 100,000 or at actual whichever is lower
f. Vehicle Evaluation/Appraisal Charges	At Actual
g. Repossessed Vehicle Evaluation/Appraisal Charges	At Actual
h. Litigation/ Legal Charges	At Actual
i. Partial Prepayment Fee /Charges	Nil
j. Personal Accident Insurance	Nil
k. Vehicle Registration/Transfer Charges/Secured transaction Registry (STR)	At Actual
l. Warehouse Charges	At Actual where applicable
m. Courier Charges (Foreign)	At Actual
n. Attestation charges	At Actual

AL HABIB ROSHAN DIGITAL ACCOUNT				
H.	GATEWAY TO EQUITY MARKET (GEM)			
a. GEM Account Opening (Individual)	Individual Account Holder Rs. 2,000 (Rs.1400 Bank's Facilitation Charges, Rs.400 CDC Charges, Rs.200 UIN Charges)			
b. Broker Charges	Minimum Rate 3 paise or 0.15% whichever is higher(On every buy and sell transaction which is not squared during the same trading day			
c. GEM Facilitation Charges	Security Rate	Commission	Minimum	Maximum
		(in Percentage)	(in rupee)	(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
d. Custodial Charges (Market Value)	For Shares – PKR. 0.1000% p.a			
	For TFCs – PKR. 0.1000% p.a			
	For Rights – PKR. 0.1000% p.a			
e. Withdrawal Charges				
- Withdrawal Fee (CDC Charges)	For Shares – PKR. 0.10 per share			
	For TFCs – PKR 50 per unit			
	For Rights – Re. 0.10 per right			
	For Shares/Units/Rights—PKR 0.50 per Share/Unit/Right			
- Withdrawal Processing Fee (Bank Charges.	For Shares/Units/Rights—PKR 0.50% per Share/Unit/Right			
f. Deposit charges				
- Initial Deposit Fee (CDC)	For Shares – Re. 0.01 per share			
	For TFCs – Re. 0.01 per unit			
	For Rights – Re. 0.01 per right			
- Deposit Processing Fee	For Shares/Units/Rights—PKR 0.50% per 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. Share Pledge Charges	For Shares – 0.004% per share			
i. NCCPL Charges	0.0025% per share			
j. UIN charges Annually (1st Year not applicable. (NCCPL.	Corporate Account Rs. 2500			
	Individual Account Rs. 200			
k. CDC Sub Account Opening Charges Annually Individual Account	Rs. 400			
(1st year not applicable) (CDC Charges)				
NOTE: For facilities offered other than mentioned in Roshan Digital Account, Charges will be applicable according to regular Schedule of Bank Charges.				

Bank AL Habib Limited
Schedule of Bank Charges - for the Period July 01, 2023 To December 31, 2023
Summary of Amendments

