

Shariah Board

Mustaqeem Islamic Banking, Soneri Bank Limited.

Date: Dec-30, 2016



Shariah Certificate of Schedule of Charges

This is to certify that we have reviewed and approved the Soneri Bank Limited, Islamic Banking Division's Schedule of Charges for the period of January 01, 2017 to June 30, 2017.

Mufti Muhammad Zahid

Resident Shariah Board Member (RSBM)

Mufti Bilal Ahmed Qazi

Shariah Board Member

Mufti Ehsan Waqar Ahmad

Chairman Shariah Board





**SONERI BANK LIMITED
ISLAMIC BANKING**

SCHEDULE OF BANK CHARGES

EFFECTIVE FROM

January 01, 2017

TO

June 30, 2017

FOR THE PERIOD FROM January 01, 2017 to June 30, 2017

INTERNATIONAL BANKING

A) IMPORTS

i). a) Cash Letters of Credit Service Charges

| From | To | 1st Quarter or part thereof | Subsequent Quarters of Part thereof |
|--------------------|----------------|-----------------------------|-------------------------------------|
| Amount upto | 500,000 | 1,800 | 1,800 |
| 500,001 | 800,000 | 2,600 | 1,800 |
| 800,001 | 1,000,000 | 3,600 | 2,250 |
| 1,000,001 | 1,500,000 | 5,000 | 3,125 |
| 1,500,001 | 2,000,000 | 7,000 | 4,375 |
| 2,000,001 | 2,500,000 | 9,000 | 5,625 |
| 2,500,001 | 3,000,000 | 11,000 | 6,875 |
| 3,000,001 | 3,500,000 | 13,000 | 8,125 |
| 3,500,001 | 4,000,000 | 15,000 | 9,375 |
| 4,000,001 | 4,500,000 | 17,000 | 10,625 |
| 4,500,001 | 5,000,000 | 19,000 | 11,875 |
| 5,000,001 | 5,500,000 | 21,000 | 13,125 |
| 5,500,001 | 6,000,000 | 23,000 | 14,375 |
| 6,000,001 | 6,500,000 | 25,000 | 15,625 |
| 6,500,001 | 7,000,000 | 27,000 | 16,875 |
| 7,000,001 | 7,500,000 | 29,000 | 18,125 |
| 7,500,001 | 8,000,000 | 31,000 | 19,375 |
| 8,000,001 | 8,500,000 | 33,000 | 20,625 |
| 8,500,001 | 9,000,000 | 35,000 | 21,875 |
| 9,000,001 | 9,500,000 | 37,000 | 23,125 |
| 9,500,001 | 10,000,000 | 39,000 | 24,375 |
| 10,000,001 | 12,500,000 | 33,750 | 22,500 |
| 12,500,001 | 15,000,000 | 41,250 | 27,500 |
| 15,000,001 | 17,500,000 | 48,750 | 32,500 |
| 17,500,001 | 20,000,000 | 56,250 | 37,500 |
| 20,000,001 | 22,500,000 | 63,750 | 42,500 |
| 22,500,001 | 25,000,000 | 71,250 | 47,500 |
| 25,000,001 | 27,500,000 | 78,750 | 52,500 |
| 27,500,001 | 30,000,000 | 86,250 | 57,500 |
| 30,000,001 | 32,500,000 | 93,750 | 62,500 |
| 32,500,001 | 35,000,000 | 101,250 | 67,500 |
| 35,000,001 | 37,500,000 | 108,750 | 72,500 |
| 37,500,001 | 40,000,000 | 116,250 | 77,500 |
| 40,000,001 | 42,500,000 | 123,750 | 82,500 |
| 42,500,001 | 45,000,000 | 131,250 | 87,500 |
| 45,000,001 | 47,500,000 | 138,750 | 92,500 |
| 47,500,001 | 50,000,000 | 146,250 | 97,500 |
| 50,000,001 | 52,500,000 | 153,750 | 102,500 |
| 52,500,001 | 55,000,000 | 161,250 | 107,500 |
| 55,000,001 | 57,500,000 | 168,750 | 112,500 |
| 57,500,001 | 60,000,000 | 176,250 | 117,500 |
| 60,000,001 | 62,500,000 | 183,750 | 122,500 |
| 62,500,001 | 65,000,000 | 191,250 | 127,500 |
| 65,000,001 | 67,500,000 | 198,750 | 132,500 |
| 67,500,001 | 70,000,000 | 206,250 | 137,500 |
| 70,000,001 | 72,500,000 | 213,750 | 142,500 |
| 72,500,001 | 75,000,000 | 221,250 | 147,500 |
| 75,000,001 | 77,500,000 | 228,750 | 152,500 |
| 77,500,001 | 80,000,000 | 236,250 | 157,500 |
| 80,000,001 | 82,500,000 | 243,750 | 162,500 |
| 82,500,001 | 85,000,000 | 251,250 | 167,500 |
| 85,000,001 | 87,500,000 | 258,750 | 172,500 |
| 87,500,001 | 90,000,000 | 266,250 | 177,500 |
| 90,000,001 | 92,500,000 | 273,750 | 182,500 |
| 92,500,001 | 95,000,000 | 281,250 | 187,500 |
| 95,000,001 | 97,500,000 | 288,750 | 192,500 |
| 97,500,001 | 100,000,000 | 296,250 | 197,500 |
| 100,000,001 | 102,500,000 | 202,500 | 151,875 |

FOR THE PERIOD FROM January 01, 2017 to June 30, 2017

| From | To | 1st Quarter or part thereof | Subsequent Quarters of Part thereof |
|-------------|-------------|-----------------------------|-------------------------------------|
| 102,500,001 | 105,000,000 | 207,500 | 155,625 |
| 105,000,001 | 107,500,000 | 212,500 | 159,375 |
| 107,500,001 | 110,000,000 | 217,500 | 163,125 |
| 110,000,001 | 112,500,000 | 222,500 | 166,875 |
| 112,500,001 | 115,000,000 | 227,500 | 170,625 |
| 115,000,001 | 117,500,000 | 232,500 | 174,375 |
| 117,500,001 | 120,000,000 | 237,500 | 178,125 |
| 120,000,001 | 122,500,000 | 242,500 | 181,875 |
| 122,500,001 | 125,000,000 | 247,500 | 185,625 |
| 125,000,001 | 127,500,000 | 252,500 | 189,375 |
| 127,500,001 | 130,000,000 | 257,500 | 193,125 |
| 130,000,001 | 132,500,000 | 262,500 | 196,875 |
| 132,500,001 | 135,000,000 | 267,500 | 200,625 |
| 135,000,001 | 137,500,000 | 272,500 | 204,375 |
| 137,500,001 | 140,000,000 | 277,500 | 208,125 |
| 140,000,001 | 142,500,000 | 282,500 | 211,875 |
| 142,500,001 | 145,000,000 | 287,500 | 215,625 |
| 145,000,001 | 147,500,000 | 292,500 | 219,375 |
| 147,500,001 | 150,000,000 | 297,500 | 223,125 |

* All L/C amount exceeding Rs 150 million shall attract additional service charges of Rs 2,000/- (first quarter) per Rs 1 million each (or part thereof) and Rs 1,500/- (for subsequent Quarter)

Note: The above Service Charges are subject to adjustment after obtaining approval of competent authority based on annual volumes/values & arrangements with customers.

