

SCHEDULE OF CHARGES

FOR THE PERIOD JULY 01, 2017 TO DECEMBER 31, 2017

INTERNATIONAL BANKING
A. IMPORTS:

CASH LETTER OF CREDIT		First Quarter	For Each Subsequent Quarter	Minimum
(C O M M I S S I O N)				
a.	OPENING OF LC			
	Upto Rs. 10 M	0.40%	0.25%	Rs.1,800/- Min.
	over Rs. 10 M up to Rs. 100 M	0.30%	0.20%	
	over Rs.100M	0.20%	0.15%	
Note:	The above commission is subject to adjustment after obtaining approval of competent authority based on annual volumes / values & arrangements with customer.			
b.	Revalidation Commission of Expired LC	As applicable for opening of fresh LC as per i - a above.		
c.	Transfer to new beneficiary	As applicable for opening of fresh LC as per i - a above.		
d.	Commission on Establishment of LC /Contract against 100% Margin	0.30% flat for LC 0.15% flat for Contract		
ii	a.	First Quarter	For Each Subsequent Qtr	Minimum
	Non-Reimbursable LCs under Barter/AID/Loans.	1% per qtr. or part thereof	0.3% per qtr. or part thereof	Rs.625/-
	b.	LCs under Suppliers/Buyers Credit, PAYES (Pay as You Earn Scheme) and Deferred Payment LCs for period over one year.		
		Commission @ 0.40% per Qtr or part thereof. (At the time of opening of LC to be charged on full amount of LC liability plus interest payable thereon to the period from the date of opening of LC till the expiry of LC, thereafter commission is to be recovered on six monthly basis on reducing liability). All such LCs will be opened subject to approval.		
iii	USANCE BILLS: Bills drawn at Usance under the LC 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 validity of LC. Number of days from LC validity date till retirement date. However, no commission is to be charged if the maturity/payment period of the bills falls within the period for LC opening commission & which has already been recovered		
iv	AMENDMENTS	Rs.1500/- per transaction (flat) OR Commission under items (i) or (ii) above, if amendment involves increase in amount or extension in period of shipment.		
SIGHT LCs:				
v	a.	Markup on Import Bills under LC		
	Overdue markup from IFB lodgment/negotiation date to date of payment.	20% p.a. plus other charges as per SOC		
	b.	In case documents are retired after 15 days, Bank's commission to be charged in addition to IFB commission		
		Paisas 25 per Rs.100/-		
	c.	Overdue Markup in case DA/Usance Bills are not paid by importers on due date		
		1-20 % flat overdue mark-up flat (from the date of maturity till adjustment date) is to be recovered on bill value or pricing as per credit approval will be applied.		
vi	LC cancellation charges	Rs.1,000/- along with SWIFT charges Rs. 750/-		
Note:	- No Markup to be charged from the date of negotiation to the date of lodgment if 100% interest/return free cash margin is provided. - Where value date of debit to our account is mentioned on covering Schedule/Telex/Swift intimation, markup to be charged from such effective value date. - Rates are subject to adjustment after obtaining approval of competent authority in consideration of business volumes/values & arrangements with the customers. - When reimbursement is made upon receipt of documents markup is to be charged from the date of remittance.			
vii	Import Bills returned unpaid	US\$100/- flat from forwarding Bank plus courier charges		
viii	a.	Documentary Collections		
		Rs.1,250/-flat for all import bills under contract, collection, consignment, advance payment & in case charges are on Exporter /Presenter account US\$15/ flat.		
	b.	Registration of Import Contract		
		0.20%, Minimum Rs.1,000/- as handling charges at the time of registration of contracts/ purchase order/ performa invoice etc. Rs.750/- on each subsequent amendment in registration		
Note:	The above commission is subject to adjustment after obtaining approval of competent authority based on annual volumes / values & arrangements with customer.			
ix	Service Charges for arranging transportation of consignments from Karachi to Dry Ports on specific instructions of importer	Rs.3,000/-		
x	Service Charges against import transactions i.e. Import Bills (IB) / Collections (IB) / Contract /Advance Payments and Consignment payment Remittance against import with or without LC / Advance payment.	Paisas 13 per Rs.100/- OR Rs.1/30 per mille - Minimum Rs.1,000/- PLUS actual swift charges in all cases		
xi	Reimbursement charges (payable to reimbursing Banks)	At actuals		
xii	Obtaining credit reports on foreign supplier / vendor	Rs.500/- plus foreign bank/agency charges at actual plus swift charges.		
xiii	Discrepancy fee, if discrepant documents are presented	US\$80/- plus US\$20/- Swift Charges		
xiv	Handling Charges in lieu of exchange earnings where importer buys Foreign Exchange from some other bank for LC opened / contract registered with us.	0.13% - Minimum Rs.625/-		

