



Bank AL Habib Limited

Schedule of Bank Charges

Effective From
July 01, 2018 to December 31, 2018

**SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JULY 01, 2018 TO DECEMBER 31, 2018**

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 there of (Commission)	Minimum
Annual Volume/ Committed business during the calendar year :			
a. Upto Rs 10 Million	0.40%	0.20%	} Rs 2,000 Min
b. Over Rs 10 Million to Rs 100 Million	0.30%	0.15%	
c. Above Rs 100 Million	0.15%	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. 1500
III AMENDMENTS:			
a. If amount and/or period is not involved	Rs. 1100 (flat)		
b. If increase in amount and/or period is involved	Rs. 1500 plus commission as per I AA. above.		
IV L/C Cancellation Charges	Rs. 1500 plus SWIFT charges		
V RETIREMENT:			
1 USANCE BILLS:			
On maturity	Rs. 750 per bill '@ Extra commission @ 0.14% per month or part there of after the period of LC commission already recovered. Min Rs. 700 (Service Charges @ 0.15% - Minimum Rs. 750 will be charged on retirement of Import Documents)		
Extension in Maturity of Usance Bills under LC / Contract	Rs. 625 per bill Flat		
2 SIGHT :	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		
Following are the applicable rates for PAD Markup on retirement			
a. From day 01 to 20th Day	Paisas 50 per thousand per day till retirement		
b. Next 21 days to 35 days	Paisas 51 per thousand per day till retirement		
c. after 35 days of Lodgement	Paisas 52 per thousand per day till retirement (Service Charges @ 0.15% - Minimum Rs. 750 will be charged on retirement of Import Documents)		
VI INWARD FOREIGN DOCUMENTARY BILLS			
a. Handling charges on all Inward Collection	Rs. 625		
b. Items Returned Unpaid	US\$ 75 (or equivalent foreign currency from forwarding banks)		
c. Retirement/Payment of all Collection Foreign Bills/Including Contract	(Service Charges @ 0.14% - Minimum Rs. 300 will be charged on retirement of Import Documents)		
d. SWIFT Charges	Rs.800 (Applicable on Point # VI -A, VI - B & VI - C)		
VII ADVANCE PAYMENT AGAINST IMPORTS			
a. Swift Transfer	Rs. 1,250		
b. Demand Drafts	Rs. 500		
c. Service Charges	0.12% - Rs. 1,500 Min		

I N T E R N A T I O N A L B A N K I N G

<p>VIII CREDIT REPORTS : a. On foreign suppliers b. To Foreign Banks on their request c. To Foreign Banks on customer's request</p> <p>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</p> <p>X REIMBURSEMENT CHARGES (Payable to reimbursing bank)</p> <p>XI MESSAGE TRANSMISSION: a. Full Swift Letter of Credit b. Swift Amendment to L/ C</p> <p>XII Handling of Discrepant Document under Import LC</p> <p>XIV Issuance of Freight certificate for Import on FOB Basis</p> <p>XV OTHER CHARGES</p>	<p>Actual charges of credit rating company plus Rs.500 US\$ 100 from Foreign Banks Rs. 625</p> <p>0.10% flat min Rs. 1,400</p> <p>Rs. 750 (flat) Rs. 600 plus commission as per IX A. above. At actual</p> <p>Rs. 1,500 Rs. 750</p> <p>US\$ 75 (or equivalent foreign currency from forwarding banks)</p> <p>Rs. 750/- per certificate As per section "F" Miscellaneous</p>
<p>B. EXPORTS:</p> <p>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</p> <p>e. Transfer of Export L/Cs f. Reimbursement payment to other local banks from Non-Resident Rupee Account</p> <p>II IF THE DOCUMENTS ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER RESTRICTED L/Cs.</p> <p>III COLLECTIONS: a. Documentary (on which bank does not earn exchange difference)</p> <p>IV HANDLING OF DUTY DRAW BACK CLAIM</p> <p>V SERVICE CHARGES AGAINST EXPORT DOCUMENTS SENT ON COLLECTION BASIS PAYMENT COVER IS ALREADY RECEIVED IN BANK'S FOREIGN CURRENCY A/C</p> <p>VI NEGOTIATION OF FOREIGN CURRENCY BILLS UNDER SIGHT LETTERS OF CREDIT</p> <p>VII SERVICE CHARGES ON ADVANCE PAYMENT</p> <p>VIII SPO (STANDARDIZED PURCHASE ORDER)</p>	<p>Rs. 1,500 plus courier charges if applicable Rs. 2,500 plus courier charges Rs. 1,000 plus courier charges if applicable Rs. 1,500 plus courier charges 0.30% - Minimum Rs. 1,000 Minimum Rs. 1,250 or 0.40% per quarter whichever higher Maximum Case to case basis Rs. 1,200 Rs. 300 Rs. 1,200</p> <p>Rs. 900 Paisas 25 per Rs. 100 (Minimum Rs. 900) Paisas 10 per Rs. 100 (Re 1/- per Rs. 1000) Min Rs. 1250</p> <p>OD buying rate to be applied. If proceeds are not realized within 12 days then Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1000) Min 1250 Rs. 250 per order</p>

