



# **Bank AL Habib Limited**

## **Schedule of Bank Charges**

*Effective From*  
*July 01, 2021 to December 31, 2021*

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

A. <b>IMPORTS:</b>			
I <b>CASH LETTERS OF CREDIT:</b>			
AA. <b>OPENING :</b>	1st Qtr	Each subsequent Qtr. Or part there of (Commission)	Minimum
Annual Volume/ Committed business during the calendar year :			} Rs 2,100 Min
a. Upto Rs 10 Million	0.40%	0.25%	
b. Over Rs 10 Million to Rs 100 Million	0.30%	0.18%	
c. Above Rs 100 Million	0.17%	0.10%	
<b>NOTE:</b> 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			
<b>AB. REVALIDATION OF EXPIRED L/CS OR TRANSFER TO NEW BENEFICIARY</b>	Same commission as applicable to opening of fresh L/Cs as per I - AA. Above		
<b>II NON-REIMBURSABLE L/CS UNDER BARTER / AID / LOANS :</b>	1.00%	0.30%	Rs. 1500
<b>III AMENDMENTS:</b>			
a. If amount and/or period is not involved	Rs. 1800 (flat)		
b. If increase in amount and/or period is involved	Rs. 1800 plus commission as per I AA. above.		
<b>IV L/C Cancellation Charges</b>	Rs. 2000 plus SWIFT charges		
<b>V RETIREMENT:</b>			
1 USANCE BILLS:			
On maturity	Rs. 800 per bill '@ Extra commission @ 0.15% per month or part there of after the period of LC commission already recovered. Min Rs. 800 (Service Charges @ 0.15% - Minimum Rs.1000 will be charged on retirement of Import Documents)		
Extension in Maturity of Usance Bills under LC / Contract	Rs. 1000 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. 1000 will be charged on retirement of Import Documents)		
3 Overdue Acceptance Facility	Minimum Rs. 1000 per day irrespective of bill amount		
<b>VI INWARD FOREIGN DOCUMENTARY BILLS</b>			
a. Handling charges on all Inward Collection / Open Account	Rs. 1000		
b. Items Returned Unpaid including courier charges	US\$ 100 (or equivalent foreign currency from forwarding banks) (Service Charges @ 0.15% - Minimum Rs. 750 will be charged on retirement of Import Documents)		
c. Retirement/Payment of all Collection Foreign Bills/Including Contract / Open Account	Rs.1000 (Applicable on Point # VI -A, VI - B & VI - C)		
d. SWIFT Charges			

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

<p><b>VII ADVANCE PAYMENT AGAINST IMPORTS</b></p> <p>a. Swift Transfer</p> <p>b. Demand Drafts</p> <p>c. Service Charges</p> <p><b>VIII CREDIT REPORTS :</b></p> <p>a. To Foreign Banks on their request</p> <p>b. To Foreign Banks on customer's request</p> <p><b>IX REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS:</b></p> <p>a. Registration of Contracts for Import on Consignment Basis</p> <p>b. Amendments in Registration of Contracts for Imports</p> <p style="padding-left: 20px;">i) If amount and/or period is not involved</p> <p style="padding-left: 20px;">ii) If increase in amount and/or period is involved</p> <p><b>X REIMBURSEMENT CHARGES (Payable to reimbursing bank)</b></p> <p><b>XI MESSAGE TRANSMISSION:</b></p> <p>a. Full Swift Letter of Credit</p> <p>b. Swift Amendment to L/ C</p> <p><b>XII Handling of Descrepant Document under Import LC</b></p> <p><b>XIII Issuance of Freight certificate for Import on FOB Basis</b></p> <p><b>XIV EIF handling charges</b></p> <p><b>XV Bank to bank EIF transfer</b></p> <p><b>XVI Other Charges</b></p>	<p>Rs. 1500</p> <p>Rs. 500</p> <p>0.15% - Rs. 1,500 Min</p> <p>US\$ 100 from Foreign Banks</p> <p>To be charged at actual plus USD 30/- or eqv in Pak Rupees being Service Charges</p> <p>0.20% flat min Rs. 2000</p> <p>Rs. 1000 (flat)</p> <p>Rs. 1000 plus commission as per IX A. above.</p> <p>At actual</p> <p>Rs. 1,800</p> <p>Rs. 750</p> <p>US\$ 80 (or equivalent foreign currency from forwarding banks)</p> <p>Rs.1150/- per certificate</p> <p>Rs.25/- per request</p> <p>Rs.500/- flat per transaction</p> <p>As per section "F" Miscellaneous</p>
<p><b>B. EXPORTS:</b></p> <p><b>I LETTERS OF CREDIT:</b></p> <p>a. Advising - for Customers</p> <p style="padding-left: 20px;">- for Non- Customers</p> <p>b. Amendment Advising - for Customers</p> <p style="padding-left: 20px;">- for Non- Customers</p> <p>c. Negotiation of Rupee Bills under Export L/Cs</p> <p>d. Confirmation</p> <p>e. Transfer of Export L/Cs</p> <p>f. Reimbursement payment to other local banks from Non-Resident Rupee Account</p> <p><b>II IF THE DOCUMENTS ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER RESTRICTED L/Cs.</b></p> <p><b>III COLLECTIONS:</b></p> <p>a. Documentary (on which bank does not earn exchange difference)</p>	<p>Rs. 1,500 plus courier charges if applicable</p> <p>Rs. 2,500 plus courier charges</p> <p>Rs. 1,000 plus courier charges if applicable</p> <p>Rs. 1,500 plus courier charges</p> <p>0.30% - Minimum Rs. 1,000</p> <p>Minimum Rs. 1,250 or 0.40% per quarter whichever higher</p> <p>Maximum Case to case basis</p> <p>Rs. 1500</p> <p>Rs. 375</p> <p>Rs. 1,200</p> <p>Rs. 1000</p>