B. EXPORTS:

LETTERS OF CREDIT		
a.	Advising	Rs.1,200/- Flat
b.	Amendment Advising	Rs.1,000/- Flat
c.	Confirmation	0.40% per quarter - Minimum Rs.1,000/-
d.	Transfer of Export LCs	Rs.1,000/- Flat plus Swift &/or Postage Charges Rs.15,000/- Flat - If with substitution of documents plus swift &/or Postage Charges
e.	Reimbursement payment to / from other local banks from Non Resident Rupee Accounts	Rs.500/- Flat
ii	If the documents are sent to other banks for negotiation under restricted LCs	Rs.1,000/- Flat Handling charges plus 0.13% service charges
iii	Negotiation/Purchase of Export Bills under Sight or Usance LC or DP Collection	If proceeds not realized within period of the deal fixed pricing @ 18% or pricing as per credit approval will be applied. In case FD/BC converted into FB/FB/IBP, no handling charges should be recovered.
iv	Export Refinance Application - Handling Charges	Rs.500/- per application
v	LTF (Long Term Finance Facility under SBP Scheme) - Handling Charges	Rs.1,500/- per case
vi	COLLECTIONS:	
a.	Clean / Cheques (Export)	Rs.200/-
b.	Handling of Export documents sent on collection / advance payment documents	Rs.625/- Flat
c.	Service Charges against Export Documents sent on Collection basis / Advance Payment of Export / Payment of Collectin Bills.	Paisas 13 per Rs.100/- - Minimum Rs.780/-
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	Overdue FAFB/FAPC Overdue Export Refinance. Overdue FAFB: DP documents 45 days from the date of disbursement and other Usance DA documents three days after maturity.	19%p.a. from the date of overdue / Maturity to date of payment (or Paisas 52 per Rs.1,000/- per day)
xi	FE-25 Loans ie. Overdue FLATR in Imports and FBD , Pre or Post Shipment in Exports	For FE-25 Loans i.e. Overdue FLATR in Import and FBD, Pre & Post shipment in Export cases, rate will be applied in addition to 5% on agreed pricing. In case of exceptions approval from competent authority is required
xii	If payment of Exports / Advance payment to Afghanistan is deposited in FCY notes in FC Accounts/ Encashment in PKR	0.15% for Karachi, min 500 0.40% for other cities
xiii	Letter or intimation of any sort sent to other bank <u>Note:</u> NOC to other banks for E Forms verified by us is no longer required	Rs.500/- per case
xiv	Handling of Transaction of Indirect exporters (SPO)	Rs.500/- per transaction
xv	Submission of Application for freight subsidy	Rs.100/- per case
xvi	Issuance of Realization Certificates (Annex: A or B) for rebate claims	Rs.100/- per certificate

C. REMITTANCES: (FOREIGN CURRENCY)

i 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/-
ii INWARD:		
a.	Others	Nil, if proceeds are credited to an account with us. In other cases Rs.100/-
b.	Indenting Commission	Service Charges @ Paisas 13 per Rs.100/- Minimum Rs.200/-
c.	Return of Inward Remittance	US\$ 10/- or equivalent

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 plus US\$ 5/- or equivalent Plus swift charges, if any.
c.	USD Clearing through NIFT	US\$ 6/- per transaction for Karachi Branches & US\$ 6/- plus courier chg for other branches.
d.	USD Clearing Cheque Return through NIFT	US\$ 6/- 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/- 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. FOREIGN BILLS PURCHASED

a.	Purchase of clean FCY Instruments like Cheques, Bank Drafts, TCs, etc.	Rs.470/- Handling charges -- OD buying rates to be applied. If proceeds are not realized within 12 days then paisas 50 per Rs.1,000/- per day to be charged.
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F. STANDING INSTRUCTION IN FCY ACCOUNTS