FOR THE PERIOD FROM January 01, 2017 to June 30, 2017

| | | |
|------|--|--|
| b) | Revalidation Service Charges of expired LCs | As applicable for opening fresh Letter of Credit, as in (i-a) above |
| c) | transfer to new beneficiary | As applicable in case of fresh Letter of Credit, as in (i-a) above. |
| ii] | Bills drawn at Usance under the Letters of Credit other than PAYES (Pay as you Earn Scheme) and Suppliers / Buyers Credit. | 0.25 % or Rs. 2,000/- whichever is higher, is to be recovered at the time of retirement of the cases which are beyond LC.Number of days from LC validity date till retirement date. However, no commission to be charged if the maturity/payment period of the bills falls within the period for which LC opening commission has already been recovered. |
| iii] | Documentary Bills Drawn Against Inland LCs (USANCE BILL) at opening end | |
| a) | If bill matures after expiry of LC | 0.10 % or Rs. 2,000/- whichever is higher, is to be recovered at the time of retirement of the cases which are beyond LC.Number of days from LC validity date till retirement date. However, no commission to be charged if the maturity/payment period of the bills falls within the period for which LC opening commission has already been recovered |
| b) | If bill remains unpaid after due date | Paisas 50 per Rs.1,000/- per day from due date till date of payment |
| iv] | Amendments | Rs.1500/= per transaction (Flat) or Service Charges under items i] a) above, if amendment involves increase in amount or extension in period of shipment. |
| v] | Import bills under Letter of Credit LC cancellation service charges | As per arrangement with customer under Murabaha. Actual charges along with swift charges. |
| vi] | Import Bills returned unpaid | US\$ 100/= (Flat) from forwarding Bank plus Courier charges. |
| vii] | a) Documentary collections | Rs.1,250/= (Flat) per collection if charges are on drawee's A/c US\$ 15/- if charges are on principal A/c. |

FOR THE PERIOD FROM January 01, 2017 to June 30, 2017

b) Consignments
Service Charges

1)

| From | To | 1st Quarter or part thereof |
|-------------|-------------|-----------------------------------|
| Amount upto | 500,000 | 1,000 |
| 500,001 | 800,000 | 1,300 |
| 800,001 | 1,000,000 | 1,800 |
| 1,000,001 | 1,500,000 | 2,500 |
| 1,500,001 | 2,000,000 | 3,500 |
| 2,000,001 | 2,500,000 | 4,500 |
| 2,500,001 | 3,000,000 | 5,500 |
| 3,000,001 | 3,500,000 | 6,500 |
| 3,500,001 | 4,000,000 | 7,500 |
| 4,000,001 | 4,500,000 | 8,500 |
| 4,500,001 | 5,000,000 | 9,500 |
| 5,000,001 | 5,500,000 | 10,500 |
| 5,500,001 | 6,000,000 | 11,500 |
| 6,000,001 | 6,500,000 | 12,500 |
| 6,500,001 | 7,000,000 | 13,500 |
| 7,000,001 | 7,500,000 | 14,500 |
| 7,500,001 | 8,000,000 | 15,500 |
| 8,000,001 | 8,500,000 | 16,500 |
| 8,500,001 | 9,000,000 | 17,500 |
| 9,000,001 | 9,500,000 | 18,500 |
| 9,500,001 | 10,000,000 | 19,500 |
| 10,000,001 | 12,500,000 | 22,500 |
| 12,500,001 | 15,000,000 | 27,500 |
| 15,000,001 | 17,500,000 | 32,500 |
| 17,500,001 | 20,000,000 | 37,500 |
| 20,000,001 | 22,500,000 | 42,500 |
| 22,500,001 | 25,000,000 | 47,500 |
| 25,000,001 | 27,500,000 | 52,500 |
| 27,500,001 | 30,000,000 | 57,500 |
| 30,000,001 | 32,500,000 | 62,500 |
| 32,500,001 | 35,000,000 | 67,500 |
| 35,000,001 | 37,500,000 | 72,500 |
| 37,500,001 | 40,000,000 | 77,500 |
| 40,000,001 | 42,500,000 | 82,500 |
| 42,500,001 | 45,000,000 | 87,500 |
| 45,000,001 | 47,500,000 | 92,500 |
| 47,500,001 | 50,000,000 | 97,500 |
| 50,000,001 | 52,500,000 | 102,500 |
| 52,500,001 | 55,000,000 | 107,500 |
| 55,000,001 | 57,500,000 | 112,500 |
| 57,500,001 | 60,000,000 | 117,500 |
| 60,000,001 | 62,500,000 | 122,500 |
| 62,500,001 | 65,000,000 | 127,500 |
| 65,000,001 | 67,500,000 | 132,500 |
| 67,500,001 | 70,000,000 | 137,500 |
| 70,000,001 | 72,500,000 | 142,500 |
| 72,500,001 | 75,000,000 | 147,500 |
| 75,000,001 | 77,500,000 | 152,500 |
| 77,500,001 | 80,000,000 | 157,500 |
| 80,000,001 | 82,500,000 | 162,500 |
| 82,500,001 | 85,000,000 | 167,500 |
| 85,000,001 | 87,500,000 | 172,500 |
| 87,500,001 | 90,000,000 | 177,500 |
| 90,000,001 | 92,500,000 | 182,500 |
| 92,500,001 | 95,000,000 | 187,500 |
| 95,000,001 | 97,500,000 | 192,500 |
| 97,500,001 | 100,000,000 | 197,500 |

* All contract amount exceeding Rs 100 million shall attract additional service charges of Rs 2,000/- per Rs 1 million each (or part thereof)

2) Rs.750/= for each subsequent amendment in the registration.

NOTE: The above Service Charges is subject to adjustment after obtaining approval of competent authority based on annual volumes/values & arrangements with customers.

| | | |
|-------|---|--|
| viii] | Service charges for arranging transportation of consignments from Karachi to Dry ports on specific instructions of the importers. | Rs.3,000/= |
| ix] | Service Charges against import transactions i.e. import bills (IFB) / collection (IB)/ Advance Payment | @ Paisas 13 per Rs.100/= or Re.1/30 Per Mille. - Minimum Rs.1,000/- PLUS actual swift charges in all cases |
| x] | Re-imbusement charges (payable to | At actual. |

FOR THE PERIOD FROM January 01, 2017 to June 30, 2017

re-imbursing Banks).