**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. 1000)
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 12 per Rs. 100 (Re 1.2/- per Rs. 1000) Min Rs. 1500
VI	NEGOTIATION OF FOREIGN CURRENCY BILLS UNDER SIGHT LETTERS OF CREDIT	OD buying rate to be applied. If proceeds are not realized within 12 days then Paisas 50 per thousand per day to be charged for any delay beyond 12 days.
VII	SERVICE CHARGES ON ADVANCE PAYMENT	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1000) Min 1500
VIII	SPO (STANDARDIZED PURCHASE ORDER)	Rs. 250 per order
IX	FREIGHT SUBSIDY	Rs. 1000 per case
X	EE CERTIFICATION	Rs. 1,000 per case
XI	ISSUANCE OF EE / EF NOC TO OTHER BANKS	Rs. 1,250
XII	HANDLING CHARGES FOR EXPORT REFINANCE APPLICATIONS	Rs. 1000 per submission
XIII	EXPORT DEVELOPMENT SURCHARGE	Rs. 100 per bill
XIV	SERVICE CHARGES ON ISSUING PRC, CHECKING, RECTIFYING AND FORWARDING CASE TO SBP FOR PAYMENT OF R&D — SUPPORT TO GARMENT INDUSTRY	Rs. 1,000
XV	DRAWBACK OF LOCAL TAXES AND LEVIES (GARMENTS, HOME TEXTILE AND FABRICS)	Rs. 1,000/- per claim
XVI	6% RESEARCH AND DEVELOPMENT SUPPORT AGAINST EXPORT OF PROCESSED FOOD	Rs. 1,000/- per claim
XVII	25% FREIGHT SUBSIDY TO EXPORTERS OF LIVE SEA FOODS (DEALT BY TDAP)	Rs. 1,000/- per claim
XVIII	INLAND FREIGHT SUBSIDY	Rs. 1,000/- per claim
XIX	BUSINESS PERFORMANCE CERTIFICATE	Rs. 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	@0.10% min Rs.1250/-
XXII	HANDLING & SERVICE CHARGES FOR OVERDUE EXPORT BILLS REPORTING	Rs.1000/- 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. 1000/- per case
XXV	EXPORT NOC ISSUED IN FAVOUR OF OTHER BANKS TO NEGOTIATE COLLECTION DOCUMENTS / TRANSFER OF EFE TO OTHER BANKS	Rs.500
XXVI	ISSUANCE OF NOC TO SHIPPING COMPANIES IN CASE OF SURRENDER / LOSS OF B/L	Rs. 1000/- flat
XXVII	TRANSFER OF EXPORT PROCEEDS TO OTHER BANK WHERE NO DOCUMENTS HANDLED AT OUR END	Rs 1000/- plus SWIFT charges
XXVIII	HANDLING CHARGES FOR LTFF (SBP) APPLICATIONS	Rs. 2000 per case
XXIX	EXPORT DOCUMENT RETURN UNPAID	Rs.1500
XXX	SERVICES CHARGES OF EXPORT ADVANCE PAYMENT CASES WHERE E-FORM CERTIFIED AFTER ONE YEAR FROM CERTIFICATION UPON SBP APPROVAL	Rs.1000
XXXI	EXPIRED EFE BEYOND 45 DAYS FROM DATE OF CERTIFICATION ON WEBOC	Rs.100 per E-Form
XXXII	FOREIGN CURRENCY HANDLING	0.25 paisas per US Dollar or its equivalent in other foreign currencies for value of over US Dollar 10,000 or its equivalent in other currencies