Standing Instructions Fee	US\$ 1/- per transaction or equivalent
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G. MISCELLANEOUS

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 Postage / Courier / Swift Charges / Fax		
a.	Postage Overseas	Rs.250/-
b.	Courier Overseas	Rs.1,800/- or actual, whichever is higher
c.	SWIFT - SHORT messages	Rs.750/-
	SWIFT - FULL TEXT LCs etc.	Rs.1,500/-
d.	Fax - Overseas	Rs.250/-
v	Issuance of Proceeds Certificate of Remittance dated beyond one year	Rs.470/- per certificate
vi	Any other out of pocket expenses on any transaction not covered under this SOC	At Actuals

A D V A N C E S

A Following charges will be recovered in addition to markup/return on investment:

i	Miscellaneous charges i.e. Charges of documentation, Evaluation of Security, Search, Mortgage charge registration and maintenance thereof, etc. in addition to that:	Actual
-	Project Examination Fee	1%, where applicable
-	Commitment Fee on undisbursed balance (from the date of sanction to the date of disbursement, only on fund based commitments)	0.50%, where applicable
a.	Legal Charges	
i	In-house Legal Advice (Pre-mortgage)	Minimum Rs.6,000/- Maximum Rs.12,000/-
ii	In-house Legal Advice (Post-mortgage)	Minimum 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	Rs.2,000/- Flat

	are required to go before Registrar for redemption of the mortgage	
e.	eCIB report charges	Rs.125/- per report
f.	For issuance of NOC on the request of customer for creating additional pari-passu charge/second charge on their current and fixed assets for acquiring further financing from other Banks/DFI	Rs.6,000/- Flat
g.	Credit Worthiness Report/BIR fee from outsource evaluator	Actual
h.	Project evaluation / Appraisal fee from outsource evaluator	Actual
l.	Vacation of charge Fee	Rs.1,250/- per property

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

a.	Processing Fee for Facilities up to Rs.1m	Rs.3,000/- Flat
b.	Processing Fee for Over Rs.1m up to Rs.10m	Rs.5,000/- Flat
c.	Processing Fee for Over Rs.10m up to Rs.25m	Rs.7,500/- Flat
d.	Processing Fee for Over Rs.25m	Rs.9,000/- Flat
e.	Processing Fee for all One off facilities	Rs.3,000/- Flat
f.	Processing Fee for Interim Extension/ Review	Rs.1,500/- Flat

C PLEDGE / HYPOTHECATION FINANCING

Various charges may be levied as follows:

a.	Movement out of shares pledged	Rs.500/- per transaction
b.	Go-down Rent	Actual
c.	Salaries of Godown keepers / Chowkidars	Actual
d.	Stock inspection, if conducted by Bank staff	Exposure upto Rs. 10(M): Rs.1,000 or Actual - Whichever is Higher Exposure Over Rs. 10(M): Rs.2,500 or Actual - Whichever is Higher
e.	Stock inspection, if conducted by agents appointed by Bank	Actual
f.	Inspection of vessels for scrapping / stock of scrap of vessels	Rs.1,000/- for facility up to Rs.10m & Rs.2,000/- over Rs.10m plus conveyance charges
g.	Delivery charges, if Godown keeper is not posted	Actual plus conveyance charges
h.	Other incidental expenses, insurance premium, legal charges, etc.	Actual
l.	FIM Commission	1% Flat, Min. Rs.500/-, in case of un-serviceable ships for scrapping no commission to be charged
j.	Penal charges on overdue FIM / FTR	Paisas 25 per Rs.1,000/- per day for the overdue period in addition to normal markup, only where markup @ SMR is not applicable
k.	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	0.5 % of the Finance amount or minimum Rs.2000/- whichever is higher at the time of Fresh Disbursement/Renewal/Enhancement.
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E CONSUMER FINANCE:

i Soneri Car Finance

a.	Charges of documentation, Valuation of used/reconditioned vehicle, Vehicle Registration & Comprehensive insurance Policy Premia	Actual
b.	Processing Fee	Rs.6,500/- Flat
c.	Prepayment Charges	5% of outstanding amount being prepaid
d.	Late Payment Charges	Rs.775/- per installment per month
e.	Vehicle Repossession charges	Actual incurred by the Bank, upto a maximum of Rs.50,000/-