Page No.	Particulars	Existing charges for the period January 01 to June 30, 2023	Approved charges for the period July 01 to December 31, 2023	Remarks
INTERNATIONAL BANKING				
1 of 17	A. IMPORTS			
	I CASH LETTERS OF CREDIT:			
	AA. OPENING :	1st Qtr Each subsequent Qtr. Or part there of Minimum	1st Qtr Each subsequent Qtr. Or part there of Minimum	
	Annual Volume/ Committed business during the calendar year :	(Commission)	(Commission)	
	a. Upto Rs 10 Million	0.40% 0.25%	0.40% 0.25%	Modified
	b. Over Rs 10 Million to Rs 100 Million	0.30% 0.20%	0.30% 0.20%	
	c. Above Rs 100 Million	0.17% 0.10%	0.17% 0.10%	
	IV L/C Cancellation Charges	Rs. 2,000 plus SWIFT charges	Rs. 2,500 plus SWIFT charges	Modified
	V RETIREMENT:			
	1 USANCE BILLS:			
	On maturity	Rs. 1,000 per bill plus extra commission 0.15% per month or part thereof after the period of LC commission already recovered. Min Rs. 1,000 (Service Charges @ 0.15% - Minimum Rs.1,250 will be charged on retirement of Import Documents)	Rs. 1,250 per bill plus extra commission 0.15% per month or part thereof after the period of LC commission already recovered. Min Rs. 1,250 (Service Charges @ 0.15% - Minimum Rs.1,500 will be charged on retirement of Import Documents)	Modified
	Extension in Maturity of Usance Bills under LC / Contract	Rs. 1,800 per bill	Rs. 2,000 per bill	Modified
	2. SIGHT	(Service Charges @ 0.15% - Minimum Rs.1,250 will be charged on retirement of Import Documents)	(Service Charges @ 0.15% - Minimum Rs.1,500 will be charged on retirement of Import Documents)	Modified
2 of 17	VI INWARD FOREIGN DOCUMENTARY BILLS			
	c. Retirement/Payment of all Collection Foreign Bills/Including Contract / Open Account	(Service Charges @ 0.15% - Minimum Rs. 1,000 will be charged on retirement of Import Documents)	(Service Charges @ 0.15% - Minimum Rs. 1,250 will be charged on retirement of Import Documents)	Modified
	IX REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS:			
	a. Registration of Contracts for Imports on Consignment Basis	0.20% flat min Rs. 2,000	0.20% flat min Rs. 2,500	Modified
	b. Amendments in Registration of Contracts for Imports			
	i) If amount and/or period is not involved	Rs. 1,200 (flat)	Rs. 1,500 (flat)	Modified
	XI MESSAGE TRANSMISSION:			
	a. Full Swift Letter of Credit	Rs. 1,800	Rs. 2,000	Modified
	a. Swift Amendment to Letter of Credit	Rs. 750	Rs. 900	Modified
	XII. Handling of discrepant document under Import Letter of Credit	US\$ 80 (or equivalent foreign currency from forwarding banks)	US\$ 90 (or equivalent foreign currency from forwarding banks)	Modified
3 of 17	XV Bank to bank Financial Instrument (F.I) transfer	Rs.500/- flat per transaction	Rs. 600/- flat per transaction	Modified
	XVI Generation of Financial Instrument (F.I) on Open Account	Rs. 500 per request	Rs. 625 per request	Modified
	B. EXPORTS			
	I. LETTERS OF CREDIT:			
	f. Reimbursement payment to other local banks from Non-Resident Rupee Account	Rs. 650	Rs. 725	Modified
	V Service Charges Against Export Documents Sent On Collection Basis Where Payment Cover Is Already Received In Bank's Foreign Currency A/C. (Nostro)	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1,000) Min Rs. 1,500	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1,000) Min Rs. 1,700	Modified
	XXII. Handling & Service Charges For Overdue Export Bills Reporting	Rs.1,100/- at the time of reporting of transaction per E Form	Rs.1,200/- at the time of reporting of transaction per E Form	Modified
	XXV. Export NOC Issued In Favor of Other Banks To Negotiate Collection Documents / Transfer Of EFE To Other Banks	Rs.600	Rs.750	Modified
	XXXII. Charges For Exports Against Deposit / Surrender of FCY Notes	0.50% for value of over US Dollar 10,000 or its equivalent in other currencies	0.60% for value of over US Dollar 10,000 or its equivalent in other currencies	Modified
	XXXIII Issuance of Export Proceed Realization Certificate (EPRC) - Beyond 1 Year	Rs.500	Rs.600	Modified
3 of 17	XXXIV.Generation of F.I Instrument against Export - Rs 100 per request	NA	XXXIV.Generation of F.I Instrument against Export - Rs 100 per request	New

Bank AL Habib Limited
Schedule of Bank Charges - for the Period July 01, 2023 To December 31, 2023
Summary of Amendments