FOR THE PERIOD FROM January 01, 2017 to June 30, 2017

| | | | |
|-------|--|--|--|
| xi] | Obtaining credit reports on foreign supplier. | Rs.500/= plus foreign bank/agency charges at actuals plus swift charges. | |
| xii] | Discrepancy fee if discrepant documents are presented. | US\$ 80/= plus US\$ 20/= Swift charges | |
| xiii] | Profit on PAD Murabaha | As per credit approval | |

B] EXPORT

| | | | |
|-----------------------------|---|--|------------------|
| i] LETTERS OF CREDIT | | | |
| a) | Advising | Rs. 1,200/= (Flat) | |
| b) | Amendment Advising | Rs. 1000/= (Flat) | |
| c) | Negotiation of Rupee Bills under Letters of Credit | 0.35% | Min. Rs. 1,000/= |
| d) | Confirmation | 0.40% per quarter | Min. Rs. 1,000/= |
| e) | Transfer of Export LCs | Rs. 1,000/= (Flat) plus Swift &/or Postage Charges | |
| f). | Reimbursement payment to / from other local banks from N.R. Rupee Accounts | Rs.500/= (Flat) | |
| ii] | If the documents are sent to other banks for negotiation under restricted letters of credit. | Rs. 1000/= (Flat) Handling charges plus 0.13% service charges. | |
| iii] | Negotiation of Foreign Currency Bills under Sight Letter of Credit or DP collection. | Handling charges Rs. 750/= per documents if previously not recovered | |
| iv] | Export Refinance Application Handling Charges | Rs. 500/= per application | |
| v | LTFF (Long Term Finance Facility under SBP Scheme) Handling Charges | Rs.1,500/- per case | |
| vi] COLLECTIONS | | | |
| a) | Clean / Cheques | Rs. 200/= per collection | |
| b) | Handling of Export documents sent on collection/advance payment documents | Rs. 625/= flat plus DHL / Courier charges | |
| c) | Service charges against Export documents sent on collection basis/ Advance Payment of Export/ Payment of Collection bills | @ Paisas 13 Per Rs.100-Minimum PKR 625/- mille. | |
| d) | Foreign Bills for Collection (Clean/Documentary) returned unpaid. | Rs.500/- plus courier charges &/or Swift Charges, if any. | |
| vii | Handling of Duty Draw Back Claims | 0.35% - Minimum Rs.500/- per claim | |
| viii | Handling of Research & Development Support claims - SBP | 0.4% - Minimum Rs.500/- per claim | |
| ix | Collection of Expot Development Surcharge | Rs.80/- per transaction to be charged to exporters | |
| x | Deposit of FCY Notes in FC Accounts/ Encashment in PKR for Export Advance Paymnet to Afghanistan | 0.15% Flat - Minimum Rs.500/- | |
| xi | Letter or intimation of any sort sent to other bank Note: NOC to other banks for E Forms verified by us is no longer required | Rs.500/- per case | |
| xii | Handling of Transaction of indirect exporters (SPO) | Rs.500/- per transaction | |
| xiii | Submission of Application for freight subsidy | Rs.100/- per case | |
| xiv | Issuance of Realization Certificates (Annex: A or B) for rebate claims | Rs.100/- per certificate | |

C] REMITTANCES

OUTWARD:

| | | |
|----|--|---|
| a. | FDD/FTT (for remittances abroad through FC A/c) | US\$1/- per US\$1,000/- or part thereof Min US\$10/- & Max US\$25/- or equivalent in other FCY plus SWIFT charges US\$10/- in case of TTs and US\$5/- in case of DDs. |
| b. | FDD Cancellation Charges | US\$ 5/- or equivalent plus Swift charges |
| c. | Duplicate FDD issuance charges | US\$ 5/- or equivalent plus Swift charges |
| d. | Service charges against issuance of FTT/ FDD against Pak Rupees | Paisas 13 per Rs.100/- or Rs.1/30 per mille. |
| e. | Handling charges on issuance of FTT/ FDD against Pak Rupees | Rs.500/- (Flat) plus Swift Charges Rs.750/- in case of FTT. |
| f. | Remittances/Encashment from FC A/c within 10 days of deposit of FCY Notes. | 0.25% Flat - Minimum Rs.200/- |
| g. | Deposit of EUR, GBP & UAE Notes in FC Accounts of Exchange Companies | 0.5% at upcountry branches AND 0.25% at Karachi branches - Minimum Rs.500/- |

FOR THE PERIOD FROM January 01, 2017 to June 30, 2017

| | | |
|------|---|---|
| ii] | <u>INWARD</u> | |
| a) | Others | Nil, if the proceeds are credited to an account with the drawee bank. In other cases a flat charge of PKR 100/-. |
| b) | Indenting Service Charges | Service charges @ Paisas 13 per Rs.100/- Minimum Rs.200/- |
| D | COLLECTION: (FOREIGN CURRENCY) OUTWARD: | |
| a. | Cheques / Bank Drafts / TCs etc. | US\$20/- or equivalent per instrument plus courier charges, in case of TCs US\$20/- per collection PLUS courier charges. In case amount is credited in PKR A/C than service charges @ Paisas 13 per Rs.100/- - Minimum Rs.500/- |
| b. | Cheques returned unpaid | Actual charges of returning bank or equivalent Plus swift charges, if any. |
| c. | USD Clearing through NIFT | US\$ 5/- per transaction for Karachi Branches & . US\$ 5/- plus courier chg for other branches |
| d. | USD Clearing Cheque Return through NIFT | US\$ 5/- per transaction |
| | INWARD: | |
| a. | Inward clean collections received from abroad or local banks | If funds are demanded in FCY - US\$ 1/- per US\$1,000/-, Min US\$ 3/- & Max US\$6/- plus SWIFT charges - and - if in PKR - 0.15% commission, Minimum Rs.200/- plus courier charges. These charges will be recovered from the collecting bank. |
| b. | Inward FCY cheque returned unpaid due to insufficient balance | US\$ 5/-Service Charges or equivalent to be recovered from drawer's account in case of USD Clearing through NIFT or . Inward collection received from abroad or local banks |
| E. | STANDING INSTRUCTION IN FCY ACCOUNTS Standing instructions Fee | US\$ 1/- per transaction or equivalent |
| D] | <u>MISCELLANEOUS</u> | |
| i] | Correspondent's Charges | Actual |
| ii] | For verification of test or authenticity of SWIFT Message on behalf of other banks. | Rs. 250/= plus SWIFT charges &/or postage. |
| iii] | Duplicate Advices, Annexures, PRC, etc. | Rs.100/- (FLAT) |
| iv] | <u>POSTAGE / COURIER / SWIFT / FAX CHARGES</u> | |
| | Postage Overseas | Rs. 250/= |
| b) | Courier Overseas. | Rs. 1,800/= (or actual whichever is higher) |
| c). | <u>Swift</u> Swift -SHORT messages Swift-FULL TEXT LCs etc | Rs. 750/= Rs.1,500/= |
| d) | Fax Overseas | Rs.250/= per page |
| e) | Issuance of Proceeds Certificate of remittance dated beyond one year. | Rs.375/= per certificate |
| f) | Any other out of pocket expenses on any transaction not covered under the schedule. | At actuals |
| v] | Stop Payment of Cheques (Foreign Currency Accounts) | U.S.\$ 2/= or equivalent |
| vi] | FDD Cancellation | U.S.\$ 5/= or equivalent |