ii Soneri Personal Finance

a.	Miscellaneous Charges for Documents	Actual
b.	Processing Fee	Rs.2,500/-
c.	Prepayment Charges	5% of outstanding amount being prepaid
d.	Late Payment Charges	Rs.500/- per installment per month

iii Soneri Ghar Finance

a.	Charges of documentation, Evaluation of Security, Search, Mortgage charge registration and maintenance thereof, etc.	Actual
b.	Processing Fee	0.50% of finance amount - Minimum Rs.2,500/-
c.	Mortgage Protection Insurance Premia	Actual
d.	Prepayment / Balloon Payment Charges	2% of outstanding amount being prepaid
e.	Late Payment Charges	Rs.500/- per installment per month

F COMMERCIAL FINANCING OF CARS/VEHICLES

i	Charges of documentation, Vehicle Registration & Comprehensive insurance Policy Premia	Actual
ii	Processing Fee	0.60% of finance amount-Minimum Rs.3,000/-
iii	Late payment charges	Rs. 750/- per installment

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	Guarantees issued in Pakistan against the counter guarantees of Foreign Banks	As per arrangement
v	Other Guarantees	0.40% per quarter or as per arrangement
vi	Guarantees outside Pakistan	0.50% per quarter or part thereof, Min. Rs.1,000/- plus charges of correspondents
vii	Parking Guarantees (if issued at Bank's own instance)	NIL
viii	Consortium Guarantees	As per agreement
ix	Guarantees issued in Pakistan against 100% Cash Margin on which no return / profit is paid.	NIL
Note:		
a. All Guarantee issued by banks must contain specific amount and expiry date and a date by which the claims are to be lodged. Commission would be charged for the period inclusive of the claim period.		
b. For issuance of Guarantee on the counter guarantee of foreign correspondents / banks, varying rates can be offered based on volume of business received.		
c. Guarantee commission will continue to be charged for expired guarantees until original guarantee is returned / released.		
d. For Letters of Guarantee issued up to 1 year validity, commission should be recovered upfront at the time of issuance of the guarantee for the full period.		
e. For Letters of Guarantee with validity of more than 1 year it should be endeavoured to recover commission for the full period upfront. However, if the customer is a valued client & is not willing to pay commission for the full period, commission for the first year to be recovered upfront at the time of issuance of the guarantee and subsequently for the second full year / broken period as the case may be at the expiry of the first year.		

