



Bank AL Habib Limited

Schedule of Bank Charges

Effective From
July 01, 2026 to December 31, 2026

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
	b. Demand Drafts
	c. Service Charges
	d. Handling Charges
VIII	CREDIT REPORTS :
	a. To Foreign Banks on their request
	b. To Foreign Banks on customer's request
IX	REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS:
	a. Registration of Contracts for Import on Consignment Basis
	b. Amendments in Registration of Contracts for Imports
	(i) If amount and/or period is not involved
	(ii) If increase in amount and/or period is involved
X	REIMBURSEMENT CHARGES (Payable to reimbursing bank)
XI	MESSAGE TRANSMISSION:
	a. Full Swift Letter of Credit
	b. Swift Amendment to Letter of Credit
XII	Handling of discrepant document under Import Letter of Credit
XIII	Issuance of Freight Certificate for Import on FOB Basis
XIV	Generation of Financial Instrument (F.I) against Import
XV	Bank to bank Financial Instrument (F.I) transfer
XVI	Generation of Financial Instrument (F.I) on Open Account
XVII	Business Performance Certificate
XVIII	Other Charges
B.	EXPORTS:
I	LETTERS OF CREDIT:
	a. Advising - for Customers
	- for Non- Customers
	b. Amendment Advising - for Customers
	- for Non- Customers
	c. Negotiation of Rupee Bills under Export L/Cs
	d. Confirmation
	e. Transfer of Export L/Cs
	f. Reimbursement payment to other local banks from Non-Resident Rupee Account
	g. Export LC Cancellation
II	IF THE DOCUMENTS ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER RESTRICTED L/Cs.
III	COLLECTIONS:
	a. Documentary (on which bank does not earn exchange difference)

**SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026**

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. 2,000
VI	Negotiation Of Foreign Currency Bills Under Sight / Usance Letters Of Credit	OD buying rate to be applied. a) If proceeds of Sight Bills are not realized within 12 days then Paisas 50 per thousand per day to be charged for any delay beyond 12 days. b) If Usance Bills are not realized on due date then Paisas 50 per thousand per day to be charged till realization date of bills.
VII	Service Charges On Advance Payment	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1,000) Min 1,500
VIII	SPO (Standardized Purchase Order)	Rs. 250 per order
IX	Freight Subsidy	Rs. 1,000 per case
X	EE Certification	Rs. 1,000 per case
XI	Issuance Of EE / EF NOC To Other Banks	Rs. 1,500
XII	Handling Charges For Export Refinance Applications / E-EFS (EXIM Bank)	Rs. 1,250 per submission / application
XIII	Export Development Surcharge	Rs. 100 per bill
XIV	Service Charges On Issuing PRC, Checking, Rectifying And Forwarding Case To SBP For Payment of R&D — Support To Garment Industry	Rs. 1,000
XV	Drawback Of Local Taxes And Levies (Garments, Home Textile And Fabrics)	Rs. 1,000/- per claim
XVI	6% Research And Development Support Against Export Of Processed Food	Rs. 1,000/- per claim
XVII	25% Freight Subsidy To Exporters Of Live Sea Foods (Dealt By TDAP)	Rs. 1,000/- per claim
XVIII	Inland Freight Subsidy	Rs. 1,000/- per claim
XIX	Business Performance Certificate	Rs. 1,500/-
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. 1,650/- plus SWIFT charges
XXVIII	Handling Charges For LTFF (SBP) Applications	Rs. 2,000 per case
XXIX	Export Document Return Unpaid	Rs. 1,500
XXX	Services Charges Of Export Advance Payment Cases Where E-Form Certified After One Year From Certification Upon SBP Approval	Rs. 1,000
XXXI	Expired F.I Beyond 45 Days From Date Of Issuance of F.I	Rs. 100 per F.I
XXXII	Charges For Exports Against Deposit / Surrender of FCY Notes	0.70% of Deposit / Surrender FCY Notes
XXXIII	Issuance of Export Proceed Realization Certificate (EPRC) - Beyond 1 Year	Rs. 600
XXXIV	Generation of Financial Instrument (F.I) against Export	Rs. 125/- per request
XXXV	Rupee Based Discounting SBP Loan Application Processing Charges	Rs. 1,250 per submission / application

**SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026**

INTERNATIONAL BANKING	
C. <u>COLLECTION (Foreign Currency):</u>	
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\$ 7 OR equivalent foreign currency per instrument
II INWARD:	
Clean collection	US\$ 10 OR equivalent foreign currency plus actual charges
D. <u>REMITTANCES - FOREIGN:</u>	
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 recovered accordingly whenever applicable.	
II INWARD:	
a. DD / TT / MT	NIL
III FOREIGN TRAVELLERS CHEQUES ISSUANCE	1% Commission
E. <u>FOREIGN BILLS PURCHASED:</u>	
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. <u>MISCELLANEOUS :</u>	
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.
	Rs. 1,000 per message
Swift	At Actual plus Rs. 500 processing charges
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

D O M E S T I C B A N K I N G	
A. <u>REMITTANCES:</u>	
I a. Issuance of Banker's Cheque	Rs. 600 (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. 700
III DUPLICATE BANKER'S CHEQUE	Rs. 600
B. <u>INLAND TRADE:</u>	
I REVALIDATION OF EXPIRED L/CS OR TRANSFER TO NEW BENEFICIARY	Same commission as applicable to opening of fresh L/Cs
II INLAND LETTERS OF CREDIT OPENING COMMISSION	0.50% per quarter and 0.35% for subsequent 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 L/C Cancellation Charges	Rs. 1,650 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 N K I N G	
IX 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
X LOCAL BILLS RETURNED UNPAID	Rs. 500
XI MISCELLANEOUS CHARGES: Where applicable (I-X 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
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. 1,500/- ii) Outside Municipal Limits Rs. 3,000/- per inspection (Maximum one visit within 30-45 days) Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.
f. Business Commitments and Compensatory Commission	If a party fails to pass on committed business while getting the credit line sanctioned in their favor, the Bank reserves the right to recover compensatory commission max @ 5 % to the extent of shortfall in business committed to be routed through us as per pre-arrangement.