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

<b>C. COLLECTION (Foreign Currency):</b> <b>I OUTWARD:</b> a. Clean bills b. Cheques returned unpaid c. Local U.S. Dollar Collection d. Return Charges of Local U.S. Dollar Collections <b>II INWARD:</b> Clean collection	US\$ 5 OR Equivalent Foreign Currency plus Courier charges Actual charges of Returning Bank plus US\$ 5 OR Equivalent Foreign Currency Rs. 400 per instrument Rs. 500 per instrument  Incise of Pak Rupees Rs. 200 Incise of Foreign Currency US\$ 5 OR Equivalent FCY
<b>D. REMITTANCES - FOREIGN:</b> <b>I OUTWARD:</b> a. Demand Drafts b. FTT c. Cancellation of FDD d. Stop Payment of FDD <b>II INWARD:</b> a. DD / TT / MT <b>III FOREIGN TRAVELLERS CHEQUES ISSUANCE</b>	US\$ 15 US\$ 30 US\$ 10 US\$ 6 plus drawee bank charges at actual  NIL if proceeds credited to an account with us otherwise charges of Rs. 250 1% Commission
<b>E. FOREIGN BILLS PURCHASED:</b> <b>I FOREIGN CURRENCY INSTRUMENTS:</b> Cheques, Drafts, T.Cs, IMOs etc. purchased for credit to A/c. <b>II OTHER CHARGES</b>	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"
<b>F. MISCELLANEOUS :</b> <b>I CORRESPONDENT'S CHARGES</b> <b>II POSTAGE / COURIER / SWIFT CHARGES will be recovered as under:</b> Postage Courier  Swift  <b>III CREDIT REPORT ON FOREIGN BUYERS / SUPPLIERS</b> <b>IV TEST VERIFICATION CHARGES FROM OTHER BANKS :</b> <b>V OBTAINING SBP APPROVAL FOR REMITTANCE RELATED TO FOREIGN EXCHANGE TRANSACTIONS WHERE REQUIRED</b>	At Actual  Rs. 200 i) Rs. 2000 ii) Where courier charges are debited to Customers' A/c with courier company service charges of Rs. 150 Rs. 1000 per message  USD 60/- or eqv in Pak Rupees to be charged from each Customer.  Rs. 275 Rs. 1500 per case

**D O M E S T I C   B A N K I N G**

<b>A.    <u>REMITTANCES:</u></b> 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. Online Cash Deposit / Withdrawal  <b>II      CANCELLATION CHARGES OF DD /PO / BANKER'S CHEQUE</b> <b>III     STOP PAYMENT OF DDs</b> <b>IV     DUPLICATE DEMAND DRAFT</b> <b>V      DUPLICATE BANKER'S CHEQUE</b>	Rs. 250 (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.)  0.12% - Minimum Rs. 225 Rs. 150 Rs. 25 per item Rs. 100 per transfer including cost of Fax NIL (Intra City) Rs 350 (Inter City)  Rs. 350 Rs. 200 Rs. 200 Rs. 375
<b>B.    <u>INLAND TRADE:</u></b> <b>I      REVALIDATION OF EXPIRED L/CS OR TRANSFER TO NEW BENEFICIARY</b> <b>II     INLAND LETTERS OF CREDIT Opening Commission</b> <b>III    DISCREPANCY CHARGES AGAINST INLAND L/C DOCUMENTS</b> <b>IV    AMENDMENT IN L/CS :</b> a. If amount and/or period is not involved b. If period is involved. c. If increase in amount is involved. <b>V      RETIREMENT:</b> 1 Retirement of bills drawn under local LCs 2 USANCE BILLS: On maturity 3 SIGHT: i. Following are the applicable rates for PAD Markup on retirement a. From day 01 to 20th Day b. Next 21 days to 35 days c. after 35 days of Lodgement <b>VI     COLLECTIONS :</b> a. Documentary (LDBC & IDBC) b. Clean (including cheques) c. Handling charges on registration / payment of Standard Purchase Order (S.P.O.) <b>VII    NEGOTIATION AGAINST INLAND L/CS</b>	Same commission as applicable to opening of fresh L/Cs 0.50% per quarter and 0.35% for subsequent quarters Min Rs. 1800 Rs. 750  Rs.1500 Rs.1500 plus commission @ 0.35% per Subsequent quarter Rs.900 Plus commission as per B.(II)  Service Charges 0.05% on retirement of all bills (Usance & Sight)  Rs. 500 per bill plus Extra commission @ 0.10% per month after the period of LC commission already recovered  Paisas 46 per thousand per day till retirement Paisas 47 per thousand per day till retirement Paisas 50 per thousand per day till retirement  0.35% Minimum Rs. 375 plus paying bank charges 0.25% Minimum Rs. 100 Maximum Rs. 600 plus paying bank charges Rs. 250 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**