DOMESTIC BANKING

A INLAND TRADE		
i INLAND LETTERS OF CREDIT		
a.	Opening commission	0.40% per quarter or part thereof - Minimum Rs.1,000/- for first quarter and 0.20% for each subsequent quarter or part thereof
b.	Amendments	Rs.1,000/- (Flat) OR Commission as per (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 LC would be recovered in addition to our own charges prescribed above. The same would apply to amendment to LCs opened through other banks.
d.	Advising	Rs.1,500/- (Flat)
e.	Amendment Advising	Rs.1,000/- (Flat)
f.	Discrepancy Fee	Rs.1,500/- per document
Note:		
1. The above commissions at (a), (b) & (c) is subject to adjustment after obtaining approval of competent authority based on annual volumes & arrangements with customers.		
2. In case commission is for account of beneficiary, it should be recovered upfront from the openers at the time of opening the LC. On receipt of proceeds plus LC opening commission, the LC commission so received should be credited to opener's Account.		
ii	Authorities to encash cheques	No commission by issuing branch but charges on purchase of cheques will be recovered as per item B(ii) (b) below i.e. 0.40% - Minimum Rs.15/- plus courier charges
B BILLS		
i Collection		
a.	Documentary	
-	through our own branches	0.35% OR Minimum Rs.200/- plus postage/courier charges
-	through branches of other banks under arrangements where commission 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)	
-	through our own branches	0.30% OR Minimum Rs.50/- & Maximum Rs.5,000/- plus postage/courier charges
-	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 Purchase of Bills, Cheques etc.		
a.	Documentary Bills other than those drawn against LC and Clean Bills / Trade Cheques	Same charges as for collection as indicated at (i) a. and b. above plus Markup from date of purchase to date of payment plus postage/courier charges from drawer or drawee as per arrangements between them.
b.	Other cheques / demand instruments (like dividend warrants etc)	0.40% Minimum Rs.25/- plus postage / courier charges
c.	Collection Agent's charges, if the collecting bank is other than the bank, will be extra	Actual
d.	Telegram/long Distance call charges will be extra, if fate of the instrument is asked by bank.	Actual
e.	Markup shall be applied as under on Bills purchased:	
1	If retired upto 21 days from the date of purchase	Paisas 45 per Rs.1,000/- per day
2	If retired after 21 days	Paisas 49 per Rs.1,000/- per day
f.	Storage Charges	No charges, if cleared within 3 days of its receipt by Branch otherwise Rs.0.50 per packet per day - Minimum Rs.50/-
iii Documentary Bills Drawn Against Inland LCs:		
1 Sight Bills		
i At Negotiating End		
a.	Negotiation Commission	0.39% - Min. Rs.500/- (if not realised within 12 days then Paisas 50 per Rs.1,000/- per day to be charged for any delay beyond 12 days).
b.	Collection charges for restricted LCs (Where negotiation is restricted to some other bank and presented to us for forwarding)	Rs.350/- (Flat) per bill
ii At opening end (at the time of retirement rates of Markup:		
a.	If retired within 3 days from the date of lodgement	Paisas 45 per Rs.1,000/- per day from the date of negotiation
b.	If retired after 3 days of lodgement but within 30 days from the date of negotiation	Paisas 49 per Rs.1,000/- per day plus Bank's commission @ 0.20%
c.	If retired after 30 days from the date of negotiation	Paisas 53 per Rs.1,000/- per day plus Markup and Bank's commission as in (a) & (b) above
Note:		
a) Markup on Import Bill under LC Overdue markup from IFB lodgement / negotiation date to date of payment. 20% p.a plus other charges as per SOC.		
b) In case documents are retired after 15 days, bank's commission to be charged in addition to IFB commission paisas 25 per Rs.100/-		
iii	Service Charges on retirement of import bills under Inland LC (Usance & SIGHT)	0.13% - Minimum Rs.500

2 Usance Bills:	
i At Negotiating End, in case of purchase	Paisas 50 per Rs.1,000/- per day from the date of purchase till maturity
ii. Documentary Bills Drawn Against Inland LCs (USANCE BILL) at opening end	
a. If bill matures after expiry of LC	0.10 % of Rs.
b. If bill remains unpaid after due date	20% flat overdue Markup from due date till date of payment
Note:	All other charges as per notes a. to c. and e. above, where applicable, shall also be applicable.

i REMITTANCES	
a. DDs payable on branches of other banks under arrangements, where commission is shared.	For all amounts 0.15% - Minimum Rs.300/-
b. DD Cancellation	Rs.100/- (Flat)
c. Issuance of Duplicate DD	Rs.150/- (Flat)

ii	
BANKER'S CHEQUE	
a. Issuance of Banker's Cheque	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 Banker's Cheque	Rs.300/- (Flat)
d. Issuance of Duplicate Banker's Cheque	Rs.210/- (Flat)
e. Walk in Customer	Rs.350/- (Flat)

iii	Issuance of SBP and NBP cheque on specific request of customer	Rs.500/- (Flat)
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iv	
Settlement of 3rd Party Fund Transfers through Prism System (RTGS)	
Monday to Friday (MT- 103)	Charges
Transaction time from 09:00am to 01:30pm	Rs.220/- per transaction
Transaction time from 01:30pm to 03:00pm	Rs.330/- per transaction
Transaction time from 03:00pm to 04:00pm	Rs.550/- per transaction
Monday to Friday (MT- 102)	Charges
Transaction time from 09:00am to 04:00am	Rs. 50/- per transaction
Note: 30 minute 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).	