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
III 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
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. 10,000/- 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. 10,000 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. 1,000
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. 2,500
Above Rs 1.5 million upto 3 million	Rs. 4,000
Above Rs 3 million	0.1% of approved amount Max Rs.18,000
b. Documentation and Stamp Duty Charges	At Actual
c. Property Valuation Charges	At Actual
d. Overdue Short Term Finance Facility	18% per annum rate will be charged on overdue STF amount
e. Punjab Land Records Authority (PLRA) Service Charges (In Punjab Province only)	At Actual
f. Fees for Registration of Security interests in Secured Transaction Registry (STR) including Initial, Modification, Termination Charges etc	At Actual

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
	Above Rs 50 Mln Upto 100 Mln
	Above Rs 100 Mln Upto 250 Mln
	Above Rs 250 Mln Upto 500 Mln
	Above Rs 500 Mln
	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
	Above Rs 2 Mln upto 5 Mln
	Above Rs 5 Mln upto 10 Mln
	Above Rs 10 M upto 20 Mln
	Above Rs 20 M upto 50 Mln
	Above Rs 50 M upto 100 Mln
	Above Rs 100 Mln
	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
	- Above Rs 10 million
	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.	<u>LOCKER FACILITIES:</u>
	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. 65,000/- for Small, Rs. 80,000/- for Medium and Rs. 110,000/- for Large
	b. Annual Fee
	Rs. 7,500/- for Small, Rs. 9,500/- for Medium and Rs. 13,000/- 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. 700/- for Small, Rs. 900/- for Medium and Rs. 1,150/- for Large

**SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026**

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
	0.45% per quarter or part thereof, Minimum Rs. 1,800 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	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
VII	Service Charges for Handling Claim Against our LGs lodged by Beneficiary / Assignee - (Charges to be recovered from customer in case claim is received from outside the bank or other bank)
	Rs.3,000/- Flat
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 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. 750 per instruction
2.	Cheque drawn on us and returned unpaid for insufficient funds.
	Rs. 1,000 or any amount less than Rs. 1,000 in the account
3.	Standing instruction charges. (no charges for pensioner account)
	Rs. 350 per instruction plus remittance charges
4.	Issuance of certificate on credit worthiness at customers' request
	Rs. 450 per certificate
5.	Issuance of Statement of Account at customers' request (No charges if customer claims that posted statement not received)
	(i) Statement of A/c upto 6 Months
	Rs. 35
	(ii) Statement of A/c above 6 months
	Additional Rs. 35 per 6 months
6.	Same Day Clearing Cheques Charges
	Free
7.	Same Day Clearing Cheque drawn on us and returned unpaid for insufficient fund
	Rs. 1,000 or any amount less than Rs. 1,000 in the account
8.	Online Cheque Return Charges
	NIL
9.	Collection charges of profit on coupons from other banks / Savings Centers.
	Rs. 150
10.	Photocopies of Paid Cheques
	Rs. 150 per cheque
11.	Issuance of Certificate regarding confirmation of Paid Cheques
	Rs. 100
12.	Cheque Book Charges (free cheque book for pensioner account)
	Rs. 35 per leaf
13.	Specialized / Customized Cheque Book
	At Actual
14.	CDR Issuance Charges
	NIL
15.	CDR Duplicate Charges
	Rs. 350
16.	CDR Cancellation Charges
	NIL

CONSUMER BANKING PRODUCTS	
III	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. 1,400 per late payment of installment
	d. Charges on Dishonored/Returned Cheques
	Rs. 1,000 per case
	e. Repossession Charges (Within & Out of City)
	Rs. 100,000 or at actual whichever is lower
	f. Vehicle Evaluation/Appraisal Charges
	At Actual
	g. Repossessed Vehicle Evaluation/Appraisal Charges
	At Actual
	h. Litigation / Legal Charges
	At Actual
	i. Partial Prepayment Fee / Charges
	Nil
	j. Personal Accident Insurance
	Nil
	k. Vehicle Registration/Transfer Charges/ Secured Transaction Registry (STR)
	At Actual
	l. Warehouse Charges
	At Actual where applicable
	m. Legal Documentation and Stamp Duty Charges
	At Actual
	n. Issuance of Duplicate NOC / Clearance Letter
	Rs. 1,000 per letter
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. 1,000 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
	i. Issuance of Duplicate NOC / Clearance Letter
	Rs. 1,000 per letter
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. 1,400 per late payment of installment
	d. Charges on Dishonored/Returned Cheques
	Rs. 1,000 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
	b. Early Settlement Fee / Charges (full / partial)
	c. Late Payment Charges
	d. Charges on Dishonored/Returned Cheques
	e. Property Valuation / Appraisal Charges
	f. Lawyer's Appraisal Fee
	g. Income Estimation Charges / Fee
	h. Documentation and Stamp Duty Charges
	i. Courier Charges (Foreign)
VII	Prime Minister Youth Business Loan - PMYBL (Small & Medium Enterprises)
	a. Legal Documentation / Agreement Stamping Charges
	b. Processing Fee
	c. Valuation/Appraisal Charges
	d. Lawyer's Appraisal Fee
	e. Income Estimation
VIII	MOTORCYCLE FINANCE FACILITY
	a. Processing Fee
	b. Early Settlement Fee / Charges
	c. Late Payment Charges
	d. Charges on Dishonored/Returned Cheques
	e. Repossession Charges (Within & Out of City)
	f. Repossessed Vehicle Evaluation/Appraisal Charges
	g. Litigation / Legal Charges
	h. Partial Prepayment Fee / Charges
	i. Vehicle Registration/Transfer Charges/ Secured Transaction Registry (STR)
	j. Warehouse Charges
	k. Legal Documentation and Stamp Duty Charges
IX	Cost Sharing Scheme for Electric Bikes
	a. Processing Fee
	b. Early Payment Fee / Charges (full / partial)
	c. Late Payment Charges
	d. Charges on Dishonored / Returned Cheques
	e. Repossession Charges (Within & Out of City)
	f. Repossessed Vehicle Evaluation / Appraisal Charges
	g. Litigation / Legal Charges
	h. Vehicle Registration / Transfer Charges / Secured Transaction Registry (STR)
	i. Warehouse Charges
	j. Legal Documentation and Stamp Duty Charges