Page No.	Particulars	Existing charges for the period January 01 to June 30, 2023	Approved charges for the period July 01 to December 31, 2023	Remarks
4 of 17	C. COLLECTION (FOREIGN CURRENCY)			
	II. INWARD			
	Clean collection	US\$ 7 Or equivalent foreign currency plus actual charges	US\$ 8 Or equivalent foreign currency plus actual charges	Modified
	F. MISCELLANEOUS			
	II. Postage / Courier / Swift Charges will be recovered as under:			
	Courier	i) Rs. 3,500	ii) Rs. 4,000	Modified
DOMESTIC BANKING				
5 of 17	A. REMITTANCES			
	I. a. Issuance of Banker's Cheque	Rs. 350 (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. 400 (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
	II CANCELLATION CHARGES OF DD /PO / BANKER'S CHEQUE	Rs. 400	Rs. 450	Modified
	III DUPLICATE BANKER'S CHEQUE	Rs. 400	Rs. 450	Modified
	B. INLAND TRADE:			
	II INLAND TRADE LETTERS OF CREDIT OPENING COMMISSION	0.50% per quarter and 0.35% for subsequent quarter Min Rs. 1,800	0.50% per quarter and 0.35% for subsequent quarter Min Rs. 2,000	Modified
	III DISCREPENCY CHARGES AGAINST INLAND L/C DOCUMENT	Rs. 1,200	Rs. 1,500	
	VI COLLECTIONS:			
	a. Documentary (LDBC & IDBC)	0.35% Minimum Rs. 500 plus paying bank charges	0.40% Minimum Rs. 600 plus paying bank charges	Modified
	b. Clean (including cheques)	0.25% Minimum Rs. 180 Maximum Rs. 750 plus paying bank charges	0.25% Minimum Rs. 200 Maximum Rs. 900 plus paying bank charges	Modified
7 of 17	C. FINANCING / ADVANCES:			
	II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION:			
	III CIB Report Charges	Rs. 100 per report	At Actual	Modified
	V Issuance of NOC (customer's request) on request of customers/ clients for creating additional/pari passu charge/second charge on their fixed & current assets for acquiring further project finance from other Banks/Financial Institutions	Rs.4,500/- per NOC	Rs.5,500/- per NOC	Modified
	IX COMMERCIAL VEHICLE LEASING (through CVLD)			
	i. Repossession Charges	Rs.100,000 or as per actual whichever is higher	At Actual	Modified
8 of 17	D. LOCKER FACILITIES:			
	a. Key Deposits	Rs. 35,000/- for Small, Rs. 45,000/- for Medium & Rs 60,000 for Large	Rs. 40,000/- for Small, Rs. 50,000/- for Medium & Rs 70,000 for Large	Modified
	b. Annual fee	Rs. 6,250/- for Medium, Rs. 8,500/- for Large	Rs. 7,000/- for Medium, Rs. 9,000/- for Large	Modified
	c. Locker Breaking / Key Replacement Charges	Rs. 5,000	At Actual	Modified
9 of 17	E. GUARANTEES:			
	I. Guarantees Issued To Shipping Companies / Air Lines In Lieu of Bills of Lading / air consignment notes	Rs. 1,900/-	Rs. 2,000/-	Modified
	VI. Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment commission at Rs. 1,000	Amendment commission at Rs. 1,200	Modified
	IX. Letter of Guarantee Cancellation	Rs. 500/-	Rs. 625/-	Modified
	F. INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)			
	I. Investment Portfolio Securities	Rs. 1,200 per transaction	Rs. 1,000 per transaction	Modified
	II. Custody A/c Charges	Rs. 2,500 per month	Rs. 1,000 per month	Modified
	G. MISCELLANEOUS CHARGES:			
10 of 17	1. Stop Payment of Cheques	Rs. 600 per instruction	Rs. 700 per instruction	Modified
	22. Overseas Employment Certificate	Rs. 200 per Certificate	Rs. 250 per Certificate	Modified
	27. Bank Charges on National Prize Bond – Prize Money claim	Rs. 150 per claim	Rs. 180 per claim	Modified

Bank AL Habib Limited
Schedule of Bank Charges - for the Period July 01, 2023 To December 31, 2023
Summary of Amendments