v	
ONLINE BANKING	
Intercity Cash Deposit/withdrawal	
Upto Rs.500,000/-	Rs.125/- per transaction
Over Rs.500,000/-	NIL for Twin cities only Rs.250/- per transaction
Note:	Online Banking Service is free to Soneri Ikhtiar Account & Current Deposit Account

vi	
SAME DAY OUTWARD CLEARING	
a. In towns where clearing is through NIFT	Rs.325/- per instrument
b. For other Branches	Rs.200/- per instrument

vii	
INTERCITY CLEARING	
a. Intercity outward clearing through NIFT	Rs.200/- per transaction
b. Intercity outward clearing Return through NIFT	Rs.200/- per transaction

D	
STANDING INSTRUCTIONS FEE:	
a. Standing instructions fee will be recovered in addition to the usual charges on remittances, if any	Rs.125/- 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	
i ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS	
Sale and purchase of share and securities	0.15% on the
Note:	1. The above charge is in addition to brokerage.
	2. Commis
	3. When orders
ii	
iii	WITHDRAWAL FEE on shares and securities held in safe custody (to be recovered at the time of withdrawal)
	0.25% up to
iv	WITHDRAWAL FEE on Government Securities (where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities, as shown against item (i) or withdrawal fees, as shown against item
v	Charges for collection of interest / return / dividend
	0.30% on the amount of interest / return / dividend collected/paid. Minimum Rs.20/-
vi	HANDLING CHARGES for conversion, renewal, consolidation or subdivision of Government Securities
	Rs.10/- per scrip

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

SAFE DEPOSIT LOCKERS

		<u>RENT</u>	<u>No Rent against following Key Deposit</u>
a.	Fee to be recovered in advance at the commencement of period		
i.	Small Lockers	Rs.2,500/- p.a.	Rs.30,000/-
ii.	Medium Lockers	Rs.3,750/- p.a.	Rs.45,000/-
iii.	Large Lockers	Rs.6,250/- p.a.	Rs.60,000/-
b.	Key Deposit	Rs.2,500/- per Locker	
c.	Locker Breaking Charges	Rs.5,000/- or actual per Locker, whichever is higher	
d.	Penalty on account of delay in annual locker fee payment	Rs. 100/- per month	

F

ALTERNATE DELIVERY CHANNELS

i

<u>VISA Debit Cards</u>		<u>CLASSIC CARD</u>	<u>GOLD CARD</u>
a.	Annual Fee	Rs.500/- per card	Rs.750/- per card
b.	Annual Fee Supplementary Card	Rs.500/- per card	Rs.750/- per card
c.	Local ATM Cash withdrawal from any Soneri Bank ATMs	NIL	
d.	Local ATM Cash withdrawal from member Bank of 1 Link / M-net	Rs.15/- per transaction	
e.	International ATM Cash withdrawal from ATMs with PLUS logo	Rs.400/- per transaction OR 3% of each Cash withdrawal, whichever is higher	
f.	Local Purchase/Services availed at Point of Sale Terminal (POS)	NIL	
g.	International Purchase/Services availed at POS	Rs.400/- per transaction OR 2.5% of transaction, whichever is higher	
h.	Funds transfer through ATM within Soneri Bank Branches	Rs.50/- per transaction	
i.	Inter Bank Funds Transfer through ATM	Rs.125/- per transaction	
j.	Balance enquiry through ATMs		
i.	ATMs located in Pakistan (SBL,1Link,MNET ATM)	Rs. 5/- per inquiry	
ii.	ATMs located outside Pakistan	PKR equivalent to US\$ 2/-	
k.	Arbitration Charges on disputed transaction (local / International)	PKR equivalent of US\$ 500/- per case	
l.	Document Retrieval Charges Local	Rs.500/- per retrieval	
m.	Document Retrieval Charges International	PKR equivalent of US\$ 10/- per retrieval	

