

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

<b>A. IMPORTS:</b>			
<b>I CASH LETTERS OF CREDIT:</b>			
<b>AA. OPENING :</b>	<b>1st Qtr</b>	<b>Each subsequent Qtr. Or part there of</b>	<b>Minimum</b>
Annual Volume/ Committed business during the calendar year :		<b>(Commission)</b>	
a. Upto Rs 10 Million	0.40%	0.25%	} Rs 2,100 Min
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. 900 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. 800		
b. Items Returned Unpaid including courier charges	US\$ 90 (or equivalent foreign currency from forwarding banks)		
c. Retirement/Payment of all Collection Foreign Bills/Including Contract / Open Account	(Service Charges @ 0.15% - Minimum Rs. 350 will be charged on retirement of Import Documents)		
d. SWIFT Charges	Rs.1000 (Applicable on Point # VI -A, VI - B & VI - C)		

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<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 Discrepant 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>0.18% 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\$ 75 (or equivalent foreign currency from forwarding banks)</p> <p>Rs.1150/- per certificate</p> <p>Rs.20/- 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><b>IV HANDLING OF DUTY DRAW BACK CLAIM</b></p> <p><b>V SERVICE CHARGES AGAINST EXPORT DOCUMENTS SENT ON COLLECTION BASIS WHERE PAYMENT COVER IS ALREADY RECEIVED IN BANK'S FOREIGN CURRENCY A/C. (NASTRO)</b></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. 300</p> <p>Rs. 1,200</p> <p>Rs. 900</p> <p>Paisas 25 per Rs. 100 (Minimum Rs. 1000)</p> <p>Paisas 10 per Rs. 100 (Re 1/- per Rs. 1000) Min Rs. 1500</p>

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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 44 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 WHERE 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 transction 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
XXVIII	TRANSFER OF EXPORT PROCEEDS TO OTHER BANK WHERE NO DOCUMENTS HANDLED AT OUR END	Rs 1000/- plus <b>SWIFT</b> 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 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

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<p><b>C. COLLECTION (Foreign Currency):</b></p> <p><b>I OUTWARD:</b></p> <p>a. Clean bills</p> <p>b. Cheques returned unpaid</p> <p>c. Local U.S. Dollar Collection</p> <p>d. Return Charges of Local U.S. Dollar Collections</p> <p><b>II INWARD:</b></p> <p>Clean collection</p>	<p>US\$ 5 OR Equivalent Foreign Currency plus Courier charges</p> <p>Actual charges of Returning Bank plus US\$ 5 OR Equivalent Foreign Currency</p> <p>Rs. 350 per instrument</p> <p>Rs. 300 per instrument</p> <p>Incise of Pak Rupees Rs. 200</p> <p>Incise of Foreign Currency US\$ 5 OR Equivalent FCY</p>
<p><b>D. REMITTANCES - FOREIGN:</b></p> <p><b>I OUTWARD:</b></p> <p>a. Demand Drafts</p> <p>b. FTT</p> <p>c. Cancellation of FDD</p> <p>d. Stop Payment of FDD</p> <p><b>II INWARD:</b></p> <p>a. DD / TT / MT</p> <p><b>III FOREIGN TRAVELLERS CHEQUES ISSUANCE</b></p>	<p>US\$ 15</p> <p>US\$ 30</p> <p>US\$ 10</p> <p>US\$ 6 plus drawee bank charges at actual</p> <p>NIL if proceeds credited to an account with us otherwise charges of Rs. 250</p> <p>1% Commission</p>
<p><b>E. FOREIGN BILLS PURCHASED:</b></p> <p><b>I FOREIGN CURRENCY INSTRUMENTS:</b></p> <p>Cheques, Drafts, T.Cs, IMOs etc. purchased for credit to A/c.</p> <p><b>II OTHER CHARGES</b></p>	<p>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</p> <p>As per Miscellaneous section "F"</p>
<p><b>F. MISCELLANEOUS :</b></p> <p><b>I CORRESPONDENT'S CHARGES</b></p> <p><b>II POSTAGE / COURIER / SWIFT CHARGES will be recovered as under:</b></p> <p>Postage</p> <p>Courier</p> <p>Swift</p> <p><b>III CREDIT REPORT ON FOREIGN BUYERS / SUPPLIERS</b></p> <p><b>IV TEST VERIFICATION CHARGES FROM OTHER BANKS :</b></p> <p><b>V OBTAINING SBP APPROVAL FOR REMITTANCE RELATED TO FOREIGN EXCHANGE TRANSACTIONS WHERE REQUIRED</b></p>	<p>At Actual</p> <p>Rs. 200</p> <p>i) Rs. 1800</p> <p>ii) Where courier charges are debited to Customers' A/c with Courier Company service charges of Rs. 150</p> <p>Rs. 1000 per message</p> <p>USD 50/- or eqv in Pak Rupees to be charged from each Customer.</p> <p>Rs. 275</p> <p>Rs. 1500 per case</p>