CONSUMER BANKING PRODUCTS	
X	Government Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance (Wazir e Azam Apna Ghar Program - Ghar Ho Tu Apna)
	a. Processing Fee
	b. Early Payment Fee / Charges (full / partial)
	c. Late Payment Charges
	d. Charges on Dishonored/Returned Cheques
	e. Property Valuation/Appraisal Charges
	f. Lawyer's Appraisal Fee
	g. Income Estimation Charges / Fess
	h. Legal Documentation and Stamp Duty Charges
	Nil
	Nil
	Rs. 1,400 per late payment of installment
	Rs. 1,000 per case
	At Actual
	At Actual
	At Actual
	At Actual
XI	Digital Advance against Salary
	a. Service Fee
	b. Late Payment Charges
	c. Legal Documentation and Stamp Duty Charges
	d. Litigation / Legal Charges
	3% of the transaction amount or Rs. 300 (whichever is higher)
	3% per month
	At Actual
	At Actual
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
	b. Early Payment Fee / Charges (full / partial)
	c. Late Payment Charges
	d. Litigation / Legal Charges
	e. Legal Documentation and Stamp Duty Charges
	f. Secured Transaction Registry (STR)
	Rs. 100
	Nil
	Rs. 1,400 per late payment of installment
	At Actual
	At Actual
	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
	b. ATM Switch Transactions
	(i) Cash withdrawal from Other Bank ATM
	(ii) Local Balance Inquiry Charges
	(iii) ATM Optional Receipts Printing (Off Net)
	c. ATM Optional Receipts Printing (On Net)
	(i) Cash Withdrawal
	(ii) Balance Inquiry
	(iii) Inter Bank Fund Transfer
	(iv) Fund Transfer
	(v) Mini Statement
	(vi) Pin Change
	(vii) Bill Payment
	Free
	Rs. 35 per transaction
	Rs. 4.67 per transaction
	Rs. 4.67 per transaction
	Rs. 4.67 per transaction
	Rs. 4.67 per transaction
	Rs. 4.67 per transaction
	Rs. 4.67 per transaction
	Rs. 4.67 per transaction
	Rs. 4.67 per transaction
	Rs. 4.67 per transaction

ALTERNATE DELIVERY CHANNELS (A.D.C)	
III. VISA DEBIT CARD	
a. Issuance / Annual / Replacement - Primary	Rs. 23,000 for Signature Card, Rs. 10,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card
b. Issuance / Annual / Replacement - Supplementary	Rs. 23,000 for Signature Card, Rs. 7,000 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
IV. MOBILE BANKING	
Re-issuance of Mobile Banking Pin	Free
V. CHINA UNION PAY	
a. Issuance / Annual / Replacement – Primary	Rs. 3,000/-
b. Issuance / 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. Issuance / Annual / Replacement	Rs.2,750/-
b. Local Chargeback Request Charges	At Actual
c. Local Retrieval Request Charges	At Actual
<p>Note: To waive issuance/annual/renewal fee on PayPak debit card on Al Habib Current Account, AL Habib Current Plus Account & Al Habib Apna Individual Account, customers will be required to maintain monthly average balance of PKR 25,000/- and PKR 5,000/-for Al Habib Remit Account in previous/next calendar month as mentioned below:</p> <p>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).</p> <p>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).</p> <p>iii. PayPak debit card charges will not be applicable on those accounts wherein Bank has exempted the charges.</p>	
VIII. FCY DEBIT CARD	
a. Issuance / 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

ALTERNATE DELIVERY CHANNELS (A.D.C)	
IX. CREDIT CARD	
a. Issuance / Annual - Primary	
(i) Platinum Card	Rs. 20,000 (Reduced fee of Rs. 2,000 will be charged on spending of Rs.200,000 within 60 days. Full Reversal on spending of Rs. 250,000 within 90 days)
(ii) Gold Card	Rs. 8,000 (Reduced fee of Rs. 800 will be charged on spending of Rs.150,000 within 60 days. Full Reversal on spending of Rs. 200,000 within 90 days)
(iii) Green Card	Rs. 5,600 (Reduced fee of Rs. 560 will be charged on spending of Rs.100,000 within 60 days. Full Reversal on spending of Rs. 150,000 within 90 days)
b. Issuance / Annual - Supplementary	
(i) Platinum Card	Rs. 8,000 (Reduced fee of Rs. 1,000 will be charged on spending of Rs.100,000 within 60 days. Full Reversal on spending of Rs. 150,000 within 90 days)
(ii) Gold Card	Rs. 3,700 (Reduced fee of Rs.370 will be charged on spending of Rs.75,000 within 60 days. Full Reversal on spending of Rs. 100,000 within 90 days)
(iii) Green Card	Rs. 2,400 (Reduced fee of Rs. 240 will be charged on spending of Rs.50,000 within 60 days. Full Reversal on spending of Rs. 75,000 within 90 days)
Note: Reversal is not applicable on FED charged.	
c. Credit Card APR	25% p.a.
d. Late Payment Fee	Rs. 2,300
e. Cash Advance Fee	Rs. 1,200
f. Cheque Return Fee	Rs. 1,000
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	
i) Platinum Card	Rs. 2,000
ii) Gold Card	Rs. 1,600
iii) Green Card	Rs. 1,600
k. Card Conversion / Upgrade Fee	Rs. 1,000
l. Auto Debit Rejection / Insufficient Fund Fee	Rs. 500
m. Card Payment via 1-Bill Charges	
Upto Rs. 10k	Rs. 12.50
Rs. 10k to Rs. 100k	Rs. 31.25
Rs. 100k to Rs. 250k	Rs. 62.50
Rs. 250k to Rs. 1 Mln	Rs. 125
Rs. 1 Mln to Rs. 2.5 Mln	Rs. 250
Rs. 2.5 Mln to Rs. 5 Mln	Rs. 375
Rs. 5 Mln+	Rs. 500
X. SMS Alert Service (Other than digital transactions)	Rs. 255/- per month per account for Individual & Sole Proprietorship Account Rs. 450/- per month per account for Entity Accounts
XI. CASH DEPOSIT MACHINE (CDM)	
a. Bank AL Habib Accounts	Free
b. Member Bank Accounts	
(i) Upto Rs. 10K	Rs. 70/-
(ii) Rs. 10K+ to Rs. 100K	Rs. 150/-
(iii) Rs. 100K+ to Rs. 250K	Rs. 250/-
(iv) Rs. 250K+ to Rs. 500K	Rs. 350/-
(v) Rs. 500K+	Flat Rs. 500/-

**SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026**

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. 1,400																
b. GEM Account Opening (Corporate)	Corporate Account Holder Rs. 5,000																
c. Broker Charges	*Minimum Rate 3 paisa or 0.15% whichever is higher (On every buy and sell transaction which is not squared during the same trading day)																
d. GEM Facilitation Charges	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Security Rate</th> <th style="text-align: center;">Commission (in Percentage)</th> <th style="text-align: center;">Minimum (in rupee)</th> <th style="text-align: center;">Maximum (in rupee)</th> </tr> </thead> <tbody> <tr> <td>Upto – 199.99</td> <td style="text-align: center;">0.10%</td> <td style="text-align: center;">0.01</td> <td style="text-align: center;">0.15</td> </tr> <tr> <td>200 – 399.99</td> <td style="text-align: center;">0.075%</td> <td style="text-align: center;">0.15</td> <td style="text-align: center;">0.30</td> </tr> <tr> <td>400 - above</td> <td style="text-align: center;">0.05%</td> <td style="text-align: center;">0.30</td> <td style="text-align: center;">0.50</td> </tr> </tbody> </table>	Security Rate	Commission (in Percentage)	Minimum (in rupee)	Maximum (in rupee)	Upto – 199.99	0.10%	0.01	0.15	200 – 399.99	0.075%	0.15	0.30	400 - above	0.05%	0.30	0.50
Security Rate	Commission (in Percentage)	Minimum (in rupee)	Maximum (in rupee)														
Upto – 199.99	0.10%	0.01	0.15														
200 – 399.99	0.075%	0.15	0.30														
400 - above	0.05%	0.30	0.50														
e. Custodial Charges (Market Value)	For Shares 0.1000% p.a, for TFCs 0.1000% p.a & for Rights 0.1000% p.a																
f. Withdrawal Charges																	
- Withdrawal Fee (CDC Charge)	For Shares -- Rs. 0.10 per Share For TFCs -- Rs. 50 per Unit For Rights -- Rs. 0.10 per Right Entitlement deposit																
- Withdrawal Processing Fee (Bank Charges)	For Shares / Units / Rights -- Rs. 0.50 per Share / Unit / Right																
g. Deposit Charges																	
- Initial Deposit Fee (CDC Charges)	For Shares -- Rs. 0.01 per Share For TFCs -- Rs. 0.01 per Unit For Rights -- Rs. 0.01 per Right																
- Deposit Processing Fee (Bank Charges)	For Shares / Units / Rights -- Rs. 0.50 per Share / Unit / Right																
h. Shares Transfer Charges In/Out	for Shares - 0.010% per shares (The minimum and maximum fee shall be Rs.7 and Rs.60,000 respectively)																
i. Shares Pledge Charges	for Shares - 0.004% per share																
j. NCCPL Charges	0.0025% per share																
k. Government Debt Securities (GDS) (Primary Market Auction Charges)	0.1% of Auction Amount																
l. Rights Subscription Request Fee	Rs. 0.0020 Per Rights Entitlement Subscribed																
NOTE: - All Charges are non refundable unless otherwise indicated by the Bank																	
- The prescribed range is from 3 Paisa per share or 0.15% of the transaction value, whichever is higher upto 2.5% of the transaction value in the above mentioned transactions																	
- The minimum and maximum fee per Right Subscription Request Transaction shall be Rs. 10 and Rs. 100,000 respectively.																	
- 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	Rs. 600/-
ii. Cheque Book Charges	Rs. 35/- 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. 255/- per month per account (local)
vi. Minimum Balance Charges	Free
vii. Utility Bill/Mobile Bill Payment	Free
viii. Funds Transfer to any account within Bank AL Habib Ltd	Free
ix. Inter Bank Funds Transfer via ATM/Internet Banking/Mobile Banking (For PKR Accounts only)	Free IBFT - Upto Rs. 25,000/- per month / per account For additional amount above Rs. 25,000/- per month per account, 0.1% of the transaction amount or Rs. 200, whichever is lower will be charged
x. Same Day Clearing Cheque Charges	Free
xi. Account Maintenance Certificate	Rs. 375/- per certificate
xii. Intercity Collection of Cheques through NIFT	Free
xiii. Intercity Cheque Return Charges	Rs. 1,000/- 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 (ii) Statement of A/c Above 6 months	Rs. 35/- Additional Rs 35/- per 6 months
xvi. International Postage / Courier/ Swift charges will be recovered as under:	
Postage	Rs. 200/-
Courier	i) At Actual ii) Where courier charges are debited to customers' a/c with courier company service charges of Rs. 150/- will be charged
Swift	Rs. 1000/- per message
xvii. Welcome Pack Delivery	Free - All international designations
xviii. Charges on RDA consignments if undelivered & charged by courier due to incomplete address / non availability of customer	At Actual
B. 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	Rs. 1,000/- per transaction
b. Custody Account Charges	Rs. 1,000/- per month