<p><b>VIII PURCHASE OF BILLS, CHEQUES ETC.:</b>  a. Documentary bills other than those drawn against L/C and Clean Bills/ Trade cheques</p> <p>b. Other Cheques / demand instrument (i.e dividend warrants).</p> <p><b>IX Local Bills Returned Unpaid</b></p> <p><b>X MISCELLANEOUS CHARGES:</b> Where applicable (I-V above) will be extra as per following:  a. Collecting Bank Charges, (if collecting bank other than Bank AL Habib Ltd)  b. Inquiring of instruments by Phone / Fax  c. Instrument Returning Charges,  For documentary collections  For clean collections  d. Storage Charges  e. Courier Charges :  • For BAH Branches  • For other Banks</p>	<p>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.</p> <p>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. Rs.500</p> <p>Actual plus Rs. 50 Rs. 50</p> <p>Rs. 200 plus Postage / Courier charges Rs. 50 plus Postage / Courier charges Paisas 50 per packet per day, Minimum Rs. 50</p> <p>Rs. 60 Rs. 125</p>
<p><b>C. FINANCING / ADVANCES:</b>  <b>I</b> Following charges will be recovered in addition to mark-up:  - Project examination &amp; review fee  - Legal and administrative Fee  - Miscellaneous charges (evaluation of security and maintenance thereof)  <b>II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION:</b>  The various charges may be levied as follows:  a. Godown Rent  b. Godown Staff Salaries and Muqadam Charges  c. Godown Inspection Charges:  i) Within Municipal Limits  ii) Outside Municipal Limits  d. Delivery Charges - if godown keeper is not posted  e. Stock Inspections:  i) If conducted by the agents appointed by the Bank.   ii) If conducted by bank's staff</p> <p>f. Business Commitments and Compensatory Commission</p>	<p>On case to case basis as per agreement with the customer  At actual or on case to case basis as per agreement with the customer  At actual or on case to case basis as per agreement with the customer</p> <p>Actual  Actual</p> <p>Actual conveyance charges plus Rs. 400  TA &amp; DA as per rules plus Rs. 400  Actual conveyance charges plus Rs. 100 per delivery</p> <p>Actual  i) Within Municipal Limits PKR1,000/-  ii) Outside Municipal Limits PKR2,000/- 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.  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>

<b>DOMESTIC BANKING</b>	
g. Delivery Order Charges on Pledged Goods	Rs.200/- Per Delivery
h. i) Other incidental expenses, insurance premium	Actual
ii) <u>LEGAL CHARGES:</u>	
» 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	Actual
III CIB Report Charges	Rs. 100 per report
IV Overdue rate on financing facilities (including discounting and leasing)	20% 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.3,000/- flat 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
<b>IX. COMMERCIAL VEHICLE LEASING (through CVLD)</b>	
a. Processing Fee	Rs.6000 per vehicle
b. Document Charges	As per Actual
c. Early Settlement Charges	1% of the outstanding principal amount
d. Add-on Appraisal Charges	As per Actual
e. Appraisal Charges - Repossession Vehicle	As per Actual
f. Late Payment Charges	20% p.a. of the overdue lease rental amount
g. Cheque Return Charges	Rs.500
h. Vehicle Registration / Transfer Charges	As per Actual
i. Repossession Charges	Rs.100,000 or as per actual whichever is higher
j. Vehicle Tax	As per Actual (to be paid by the customer)
k. Legal Charges	As per Actual
<b>X AGRICULTURE FINANCES</b>	
i) Fresh / Renewal of all Farm & Non-Farm Loans	
Loans upto 1 million	Rs. 1000
Above 1 million upto 2.5 million	Rs. 2000
Above 2.5 million upto 5 million	Rs. 3500
Above 5 million	0.1% of approved amount Max Rs.20,000
ii) Financing for First Tractor	Rs. 1000
iii) Financing for Subsequent Tractors	As per above slab amount