**D O M E S T I C   B A N K I N G**

<p><b>A.    <u>REMITTANCES:</u></b></p> <p><b>I</b>        a. Issuance of Banker's Cheque</p> <p>             b. Issuance of Drafts, MTs, TTs</p> <p>   i) Drawn on our correspondents</p> <p>             c.      Fax / Swift charges on TTs.</p> <p>             d.      Postage</p> <p>             e.      Transfer by IBCA</p> <p>             f.      i) Online Cash Deposit / Withdrawal</p> <p><b>II      CANCELLATION CHARGES OF DD /PO / BANKER'S CHEQUE</b></p> <p><b>III     STOP PAYMENT OF DDs</b></p> <p><b>IV     DUPLICATE DEMAND DRAFT</b></p> <p><b>V      DUPLICATE BANKER'S CHEQUE</b></p>	<p>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.)</p> <p>0.12% - Minimum Rs. 225</p> <p>Rs. 150</p> <p>Rs. 25 per item</p> <p>Rs. 100 per transfer including cost of Fax</p> <p>NIL (Intra City)</p> <p>Rs 350 (Inter City)</p> <p>Rs. 350</p> <p>Rs. 200</p> <p>Rs. 200</p> <p>Rs. 350</p>
<p><b>B.    <u>INLAND TRADE:</u></b></p> <p><b>I      REVALIDATION OF EXPIRED L/CS OR TRANSFER TO NEW BENEFICIARY</b></p> <p><b>II     INLAND LETTERS OF CREDIT Opening Commission</b></p> <p><b>III    DISCREPANCY CHARGES AGAINST INLAND L/C DOCUMENTS</b></p> <p><b>IV    AMENDMENT IN L/CS :</b></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><b>V      RETIREMENT:</b></p> <p>             1 Retirement of bills drawn under local LCs</p> <p>             2    USANCE BILLS:</p> <p>   On maturity</p> <p>             3    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><b>VI     COLLECTIONS :</b></p> <p>             a. Documentary (LDBC &amp; IDBC)</p> <p>             b. Clean (including cheques)</p> <p>             c. Handling charges on registration / payment of Standard Purchase Order (S.P.O.)</p> <p><b>VII    NEGOTIATION AGAINST INLAND L/CS</b></p>	<p>Same commission as applicable to opening of fresh L/Cs</p> <p>0.50% per quarter and 0.35% for subsequent quarters Min Rs. 1800</p> <p>Rs. 750</p> <p>Rs.1500</p> <p>Rs.1500 plus commission @ 0.35% per Subsequent quarter</p> <p>Rs.900 Plus commission as per B.(II)</p> <p>Service Charges 0.05% on retirement of all bills (Usance &amp; Sight)</p> <p>Rs. 500 per bill plus Extra commission @ 0.10% per month after the period of LC commission already recovered</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>0.35% Minimum Rs. 300 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>

**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 (like 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>0.35% 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>
<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)</p> <p><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</p> <p>At actual or on case to case basis as per agreement with the customer</p> <p>At actual or on case to case basis as per agreement with the customer</p> <p>Actual</p> <p>Actual</p> <p>Actual conveyance charges plus Rs. 400</p> <p>TA &amp; DA as per rules plus Rs. 400</p> <p>Actual conveyance charges plus Rs. 100 per delivery</p> <p>Actual</p> <p>i) Within Municipal Limits PKR1,000/-  ii) Outside Municipal Limits PKR2,000/- per inspection (Maximum one visit within 30-45 days)</p> <p>Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.</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</p>