AL HABIB ROSHAN DIGITAL ACCOUNT	
D. <u>A.T.M</u>	
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
c. ATM Optional Receipts Printing (On Net)	
(i) Cash Withdrawal	Rs. 4.67 per transaction
(ii) Balance Inquiry	Rs. 4.67 per transaction
(iii) Inter Bank Fund Transfer	Rs. 4.67 per transaction
(iv) Fund Transfer	Rs. 4.67 per transaction
(v) Mini Statement	Rs. 4.67 per transaction
(vi) Pin Change	Rs. 4.67 per transaction
(vii) Bill Payment	Rs. 4.67 per transaction
E. <u>VISA DEBIT CARD</u>	
a. Issuance / Annual / Replacement - Primary	Rs. 10,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card
b. Issuance / Annual / Replacement - Supplementary	Rs. 7,000 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. 1,400 per late payment of installment
d. Charges on Dishonored / Returned Cheques	Rs. 1,000 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

AL HABIB ROSHAN DIGITAL ACCOUNT																	
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. 1,400 per late payment of installment																
d. Charges on Dishonored/Returned Cheques	Rs. 1,000 per case																
e. Repossession Charges (Within & Out of City)	Rs. 100,000 or at actual whichever is lower																
f. Vehicle Evaluation/Appraisal Charges	At Actual																
g. Repossessed Vehicle Evaluation/Appraisal Charges	At Actual																
h. Litigation/ Legal Charges	At Actual																
i. Partial Prepayment Fee /Charges	Nil																
j. Personal Accident Insurance	Nil																
k. Vehicle Registration/Transfer Charges/Secured transaction Registry (STR)	At Actual																
l. Warehouse Charges	At Actual where applicable																
m. Courier Charges (Foreign)	At Actual																
n. Attestation Charges	At Actual																
o. Legal Documentation and Stamp Duty Charges	At Actual																
p. Issuance of Duplicate NOC / Clearance Letter	Rs. 1,000 per letter																
H. GATEWAY TO EQUITY MARKET (GEM)																	
a. GEM Account Opening (Individual)	Individual Account Holder Rs. 1,400																
b. Broker Charges	Minimum Rate 3 paisa or 0.15% whichever is higher(On every buy and sell transaction which is not squared during the same trading day																
c. GEM Facilitation Charges	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Security Rate</th> <th style="text-align: center;">Commission (in Percentage)</th> <th style="text-align: center;">Minimum (in rupee)</th> <th style="text-align: center;">Maximum (in rupee)</th> </tr> </thead> <tbody> <tr> <td>Upto – 199.99</td> <td style="text-align: center;">0.10%</td> <td style="text-align: center;">0.01</td> <td style="text-align: center;">0.15</td> </tr> <tr> <td>200 – 399.99</td> <td style="text-align: center;">0.075%</td> <td style="text-align: center;">0.15</td> <td style="text-align: center;">0.30</td> </tr> <tr> <td>400 - above</td> <td style="text-align: center;">0.05%</td> <td style="text-align: center;">0.30</td> <td style="text-align: center;">0.50</td> </tr> </tbody> </table>	Security Rate	Commission (in Percentage)	Minimum (in rupee)	Maximum (in rupee)	Upto – 199.99	0.10%	0.01	0.15	200 – 399.99	0.075%	0.15	0.30	400 - above	0.05%	0.30	0.50
Security Rate	Commission (in Percentage)	Minimum (in rupee)	Maximum (in rupee)														
Upto – 199.99	0.10%	0.01	0.15														
200 – 399.99	0.075%	0.15	0.30														
400 - above	0.05%	0.30	0.50														
d. Custodial Charges (Market Value)	For Shares – 0.1000% p.a For TFCs – 0.1000% p.a For Rights – 0.1000% p.a																
e. Withdrawal Charges																	
- Withdrawal Fee (CDC Charges)	For Shares – Rs. 0.10 per share For TFCs – Rs. 50 per unit For Rights – Rs 0.10 per right																
- Withdrawal Processing Fee (Bank Charges)	For Shares/Units/Rights—Rs 0.50 per Share/Unit/Right																
f. Deposit charges																	
- 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																
g. Shares Transfer Charges In/Out	For Shares – 0.010% per share (The Min & Max fee shall be Rs. 7 and Rs. 60,000 respectively)																
h. Shares Pledge Charges	For Shares – 0.004% per share																
i. NCCPL Charges	0.0025% per share																
j. Government Debt Securities (GDS) (Primary Market Auction Charges)	0.1% of Auction Amount																
k. Rights Subscription Request Fee	Rs 0.0020 Per Rights Entitlement Subscribed																
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, 2026 To December 31, 2026

