



Schedule of Bank Charges

(Excluding FED)

From 1st July 2017 to 31st December 2017



Soneri Bank

Roshan Har Qadam

SCHEDULE OF CHARGES

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

A. IMPORTS:					
i	CASH LETTER OF CREDIT		First Quarter	For Each Subsequent Quarter (COMMISSION)	Minimum
	a. OPENING OF LC				
	Up to Rs.10 M		0.40%	0.25%	
	Over Rs.10 M up to Rs.100 M		0.30%	0.20%	Rs.1,800/- Min.
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. Non-Reimbursable LCs under Barter/AID/Loans.		First Quarter	For Each Subsequent Quarter	Minimum
			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 for 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 Service Charges.		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 markup 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/-
	<p>Note:</p> <ul style="list-style-type: none"> - No markup to be charged from the date of negotiation to the date of lodgement 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.
	<p>Note:</p> <p>The above commission is subject to adjustment after obtaining approval of competent authority based on annual volumes/values & arrangements with customer.</p>	
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 (IFB)/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 mile - 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 actuals 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:	
i	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 FDBC converted into FBP/FBD/IBP, no Handling Charges should be 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 (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 Collection 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 Export 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 3 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% Flat for Karachi, min 500 0.40% for other cities
xiii	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
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 mile.
	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.
F.	STANDING INSTRUCTION IN FCY ACCOUNTS	
	Standing Instructions Fee	US\$1/- per transaction or equivalent
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
	ADVANCES	
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 are required to go before Registrar for redemption of the mortgage	Rs.2,000/- Flat



	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
	i. 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 Go-down 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 scarping/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 Go-down keeper is not posted	Actual plus Conveyance Charges
	h. Other incidental expenses, insurance premium, legal charges, etc.	Actual
	i. 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 go-down rent, go-down staff salary, inspection charges etc. the amount recovered from the borrower shall not exceed total rent of the go-down, salary of the go-down 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.
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, up to 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 |



	<ul style="list-style-type: none"> b. Clean (including cheques) <ul style="list-style-type: none"> - through our own branches - through branches of other banks c. Returning Charges for Documentary & Clean collections in case the instruments are returned unpaid 	<p>0.30% OR Minimum Rs.50/- & Maximum Rs.5,000/- plus Postage/Courier Charges</p> <p>0.35% OR Minimum Rs.100/- & Maximum Rs.5,000/- plus Postage/Courier Charges & paying bank charges at actual</p> <p>Documentary - Rs.100/-] Plus Postage/ Clean - Rs.50/] Courier Charges</p>
	<ul style="list-style-type: none"> ii Purchase of Bills, Cheques etc. <ul style="list-style-type: none"> a. Documentary Bills other than those drawn against LC and Clean Bills/Trade Cheques b. Other cheques/demand instruments (like dividend warrants etc) c. Collection Agent's Charges, if the collecting bank is other than the bank, will be extra d. Telegram/long Distance call charges will be extra, if fate of the instrument is asked by bank e. Markup shall be applied as under on Bills purchased: <ol style="list-style-type: none"> 1. If retired up to 21 days from the date of purchase 2. If retired after 21 days f. Storage Charges 	<p>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.</p> <p>0.40% Minimum Rs.25/- plus postage / courier charges</p> <p>Actual</p> <p>Actual</p> <p>Paisas 45 per Rs.1,000/- per day</p> <p>Paisas 49 per Rs.1,000/- per day</p> <p>No charges, if cleared within 3 days of its receipt by Branch otherwise Rs.0.50 per packet per day - Minimum Rs.50/-</p>
1	<ul style="list-style-type: none"> iii Documentary Bills Drawn Against Inland LCs: <ul style="list-style-type: none"> Sight Bills <ul style="list-style-type: none"> i At Negotiating End <ul style="list-style-type: none"> a. Negotiation Commission b. Collection Charges for restricted LCs (Where negotiation is restricted to some other bank and presented to us for forwarding) <ul style="list-style-type: none"> ii At opening end (at the time of retirement rates of markup: <ul style="list-style-type: none"> a. If retired within 3 days from the date of lodgement b. If retired after 3 days of lodgement but within 30 days from the date of negotiation c. If retired after 30 days from the date of negotiation 	<p>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).</p> <p>Rs.350/- flat per bill</p> <p>Paisas 45 per Rs.1,000/- per day from the date of negotiation</p> <p>Paisas 49 per Rs.1,000/- per day plus Bank's commission @ 0.20%</p> <p>Paisas 53 per Rs.1,000/- per day plus Markup and Bank's commission as in (a) & (b) above</p>
	<p>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 paisas 25 per Rs.100/- to be charged in addition to IFB Service Charges.</p>	
	<ul style="list-style-type: none"> iii Service Charges on retirement of import bills under Inland LC (Usance & SIGHT) 	0.13% - Minimum Rs.500
2	<ul style="list-style-type: none"> Usance Bills: <ul style="list-style-type: none"> i At Negotiating End, in case of purchase ii. Documentary Bills Drawn against Inland LCs (USANCE BILL) at opening end <ul style="list-style-type: none"> a. If Bill matures after expiry of LC b. If Bill remains unpaid after due date 	<p>Paisas 50 per Rs.1,000/- per day from the date of purchase till maturity.</p> <p>0.10 % 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 which LC opening commission has already been recovered.</p> <p>20% flat Overdue markup from due date till date of payment.</p>