FOR THE PERIOD FROM January 01, 2017 to June 30, 2017

FINANCINGS

A. Following charges may be recovered for processing of Financing limits under Islamic modes

| | | | |
|-----|--|--|---------------------|
| i] | Miscellaneous charges [i.e. charges for documents, evaluation of Security, Search, Mortgage charge registration and maintenance thereof etc.] in addition to that | As per agreed terms. | |
| - | Project Examination Fee | 1%, where applicable | |
| a. | Legal Charges | | |
| i | In-house Legal Advice (Pre-mortgage) | Minmum Rs.6,000/- | Maximum Rs.12,000/- |
| ii | In-house Legal Advice (Post-mortgage) | Minmum Rs.3,500/- | Maximum Rs.6,000/- |
| iii | Outside Legal Advice | Actual | |
| b. | To mark lien on securities issued by other Banks/DFIs | Rs.500/- | |
| c. | Legal Documentation Cost | Actual plus any out of pocket expenses | |
| d. | Redemption fee to be recovered from party when bank officers are required to go before Registrar for redemption of the mortgage | Rs.2,000/- Flat | |
| e. | eCIB report charges | Rs.100/- per report | |
| f. | For issuance of NOC on the request of customer for creating additional pari-passu charge /second charge on their fixed assets for acquiring further financing from other Banks/DFI | Rs.5,000/- Flat | |
| g. | Credit Worthiness Report /BIR fee from outsource evaluator | Actual | |
| h. | Project evaluation / Appraisal Fee from outsource evaluator | Actual | |
| i. | Vacation of charge Fee | Rs.1,000/- per property | |

B COMMERCIAL/RETAIL/SME FINANCE: (NEW/RENEWAL/ENHANCEMENT)

| | | |
|----|--|-----------------|
| a. | Processing Fee for Facilities up to Rs.1m | Rs.2,500/- Flat |
| b. | Processing Fee for Over Rs.1m up to Rs.10m | Rs.4,300/- Flat |
| c. | Processing Fee for Over Rs.10m up to Rs.25m | Rs.6,150/- Flat |
| d. | Processing Fee for Over Rs.25m | Rs.7,400/- Flat |
| e. | Processing Fee for all One off facilities | Rs.2,450/- Flat |
| f. | Processing Fee for Interim Extension/ Review | Rs.1,225/- Flat |

C PLEDGE/HYPOTHECATION AS SECURITY AGAINST FINANCING THROUGH ISLAMIC MODES, THE VARIOUS CHARGES MAY BE LEVIED AS FOLLOWS

Various charges may be levied as follows:

| | | |
|----|--|---------------|
| a. | Movement out of shares pledged | bank will pay |
| b. | Go-down Rent | bank will pay |
| c. | Salaries of Godown keepers / Chowkidars | bank will pay |
| d. | Stock inspection, if conducted by Bank staff | bank will pay |
| e. | Stock inspection, if conducted by agents appointed by Bank | bank will pay |
| f. | Inspection of vessels for scarping / stock of scrap of vessels | bank will pay |
| g. | Delivery charges, if Godown keeper is not posted | bank will pay |
| h. | other incidental expenses, Takaful/Takaful / Insurance premium, legal chgs, etc. | bank will pay |

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| | | |
|----|--|---------------------|
| i. | For the issuance of N.O.C. on the request of Customers/Clients for creating additional/ pari-passu charge/second charge on their fixed assets for acquiring further financing from other banks/financial institutions. | Rs.2,500/= Flat |
| j. | Redemption fee to be recovered from party when bank officers are required to go before Registrar for redemption of the mortgage. | Rs. 2,000/= Flat |
| k. | Obtaining report from CIB, S.B.P. | Rs. 29/= per report |
| l. | Clearing & Forwarding Agent Fee for clearing /off-loading imported goods from Carrier. | Actual |

Note: While recovering Miscellaneous charges like godown rent, godown staff salary, inspection charges etc. the amount recovered from the borrower shall not exceed total rent of the godown, salary of the godown staff etc. In other words, charges should be levied as per actuals and should not become source of profit to the Bank.

| | | |
|------|---|---|
| D | AGRICULTURE FINANCE: Processing Fee | Rs. 1,000/- or 0.6% of finance amount (at the time of sanctioning & at the time of renewal) whichever is higher |
| E | CONSUMER FINANCE: Soneri Car Ijarah Finance | |
| i | a. Charges of documentation, Vehicle Registration & Comprehensive | Actual |
| | b. Takaful / Takaful / Insurance Policy Premia | |
| | c. Processing Fee | Rs.6,000/- Flat |
| | d. Vehicle Repossession charges | Actual incurred by the bank, upto or maximum of Rs. 30,000/- |
| F | COMMERCIAL FINANCING OF CARS/VEHICLES | |
| i | Charges of documentation, Vehicle Registration & Comprehensive | Actual |
| | Takaful / Insurance Policy Premia | |
| ii | Processing Fee | 0.60% of finance amount - Minimum Rs.3,000/- |
| iii. | Late payment charges | As per agreement for charity purpose |
| G | GUARANTEES | |
| i | Guarantees issued to Shipping Companies / Airlines in lieu of Bills of Lading / Endorsement of Airway Bills | Rs.1,500/- Flat |
| ii | Vetting of Bank Guarantees - In-house | Rs.1,000/- (per Guarantee) |
| iii | Guarantees issued to Collector of Custom in lieu of payment of Export Duty which are valid up to 6 months | 0.50% per quarter or part thereof - Minimum Rs.1,000/- |
| iv | Other Guarantees | As per Arrangement |