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<p>IX FREIGHT SUBSIDY X EE CERTIFICATION XI ISSUANCE OF EE / EF NOC TO OTHER BANKS XII HANDLING CHARGES FOR EXPORT REFINANCE APPLICATIONS XIII EXPORT DEVELOPMENT SURCHARGE XIV SERVICE CHARGES ON ISSUING PRC, CHECKING, RECTIFYING AND FORWARDING CASE TO SBP FOR PAYMENT OF R&D — SUPPORT TO GARMENT INDUSTRY XV DRAWBACK OF LOCAL TAXES AND LEVIES (GARMENTS, HOME TEXTILE AND FABRICS) XVI 6% RESEARCH AND DEVELOPMENT SUPPORT AGAINST EXPORT OF PROCESSED FOOD XVII 25% FREIGHT SUBSIDY TO EXPORTERS OF LIVE SEA FOODS (DEALT BY TDAP) XVIII INLAND FREIGHT SUBSIDY XIX BUSINESS PERFORMANCE CERTIFICATE XX ISSUANCE OF DUPLICATE ANNEX A FOR THE PURPOSE OF CLAIMING DUTY DRAWBACK XXI HANDLING & SERVICE CHARGES IN LIEU OF EXCHANGE EARNINGS WHERE AN XXII Handling & Service charges for overdue export bills reporting</p>	<p>Rs. 750 per case Rs. 1,000 per case Rs. 1,250 Rs. 750 per submission Rs. 100 per bill Rs. 1,000 Rs. 1,000/- per claim Rs. 1,000/- per claim Rs. 1,000/- per claim Rs. 1,000/- per claim Rs. 500/- Rs. 500/- Per Transaction @0.10% MIN Rs.1000/- Rs.1000/- per bill for all overdue bills on monthly basis till settlement</p>
<p>C. COLLECTION (Foreign Currency): I OUTWARD: a. Clean bills b. Cheques returned unpaid c. Local U.S. Dollar Collection d. Return Charges of Local U.S. Dollar Collections II INWARD: Clean collection</p>	<p>US\$ 5 OR Equivalent Foreign Currency plus Courier charges Actual charges of Returning Bank plus US\$ 5 OR Equivalent Foreign Currency Rs. 350 per instrument Rs. 300 per instrument Incise of Pak Rupees Rs. 200 Incise of Foreign Currency US\$ 5 OR Equivalent FCY</p>
<p>D. REMITTANCES - FOREIGN: I OUTWARD: a. Demand Drafts b. FTT c. Cancellation of FDD d. Stop Payment of FDD II INWARD: a. DD / TT / MT III FOREIGN TRAVELLERS CHEQUES ISSUANCE</p>	<p>US\$ 12.50 US\$ 30 US\$ 10 US\$ 5 plus drawee bank charges at actual NIL if proceeds credited to an account with us otherwise charges of Rs. 250 1% Commission</p>

**SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JULY 01, 2018 TO DECEMBER 31, 2018**

I N T E R N A T I O N A L B A N K I N G

E. <u>FOREIGN BILLS PURCHASED:</u>	
I FOREIGN CURRENCY INSTRUMENTS: Cheques, Drafts, T.Cs, IMOs etc. purchased for credit to A/c.	OD Buying Rate to be applied. If proceeds not realised within 12 days then paisas 50 per day per Rs. 1,000/- to be charged for any delay beyond 12 days plus Rs. 50 Handling Charges As per Miscellaneous section "F"
II OTHER CHARGES	
F. <u>MISCELLANEOUS :</u>	
I CORRESPONDENT'S CHARGES	At Actual
II POSTAGE / COURIER / SWIFT CHARGES will be recovered as under: Postage Courier Swift	Rs. 200 i) Rs. 1800 ii) Where courier charges are debited to Customers' A/c with Courier Company service charges of Rs. 150 Rs. 800 per message
III CREDIT REPORT ON FOREIGN BUYERS	Rs.500, plus Credit rating company actual charges Rs. 300 if report is called by Fax.
IV TEST VERIFICATION CHARGES FROM OTHER BANKS :	Rs. 275
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 b. Issuance of Drafts, MTs, TTs i) Drawn on our correspondents c. Fax / Swift charges on TTs. d. Postage e. Transfer by IBCA f. i) Online Cash Deposit / Withdrawal	Rs. 150 (The charges for making pay order/ DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc may not exceed 0.50% of fees/dues or Rs. 25 per instrument whichever is less.) 0.10% - Minimum Rs. 150 Rs. 150 Rs. 25 per item Rs. 100 per transfer including cost of Fax Rs. 100 per transaction (No Online Charges on Collection of Educational Institutions Fee)
II CANCELLATION CHARGES OF DD /PO / BANKER'S CHEQUE	Rs. 300
III STOP PAYMENT OF DDs	Rs. 200
IV DUPLICATE DEMAND DRAFT	Rs. 200
V DUPLICATE BANKER'S CHEQUE	Rs. 300
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 0.25% for subsequent quarters Min Rs. 1,000
III DISCREPANCY CHARGES AGAINST INLAND L/C DOCUMENTS	Rs. 600