Summary of Amendments

Page No.	Particulars	Existing charges for the period January 01 to June 30, 2026			Approved charges for the period July 01 to December 31, 2026			Remarks
INTERNATIONAL BANKING								
1 of 19	A. IMPORTS:							
	I CASH LETTERS OF CREDIT :							
	AA. OPENING :	1st Qtr	Each subsequent Qtr. or part there of	Minimum (Commission)	1st Qtr	Each subsequent Qtr. or part there of	Minimum (Commission)	
	Annual Volume/ Committed business during the calendar year :							
	a. Upto Rs 10 Million	0.40%	0.25%	Rs 2,500 Min	0.40%	0.25%	Rs 2,500 Min	Modified
	b. Over Rs 10 Million to Rs 100 Million	0.30%	0.20%		0.35%	0.20%		
	c. Above Rs 100 Million	0.17%	0.10%		0.17%	0.10%		
VI INWARD FOREIGN DOCUMENTARY BILLS:								
a. Handling charges on all Inward Collection / Open Account / FOC Cases	Rs. 1,700			Rs. 2,000			Modified	
c. Retirement / Payment of all Collection Foreign Bills / Including Contract / Open Account	(Service Charges @ 0.15% - Minimum Rs. 1,500 will be charged on retirement of Import Documents)			(Service Charges @ 0.17% - Minimum Rs. 1,500 will be charged on retirement of Import Documents)			Modified	
2 of 19	VII ADVANCE PAYMENT AGAINST IMPORTS:							
	c. Service Charges	0.15% - Rs. 1,500 Min			0.17% - Rs. 1,750 Min		Modified	
	d. Handling Charges	Nil			Rs. 2,000		New	
	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			0.22% flat min Rs. 2,500		Modified	
	XIV Generation of Financial Instrument (F.I) against Import	Rs. 125/- per request			Rs. 150/- per request		Modified	
	XVI Generation of Financial Instrument (F.I) on Open Account	Rs. 1,200/- per request			Rs. 1,400/- per request		Modified	
XVII Business Performance Certificate	Rs. 1,250/-			Rs. 1,500/-		Modified		
3 of 19	B. EXPORTS:							
	I LETTERS OF CREDIT :							
	f. Reimbursement payment to other local banks from Non-Resident Rupee Account	Rs. 725			Rs. 900		Modified	
XIX Business Performance Certificate	Rs. 1,250/-			Rs. 1,500/-		Modified		
XXVII Transfer of Export Proceeds To Other Bank Where No Documents Handled At Our End	Rs. 1,500/- plus SWIFT charges			Rs. 1,650/- plus SWIFT charges		Modified		
4 of 19	C. COLLECTION (Foreign Currency):							
	I OUTWARD:							
	d. Return Charges of Local U.S. Dollar Collections	US\$6 OR equivalent foreign currency per instrument			US\$7 OR equivalent foreign currency per instrument		Modified	
DOMESTIC BANKING								
5 of 19	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.)			Rs. 600 (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. 600			Rs. 700		Modified	
	B. INLAND TRADE:							
	V L/C Cancellation Charges	Rs. 1,500/- Plus SWIFT Charges			Rs. 1,650/- Plus SWIFT Charges		Modified	
7 of 19	C. FINANCING / ADVANCES:							
	IX COMMERCIAL VEHICLE LEASING (through CVLD)							
	a. Processing Fee	Rs. 9,000 per vehicle			Rs. 10,000 per vehicle		Modified	
	g. Cheque Return Charges	Rs. 850			Rs. 1,000		Modified	
DOMESTIC BANKING								
8 of 19	D. LOCKER FACILITIES:							
	a. Key Deposit	Rs. 60,000/- for Small, Rs. 70,000/- for Medium and Rs. 100,000 for Large			Rs. 65,000/- for Small, Rs. 80,000/- for Medium and Rs. 110,000 for Large		Modified	
	b. Annual Fee	Rs. 7,000/- for Small, Rs. 9,000/- for Medium and Rs. 12,000/- for Large			Rs. 7,500/- for Small, Rs. 9,500/- for Medium and Rs. 13,000/- for Large		Modified	
	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			Rs. 700/- for Small, Rs. 900/- for Medium and Rs. 1,150/- for Large		Modified	
9 of 19	E. GUARANTEES:							
	III. Other Guarantees	0.45% per quarter or part thereof, Minimum Rs. 1,600 per quarter			0.45% per quarter or part thereof, Minimum Rs. 1,800 per quarter		Modified	
	G. MISCELLANEOUS CHARGES:							
	2. Cheque drawn on us and returned unpaid for insufficient funds.	Rs. 850 or any amount less than Rs. 850 in the account			Rs. 1,000 or any amount less than Rs. 1,000 in the account		Modified	
	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			Rs. 1,000 or any amount less than Rs. 1,000 in the account		Modified	
	12. Cheque Book Charges (free cheque book for pensioner account)	Rs. 30 per leaf			Rs. 35 per leaf		Modified	
	15. CDR Duplicate Charges	Rs. 300			Rs. 350		Modified	