FOR THE PERIOD FROM January 01, 2017 to June 30, 2017

| From | To | Per Quarter Charges or Part Thereof |
|-------------|-------------|-------------------------------------|
| Amount upto | 500,000 | 1,000 |
| 500,001 | 2,000,000 | 5,000 |
| 2,000,001 | 4,000,000 | 12,000 |
| 4,000,001 | 6,000,000 | 20,000 |
| 6,000,001 | 8,000,000 | 28,000 |
| 8,000,001 | 10,000,000 | 36,000 |
| 10,000,001 | 12,000,000 | 44,000 |
| 12,000,001 | 14,000,000 | 52,000 |
| 14,000,001 | 16,000,000 | 60,000 |
| 16,000,001 | 18,000,000 | 68,000 |
| 18,000,001 | 20,000,000 | 76,000 |
| 20,000,001 | 22,000,000 | 84,000 |
| 22,000,001 | 24,000,000 | 92,000 |
| 24,000,001 | 26,000,000 | 100,000 |
| 26,000,001 | 28,000,000 | 108,000 |
| 28,000,001 | 30,000,000 | 116,000 |
| 30,000,001 | 32,000,000 | 124,000 |
| 32,000,001 | 34,000,000 | 132,000 |
| 34,000,001 | 36,000,000 | 140,000 |
| 36,000,001 | 38,000,000 | 148,000 |
| 38,000,001 | 40,000,000 | 156,000 |
| 40,000,001 | 42,000,000 | 164,000 |
| 42,000,001 | 44,000,000 | 172,000 |
| 44,000,001 | 46,000,000 | 180,000 |
| 46,000,001 | 48,000,000 | 188,000 |
| 48,000,001 | 50,000,000 | 196,000 |
| 50,000,001 | 52,000,000 | 204,000 |
| 52,000,001 | 54,000,000 | 212,000 |
| 54,000,001 | 56,000,000 | 220,000 |
| 56,000,001 | 58,000,000 | 228,000 |
| 58,000,001 | 60,000,000 | 236,000 |
| 60,000,001 | 62,000,000 | 244,000 |
| 62,000,001 | 64,000,000 | 252,000 |
| 64,000,001 | 66,000,000 | 260,000 |
| 66,000,001 | 68,000,000 | 268,000 |
| 68,000,001 | 70,000,000 | 276,000 |
| 70,000,001 | 72,000,000 | 284,000 |
| 72,000,001 | 74,000,000 | 292,000 |
| 74,000,001 | 76,000,000 | 300,000 |
| 76,000,001 | 78,000,000 | 308,000 |
| 78,000,001 | 80,000,000 | 316,000 |
| 80,000,001 | 82,000,000 | 324,000 |
| 82,000,001 | 84,000,000 | 332,000 |
| 84,000,001 | 86,000,000 | 340,000 |
| 86,000,001 | 88,000,000 | 348,000 |
| 88,000,001 | 90,000,000 | 356,000 |
| 90,000,001 | 92,000,000 | 364,000 |
| 92,000,001 | 94,000,000 | 372,000 |
| 94,000,001 | 96,000,000 | 380,000 |
| 96,000,001 | 98,000,000 | 388,000 |
| 98,000,001 | 100,000,000 | 396,000 |

* All other guarantees amount exceeding Rs 100 million shall attract additional service charges of Rs 4,000/- per Rs 1 million each (per quarter or part thereof)

| | | |
|-------|---|---|
| v] | Guarantees outside Pakistan | 0.45% per quarter or part thereof Min. Rs.1,000/= + charges of correspondents. |
| vi] | Parking Guarantees (if issued at bank's own instance) | Nil |
| vii] | Consortium Guarantees | As per Agreement on case to case basis |
| viii] | Guarantees issued in Pakistan against 100% Cash Margin on which no return/profit is paid. | Nil |

FOR THE PERIOD FROM January 01, 2017 to June 30, 2017

DOMESTIC BANKING

i) **INLAND LETTERS OF CREDIT**

a). Opening Service Charges

| From | To | 1st Quarter or part thereof | Subsequent Quarters of Part thereof |
|--------------------|----------------|-----------------------------|-------------------------------------|
| Amount upto | 500,000 | 1,000 | 1,000 |
| 500,001 | 800,000 | 2,600 | 1,300 |
| 800,001 | 1,000,000 | 3,600 | 1,800 |
| 1,000,001 | 1,500,000 | 5,000 | 2,500 |
| 1,500,001 | 2,000,000 | 7,000 | 3,500 |
| 2,000,001 | 2,500,000 | 9,000 | 4,500 |
| 2,500,001 | 3,000,000 | 11,000 | 5,500 |
| 3,000,001 | 3,500,000 | 13,000 | 6,500 |
| 3,500,001 | 4,000,000 | 15,000 | 7,500 |
| 4,000,001 | 4,500,000 | 17,000 | 8,500 |
| 4,500,001 | 5,000,000 | 19,000 | 9,500 |
| 5,000,001 | 5,500,000 | 21,000 | 10,500 |
| 5,500,001 | 6,000,000 | 23,000 | 11,500 |
| 6,000,001 | 6,500,000 | 25,000 | 12,500 |
| 6,500,001 | 7,000,000 | 27,000 | 13,500 |
| 7,000,001 | 7,500,000 | 29,000 | 14,500 |
| 7,500,001 | 8,000,000 | 31,000 | 15,500 |
| 8,000,001 | 8,500,000 | 33,000 | 16,500 |
| 8,500,001 | 9,000,000 | 35,000 | 17,500 |
| 9,000,001 | 9,500,000 | 37,000 | 18,500 |
| 9,500,001 | 10,000,000 | 39,000 | 19,500 |
| 10,000,001 | 12,500,000 | 45,000 | 22,500 |
| 12,500,001 | 15,000,000 | 55,000 | 27,500 |
| 15,000,001 | 17,500,000 | 65,000 | 32,500 |
| 17,500,001 | 20,000,000 | 75,000 | 37,500 |
| 20,000,001 | 22,500,000 | 85,000 | 42,500 |
| 22,500,001 | 25,000,000 | 95,000 | 47,500 |
| 25,000,001 | 27,500,000 | 105,000 | 52,500 |
| 27,500,001 | 30,000,000 | 115,000 | 57,500 |
| 30,000,001 | 32,500,000 | 125,000 | 62,500 |
| 32,500,001 | 35,000,000 | 135,000 | 67,500 |
| 35,000,001 | 37,500,000 | 145,000 | 72,500 |
| 37,500,001 | 40,000,000 | 155,000 | 77,500 |
| 40,000,001 | 42,500,000 | 165,000 | 82,500 |
| 42,500,001 | 45,000,000 | 175,000 | 87,500 |
| 45,000,001 | 47,500,000 | 185,000 | 92,500 |
| 47,500,001 | 50,000,000 | 195,000 | 97,500 |
| 50,000,001 | 52,500,000 | 205,000 | 102,500 |
| 52,500,001 | 55,000,000 | 215,000 | 107,500 |
| 55,000,001 | 57,500,000 | 225,000 | 112,500 |
| 57,500,001 | 60,000,000 | 235,000 | 117,500 |
| 60,000,001 | 62,500,000 | 245,000 | 122,500 |
| 62,500,001 | 65,000,000 | 255,000 | 127,500 |
| 65,000,001 | 67,500,000 | 265,000 | 132,500 |
| 67,500,001 | 70,000,000 | 275,000 | 137,500 |
| 70,000,001 | 72,500,000 | 285,000 | 142,500 |
| 72,500,001 | 75,000,000 | 295,000 | 147,500 |
| 75,000,001 | 77,500,000 | 305,000 | 152,500 |
| 77,500,001 | 80,000,000 | 315,000 | 157,500 |
| 80,000,001 | 82,500,000 | 325,000 | 162,500 |
| 82,500,001 | 85,000,000 | 335,000 | 167,500 |
| 85,000,001 | 87,500,000 | 345,000 | 172,500 |
| 87,500,001 | 90,000,000 | 355,000 | 177,500 |
| 90,000,001 | 92,500,000 | 365,000 | 182,500 |
| 92,500,001 | 95,000,000 | 375,000 | 187,500 |
| 95,000,001 | 97,500,000 | 385,000 | 192,500 |
| 97,500,001 | 100,000,000 | 395,000 | 197,500 |