**D O M E S T I C   B A N K I N G**

<b>XI COMMERCIAL CREDIT</b>	
i) Fresh / Renewal Loans Upto 2 M Above 2 M upto 5 M Above 5 M Upto 10 M Above 10 M upto 20 M Above 20 M upto 50 M Above 50 M upto 100 M Above 100 M	Rs. 1000 Rs. 2000 Rs. 5000 Rs. 10000 Rs. 20000 Rs. 30000 Rs. 50000
ii) Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions	Nil
iii) Overdue Short Term Finance Facility	20% per annum rate will be charged on overdue STF amount
<b>XII CHANNEL FINANCING</b>	
i) Fresh / Renewal	Rs. 5000 flat
ii) Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions	Nil
<b>Note:</b> All Cases/ Accounts booked under any Dealership Product Program through CFD / branches/Hub OR Vendor Financing Cases through CFD shall fall under this category and charges given on (VI (i) & (ii) Page No.7 of SOC) will be applicable.	
<b>XIII Small and Medium Enterprises (S.M.E)</b>	
i) Fresh / Renewal - Funded Facility Upto 10 million - Funded Facility Above 10 million	Rs. 5000 0.05% max Rs.50,000
ii) Fresh / Renewal / One off / Enhancement - Non Funded Facility - LG / Bill Discounting & Bill Purchase	NIL NIL
iii) SME Customers (SE&ME) Over due charges	20% against STF facility
<b>Note:</b> SME SOC Applicable on all SMEs other than falling under the following i.e. Consumer Banking Products, Channel Financing & Commercial Vehicle Leasing	
<b>D. LOCKER FACILITIES:</b>	
Lockers are available in few branches. If key deposit requirement is not met, annual lockers fees from existing and new customers to be recovered in advance at the commencement of the period: a. Key Deposit  <b>OR</b> b. Annual fee  c. Locker Breaking Charges d. Locker Key and Locker replacement	Rs. 30,000/- for Small Rs. 40,000/- for Medium Rs. 50,000/- for Large Rs. 4000/- for Small Rs. 5000/- for Medium Rs. 6000/- for Large Rs. 5000 Rs. 2000/- flat

<b>D O M E S T I C   B A N K I N G</b>	
<b>E.    <u>GUARANTEES:</u></b>	
<b>I</b> Guarantees Issued To Shipping Companies / Air Lines In Lieu of Bills of Lading / air consignment notes.	Rs. 1900/-
<b>II</b> Guarantees issued to collector of custom in lieu of payments of duty.	0.60% per quarter or part thereof. Minimum Rs. 1500
<b>III</b> Other Guarantees	0.40% per quarter or part thereof. Minimum Rs. 1000
<b>IV</b> Guarantees Issued To SBP for Exemption From Withholding Tax on export proceeds.	Rs. 500
<b>V</b> Other Guarantees Including Guarantees For Deferred Payment Under supplier or buyer credit / payee scheme:	
a. For clients utilizing guarantee facility of upto Rs. 15 million.	0.40% per quarter or part thereof. Minimum Rs. 500
b. For clients utilizing guarantee facility of above Rs. 15 million.	0.30% per quarter or part thereof.
(In case of non fulfillment of committed annual business volume the rate as at (a) above will apply and differential will be recovered)	
<b>VI</b> Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment commission at Rs. 700
<b>VII</b> LG Collection Charges.(Collection of guarantees on behalf of Corporate Customers & such services should be for those who availing credit facilities)	Rs.1000/- per instrument/LG
<b>VIII</b> Service Charges for Handling Claim Against our LGs lodged by Beneficiary / Assignee - (Charges to be recovered from customer in case claim is received from outside the bank or other bank)	Rs.2,500/- Flat
<b>NOTES:-</b> Enhancement in amount or increase in validity, same charges will be applicable.	
'- Guarantee commission will be recovered from the date of issuance of the guarantee till the date of expiry.	
<b>F.    <u>INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS)</u></b>	
i) Investment Portfolio Securities	Rs. 1200 per transaction
ii) Custody A/c Charges	Rs. 2500 per month
<b>D O M E S T I C   B A N K I N G</b>	
<b>G.    <u>MISCELLANEOUS CHARGES:</u></b>	
1    Stop Payment of Cheques	Rs. 500 per instruction
2    Issue of loose cheques	Rs. 30 per cheque
3    Cheque drawn on us and returned unpaid for insufficient funds.	Rs. 600 or any amount less then Rs. 600 in the account
4    Standing instruction charges. (no charges for pensioner account)	Rs. 300 per instruction plus remittance charges
5    Issuance of certificate on credit worthiness at customers' request	Rs. 400 per certificate
6    Issuance of Statement of Account at customers' request (No charges if customer claims that posted statement not received)	
(i)    Statement of A/c upto 6 Months	Rs 35
(ii)    Statement of A/c Above 6 months	Additional Rs 35 per 6 months
7    Same Day Clearing Cheques Charges	Rs 500 Flat
8    Same Day Clearing Cheque drawn on us and returned unpaid for insufficient fund	Rs. 600 or any amount less then Rs. 600 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 120 per cheque
12    Issuance of Certificate regarding confirmation of Paid Cheques	Rs 100
13    Cheque Book Charges (free cheque book for pensioner account)	Rs 15 per leaf
14    CDR Issuance Charges	NIL
15    CDR Duplicate Charges	Rs. 300