ii

<u>Soneri Debit Master Card</u>		<u>STANDARD</u>	<u>GOLD</u>	<u>GOLD PREMIER</u>	<u>WORLD</u>
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 Card	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.	Local ATM Cash withdrawal from any Soneri Bank ATMs	NIL			
e.	Local ATM Cash withdrawal from member Bank of 1 Link / M-net	Rs.15/- per transaction			
f.	International ATM Cash withdrawal from ATMs with Cirrus logo	Rs.400/- per transaction OR 4% of each Cash withdrawal, whichever is higher			
g.	Local Purchase/Services availed at Point of Sale Terminal (POS)	NIL			
h.	International Purchase/Services availed at POS	Rs.400/- per transaction OR 4% of transaction, whichever is higher			
i.	Funds transfer through ATM within Soneri Bank Branches	Rs.50/- per transaction			
j.	Inter Bank Funds Transfer through ATM	Rs.125/- per transaction			
k.	Balance enquiry through ATMs				
i.	ATMs located in Pakistan (SBL,1Link,MNET ATM)	Rs. 5/- per inquiry			
ii.	ATMs located outside Pakistan	PKR equivalent to US\$ 2/-			
l.	Arbitration Charges on disputed transaction (local / International)	PKR equivalent of US\$ 500/- per case			
m.	Document Retrieval Charges	Rs.500/- per retrieval (Local) and US\$ 10 (International)			
n.	E-Commerce Session Activation	Rs. 100 per session			
o.	Chip Maintenance	Rs. 1,000 one time per card or once every five year whichever is applicable			
p.	Card Upgradation	Rs. 500 one time per request			

iii **Phone Banking**

a.	Registration including Balance inquiry, viewing Statement of account, Mobile top ups and Utility Bill 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

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Mobile Banking

a.	Registration including Balance inquiry, viewing Statement of account, Mobile top ups and Utility Bill 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
v	Internet Banking		
	a.	Registration including Balance inquiry, viewing Statement of account, Mobile top ups and Utility Bill Payments	NIL
	b.	Funds Transfer within Soneri Bank Branches	Rs.50/- per transaction
vi	c.	Inter Bank Funds Transfer to 1 Link Member Banks	Rs.75/- per transaction
	SMS Alert Charges		Rs.75/- per month
G	i INVESTMENT PORTFOLIO SECURITIES (IPS) ACCOUNT		
	ii	Investment Portfolio Securities transactions (T-Bills/PIB/IJARA/SUKUK)	Rs.500/- per transaction (Sale or Purchase or Transfer)
	iii	PIB / IJARA / SUKUK Coupon Payment	0.025% semi-annually on face value or Rs.1,000/- per month, whichever is higher
H		IPS Statements	Quarterly is Free but on request Rs.100/- will be charged
i	MISCELLANEOUS CHARGES		
	<u>Cheque Book Charges</u>		
	a.	PKR Accounts	Rs.10 per leaf
	b.	FCY-USD Accounts	USD 0.095 per leaf
	c.	FCY-GBP Accounts	GBP 0.075 per leaf
	d.	FCY-EUR Accounts	EUR 0.087 per leaf
ii	e.	FCY-JPY Accounts	YEN 10.69 per leaf
	Issuance of Cheque Book on Form 'B'		
iii	a.	PKR & all FCY Accounts	Rs.300/- or equivalent plus cheque book charges as per point H-i
	<u>Stop Payment of Cheque</u>		
	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
iv	e.	FCY-JPY Accounts	YEN 326 per instructions
	<u>Duplicate Statement of Account</u>		
	For 6 months		
	a.	PKR Accounts	Rs.35 (inr (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)
v	f.	eStatement of Account	Free
	<u>Basic Banking Account</u>		
vi	Per month maximum two deposit transactions and two chequing transactions are allowed		Rs.25/- will be charged on each additional transaction during the month
	<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
vii	d.	Photocopy charges other than CNIC	Rs.5/- per copy
viii	Cheque drawn on us and returned unpaid for insufficient funds		Rs. 625/- or any amount less than Rs.625/- available in the account to be recovered from drawer's account in Clearing, Transfer Delivery, Same Day Clearing, Intercity Clearing & Inward Collection (IBC).
ix	Reminder Letter OR return cheque dispatch on a/c of outward returned cheques		Rs. 100/-
x	Hold Mail Instruction Charges		Rs.1,000/- per annum (in advance, only for existing hold mail customers)
	COMMUNICATION:		
	a.	Postage charges - Inland	Rs.75/-
	b.	Courier charges - Inland	Rs.100/-
	c.	Cable	Rs.75/-
	d.	Telephone Charges	Rs.100/-
xi	e.	Fax charges	Rs.15/- per page
xii	Confirmation of balance to auditors		Rs.300/- per certificate
xiii	Any type of certificate issued at the request of customer excluding Zakat and withholding Tax Deduction certificate		Rs.250/- per certificate
	Account Maintenance / Service Charges for not maintaining requisite balance as defined below for all products:		
	a.	* Soneri Current Account Rs.5,000/- monthly average balance (Initial deposit Rs.1,000/-)	Rs.50/- per month inclusive of FED
	b.	* Soneri Ikhtiar Account Rs.5,000/- monthly average balance (Initial deposit Rs.1,000/-)	Rs.50/- per month inclusive of FED
	c.	BBA Account (Initial deposit Rs.1,000/-) No limit on minimum balance. (SBP BPD Circular # 30 of 2005, dated November 29, 2005)	NIL
	d.	** PLS Savings Account (initial deposit Rs.100/-)	NIL
	e.	Soneri Savings Account Rs.5,000/- monthly average balance (initial deposit Rs.1,000/-)	Rs.50/- per month inclusive of FED
	f.	Soneri Sahara Account - Requirement of Initial deposit and minimum balance	NIL