**D O M E S T I C    B A N K I N G**

<p>g. Delivery Order Charges on Pledged Goods  h. i) Other incidental expenses, insurance premium  ii) <b>LEGAL CHARGES:</b>  » <b>INHOUSE LEGAL ASSISTANCE:</b>  • Vetting of property documents  • To mark lien on securities issued by other institutions  » <b>OUTSIDE LEGAL ASSISTANCE</b></p> <p>III CIB Report Charges  IV Overdue rate on financing facilities (including discounting and leasing)  V Issuance of NOC (customer's request) on request of customers/ clients for creating additional/pari passu charge/second charge on their fixed &amp; current assets for acquiring further project finance from other Banks/Financial Institutions  VI Redemption fee to be recovered from party when bank's officers are required to go before Registrar for redemption of the mortgage  VII Registration/Modification/Satisfaction/Vacation of charge and directors/charge search/CTCs etc. from securities and Exchange Commission of Pakistan (SECP)  VIII Stamp duty on Control and Security Documents (as per Stamp Duty Act applicable in each Province)</p>	<p>committed to be routed through us as per pre-arrangement.  Rs.200/- Per Delivery  Actual    Rs. 2,000 per document  Rs. 500  Actual  Rs. 100 per report  20% per annum from the date of overdue / maturity to date of payment  Rs.3,000/- flat per NOC    Rs. 2,500/- Flat per property plus legal / vendor fees    At Actual    As per actual stamp paper/ adhesive stamps cost</p>
<p><b>X. COMMERCIAL VEHICLE LEASING (through CVLD)</b>  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</p>	<p>Rs.6000 per vehicle  As per Actual  1% of the outstanding principal amount  As per Actual  As per Actual  20% p.a. 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</p>
<p><b>XI AGRICULTURE FINANCES</b>  i) Fresh / Renewal of all Farm &amp; Non-Farm Loans  Loans upto 0.5 million  Above 0.5 million upto 2 million  Above 2 million upto 5 million  Above 5 million  ii) Financing for First Tractor  iii) Financing for Subsequent Tractors</p>	<p>Rs. 1000  Rs. 1800  Rs. 3500  0.1% of approved amount Max Rs.20,000  Rs. 1000  As per above slab amount</p>

**DOMESTIC BANKING**

<b>XII 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>XIII 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>XIV 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. SALE &amp; PURCHASE OF SECURITIES, SAFE CUSTODY &amp; ARTICLES IN SAFE DEPOSITS:</b>	
<b>I CUSTODY OF SECURITIES</b>	0.25% of the market value of shares/cost of security held plus CDC & insurance charges
<b>II SALE AND PURCHASE OF SHARES AND SECURITIES</b>	0.125% on the first Rs. 10,000 of purchase price or cost thereof- Minimum Rs. 25 plus CDC & insurance charges. 0.0625% on amounts exceeding Rs. 10,000 Minimum Rs. 100 plus CDC & insurance charges.
<b>III HANDLING FEE ON SHARES AND SECURITIES FOR SAFE CUSTODY</b>	Rs. 100 per transaction (inward/outward) plus CDC charges where applicable
<b>IV WITHDRAWAL FEE ON GOVERNMENT SECURITIES</b> , 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 both.	Rs. 5 per scrip plus insurance charges
<b>V Handling charges for conversion, renewal, consolidation or sub-division of Government Securities</b>	Rs. 100 per scrip.



**DOMESTIC BANKING**

<b>DOMESTIC BANKING</b>	
<b>VI ARTICLES IN SAFE DEPOSIT.</b> Fee for articles in safe deposit will be recovered in advance at the time of deposit or at the commencement of each quarter a. Boxes and packages b. Envelopes	Rs. 300 per quarter Rs. 100 per quarter
<b>NOTES:</b> 1. The above charges are in addition to brokerage. 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. 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	
<b>VII LOCKER FACILITIES</b> 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: a. Key Deposit  <p style="text-align: center;"><b>OR</b></p> 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>E. <u>GUARANTEES:</u></b> <b>I</b> Guarantees Issued To Shipping Companies / Air Lines In Lieu of Bills of Lading / air consignment notes. <b>II</b> Guarantees issued to collector of custom in lieu of payments of duty. <b>III</b> Other Guarantees <b>IV</b> Guarantees Issued To SBP for Exemption From Withholding Tax on export proceeds. <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. b. For clients utilizing guarantee facility of above Rs. 15 million. (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) <b>VII</b> LG Collection Charges.(Collection of guarantees on behalf of Corporate Customers & such services should <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. 1900/- 0.50% per quarter or part thereof. Minimum Rs. 1500 0.40% per quarter or part thereof. Minimum Rs. 1000 Rs. 500  0.40% per quarter or part thereof. Minimum Rs. 500 0.30% per quarter or part thereof.  Amendment commission at Rs. 600 Rs.1000/- per instrument/LG 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 ii) Custody A/c Charges	Rs. 1200 per transaction Rs. 2500 per month