* All L/C amount exceeding Rs 100 million shall attract additional service charges of Rs 4,000/- (first quarter) per Rs 1 million each (or part thereof) and Rs 2,000/- (for subsequent Quarter)

FOR THE PERIOD FROM January 01, 2017 to June 30, 2017

- | | |
|------------------------|---|
| b). Amendments | Rs. 1000/= Flat or Service Charges as at (a) above if amendment involves increase in amount or extension in validity. |
| c). Others | In case an Inland LC is opened through another bank, then actual charges of the bank opening the letter of credit would be recovered in addition to our own charges prescribed above. The same would apply to amendments to LCs opened through other banks. |
| d). Advising | Rs. 1500/= (Flat) |
| e). Amendment Advising | Rs. 1000/= (Flat) |
| f) Discrepancy Fee | Rs.1500/= per document |

NOTE: i. The above Service Charges at (a) (b) & (c) is subject to adjustment after obtaining approval of competent authority based on annual volumes/values & arrangements with customers.

- ii. In case Service Charges is for account of beneficiary, it should be recovered upfront from the openers at the time of opening the LC. On receipt of proceeds + LC Opening Service Charges, the LC Service Charges so received should be credited to opener's A/c.

ii Authorities to encash cheques

No commission by issuing branch but charges on purchase of cheques will be recovered as per

B I L L S

i] **COLLECTIONS:**

a] **Documentary:**

- | | |
|---|---|
| 1] through our own branches | 0.35% OR Minimum Rs.200/- plus postage/courier charges |
| 2] through branches of other banks under arrangements where Service Charges is shared. These charges will also apply in case a collection is sent to the drawee branch of another bank. | 0.50% OR Minimum Rs.200/- plus postage /courier charges |

b] **Clean [Including cheques]:**

- | | |
|------------------------------------|---|
| 1] through our own branches | 0.30% OR Minimum Rs.50/- & Maximum Rs.5,000/- plus postage/courier charges |
| 2] through branches of other banks | 0.35% OR Minimum Rs.100/- & Maximum Rs.5,000/- plus postage/courier charges & paying bank charges at actual |

c) **Returning Charges for Documentary & Clean Collections in case the instruments are returned unpaid**

Documentary - Rs.100/- Clean - Rs.50/- plus postage / courier charges

ii] **DOCUMENTARY BILLS DRAWN AGAINST INLAND LETTERS OF CREDIT:**

- | | |
|---|-------------------------|
| 1] Sight Bills Collection charges | Flat Rs.350/= per bill. |
|---|-------------------------|

NOTE: All other charges as per notes above, where applicable, will be extra.

A) **REMITTANCES:**

- i) a). DDs, MTs payable on branches of other banks under arrangements where Service Charges is shared and MTs on our own branches:-
- For all amounts 0.15% Minimum Rs. 300/
In case of drawings on other banks where the minimum amount to be charged under arrangements with the bank is higher than our minimum charges than such minimum charges as prescribed

b). DD / MT Cancellation Rs. 100/=

c). Issuance of Duplicate DD Rs. 150/=

ii) **BANKERS CHEQUE**

a). Issuance of Bankers Cheques Rs.210/- (Flat)

b). Issuance of Banker's Cheque for the payment of fees/dues in favour of Educational Institutions, HEC/Board etc 0.50% of fees/dues or Rs.25 per instrument whichever is less.

c). Cancellation of Bankers Cheque Rs.300/- (Flat)

d). Issuance of Duplicate Bankers Cheque Rs.210/- (Flat)

e). Walk in customers Rs.350/- (Flat)

COLLECTION ACCOUNTS

- iv) Issuance of State Bank of Pakistan and National Bank of Pakistan Cheque on specific request of customer. Rs. 500/= (Flat)

v) **Settlement of 3rd Party Fund Transfers through Prism System (RTGS)**

| Days | Transaction Time Windows | Charges |
|----------------------------|--------------------------|------------------------|
| Monday to Friday MT-103 | 09:00 am to 01:30 p,m | Rs. 220/= |
| | 01:30 pm to 03:00 pm | Rs 330/= |
| | 03:00 pm to 04:00 pm | Rs. 550/= |
| Monday to Friday MT-102 | 09:00 am to 04:00 am | Rs 50/- PerTransaction |

Note: 30 minutes processing time will be required for executing RTGS fund transfer for 3rd party payments. Charges will be calculated on the basis of RTGS transaction processing time (MT-103).

vi) **ONLINE BANKING**

Cash Deposit/withdrawal:-

upto Rs. 500,000/=

Rs.125/- per transaction

NIL for Twin cities only

over Rs. 500,000/=

RS.250/- per transaction

Note:

Online Banking Service is free to Rahat Mustaqeem Deposit Account

FOR THE PERIOD FROM January 01, 2017 to June 30, 2017

| | | | |
|-------|---|--|------------------------------|
| vii] | Same Day Outward Clearing | | |
| | a). In towns where clearing is through NIFT | Rs. 300/= per instrument | |
| | b). For other Branches | Rs. 200/= per instrument | |
| viii] | INTERCITY CLEARING | | |
| | a. Intercity outward clearing through NIFT | Rs.185/- per instrument | |
| | b. Intercity outward clearing Return through NIFT | Rs.150/- per instrument | |
| D | STANDING INSTRUCTIONS FEE: | | |
| | a. Standing instructions fee will be recovered in addition to the usual charges on remittances, if any | Rs.100/- per transaction | |
| | b. If funds are transferred in same branch from one A/c to another. This will however, not apply in following cases: | Rs.50/- per transfer. | |
| | 1 If funds are transferred from one A/c to another A/c with the same title. | | |
| | 2 If funds are transferred from one A/c to another A/c within same group. | | |
| E | SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS | | |
| i | Sale and purchase of share and securities | 0.15% on the first Rs.10,000/- of purchase price or cost thereof or Minimum Rs.25/- and 0.10% on amount exceeding Rs.10,000/- or Minimum Rs.100/-. | |
| | Note: | | |
| | 1. The above charge is in addition to brokerage. | | |
| | 2. Commission is not to 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 orders for purchase or sale of share/securities are executed through the bank's other offices, all incidental expenses, such as postage, Takaful / Insurance charges, etc. incurred will be recovered in addition to the commission / brokerage charges. | | |
| ii | WITHDRAWAL FEE on shares and securities held in safe custody (to be recovered at the time of withdrawal) | 0.25% up to Rs.10,000/- of the paidup of face value, Minimum Rs.50/- & 0.125% on amount exceeding Rs.10,000/- - Minimum Rs.100/- | |
| iii | 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 fees, as shown against item (ii) and (iii), whichever is higher , will be charged but not both. | Rs.10/- per scrip | |
| iv | Charges for collection of dividend | 0.30% on the amount of dividend collected/paid. Minimum Rs.20/- | |
| v | HANDLING CHARGES for conversion, renewal, consolidation or subdivision of Government Securities | Rs.10/- per scrip | |
| vi | a. Sale of Government Securities like SSC/DSC etc. at a branch other than an Authorized Branch | Transport/Handling Charges of Rs.200 per sale per customer | |
| | b. Encashment of Profit Coupons / Govt. Securities like SSC/DSC by a branch other than Authorized Branch | Transport/Handling Charges of Rs.100 per encashment per customer | |
| vii | ARTICLES IN SAFE DEPOSIT Fee for Articles in Safe Deposits, to be recovered in advance quarter at the time of deposit or at commencement of each | | |
| | a. Boxes and Packages | Rs.2/- per Rs.100/- Cubic inches or part thereof | Minimum Rs.300/- per quarter |
| | b. Envelopes | Re.1/- per 25 sq. inches or any part thereof | Minimum Rs.100/- per quarter |
| viii | SAFE DEPOSIT LOCKERS | | |
| | a. Rent to be recovered in advance at the commencement of period | <u>RENT</u> | |
| | i Small Lockers | Rs.2,500/- p.a. | |
| | ii Medium Lockers | Rs.3,750/- p.a. | |
| | iii Large Lockers | Rs.6,250/- p.a. | |
| | b. Key Deposit | Rs.2,500/- per Locker | |
| | c. Locker Breaking Charges | Actual. | |

FOR THE PERIOD FROM January 01, 2017 to June 30, 2017

ALTERNATIVE DELIVERY CHANNELS

| i VISA Debit Cards | | Classic Cards | Gold Cards | | |
|---|--|---|----------------------|----------------------|----------------------|
| a. Joining Fee | | NIL | NIL | | |
| b. Annual Fee | | Rs. 500/= per card | Rs. 750/= per card | | |
| c. Annual Fee Supplementary Cards | | Rs. 500/= per card | Rs. 750/= per card | | |
| d. Card Replacement Fee | | Rs. 400/= per card | Rs. 550/= per card | | |
| e. Local ATM Cash withdrawal from any Soneri Bank ATMs | | NIL | | | |
| f. Local ATM Cash withdrawal from member Bank of 1 Link / M-net | | Rs.15/- per transaction | | | |
| g. International ATM Cash withdrawal from ATMs with PLUS logo | | Rs.300/- per transaction OR 3% of each Cash withdrawal, whichever is higher | | | |
| h. Local Purchase/Services availed at Point of Sale Terminal (POS) | | NIL | | | |
| i. International Purchase/Services availed at POS | | Rs.300/- per transaction OR 2.5% of transaction, whichever is higher | | | |
| j. Funds transfer through ATM within Soneri Bank Branches | | Rs.50/- per transaction | | | |
| k. Inter Bank Funds Transfer through ATM | | Rs.125/- per transaction | | | |
| l. Balance enquiry through ATMs | | | | | |
| i. ATMs located in Pakistan | | Rs. 5/- per enquiry | | | |
| ii. ATMs located outside Pakistan | | PKR equivalent to US\$ 2/- | | | |
| m. Arbitration Charges on disputed transaction (local / International) | | PKR equivalent of US\$ 500/- per case | | | |
| n. Document Retrieval Charges Local | | Rs.250/- per retrieval | | | |
| o. Document Retrieval Charges International | | PKR equivalent of US\$ 10/- per retrieval | | | |
| i Master Cards | | Standard | Gold | Gold Premier | World |
| a. Annual Fee | | Rs. 800/= per year | Rs. 1,200/= per year | Rs. 1,800/= per year | Rs. 5,000/= per year |
| b. Annual Fee Supplementary Cards | | Rs. 800/= per year | Rs. 1,200/= per year | Rs. 1,800/= per year | Rs. 5,000/= per year |
| c. Card Replacement Fee | | Rs. 650/=. | Rs. 1,000/= . | Rs. 1,600/= . | Rs. 5,000/= . |
| d. International ATM Cash withdrawal | | Rs.400/- per transaction OR 4% of each Cash withdrawal, whichever is higher. | | | |
| e. International POS Cash withdrawl | | Rs.400/- per transaction OR 4% of each Cash withdrawal, whichever is higher. | | | |
| f. International balance enquiry | | At Actual. | | | |
| g. Arbitration Charges on disputed transaction | | US\$ 500/- per case | | | |
| h. Document Retrieval Charges | | Rs.500/- per retrieval (Local) and USD \$ 10 (International) | | | |
| i. E- Commerce session activation | | Rs. 100/- per session | | | |
| j. Clip Maintenance | | Rs. 1,000 one time per card or once every five years whichever is applicable | | | |
| k. Card Upgradation | | Rs. 500 one time per request | | | |
| ii Phone Banking | | | | | |
| a. Registration including Balance inquiry, viewing Statement of account, Mobile Top ups, Utility Bills payments | | NIL | | | |
| b. Funds Transfer within Soneri Bank Branches | | Rs.50/- per transaction | | | |
| c. Inter Bank Funds Transfer to 1 Link Member Banks | | Rs.75/- per transaction | | | |
| iii Mobile Banking | | | | | |
| a. Registration including Balance inquiry, viewing Statement of account, Mobile Top ups, Utility Bills payments | | NIL | | | |
| b. Funds Transfer within Soneri Bank Branches | | Rs.50/- per transaction | | | |
| c. Inter Bank Funds Transfer (IBFT) to 1 Link Member Banks | | Rs.75/- per transaction | | | |
| iv Internet Banking | | | | | |
| a. Registration including Balance inquiry, viewing Statement of account, Mobile Top ups, Utility Bills payments | | NIL (Subject to the activation of SMS Alerts) | | | |
| b. Funds Transfer within Soneri Bank Branches | | Rs.50/- per transaction | | | |
| c. Inter Bank Funds Transfer to 1 Link Member Banks | | Rs.75/- per transaction | | | |
| v SMS Alert Charges | | Rs.60/- per month | | | |
| vi E-Commerce Session Activation | | Rs.100/- per session | | | |
| G INVESTMENT PORTFOLIO SECURITIES (IPS) ACCOUNT | | | | | |
| i. Investment Portfolio Securities transactions (SUKUK) | | Rs.500/- per transaction (Sale or Purchase or Transfer) | | | |
| ii. SUKUK Coupon Payment | | 0.025% semi-annually on face value or Rs.1,000/- per month, whichever is higher | | | |
| iii. IPS Statements | | Quarterly is Free but on request Rs.100/- will be charged | | | |