g.	Soneri Asaan Account - Current / Saving (initial deposit Rs.100/-)	NIL
h.	FCY Current Account (initial deposit / monthly average balance USD100 / EUR100 / GBP100 / JPY5000)	
a.	USD Account	\$0.46 per month inclusive of FED
b.	GBP Account	£0.30 per month inclusive of FED
c.	EUR Account	€ 0.38 per month inclusive of FED
d.	JPY Account	¥55.00 per month inclusive of FED
i.	FCY Savings Account (initial deposit / monthly average balance USD100 / EUR100 / GBP100 / JPY5000)	NIL

* No minimum balance required to avail free services.

** Initial amount for opening of regular PLS Savings account will be Rs.100/-, however, no initial deposit would be required for opening of account by (i) Mustahkeen of Zakat, (ii) Students, (iii) Employees of Government or Semi Government Institutions for salary and pension purposes (including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc.) and similar types of accounts. (SBP BPRD Circular # 7 of 2011, dated May 27, 2011.

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Any out of pocket expenses or any transaction not covered under this SOC	Actual
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STAFF SALARY ACCOUNTS

Following facilities are available FREE to Staffs of Soneri Bank

a.	Cheque Books issuance	FREE
b.	VISA Debit Card - Annual Fee	FREE
c.	Soneri Debit Master Card - Annual Fee	FREE
d.	Soneri Debit Mastercard - Chip Maintenance Fee	FREE
e.	Banker's cheques issuance	FREE
f.	Online Banking Service	FREE
g.	SMS Alert Facility	FREE
h.	Locker Rent	50% will be waived

CASH MANAGEMENT SERVICES - CORPORATE & INVESTMENT BANKING

SONERI TRANS@CT

A

Electronic Payment and Reporting

Implementation Charges (One Time)	Upto Rs.50,000/-
Maintenance Charges (Monthly)	Upto Rs.15,000/-
Reporting & MIS (Monthly)	Upto Rs.10,000/-
Funds Transfer (B/W accounts maintains withi within Soneri Bank)	Upto Rs.50/- per transaction
Funds Transfer - IBFT	Upto Rs.50/- per transaction
Corporate / customer cheque issuance	Upto Rs.100/- per instrument
Banker's Cheque	Upto Rs.100/- per instrument
Demand Draft	Upto 0.75% or Minimum Rs.500/- per instrument

B Collections

Collections / Receivable Management services	As per specific arrangement/Agreement with the customer
Post Dated Cheques (Processing & Warehousing)	As per specific arrangement/Agreement with the customer

C Dividend Warrants Payout

Dividend issuance outsourcing	Upto 0.5% of the volume or minimum Rs.100/- per instrument
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D Standing Instructions

Standing Instruction / Balance Transfer / Sweeping	As per specific arrangement/Agreement with the customer
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Note: • Fees / Charges / Pricing for Cash Management services offered to customers will be decided on a case-to-case basis, depending on the overall scope of services, transaction volume, account balances in accordance with mutual consent with the customer.
• Any additional service not mentioned above will be decided in accordance with the mutual consent of the customer.

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) Mustahqem 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 exempted 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. Branches are advised that FED is now applicable on all banking services, except for few services. The FED shall be recovered as per the rates applicable in the respective provinces. For exempted services & province wise rates