**D O M E S T I C   B A N K I N G**

<b>D O M E S T I C   B A N K I N G</b>	
<b>G. MISCELLANEOUS CHARGES:</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. 550 or any amount less then Rs. 550 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	NIL
16 CDR Cancellation Charges	NIL
17 Account Maintenance Certificate	Rs 300 per Certificate (No Charges if required for BAML Loans)
18 Intercity Collection of Cheques through NIFT	Rs 300 per instrument
19 Intercity Cheque Return Charges	Rs 550 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 Overseas Employment Certificate	Rs.100 per certificate
22. Express Cheque Book (10 Leaves)	Rs. 180
23. Certificate of Balance	Rs. 200 per certificate
24. Retrival of Old Records	Upto 1 Year Rs.200/- Upto 2 years Rs.300/- Upto 3 Years Rs.400/- Over 3 Years Rs.600/-
25. Bank Charges on National Prize Bond – Prize Money claim	Rs. 150 per case
26. CIT (Cash in Transit) Charges on National Prize Bond – Prize Money claim	At Actual (If prize Money is equal or above Rs.100,000)
27. Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)	Rs.500
28. SECP Online Portal Service Charges	Private Companies Rs.1100 Public Companies Rs.2000

**CONSUMER BANKING PRODUCTS**

<b>CONSUMER BANKING PRODUCTS</b>	
<b>I PERSONAL FINANCE FACILITY</b> 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 Nil Rs. 900 per late payment of installment Nil At Actual At Actual
<b>II CASH FINANCE FACILITY</b> a. Legal Documentation / Agreement Stamping Charges b. Processing Fee c. Lien Marking Charges (other then BAHL) d. Late Payment Charges	At Actual NIL Rs.500 Rs 750 per late payment of installment
<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. 7000 Flat Rs. 7500 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. Ministry of Foreign Affairs 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

**CONSUMER BANKING PRODUCTS**

<b>V</b>	<b>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. 6000 which ever is higher At Actual Nil As per agreed terms and conditions with lessee. Rs. 500 per case Rs. 100,000 or at actual whichever is lower At actual At actual
<b>VI</b>	<b>HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)</b> 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. Legal Documentation / Agreement Stamping Charges	Rs. 6000 NIL Rs 750 per late payment of installment Rs. 500 per case At Actual At Actual At Actual At Actual
<b>VII</b>	<b>Markup Subsidy for Housing Finance (Mera Pakistan - Mera Ghar)</b> a) Processing Fee b) Early Settlement Fee / Charges (full / partial) c) Late Payment Charges d) Charges on Dishonored/Returned Charges e) Property Valuation / Appraisal Charges f) Lawyer's Appraisal Fee g) Income Estimation Charges/Fee h) Legal Documentation / Agreement Stamping Charges	Rs. 3000 NIL Rs. 900 Rs. 500 At Actual At Actual At Actual At Actual
<b>VIII.</b>	<b>Prime Minister Youth Business Loan - PMYBL (Small &amp; Medium Enterprises)</b> a. Legal Documentation / Agreement Stamping Charges b. Processing Fee c. Valuation/Appraisal Charges d. Lawyer's Appraisal Fee e. Income estimation	At Actual Rs. 100 At Actual At Actual At Actual

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

<b>I. A.T.M</b> a) Re-issuance of ATM Pin b) 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/- c) Funds Transfer to any account within Bank AL Habib d) ATM Switch Transactions (i).Cash withdrawal form Other Bank ATM (ii) Local Balance Inquiry Charges	Rs 100  Rs 25 Rs 40 Rs 60 Rs 100 NIL  Rs 18.75 per transaction Rs 2.50 per transaction
<b>II. INTERNET BANKING</b> 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. 250,000/- c. Funds Transfer to any account within Bank AL Habib	NIL  Rs 25 Rs 40 Rs 60 Rs 100 NIL
<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. Local ATM Cash Withdrawal o. International Balance Inquiry charges p. VISA Arbitration Charges q. International Retail Purchase r. 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/-	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.200 per transaction or 2% whichever is higher At Actuals At Actuals At Actuals At Actuals Rs.18.75 per transaction Rs.35 At Actuals 2.5% on Transaction Amount  Rs 25 Rs 40 Rs 60 Rs 100