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<p>IV AMENDMENT IN L/CS :</p> <p>a. If amount and/or period is not involved</p> <p>b. If period is involved.</p> <p>c. If increase in amount is involved.</p> <p>V RETIREMENT:</p> <p>1 USANCE BILLS: On maturity</p> <p>2 SIGHT:</p> <p>i. Following are the applicable rates for PAD Markup on retirement</p> <p>a. From day 01 to 20th Day</p> <p>b. Next 21 days to 35 days</p> <p>c. after 35 days of Lodgement</p> <p>ii. Retirement of bills drawn under local LCs</p> <p>VI COLLECTIONS :</p> <p>a. Documentary</p> <p>b. Clean (including cheques)</p> <p>c. Handling charges on registration / payment of Standard Purchase Order (S.P.O.)</p> <p>V II NEGOTIATION AGAINST INLAND L/CS</p> <p>VIII PURCHASE OF BILLS, CHEQUES ETC.:</p> <p>a. Documentary bills other than those drawn against L/C and Clean Bills/ Trade cheques</p> <p>b. Other Cheques / demand instrument (like dividend warrants).</p> <p>IX Local Bills Returned Unpaid</p> <p>X MISCELLANEOUS CHARGES: where applicable (I-V above) will be extra as per following:</p> <p>a. Collecting Bank Charges, (if collecting bank other than Bank AL Habib Ltd)</p> <p>b. Inquiring of instruments by Phone / Fax</p> <p>c. Instrument Returning Charges, For documentary collections For clean collections</p> <p>d. Storage Charges</p> <p>e. Courier Charges :</p> <ul style="list-style-type: none"> • For BAH Branches • For other Banks 	<p>Rs. 750</p> <p>Rs. 750 plus commission @ 0.25% per Subsequent quarterRs.</p> <p>Rs.750 Plus commission as per B.(II)</p> <p>Rs. 500 per bill Extra commission @ 0.10% per month or part Mark-up from the date of PAD Lodgment</p> <p>Paisas 46 per thousand per day till retirement</p> <p>Paisas 47 per thousand per day till retirement</p> <p>Paisas 50 per thousand per day till retirement</p> <p>0.05% on retirement</p> <p>0.35% Minimum Rs. 250 plus paying bank charges</p> <p>0.25% Minimum Rs. 30 Maximum Rs. 600 plus paying bank charges</p> <p>Rs. 250</p> <p>0.25% of bill amount plus marked down at approved rate.</p> <p>0.35% Min Rs. 100 plus mark-up @ Paisas 36 per thousand per day from the date of purchase of the instrument to the date of payment plus paying bank charges.</p> <p>0.35% Min Rs. 25 plus mark-up @ Paisas 36 per thousand per day from the date of purchase of the instrument to the date of receipt of payment, plus paying bank charges.</p> <p>Rs.500</p> <p>Actual plus Rs. 50</p> <p>Rs. 50</p> <p>Rs. 200 plus Postage / Courier charges</p> <p>Rs. 50 plus Postage / Courier charges</p> <p>Paisas 50 per packet per day, Minimum Rs. 50</p> <p>Rs. 60</p> <p>Rs. 125</p>
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<p>C. <u>FINANCING / ADVANCES:</u></p> <p>I Following charges will be recovered in addition to mark-up: Charges for Documentation, Evaluation of Security, And Maintenance thereof</p> <p>II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION: The various charges may be levied as follows:</p> <p>a. Godown Rent</p> <p>b. Godown Staff Salaries and Muqadam Charges</p> <p>c. Godown Inspection Charges:</p> <p style="padding-left: 20px;">i) Within Municipal Limits</p> <p style="padding-left: 20px;">ii) Outside Municipal Limits</p> <p>d. Delivery Charges - if godown keeper is not posted</p> <p>e. Stock Inspections:</p> <p style="padding-left: 20px;">i) If conducted by the agents appointed by the bank.</p> <p style="padding-left: 20px;">ii) If conducted by bank's staff</p> <p>f. Business Commitments and Compensatory Commission</p> <p>g. Delivery Order Charges on Pledged Goods</p> <p>h. i) Other incidental expenses, insurance premium</p> <p style="padding-left: 20px;">ii) <u>LEGAL CHARGES:</u></p> <p style="padding-left: 40px;">» <u>INHOUSE LEGAL ASSISTANCE:</u></p> <p style="padding-left: 60px;">• Vetting of property documents</p> <p style="padding-left: 60px;">• To mark lien on securities issued by other institutions</p> <p style="padding-left: 40px;">» <u>OUTSIDE LEGAL ASSISTANCE</u></p> <p>III CIB Report Charges</p>	<p>Actual. In addition :</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">project examination and review fee</td> <td style="width: 10%; text-align: right;">1%</td> <td style="width: 20%;"></td> </tr> <tr> <td>and / or arrangement fee</td> <td style="text-align: right;">1%</td> <td rowspan="4" style="vertical-align: middle; text-align: center;">Or as per pre- arrangement</td> </tr> <tr> <td>and / or legal & administration fee</td> <td style="text-align: right;">1%</td> </tr> <tr> <td>and / or commitment fee</td> <td style="text-align: right;">1%</td> </tr> </table> <p>Actual</p> <p>Actual</p> <p>Actual conveyance charges plus Rs. 400</p> <p>TA & DA as per rules plus Rs. 400</p> <p>Actual conveyance charges plus Rs. 100 per delivery</p> <p>Actual</p> <p>Actual conveyance charges plus Rs. 100 per inspection</p> <p>If a party fails to pass on committed business while getting the credit line sanctioned in their favour, 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.</p> <p>Rs.125/- Per Delivery</p> <p>Actual</p> <p>Rs. 2,000 per document</p> <p>Rs. 500</p> <p>Actual</p> <p>Rs. 100 per report</p>	project examination and review fee	1%		and / or arrangement fee	1%	Or as per pre- arrangement	and / or legal & administration fee	1%	and / or commitment fee	1%
project examination and review fee	1%										
and / or arrangement fee	1%	Or as per pre- arrangement									
and / or legal & administration fee	1%										
and / or commitment fee	1%										
<p>D. <u>SALE & PURCHASE OF SECURITIES, SAFE CUSTODY & ARTICLES IN SAFE DEPOSITS:</u></p> <p>I CUSTODY OF SECURITIES</p> <p>II SALE AND PURCHASE OF SHARES AND SECURITIES</p> <p>III HANDLING FEE ON SHARES AND SECURITIES FOR SAFE CUSTODY</p> <p>IV WITHDRAWAL FEE ON GOVERNMENT SECURITIES, where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities as shown against item (I) or withdrawal fee as shown against item (II) and (III), whichever is higher will be charged but not</p>	<p>0.25% of the market value of shares/cost of security held plus CDC & insurance charges</p> <p>0.125% on the first Rs. 10,000 of purchase price or cost thereof- Minimum Rs. 25 plus CDC & insurance charges.</p> <p>0.0625% on amounts exceeding Rs. 10,000 Minimum Rs. 100 plus CDC & insurance charges.</p> <p>Rs. 100 per transaction (inward/outward) plus CDC charges where applicable</p> <p>Rs. 5 per scrip plus insurance charges</p>										

**SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JULY 01, 2018 TO DECEMBER 31, 2018**

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<p>V HANDLING CHARGES for conversion, renewal, consolidation or sub-division of Government Securities</p> <p>VI ARTICLES IN SAFE DEPOSIT. Fee for articles in safe deposit will be recovered in advance at the time of deposit or at the</p> <p style="margin-left: 20px;">a. Boxes and packages</p> <p style="margin-left: 20px;">b. Envelopes</p>	<p>Rs. 100 per scrip.</p> <p>Rs. 300 per quarter</p> <p>Rs. 100 per quarter</p>
<p>NOTES: 1. The above charges are in addition to brokerage.</p> <p>2. Commission will not be recovered on purchase of newly floated securities, where it is payable by the Government/Government Agencies and from the subscribers to new share floatation.</p> <p>3. When order for purchase or sale of shares/securities are executed through the bank's other offices, all incidental expenses, such as postage, insurance charges etc. incurred will be recovered in addition to the commission brokerage charges.</p>	
<p>VII LOCKER FACILITIES Lockers are available in a 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:</p> <p style="margin-left: 20px;">a. Key Deposit</p> <p style="text-align: center;">OR</p> <p style="margin-left: 20px;">b. Annual fee</p> <p style="margin-left: 20px;">c. Locker Breaking Charges</p>	<p>Rs. 25,000/- for Small</p> <p>Rs. 35,000/- for Medium</p> <p>Rs. 40,000/- for Large</p> <p>Rs. 3000/- for Small</p> <p>Rs. 4000/- for Medium</p> <p>Rs. 4500/- for Large</p> <p>Rs. 5000</p>
<p>E. GUARANTEES:</p> <p>I Guarantees Issued To Shipping Companies / Air Lines In Lieu of Bills of Lading / air consignment notes.</p> <p>II Guarantees issued to collector of custom in lieu of payments of duty.</p> <p>III Other Guarantees</p> <p>IV Guarantees Issued To SBP for Exemption From Withholding Tax on export proceeds.</p> <p>V Other Guarantees Including Guarantees For Deferred Payment Under supplier or buyer credit / payee scheme:</p> <p style="margin-left: 20px;">a. For clients utilizing guarantee facility of upto Rs. 15 million.</p> <p style="margin-left: 20px;">b. For clients utilizing guarantee facility of above Rs. 15 million.</p> <p>(In case of non fulfillment of committed annual business volume the rate as at (a) above will apply and differential will be recovered)</p> <p>VI Amendment in the text of Letter of Guarantees (Amount and period remaining the same)</p> <p>VII LG Collection Charges.(Collection of guarantees on behalf of Corporate Customers & such services should</p>	<p>Rs. 1500/-</p> <p>0.50% per quarter or part thereof. Minimum Rs. 1500</p> <p>0.40% per quarter or part thereof. Minimum Rs. 1000</p> <p>Rs. 500</p> <p>0.40% per quarter or part thereof. Minimum Rs. 500</p> <p>0.30% per quarter or part thereof.</p> <p>Amendment commission at Rs. 500</p> <p>Rs.1000/- per instrument/LG</p>
<p>NOTES: - Enhancement in amount or increase in validity, same charges will be applicable.</p> <p style="margin-left: 20px;">'- Guarantee commission will be recovered from the date of issuance of the guarantee till the date of expiry.</p>	
<p>F. INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)</p> <p>i) Investment Portfolio Securities</p> <p>ii) Custody A/c Charges</p>	<p>Rs. 1200 per transaction</p> <p>Rs. 2500 per month</p>

D O M E S T I C B A N K I N G

D O M E S T I C B A N K I N G	
G. MISCELLANEOUS CHARGES:	
1 Stop Payment of Cheques	Rs. 500 per instruction
2 Issue of loose cheques	Rs. 25 per cheque
3 Cheque drawn on us and returned unpaid for insufficient funds.	Rs. 500 or any amount less then Rs. 500 in the account
4 Standing instruction charges. (no charges for pensioner account)	Rs. 200 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	
(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 300 Flat
8 Same Day Clearing Cheque drawn on us and returned unpaid for insufficient fund	Rs. 500 or any amount less then Rs. 500 in the account
9 Online Cheque Return Charges	NIL
10 Collection charges of profit on coupons from other Banks / Savings Centres.	Rs 125
11 Photocopies of Paid Cheques	Rs 100 per cheque
12 Issuance of Certificate regarding confirmation of Paid Cheques	Rs 100
13 Cheque Book Charges (free cheque book for pensioner account)	Rs 10 per leaf
14 CDR Issuance Charges	NIL
15 CDR Duplicate Charges	NIL
16 CDR Cancellation Charges	NIL
17 Account Maintenance Certificate	Rs 250 per Certificate
18 Intercity Collection of Cheques through NIFT	Rs 150 per instrument
19 Intercity Cheque Return Charges	Rs 500 Flat
20 <u>Settlement of 3rd Party Funds Transfer throught PRISM System</u>	
- <u>Lower Value Limit Rs 1,000,000 and above</u>	
- 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
- <u>Lower Value Limit Rs 100,000</u>	
- 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)
21 SMS Alert Service	Rs.50 per month
22 Overseas Employment Certificate	Rs.100 per certificate
23 Hold Mail Charges	Rs.750 per annum
24. Express Cheque Book (10 Leaves)	Rs. 100
25. Certificate of Balance	Rs. 100 per certificate
26. Retrival of Old Records	Upto 1 Year Rs.100/-