<b>DOMESTIC BANKING</b>	
16 CDR Cancellation Charges	NIL
17 Account Maintenance Certificate	Rs 300 per Certificate (No Charges if required for BAHL Loans)
18 Intercity Collection of Cheques through NIFT	Rs 300 per instrument
19 Intercity Cheque Return Charges	Rs 550 Flat
20 Settlement of 3rd Party Funds Transfer through PRISM System	
- <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)
21 Overseas Employment Certificate	Rs.100 per certificate
22. Express Cheque Book (10 Leaves)	Rs. 200
23. Certificate of Balance	Rs. 250 per certificate
	Upto 1 Year Rs.200/-
	Upto 2 years Rs.300/-
	Upto 3 Years Rs.400/-
	Over 3 Years Rs.600/-
24. Retrieval of Old Records	Rs. 150 per case
25. Bank Charges on National Prize Bond – Prize Money claim	At Actual (If prize Money is equal or above Rs.100,000)
26. CIT (Cash in Transit) Charges on National Prize Bond – Prize Money claim	Rs.500
27. Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)	Private Companies Rs.1100 Public Companies Rs.2000
28. SECP Online Portal Service Charges	
<b>CONSUMER BANKING PRODUCTS</b>	
<b>I PERSONAL FINANCE FACILITY</b>	
a. Processing Fee	Rs. 2500
b. Prepayment	Nil
c. Late Payment Charges	Rs. 900 per late payment of installment
d. Partial Prepayment Fee /Charges	Nil
e. Litigation/ Legal Charges	At Actual
f. Legal Documentation / Agreement Stamping Charges	At Actual
<b>II CASH FINANCE FACILITY</b>	
a. Legal Documentation / Agreement Stamping Charges	At Actual
b. Processing Fee	NIL
c. Lien Marking Charges (other than BAHL)	Rs.500
d. Late Payment Charges	Rs 750 per late payment of installment

**CONSUMER BANKING PRODUCTS**

<b>CONSUMER BANKING PRODUCTS</b>	
<b>III AUTO FINANCE FACILITY</b> a. Processing Fee i) New Vehicles ii) Imported / Reconditioned and Used Vehicles b. Early Settlement Fee/ Charges (full / partial) c. Late Payment charges 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 l. Warehouse Charges	Rs. 8000 Flat Rs. 8500 Flat As per the terms and conditions mentioned in offer letter Rs. 900 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 At Actual where applicable
<b>IV ROSHAN APNI CAR (AUTO FINANCE FACILITY FOR OVERSEAS PAKISTANIS)</b> a. Processing Fee b. Early Settlement Fee/ Charges (full / partial) c. Late Payment charges 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 l. Warehouse Charges m. Courier Charges (Foreign) n. Attestation charges	Rs. 7000 Flat As per the terms and conditions mentioned in offer letter Rs. 900 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 At Actual where applicable At Actual At Actual
<b>V AUTO LEASING (Through Consumer Banking Division)</b> a. Processing Fee per trench b. Legal Documentation / Agreement Stamping Charges c. Early Settlement Fee /Charges d. Late Payment Charges e. Charges on Dishonored/Returned Cheques f. Repossession Charges per vehicle (Within City & Out of City) g. Vehicle Evaluation/Appraisal Charges h. Vehicle Registration/Transfer Charges	0.1% of lease amount or Rs. 7000 which ever is higher At Actual Nil Rs. 1000 per late payment of installment Rs. 500 per case Rs. 100,000 or at actual whichever is lower At actual At actual