Bank AL Habib Limited

Schedule of Bank Charges - for the Period July 01, 2026 To December 31, 2026

Summary of Amendments

Page No.	Particulars	Existing charges for the period January 01 to June 30, 2026	Approved charges for the period July 01 to December 31, 2026	Remarks
DOMESTIC BANKING				
10 of 19	G. MISCELLANEOUS CHARGES:			
	19. Intercity Cheque Return Charges (Outward)	Rs. 850 Flat	Rs. 1,000 Flat	Modified
	22. Express Cheque Book (10 Leaves)	Rs. 375	Rs. 450	Modified
CONSUMER BANKING PRODUCTS				
10 of 19	I PERSONAL FINANCE FACILITY			
	c. Late Payment Charges	Rs. 1,200 per late payment of installment	Rs. 1,400 per late payment of installment	Modified
	II CASH FINANCE FACILITY			
	d. Late Payment Charges	Rs. 1,200 per late payment of installment	Rs. 1,400 per late payment of installment	Modified
11 of 19	III AUTO FINANCE FACILITY			
	c. Late Payment Charges	Rs. 1,200 per late payment of installment	Rs. 1,400 per late payment of installment	Modified
	d. Charges on Dishonored/Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified
	n. Issuance of Duplicate NOC / Clearance Letter	NA	Rs. 1,000 per letter	New
	IV AUTO LEASING (Through Consumer Banking Division)			
	e. Charges on Dishonored/Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified
	V HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)			
	c. Late Payment Charges	Rs. 1,200 per late payment of installment	Rs. 1,400 per late payment of installment	Modified
	d. Charges on Dishonored/Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified
12 of 19	VI GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (Mera Pakistan Mera Ghar)			
	c. Late Payment Charges	Rs. 1,200/-	Rs. 1,400/-	Modified
	d. Charges on Dishonored/Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified
	VIII MOTORCYCLE FINANCE FACILITY			
	d. Charges on Dishonored/Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified
	k. Legal Documentation and Stamp Duty Charges - At Actual	k. Documentation Charges - At Actual	k. Legal Documentation and Stamp Duty Charges - At Actual	Change in Nomenclature
	IX Cost Sharing Scheme for Electric Bikes			
	d. Charges on Dishonored / Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified
13 of 19	X Government Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance (Wazir e Azam Apna Ghar Program - Ghar Ho Tu Apna)	X Government Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance (Mera Ghar Mera Ashiana)	X Government Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance (Wazir e Azam Apna Ghar Program - Ghar Ho Tu Apna)	Change in Nomenclature
	c. Late Payment Charges	Rs. 1,200 per late payment of installment	Rs. 1,400 per late payment of installment	Modified
	d. Charges on Dishonored/Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified
	XII Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB&ALS) Inclusion of Tier-4 (Laptop Finance) Only for Students of HEC Recognized Institute			
	c. Late Payment Charges	Rs. 1,200 per late payment of installment	Rs. 1,400 per late payment of installment	Modified
	f. Secured Transaction Registry (STR)	NA	At Actual	New
ALTERNATE DELIVERY CHANNELS (A.D.C)				
13 of 19	II. A.T.M			
	c. ATM Optional Receipts Priting (On Net)	b. ATM Switch Transactions	c. ATM Optional Receipts Priting (On Net)	Modified / Change in Nomenclature
	(i) Cash Withdrawal - Rs. 4.67 per transaction	(iv). ATM Optional Receipts Priting (On Net) - Rs. 4.67 per transaction	(i) Cash Withdrawal - Rs. 4.67 per transaction	
	(ii) Balance Inquiry - Rs. 4.67 per transaction		(ii) Balance Inquiry - Rs. 4.67 per transaction	
	(iii) Inter Bank Fund Transfer - Rs. 4.67 per transaction		(iii) Inter Bank Fund Transfer - Rs. 4.67 per transaction	
	(iv) Fund Transfer - Rs. 4.67 per transaction		(iv) Fund Transfer - Rs. 4.67 per transaction	
	(v) Mini Statement - Rs. 4.67 per transaction	(v) Mini Statement - Rs. 4.67 per transaction		
	(vi) Pin Change - Rs. 4.67 per transaction	(vi) Pin Change - Rs. 4.67 per transaction		
(vii) Bill Payment - Rs. 4.67 per transaction	(vii) Bill Payment - Rs. 4.67 per transaction			

Bank AL Habib Limited

Schedule of Bank Charges - for the Period July 01, 2026 To December 31, 2026

Summary of Amendments

Page No.	Particulars	Existing charges for the period January 01 to June 30, 2026	Approved charges for the period July 01 to December 31, 2026	Remarks
ALTERNATE DELIVERY CHANNELS (A.D.C)				
14 of 19	III. VISA DEBIT CARD			
	a. Issuance / Annual / Replacement - Primary Rs. 23,000 for Signature Card, Rs. 10,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card	a. Annual / Replacement - Primary Rs. 22,000 for Signature Card, Rs. 9,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card	a. Issuance / Annual / Replacement - Primary Rs. 23,000 for Signature Card, Rs. 10,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card	Modified / Change in Nomenclature
	b. Issuance / Annual / Replacement - Supplementary Rs. 23,000 for Signature Card, Rs. 7,000 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card	b. Annual / Replacement - Supplementary Rs. 22,000 for Signature Card, Rs. 6,500 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card	b. Issuance / Annual / Replacement - Supplementary Rs. 23,000 for Signature Card, Rs. 7,000 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card	Modified / Change in Nomenclature
	V. CHINA UNION PAY			
	a. Issuance / Annual / Replacement - Primary - Rs. 3,000/-	a. Annual / Replacement - Primary - Rs. 3,000/-	a. Issuance / Annual / Replacement - Primary - Rs. 3,000/-	Change in Nomenclature
	b. Issuance / Annual / Replacement - Supplementary - Rs. 2,000/-	b. Annual / Replacement - Supplementary - Rs. 2,000/-	b. Issuance / Annual / Replacement - Supplementary - Rs. 2,000/-	
	VII. PAY PAK			
a. Issuance / Annual / Replacement - Rs. 2,750/-	b. Annual / Replacement - Rs. 2,750/-	a. Issuance / Annual / Replacement - Rs. 2,750/-	Change in Nomenclature	
VIII. FCY DEBIT CARD				
a. Issuance / Annual / Replacement - Primary - US\$ 14	b. Annual / Replacement - Primary - US\$ 14	a. Issuance / Annual / Replacement - Primary - US\$ 14	Change in Nomenclature	
15 of 19	IX. CREDIT CARD			
	a. Issuance / Annual - Primary	a. Annual - Primary	a. Issuance / Annual - Primary	
	(i) Platinum Card	NA	Rs 20,000 (Reduced fee of Rs. 2,000 will be charged on spending of Rs.200,000 within 60 days. Full Reversal on spending of Rs. 250,000 within 90 days)	New
	(ii) Gold Card		Rs. 8,000 (Reduced fee of Rs. 800 will be charged on spending of Rs. 150,000 within 60 days. Full Reversal on spending of Rs. 200,000 within 90 days)	Modified
	(iii) Green Card	Rs. 4,500 for Green Card and Rs. 6,500 for Gold Card	Rs. 5,600 (Reduced fee of Rs. 560 will be charged on spending of Rs. 100,000 within 60 days. Full Reversal on spending of Rs. 150,000 within 90 days)	
	b. Issuance / Annual - Supplementary	b. Annual - Supplementary	b. Issuance / Annual - Supplementary	
	(i) Platinum Card	NA	Rs. 8,000 (Reduced fee of Rs.1,000 will be charged on spending of Rs. 100,000 within 60 days. Full Reversal on spending of Rs. 150,000 within 90 days)	New
	(ii) Gold Card		Rs. 3,700 (Reduced fee of Rs.370 will be charged on spending of Rs. 75,000 within 60 days. Full Reversal on spending of Rs. 100,000 within 90 days)	Modified
	(iii) Green Card	Rs. 2,000 for Green Card and Rs. 3,000 for Gold Card	Rs. 2,400 (Reduced fee of Rs. 240 will be charged on spending of Rs. 50,000 within 60 days. Full Reversal on spending of Rs. 75,000 within 90 days)	
	Note: Reversal is not applicable on FED Charged.			New
	d. Late Payment Fee	10% of the minimum payment due or Rs. 2,200 whichever is higher	Rs. 2,300	Modified
	e. Cash Advance Fee	3% or Rs. 1,000 whichever is higher	Rs. 1,200	Modified
	f. Cheque Return Fee	Rs. 900	Rs. 1,000	Modified
	j. Credit Card Replacement Fee	j. Credit Card Replacement Fee	j. Credit Card Replacement Fee	
	(i) Platinum Card - Rs. 2,000	NA	(i) Platinum Card - Rs. 2,000	New
(ii) Gold Card - Rs. 1,600		(ii) Gold Card - Rs. 1,600	Change in Nomenclature	
(iii) Green Card - Rs. 1,600	Rs. 1,600	(iii) Green Card - Rs. 1,600		
k. Card Conversion / Upgrade Fee	NA	Rs. 1,000	New	
l. Auto Debit Rejection / Insufficient Fund Fee	NA	Rs. 500	New	
m. Card Payment via 1-Bill Charges				
Upto Rs. 10k	NA	Rs. 12.50	New	
Rs. 10k to Rs. 100k	NA	Rs. 31.25		
Rs. 100k to Rs. 250k	NA	Rs. 62.50		
Rs. 250k to Rs. 1 Mln	NA	Rs. 125		
Rs. 1 Mln to Rs. 2.5 Mln	NA	Rs. 250		
Rs. 2.5 Mln to Rs. 5 Mln	NA	Rs. 375		
Rs. 5 Mln +	NA	Rs. 500		
X. SMS Alert Service (Other than digital transactions)	Rs. 245/- per month per account for Individual & Sole Proprietorship Account	Rs. 255/- per month per account for Individual & Sole Proprietorship Account	Modified	