FOR THE PERIOD FROM January 01, 2017 to June 30, 2017

H MISCELLANEOUS CHARGES

| | | |
|---|---|---|
| i Cost of Cheque Book | | |
| a. | PKR Accounts | Rs. 8/- per leaf |
| b. | FCY-USD Accounts | USD 0.08 per leaf |
| c. | FCY-GBP Accounts | GBP 0.06 per leaf |
| d. | FCY-EUR Accounts | EUR 0.07 per leaf |
| e. | FCY-JPY Accounts | YEN 8.72 per leaf |
| ii Issuance of Cheque Book on Form 'B' | | |
| a. | PKR & all FCY Accounts | Rs.300/- or equivalent plus cheque book charges as per point H-i |
| iii Stop Payment of Cheque | | |
| a. | PKR Accounts | Rs.300 per instruction |
| b. | FCY-USD Accounts | USD 2.87 per instructions |
| c. | FCY-GBP Accounts | GBP 2.26 per instructions |
| d. | FCY-EUR Accounts | EUR 2.67 per instructions |
| d. | FCY-JPY Accounts | YEN 326 per instructions |
| iv Duplicate Statement of Account | | For 6 months |
| a. | PKR Accounts | Rs.35 (Inclusive of FED) |
| b. | FCY-USD Accounts | USD 0.33 (inclusive of FED) |
| c. | FCY-GBP Accounts | GBP 0.23 (inclusive of FED) |
| d. | FCY-EUR Accounts | EUR 0.30 (inclusive of FED) |
| e. | FCY-JPY Accounts | YEN 35 (inclusive of FED) |
| f. | eStatement of Account | Free |
| vi Providing copy of Cheques: | | |
| a. | Photocopy of Cheque, posted within 3 months | Rs.60/- per cheque |
| b. | Photocopy of Cheques, posted before 3 months | Rs.400/- per cheque |
| c. | Duplicate Advice older than 1 year | Rs.60/- per advice |
| d. | Photocopy charges other than CNIC | Rs.5/- per copy |
| vii | Cheque drawn on us and returned unpaid for insufficient funds | Rs 625/- |
| viii | Hold Mail Instruction Charges | Rs.1000/- per annum (in advance, only for existing hold mail customers) |
| ix COMMUNICATION: | | |
| a. | Postage charges - Inland | Rs.75/- |
| b. | Courier charges - Inland | Rs.100/- |
| c. | Cable | Rs.75/- |
| d. | Telephone Charges | Rs.100/- |
| e. | Fax charges | Rs.12/- per page |
| x | Confirmation of balance to auditors | Rs.300/- per certificate |
| xi | Any type of certificate issued at the request of customer excluding Zakat and withholding Tax Deduction certificate | <u>Rs.250/- per certificate</u> |
| xii | Any out of pocket expenses or any transaction not covered under this SOC | Actual |

I SONERI TRANS@CT

| | | |
|---|--|---|
| A Electronic payment and reporting | | |
| i | Implementation charges (One time) | Upto Rs.50,000/- |
| ii | Maintenance charges (Monthly) | Upto Rs.15,000/- |
| iii | Reporting & MIS (Monthly) | Upto Rs.10,000/- |
| iv | Funds Transfer (B/W accounts maintains within Soneri Bank) | Upto Rs.50/- per transaction |
| v | Funds Transfer - IBFT | Upto Rs.100/- per transaction |
| vi | Corporate / customer cheque issuance | Upto Rs.100/- per instrument |
| vii | Banker's Cheque Demand Draft | Upto Rs.100/- per instrument Upto 0.75% or Minimum Rs.500/- per instrument |
| B Collections | | |
| i | Collections / Receivable Management services | As per specific arrangement/Agreement with the customer |
| ii | Post Dated Cheques (Processing & Warehousing) | As per specific arrangement/Agreement with the customer |
| C Dividend Warrants Payout | | |
| i | Dividend issuance outsourcing | Upto 0.5% of the volume or minimum Rs.100/- per instrument |

FOR THE PERIOD FROM January 01, 2017 to June 30, 2017

J RAHAT MUSTAQEEM

Following services are available FREE of Cost in "RAHAT MUSTAQEEM ACCOUNT"

- Banker's Cheques Charges
- Cheque Books Charges
- Online Banking Charges
- Classic VISA Debit Card (Annual Charges)
- Duplicate Statement of Account

* No minimum balance required to avail free services.

NOTE :

- a. All such collection accounts i.e. non-chequing accounts from where the balances/funds as per standing instructions, are transferred to customer's main collection a/c whether daily or on periodical basis, shall be exempt from levy of these service charges.
- b. Accounts maintained by (i) Students, (ii) Mustahiqeen of Zakat; and (iii) employees of Government/Semi-Government Institutions for salary and pension purposes including widows/children of deceased employees eligible for family pension /benevolent fund grant etc. shall be exempt from levy of service charges. Also to be waived in case of cooperative societies, benevolent funds, charitable & welfare organizations.
- c. No charges are to be recovered from students depositing the amount of Fees directly in fee collecting account of Educational Institution.
- d. All charges are exclusive of Federal Excise Duty (FED).