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

<b>IV. MOBILE BANKING</b>	
<ul style="list-style-type: none"> <li>a. Inter Bank Funds Transfer via Mobile Banking <ul style="list-style-type: none"> <li>- Upto Rs. 10,000/-</li> <li>- Above Rs. 10,000/- &amp; upto Rs. 50,000/-</li> <li>- Above Rs. 50,000/- &amp; upto Rs. 75,000/-</li> <li>- Above Rs. 75,000/- &amp; upto Rs. 150,000/-</li> </ul> </li> <li>b. Re-issuance of Mobile Banking Pin</li> <li>c. Funds Transfer to any account within Bank AL Habib</li> </ul>	<ul style="list-style-type: none"> <li>Rs 25</li> <li>Rs 40</li> <li>Rs 60</li> <li>Rs 100</li> <li>Rs.100</li> <li>NIL</li> </ul>
<b>V. CHINA UNION PAY</b>	
<ul style="list-style-type: none"> <li>a) Annual Fee – Primary</li> <li>b) Annual Fee - Supplementary</li> <li>c). Issuance fee Basic Card</li> <li>d). Issuance fee Supplementary Card</li> <li>e). Renewal fee Basic Card</li> <li>f). Renewal fee Supplementary Card</li> <li>g) Replacement Fee - Primary Card</li> <li>h) Replacement Fee - Supplementary Card</li> <li>i) Local ATM Cash Withdrawal</li> <li>j) International ATM Cash Withdrawal</li> <li>k) Cash withdrawal - BAML ATM</li> <li>l) International Balance Inquiry</li> <li>m) International Retail Purchase</li> <li>n) Local Charge Back Request Charges</li> <li>o) International Charge Back Request Charges</li> <li>p) Local Retrieval Request Charges</li> <li>q) International Retrieval Request Charges</li> <li>r) Inter Bank Funds Transfer via ATM <ul style="list-style-type: none"> <li>- Upto Rs. 10,000/-</li> <li>- Above Rs. 10,000/- &amp; upto Rs. 50,000/-</li> <li>- Above Rs. 50,000/- &amp; upto Rs. 75,000/-</li> <li>- Above Rs. 75,000/- &amp; upto Rs. 150,000/-</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Rs. 800/-</li> <li>Rs. 480/-</li> <li>Rs. 800/-</li> <li>Rs. 480/-</li> <li>Rs. 800/-</li> <li>Rs. 480/-</li> <li>Rs. 800/- (flat)</li> <li>Rs. 480/- (flat)</li> <li>Rs. 18.75/-</li> <li>Rs. 200/- per transaction or 2% of transaction amount whichever is higher</li> <li>Nil</li> <li>Rs. 200/-</li> <li>2.5% on Transaction Amount</li> <li>At Actuals</li> <li>At Actuals</li> <li>At Actuals</li> <li>At Actuals</li> <li>Rs 25</li> <li>Rs 40</li> <li>Rs 60</li> <li>Rs 100</li> </ul>
<b>VI. Utility Bills and Other Payment Charges</b>	
<b>A. DIRECT DEBIT FACILITY</b>	
<ul style="list-style-type: none"> <li>a) Registration</li> <li>b) Each Successful Transaction</li> <li>c) Un-successful Transaction due to insufficient funds</li> </ul>	<ul style="list-style-type: none"> <li>NIL</li> <li>Rs. 25/-</li> <li>Rs. 25/-</li> </ul>

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

<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
g) Interbank Funds Transfer Via ATM	
- Upto Rs. 10,000/-	Rs 25
- 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 100
<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>	
<b>VIII. CREDIT CARD</b>	
a. Joining Fee	NIL
b. Annual Fee — Green/Gold	NIL
c. Annual Fee — Supplementary Green/Gold	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.1000 whichever is higher
g. Cash Advance Fee	3% or Rs. 500 whichever is higher
h. Credit Card Pin replacement fee	Rs. 500
i. Credit Card replacement fee	Rs. 1000
j. Cheque return fee	Rs. 500
k. Sales slip retrieval charges (local)	At actuals
l. Sales slip retrieval charges (international)	At actuals
m. 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 Maintained By Following Will Be Exempted From Levy Of Service Charges.

(i) Mustahiqueen of zakat

(ii) Students (iii) Employees of government / semi government institutions for salary

(iv) Pensioner's Account Shall be exempted from Service Charges including widows/children of deceased employees eligible for family pension

(v) Dormant Accounts

(vi) School Management Committee Account (only for Sindh - BPRD Circular No.02 of Jan, 2010)

-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