NOTE : - All Taxes / Excise Duty / With-holding Tax / FED 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 despite Bank or staff error will be refunded

-Online Charges for online cash deposit/ withdrawal are not to be charged on Saturdays

- Pensioner's Account Shall be exempted from Service Charges

**SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JULY 01, 2018 TO DECEMBER 31, 2018**

CONSUMER BANKING PRODUCTS

CONSUMER BANKING PRODUCTS	
I. PERSONAL FINANCE FACILITY a. Processing Fee b. Prepayment c. Late Payment Charges d. Partial Prepayment Fee /Charges e. Litigation/ Legal Charges f. Legal Documentation / Agreement Stamping Charges	Rs. 2500 4% of Principal outstanding amount Rs. 500 per late payment of installment Nil At Actual At Actual
II. AUTO FINANCE FACILITY a. Processing Fee i) New Vehicles ii) Imported / Reconditioned and Used Vehicles b. Early Settlement Fee/ Charges c. Late Payment d. Charges on Dishonored/Returned Cheques e. Repossession Charges (Within & Out of City) f. Vehicle Evaluation/Appraisal Charges g. Repossessed Vehicle Evaluation/Appraisal Charges h. Litigation/ Legal Charges i. Partial Prepayment Fee /Charges j. Personal Accident Insurance k. Vehicle Registration/Transfer Charges	Rs. 5500 Flat Rs. 7500 Flat As per the terms and conditions mentioned in offer letter Rs. 500 per late payment of installment Rs. 500 per case Rs. 100,000 or at actual whichever is lower At Actual At Actual At Actual As per the terms and conditions mentioned in offer letter Nil At Actual
III. AUTO LEASE a. Processing Fee b. Document Charges c. Early Settlement Charges d. Add-on Appraisal Charges e. Appraisal Charges - Repossession Vehicle f. Late Payment Charges g. Cheque Return Charges h. Vehicle Registration / Transfer Charges i. Repossession Charges j. Vehicle Tax k. Legal Charges	Rs.6000 As per Actual 1% of the outstanding principal amount As per Actual As per Actual 0.1% per day of the overdue lease rental amount Rs.500 As per Actual Rs.100,000 or as per actual whichever is higher As per Actual (to be paid by the customer) As per Actual
IV. HOUSING FINANCE FACILITY a. Processing Fee b. Early Settlement Fee /Charges 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	Rs. 4000 3% of Principal outstanding amount Rs 500 per late payment of installment Rs. 500 per case At Actual At Actual At Actual

**SCHEDULE OF BANK CHARGES
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CONSUMER BANKING PRODUCTS

h. Legal Documentation / Agreement Stamping Charges	At Actual
V. 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
VI. CREDIT CARD	
a. Joining Fee	NIL
b. Annual Fee — Green/Gold	NIL
c. Supplementary Fee	NIL
d. Credit Card APR	25% p.a.
e. Over Limit Fee	Rs. 500
f. Late Payment Fee	10% of the minimum payment due or Rs. 500 whichever is higher
g. Cash Advance Fee	3% or Rs. 500 whichever is higher
h. Credit Card/Pin replacement fee	Rs. 500
i. Cheque return fee	Rs. 200
j. Sales slip retrieval charges (local)	At actuals
k. Sales slip retrieval charges (international)	At actuals
l. Charge on Foreign Transactions	2.5 % on Transaction Amount
VII. CASH FINANCE FACILITY	
a. Legal Documentation / Agreement Stamping Charges	At Actual
b. Processing Fee	NIL
c. Lien Marking Charges (other than BAML)	Rs.500
d. Late Payment Charges	Running Finance: Late payment charges Rs. 500. Term Finance: Late payment
VIII. AUTO LEASING (Through Consumer Banking Division)	
a. Processing Fee per trench	0.1% of lease amount or Rs. 5000 which ever is higher
b. Legal Documentation / Agreement Stamping Charges	At Actual
c. Early Settlement Fee /Charges	Nil
d. Late Payment Charges	As per agreed terms and conditions with lessee.
e. Charges on Dishonored/Returned Cheques	Rs. 500 per case
f. Repossession Charges per vehicle (Within City & Out of City)	Rs. 100,000 or at actual whichever is lower
g. Vehicle Evaluation/Appraisal Charges	At actual
h. Vehicle Registration/Transfer Charges	At actual

