



**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
<b>Amount upto</b>	<b>500,000</b>	<b>1,800</b>	<b>1,800</b>
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

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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.

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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.

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re-imbursing Banks).

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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**

<b>i] LETTERS OF CREDIT</b>			
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	
<b>vi] COLLECTIONS</b>			
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/-

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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	<b>COLLECTION: (FOREIGN CURRENCY) OUTWARD:</b>	
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
	<b>INWARD:</b>	
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.	<b>STANDING INSTRUCTION IN FCY ACCOUNTS</b> 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



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**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	<b>AGRICULTURE FINANCE:</b> 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	<b>CONSUMER FINANCE:</b> Soneri Car Ijarah Finance	
i	a. Charges of documentation, Vehicle Registration & Comprehensive	Actual
	b. Takaful / Takaful / Insurance Policy Premia	Rs.6,000/- Flat
	c. Processing Fee	Actual incurred by the bank, upto or maximum of Rs. 30,000/-
	d. Vehicle Repossession charges	
F	<b>COMMERCIAL FINANCING OF CARS/VEHICLES</b>	
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	<b>GUARANTEES</b>	
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

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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

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DOMESTIC BANKING

i) **INLAND LETTERS OF CREDIT**

a). Opening Service Charges

From	To	1st Quarter or part thereof	Subsequent Quarters of Part thereof
<b>Amount upto</b>	<b>500,000</b>	<b>1,000</b>	<b>1,000</b>
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)

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- |                        |   |
|------------------------|---|
| 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] <u>Sight Bills</u><br>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

**Note:**  
Online Banking Service is free to Rahat  
Mustaqeem Deposit Account

over Rs. 500,000/=

RS.250/- per transaction

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vii]	<b>Same Day Outward Clearing</b>		
	a). In towns where clearing is through NIFT	Rs. 300/= per instrument	
	b). For other Branches	Rs. 200/= per instrument	
viii	<b>INTERCITY CLEARING</b>		
	a. Intercity outward clearing through NIFT	Rs.185/- per instrument	
	b. Intercity outward clearing Return through NIFT	Rs.150/- per instrument	
D	<b>STANDING INSTRUCTIONS FEE:</b>		
	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: 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.	Rs.50/- per transfer.	
E	<b>SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS</b>		
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 b. Encashment of Profit Coupons / Govt. Securities like SSC/DSC by a branch other than Authorized Branch	Transport/Handling Charges of Rs.200 per sale per customer Transport/Handling Charges of Rs.100 per encashment per customer	
vii	<b>ARTICLES IN SAFE DEPOSIT</b> 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	<b>SAFE DEPOSIT LOCKERS</b>		
	a. Rent to be recovered in advance at the commencement of period	<b>RENT</b>	
	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.	

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**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 withdrawal		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 <u>Cost of Cheque Book</u>		
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 <u>Duplicate Statement of Account</u>		<u>For 6 months</u>
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 <u>Providing copy of Cheques:</u>		
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 <u>COMMUNICATION:</u>		
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	Upto Rs.100/- per instrument
	Demand Draft	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

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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).