**CONSUMER BANKING PRODUCTS**

<b>VI</b>	<b>HOUSING FINANCE FACILITY</b> <b>(Including Financing for Renewable Energy Solutions for Individuals under Category II)</b>	
	a. Processing Fee	Rs. 7000
	b. Early Settlement Fee /Charges (full / partial)	NIL
	c. Late Payment Charges	Rs 900 per late payment of installment
	d. Charges on Dishonored/Returned Cheques	Rs. 500 per case
	e. Property Valuation/Appraisal Charges	At Actual
	f. Lawyer's Appraisal Fee	At Actual
	g. Income Estimation Charges/Fee	At Actual
	h. Documentation and Stamp Duty Charges	At Actual
	i. Courier Charges (Foreign)	At Actual
<b>VII</b>	<b>GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE</b> <b>(Mera Pakistan - Mera Ghar)</b>	
	a) Processing Fee	NIL
	b) Early Settlement Fee / Charges (full / partial)	NIL
	c) Late Payment Charges	Rs. 900
	d) Charges on Dishonored/Returned Charges	Rs. 500
	e) Property Valuation / Appraisal Charges	At Actual
	f) Lawyer's Appraisal Fee	At Actual
	g) Income Estimation Charges/Fee	At Actual
	h) Documentation and Stamp Duty Charges	At Actual
	i) Courier Charges (Foreign)	At Actual
<b>VIII.</b>	<b>Prime Minister Youth Business Loan - PMYBL (Small &amp; Medium Enterprises)</b>	
	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

<b>ALTERNATE DELIVERY CHANNELS (A.D.C)</b>	
<b>I. FUNDS TRANSFER FACILITY</b> 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
<b>II. A.T.M</b> a) Re-issuance of ATM Pin b) ATM Switch Transactions (i) Cash withdrawal form Other Bank ATM (ii) Local Balance Inquiry Charges (iii) ATM Optional Receipts Printing Fee	Rs 100  Rs 18.75 per transaction Rs 2.50 per transaction Rs 2.50 per transaction
<b>III. VISA DEBIT CARD</b> 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 - Primary Card h. Card Replacement - Supplementary Card i. ATM International Cash Withdrawal j. Local Charge Back Request charges k. International Charge Back Request charges l. Local Retrieval request charges m. International Retrieval request charges n. International Balance Inquiry charges o. VISA Arbitration Charges p. International Retail Purchase	Rs.1200 for Silver Card Rs. 1500 for Gold Card Rs.3000 for Platinum Card Rs.720 for Silver Card Rs.900 for Gold Card Rs.1800 for Platinum Card Rs.1200 for Silver Card Rs.1500 for Gold Card Rs.3000 for Platinum Card Rs.720 for Silver Card Rs.900 for Gold Card Rs.1800 for Platinum Card Rs.1200 for Silver Card Rs.1500 for Gold Card Rs.3000 for Platinum Card Rs.720 for Silver Card Rs.900 for Gold Card Rs.1800 for Platinum Card Rs.1200 for Silver Card Rs.1500 for Gold Card Rs.3000 for Platinum Card Rs.720 for Silver Card Rs.900 for Gold Card Rs.1800 for Platinum Card Rs. 300/- per transaction or 3% of transaction amount whichever is higher At Actuals At Actuals At Actuals At Actuals Rs. 200 At Actuals 3% on Transaction Amount
<b>IV. MOBILE BANKING</b> Re-issuance of Mobile Banking Pin	Rs.100

**ALTERNATE DELIVERY CHANNELS (A.D.C)**

<b>V. CHINA UNION PAY</b>	
a) Annual Fee – Primary	Rs. 1000/-
b) Annual Fee - Supplementary	Rs. 600/-
c) Issuance fee Basic Card	Rs. 1000/-
d) Issuance fee Supplementary Card	Rs. 600/-
e) Renewal fee Basic Card	Rs. 1000/-
f) Renewal fee Supplementary Card	Rs. 600/-
g) Replacement Fee - Primary Card	Rs. 1000/- (flat)
h) Replacement Fee - Supplementary Card	Rs. 600/- (flat)
i) International ATM Cash Withdrawal	Rs. 300/- per transaction or 3% of transaction amount whichever is higher
j) International Balance Inquiry	Rs. 200/-
k) International Retail Purchase	3% on Transaction Amount
l) Local Charge Back Request Charges	At Actuals
m) International Charge Back Request Charges	At Actuals
n) Local Retrieval Request Charges	At Actuals
o) International Retrieval Request Charges	At Actuals
<b>VI. Utility Bills and Other Payment Charges</b>	
<b>A. DIRECT DEBIT FACILITY</b>	
a) Each Successful Transaction	Rs. 25/-
b) Un-successful Transaction due to insufficient funds	Rs. 25/-
<b>VII. PAY PAK</b>	
a) Annual Fee – Primary	Rs.750/-
b) Issuance Fee	Rs.750/-
c) Renewal Fee	Rs.750/-
d) Replacement Fee	Rs.750/-
e) Local Chargeback Request Charges	At Actuals
f) Local Retrieval Request Charges	At Actuals
<b>Note:</b>	
<ul style="list-style-type: none"> <li>• To waive issuance charges on Pay Pak Debit Card, customer will be required to maintain Average Balance of Rs. 25000/- in next calendar month after the account is opened from CPU. (This will be applicable when request is initiated through account opening form).</li> <li>• Customers must maintain monthly average balance of Rs. 25000/- in next full calendar month/previous full calendar month to avail FOC issuance of PayPak Debit Card. (This will be applicable when request is initiated through EAF).</li> <li>• To waive annual/renewal charges of Debit Card (Pay Pak Card only), customers will be required to maintain an Average Monthly Balance of Rs. 25,000/- in previous calendar month.</li> </ul>	