ALTERNATE DELIVERY CHANNELS (A.D.C)

I. A.T.M a) Re-issuance of ATM Pin b) Replacement of ATM Card c) Inter Bank Funds Transfer via ATM - Upto Rs. 10,000/- - Above Rs. 10,000/- & upto Rs. 50,000/- - Above Rs. 50,000/- & upto Rs. 75,000/- - Above Rs. 75,000/- & upto Rs. 150,000/- d) Funds Transfer to any account within Bank AL Habib e) ATM Switch Transactions A. Intra Switch Transaction (i).1 Link Cards on 1 Link ATMs (ii) Local Balance Inquiry Charges (1 Link) B. Inter Switch Transaction (i) Acquirer: MNET & Issuer: 1 LINK (ii) Acquirer: 1 LINK & Issuer: MNET (iii) Local Balance Inquiry Charges (MNET)	Rs 100 Rs 300 Rs 20 Rs 40 Rs 60 Rs 90 NIL Rs 15 per transaction Rs 2.50 per transaction Rs 15 per transaction Rs 15 per transaction Rs 05 per transaction
II. INTERNET BANKING a. Re-issuance of Net Banking Password b. Inter Bank Funds Transfer via Internet - Upto Rs. 10,000/- - Above Rs. 10,000/- & upto Rs. 50,000/- - Above Rs. 50,000/- & upto Rs. 75,000/- - Above Rs. 75,000/- & upto Rs. 150,000/- c. Funds Transfer to any account within Bank AL Habib	NIL Rs 20 Rs 40 Rs 60 Rs 90 NIL
III. VISA DEBIT CARD a. Annual fee Basic Card b. Annual fee Supplementary Card c. Issuance fee Basic Card d. Issuance fee Supplementary Card e. Renewal fee Basic Card f. Renewal fee Supplementary Card g. Card Replacement h. ATM International Cash Withdrawal i. Local Charge Back Request charges j. International Charge Back Request charges k. Local Retrieval request charges l. International Retrieval request charges m. Local ATM Cash Withdrawal (1 Link / M-net) n. Local Balance Inquiry charges (M-net) o. International Balance Inquiry charges	Rs.600 for Silver Card & Rs. 900 for Gold Card Rs.300 for Silver Card & Rs.450 for Gold Card Rs.600 for Silver Card & Rs. 900 for Gold Card Rs.300 for Silver Card & Rs.450 for Gold Card Rs.600 for Silver Card & Rs. 900 for Gold Card Rs.300 for Silver Card & Rs.450 for Gold Card Rs.450 for Silver Card & Rs.600 for Gold Card Rs.200 per transaction or 2% whichever is higher At Actuals At Actuals At Actuals At Actuals Rs.15 Rs.5 Rs.35

ALTERNATE DELIVERY CHANNELS (A.D.C)