Bank AL Habib Limited

Schedule of Bank Charges - for the Period July 01, 2026 To December 31, 2026

Summary of Amendments

Page No.	Particulars	Existing charges for the period January 01 to June 30, 2026	Approved charges for the period July 01 to December 31, 2026	Remarks
GATEWAY TO EQUITY MARKET (GEM)				
16 of 19	l. Rights Subscription Request Fee Note: The minimum and maximum fee per Right Subscription Request Transaction shall be Rs. 10 and Rs. 100,000 respectively.	NA	Rs 0.0020 Per Rights Entitlement Subscribed	New New
AL HABIB ROSHAN DIGITAL ACCOUNT				
17 of 19	A. MISCELLANEOUS CHARGES			
	i. Issuance of Banker's Cheque	Rs. 550/-	Rs. 600/-	Modified
	ii. Cheque Book Charges	Rs. 30/- per leaf	Rs. 35/- per leaf	Modified
	v. SMS Alert Service (Other than digital transactions)	Rs. 245/- per month per account (local)	Rs. 255/- per month per account (local)	Modified
	xiii. Intercity Cheque Return Charges	Rs. 850/- Flat	Rs. 1,000/- Flat	Modified
18 of 19	D. A.T.M			
	c. ATM Optional Receipts Priting (On Net)	b. ATM Switch Transactions	c. ATM Optional Receipts Priting (On Net)	
	(i) Cash Withdrawal - Rs. 4.67 per transaction	(iv). ATM Optional Receipts Priting (On Net) - Rs. 4.67 per transaction	(i) Cash Withdrawal - Rs. 4.67 per transaction	Modified / Change in Nomenclature
	(ii) Balance Inquiry - Rs. 4.67 per transaction		(ii) Balance Inquiry - Rs. 4.67 per transaction	
	(iii) Inter Bank Fund Transfer - Rs. 4.67 per transaction		(iii) Inter Bank Fund Transfer - Rs. 4.67 per transaction	
	(iv) Fund Transfer - Rs. 4.67 per transaction		(iv) Fund Transfer - Rs. 4.67 per transaction	
	(v) Mini Statement - Rs. 4.67 per transaction		(v) Mini Statement - Rs. 4.67 per transaction	
	(vi) Pin Change - Rs. 4.67 per transaction		(vi) Pin Change - Rs. 4.67 per transaction	
	(vii) Bill Payment - Rs. 4.67 per transaction		(vii) Bill Payment - Rs. 4.67 per transaction	
	E. VISA DEBIT CARD			
a. Issuance / Annual / Replacement - Primary	a. Annual / Replacement - Primary Rs. 9,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card	a. Issuance / Annual / Replacement - Primary Rs. 10,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card	Modified / Change in Nomenclature	
b. Issuance / Annual / Replacement - Supplementary	b. Annual / Replacement - Supplementary Rs. 6,500 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card	b. Issuance / Annual / Replacement - Supplementary Rs. 7,000 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card	Modified / Change in Nomenclature	
F. AL HABIB ROSHAN APNA GHAR				
c. Late Payment Charges	Rs. 1,200 per late payment of installment	Rs. 1,400 per late payment of installment	Modified	
d. Charges on Dishonored/Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified	
19 of 19	G. AL HABIB ROSHAN APNI CAR			
	c. Late Payment Charges	Rs. 1,200 per late payment of installment	Rs. 1,400 per late payment of installment	Modified
	d. Charges on Dishonored/Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified
	p. Issuance of Duplicate NOC / Clearance Letter	NA	Rs. 1,000 per letter	New
H. GATEWAY TO EQUITY MARKET (GEM)				
	k. Rights Subscription Request Fee	NA	Rs 0.0020 Per Rights Entitlement Subscribed	New