**ALTERNATE DELIVERY CHANNELS (A.D.C)**

<b>VIII. CREDIT CARD</b>	
a. Credit Card APR	25% p.a.
b. Over Limit Fee	Rs. 500
c. Late Payment Fee	10% of the minimum payment due or Rs.1000 whichever is higher
d. Cash Advance Fee	3% or Rs. 500 whichever is higher
e. Credit Card Pin replacement fee	Rs. 500
f. Credit Card replacement fee	Rs. 1000
g. Cheque return fee	Rs. 500
h. Sales slip retrieval charges (local)	At actuals
i. Sales slip retrieval charges (international)	At actuals
j. Charge on Foreign Transactions	3% on Transaction Amount
<b>IX. SMS Alert Service</b>	Rs.75 per month per account

**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

**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

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

-Accounts blocked / Frozen under UNSC resolutions or any other SRO's issued by SBP/ Law Enforcement Agencies shall not be subjected to any kind of deductions in the form of any charges



<b>GATEWAY TO EQUITY MARKET (GEM)</b>				
a) GEM Account Opening (Individual)	Individual Account Holder Rs. 2,000 (Rs.1400 Bank's Facilitation Charges, Rs.400 CDC Charges, Rs.200 UIN Charges)			
b) GEM Account Opening (Corporate)	Corporate Account Holder Rs. 5,000			
c) Broker Charges	*Minimum Rate 3 paisa or 0.15% whichever is higher (On every buy and sell transaction which is not squared during the same trading day)			
d) GEM Facilitation Charges	<b>Security Rate</b>	<b>Commission (in Percentage)</b>	<b>Minimum (in rupee)</b>	<b>Maximum (in rupee)</b>
	Upto – 199.99	0.10%	0.01	0.15
	200 – 399.99	0.075%	0.15	0.30
	400 - above	0.05%	0.30	0.50
e) Custodial Charges (Market Value)	for Shares -- Re. 0.1000% p.a for TFCs -- Re. 0.1000% p.a for Rights -- Re. 0.1000% p.a			
f) Withdrawal Charges - Withdrawal Fee (CDC Charges)	for Shares -- Re. 0.10 per Share for TFCs -- Rs. 50 per Unit for Rights -- Re. 0.10 per Right Entitlement deposit			
- Withdrawal Processing Fee (Bank Charges)	for Shares / Units / Rights -- Re. 0.50 per Share / Unit / Right			
g) Deposit Charges - Initial Deposit Fee (CDC Charges)	for Shares -- Re. 0.01 per Share for TFCs -- Re. 0.01 per Unit for Rights -- Re. 0.01 per Right			
- Deposit Processing Fee (Bank Charges)	for Shares / Units / Rights -- Re. 0.50 per Share / Unit / Right			
h) Shares Transfer Charges In/Out	for Shares - 0.010% per shares (The minimum and maximum fee shall be Rs.7 and Rs.60,000 respectively)			
i) Shares Pledge Charges	for Shares - 0.004% per share			
j) NCCPL Charges	0.0025% per share			
k) UIN Charges Annually (first year not applicable) (NCCPL)	Corporate Account Rs.2500 Individual Account Rs.200			
l) CDC Sub Account Opening Charges Annually Individual Account (First year not applicable) (CDC Charges)	Rs.400			

**All Charges are non refundable unless otherwise indicated by the Bank**

**\* The prescribed rate is from 3 Paisa per share or 0.15% of the transaction value, whichever is higher upto 2.5% of the transaction value in the above mentioned transactions**

**Charges may change from time to time as per Schedule of Charges of the Bank and it shall be the account holder responsibility to comply the same**