<p>p. VISA Arbitration Charges q. International Retail Purchase r. Funds transfer to any account with Bank AL Habib s. Inter Bank Funds transfer via ATM - Upto Rs. 10,000/- - Above Rs. 10,000/- & upto Rs. 50,000/- - Above Rs. 50,000/- & upto Rs. 75,000/- - Above Rs. 75,000/- & upto Rs. 150,000/-</p>	<p>At Actuals 2.5% on Transaction Amount NIL Rs 20 Rs 40 Rs 60 Rs 90</p>
<p>IV. MOBILE BANKING a. Inter Bank Funds Transfer via Mobile Banking - Upto Rs. 10,000/- - Above Rs. 10,000/- & upto Rs. 50,000/- - Above Rs. 50,000/- & upto Rs. 75,000/- - Above Rs. 75,000/- & upto Rs. 150,000/- b. Re-issuance of Mobile Banking Pin c. Funds Transfer to any account within Bank AL Habib</p>	<p>Rs 20 Rs 40 Rs 60 Rs 90 Rs.100 NIL</p>
<p>V. CHINA UNION PAY a) Annual Fee – Primary b) Annual Fee - Supplementary c). Issuance fee Basic Card d). Issuance fee Supplementary Card e). Renewal fee Basic Card f). Renewal fee Supplementary Card g) Replacement Fee - for all cards h) Local ATM Cash Withdrawal (1-Link/M-Net) i) International ATM Cash Withdrawal j) Local Balance Inquiry (M-Net) k) Cash withdrawal - BAML ATM l) International Balance Inquiry m) International Retail Purchase n) Utility Bill/Mobile Bill Payment o) Funds transfer to any account with in Bank p) Local Charge Back Request Charges q) International Charge Back Request Charges r) Local Retrieval Request Charges s) International Retrieval Request Charges t) Inter Bank Funds Transfer via ATM - Upto Rs. 10,000/- - Above Rs. 10,000/- & upto Rs. 50,000/- - Above Rs. 50,000/- & upto Rs. 75,000/- - Above Rs. 75,000/- & upto Rs. 150,000/-</p>	<p>Rs. 300/- (for saving accounts only) Rs. 200/- (for saving accounts only) Rs. 300/- (for saving accounts only) Rs. 200/- (for saving accounts only) Rs. 300/- (for saving accounts only) Rs. 200/- (for saving accounts only) Rs. 400/- (flat) Rs. 15/- Rs. 200/- per transaction or 2% of transaction amount whichever is higher Rs. 5/- Nil Rs. 35/- 2.5% on Transaction Amount Nil Nil At Actuals At Actuals At Actuals At Actuals Rs 20 Rs 40 Rs 60 Rs 90</p>

**SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JULY 01, 2018 TO DECEMBER 31, 2018**

ALTERNATE DELIVERY CHANNELS (A.D.C)

VI. Utility Bills and Other Payment Charges	
A. DIRECT DEBIT FACILITY	
a) Registration	NIL
b) Each Successful Transaction	Rs. 25/-
c) Un-successful Transaction due to insufficient funds	Rs. 25/-
VII. PAY PAK	
a) Annual Fee – Primary	Rs.300/-
b) Issuance Fee	Rs.300/-
c) Renewal Fee	Rs.300/-
d) Replacement Fee	Rs.300/-
e) Local Chargeback Request Charges	At Actuals
f) Local Retrieval Request Charges	At Actuals
g) Interbank Funds Transfer Via ATM	
- Upto Rs. 10,000/-	Rs 20
- Above Rs. 10,000/- & upto Rs. 50,000/-	Rs 40
- Above Rs. 50,000/- & upto Rs. 75,000/-	Rs 60
- Above Rs. 75,000/- & upto Rs. 150,000/-	Rs 90

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/ Floatations (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

GATEWAY TO EQUITY MARKET (GEM)

a) GEM Account Opening (Individual)	Individual Account Holder Rs. 2,000			
b) GEM Account Opening (Corporate)	Corporate Account Holder Rs. 3,000			
c) Broker Charges	Security Rate	Commission	Minimum	Maximum
		(in Percentage)	(in rupee)	(in rupee)
	Upto – 399.99	0.10%	0.03	0.30
	400 – above	0.075%	0.30	0.50
d) 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
e) Custodial Charges	for Shares -- Re. 0.1000% p.a			
	for TFCs -- Re. 0.1000% p.a			
	for Rights -- Re. 0.1000% p.a			

**SCHEDULE OF BANK CHARGES
FOR THE PERIOD OF JULY 01, 2018 TO DECEMBER 31, 2018**

GATEWAY TO EQUITY MARKET (GEM)

f) Withdrawal Charges	<p>Withdrawal Fee for Shares -- Re. 0.10 per Share for TFCs -- Rs. 50 per Unit for Rights -- Re. 0.10 per Right Entitlement deposit</p>
g) Deposit Charges	<p>Withdrawal Processing Fee for Shares / Units / Rights -- Re. 0.50 per Share / Unit / Right</p> <p>Initial Deposit Fee for Shares -- Re. 0.01 per Share for TFCs -- Re. 0.01 per Unit for Rights -- Re. 0.01 per Right</p> <p>Deposit Processing Fee for Shares / Units / Rights -- Re. 0.50 per Share / Unit / Right</p>
h) Shares Transfer Charges In/Out	<p>for Shares - 0.010% per shares (The minimum and maximum fee shall be Rs.7 and Rs.60,000 respectively)</p>
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)	Corporate Account Rs.1000 Individual Account Rs.150
l) CDC Sub Account Opening Charges Annually Individual Account (First year not applicable)	Rs.400