Page No.	Particulars	Existing charges for the period January 01 to June 30, 2023	Approved charges for the period July 01 to December 31, 2023	Remarks
ALTERNATE DELIVERY CHANNELS				
12 of 17	II. A.T.M			
	a. Re-issuance of ATM Pin	Rs 100	Free	Modified
	b ATM Switch Transactions			
	(iii) ATM Optional Receipts Printing (On/Off Net) - Rs 3.13 per transaction	(iii) ATM Optional Receipts Printing (Off Net) -Rs 2.50 per transaction (iv) ATM Optional Receipts Printing (On Net) -Rs 2.50 per transaction	(iii) ATM Optional Receipts Printing (On/Off Net) - Rs 3.13 per transaction	Modified / Change in Nomenclature
12 of 17	III. VISA DEBIT CARD			
	a. Annual / Replacement - Primary	Rs.1,700 for Silver Card, Rs. 2,500 for Gold Card, Rs.5,200 for Platinum Card	Rs.2,000 for Silver Card, Rs. 3,000 for Gold Card, Rs.6,000 for Platinum Card	Modified
	b. Annual / Replacement - Supplementary	Rs.1,250 for Silver Card, Rs.1,500 for Gold Card, Rs.3,000 for Platinum Card	Rs.1,400 for Silver Card, Rs.1,850 for Gold Card, Rs.3,600 for Platinum Card	Modified
	c. International ATM Cash Withdrawal	3.75% of transaction amount	4.00% of transaction amount	Modified
13 of 17	V.CHINA UNION PAY			
	a. Annual / Replacement - Primary	Rs. 1,600	Rs. 1,800	Modified
	b. Annual / Replacement - Supplementary	Rs. 1,000	Rs. 1,200	Modified
	c. International ATM Cash Withdrawal	3.75% of transaction amount	4% of transaction amount	Modified
	VI. UTILITY BILLS AND OTHER PAYMENT CHARGES			
	a. Direct Debit Facility			
	(ii) Un-successful Transaction due to insufficient funds	Rs. 25/-	Nil	Removed
	VII. PAY PAK			
	a) Annual / Replacement	Rs 1,250	Rs 1,500	Modified
	VIII. CREDIT CARD			
	d. Over Limit Fee	Rs. 500	Nil	Removed
	e. Late Payment Fee	10% of the minimum payment due or Rs.1,250 whichever is higher	10% of the minimum payment due or Rs.1,500 whichever is higher	Modified
	g. Credit Card Pin replacement fee	Rs. 500	Nil	Removed
	IX. SMS Alert Service (Other than digital transactions)	Rs 120/- per month per account	Rs 140/- per month per account	Modified
AL HABIB ROSHAN DIGITAL ACCOUNT				
15 of 17	A. MISCELLANEOUS CHARGES			
	i. Issuance of Banker's Cheque	PKR 350/-	PKR 400/-	Modified
	iv. Stop Payment of Cheques	PKR 600/-	PKR 700/-	Modified
	vi. SMS Alert Service (Other than digital transactions)	Rs 120/- per month per account (local)	Rs 140/- per month per account (local)	Modified
	xv. Overseas Employment Certificate	PKR 200/- per certificate	PKR 250/- per certificate	Modified
	xvii. International Postage / Courier / Swift Charges will be recovered as under:			
	Courier	i) Rs. 3,500	i) Rs. 4,000	Modified
	B. REMITTANCES - FOREIGN			
	I. OUTWARD			
	a. FDD	US\$ 18 plus Bank Charges. Additional 0.50% or Minimum \$3 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.	Free - Bank Charges may apply	Modified
	b. FTT	Free - Bank Charges may apply. Additional 0.50% or Minimum \$3 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.	Free - Bank Charges may apply	
	C. INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)			
	a. Investor Portfolio Securities	PKR 1,200/- per transaction	PKR 1,000/- per transaction	Modified
	b. Custody Account Charges	PKR 2,500/- per month	PKR 1,000/- per month	
16 of 17	D. A.T.M			
	a. Re-issuance of ATM Pin	Rs. 100	Free	Modified
	b) ATM Switch Transactions			
	(iii) ATM Optional Receipts Printing (On/Off Net) - Rs 3.13 per transaction	(iii) ATM Optional Receipts Printing (Off Net) -Rs 2.50 per transaction (iv) ATM Optional Receipts Printing (On Net) -Rs 2.50 per transaction	(iii) ATM Optional Receipts Printing (On/Off Net) - Rs 3.13 per transaction	Modified / Change in Nomenclature
	E. VISA DEBIT CARD			
	a. Annual / Replacement - Primary	Rs.1,700 for Silver Card, Rs. 2,500 for Gold Card, Rs.5,200 for Platinum Card	Rs.2,000 for Silver Card, Rs. 3,000 for Gold Card, Rs.6,000 for Platinum Card	Modified
	b. Annual / Replacement - Supplementary	Rs.1,250 for Silver Card, Rs.1,500 for Gold Card, Rs.3,000 for Platinum Card	Rs.1,400 for Silver Card, Rs.1,850 for Gold Card, Rs.3,600 for Platinum Card	Modified
	c. ATM International Cash Withdrawal	3.75% of transaction amount	4.00% of transaction amount	Modified