	Note: All other charges as per notes a. to c. and e. above, where applicable, shall also be applicable.	
C.	REMITTANCES	
i	a. DDs payable on branches of other banks under arrangements, where commission is shared.	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 under arrangements would be charged.
	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
iv	Settlement of 3rd Party Fund Transfers through Prism System (RTGS)	
	Monday to Friday (MT- 103) Transaction time from 09:00am to 01:30pm Transaction time from 01:30pm to 03:00pm Transaction time from 03:00pm to 04:00pm	Charges Rs.220/- per transaction Rs.330/- per transaction Rs.550/- per transaction
	Monday to Friday (MT- 102) Transaction time from 09:00am to 04:00am	Charges 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 Up to 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 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: 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 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/-														
	<p>Note:</p> <ol style="list-style-type: none"> The above charge is in addition to brokerage. 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. When orders for purchase or sale of share/securities are executed through the bank's other offices, all incidental expenses, such as postage, insurance charges, etc. incurred will be recovered in addition to the commission/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 interest/return/dividend.	0.30% on the amount of interest/return / 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	SAFE DEPOSIT LOCKERS a. Fee to be recovered in advance at the commencement of period i Small Lockers ii Medium Lockers iii Large Lockers b. Key Deposit c. Locker Breaking Charges d. Penalty on account of delay in annual locker fee payment	<table border="0"> <thead> <tr> <th style="text-align: center;">Rent</th> <th style="text-align: center;">No Rent against following Key Deposit</th> </tr> </thead> <tbody> <tr> <td>Rs.2,500/- p.a.</td> <td>Rs.30,000/-</td> </tr> <tr> <td>Rs.3,750/- p.a.</td> <td>Rs.45,000/-</td> </tr> <tr> <td>Rs.6,250/- p.a.</td> <td>Rs.60,000/-</td> </tr> <tr> <td>Rs.2,500/- per Locker</td> <td></td> </tr> <tr> <td>Rs.5,000/- or actual per Locker, whichever is higher</td> <td></td> </tr> <tr> <td>Rs.100/- per month</td> <td></td> </tr> </tbody> </table>	Rent	No Rent against following Key Deposit	Rs.2,500/- p.a.	Rs.30,000/-	Rs.3,750/- p.a.	Rs.45,000/-	Rs.6,250/- p.a.	Rs.60,000/-	Rs.2,500/- per Locker		Rs.5,000/- or actual per Locker, whichever is higher		Rs.100/- per month	
Rent	No Rent against following Key Deposit															
Rs.2,500/- p.a.	Rs.30,000/-															
Rs.3,750/- p.a.	Rs.45,000/-															
Rs.6,250/- p.a.	Rs.60,000/-															
Rs.2,500/- per Locker																
Rs.5,000/- or actual per Locker, whichever is higher																
Rs.100/- per month																
F. ALTERNATE DELIVERY CHANNELS																
i	VISA Debit Cards	<table border="0"> <thead> <tr> <th style="text-align: center;">Classic Card</th> <th style="text-align: center;">Gold Card</th> </tr> </thead> <tbody> <tr> <td>Rs.500/- per card</td> <td>Rs.750/- per card</td> </tr> <tr> <td>Rs.500/- per card</td> <td>Rs.750/- per card</td> </tr> <tr> <td>NIL</td> <td></td> </tr> <tr> <td>Rs.15/- per transaction</td> <td></td> </tr> </tbody> </table>	Classic Card	Gold Card	Rs.500/- per card	Rs.750/- per card	Rs.500/- per card	Rs.750/- per card	NIL		Rs.15/- per transaction					
Classic Card	Gold Card															
Rs.500/- per card	Rs.750/- per card															
Rs.500/- per card	Rs.750/- per card															
NIL																
Rs.15/- per transaction																
a	Annual Fee															
b	Annual Fee Supplementary Card															
c	Local ATM Cash Withdrawal from any Soneri Bank ATMs															
d	Local ATM Cash Withdrawal from member Bank of 1LINK/M-Net															



	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. InterBank Funds Transfer through ATM				Rs.125/- per transaction
	j. Balance enquiry through ATMs				
	i ATMs located in Pakistan (SBL, 1LINK, M-Net 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	Soneri Debit Master Card	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 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 1LINK/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, M-Net 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 USD \$ 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 b. Funds Transfer within Soneri Bank Branches c. Inter Bank Funds Transfer to 1Link Member Banks	NIL Rs.50/- per transaction Rs.75/- per transaction
iv	Mobile Banking a. Registration including Balance Inquiry, viewing Statement of Account, Mobile Top-ups and Utility Bill Payments b. Funds Transfer within Soneri Bank Branches c. Inter Bank Funds Transfer (IBFT) to 1Link Member Banks	NIL Rs.50/- per transaction Rs.75/- per transaction
v	Internet Banking a. Registration including Balance Inquiry, viewing Statement of Account, Mobile Top-ups and Utility Bill Payments b. Funds Transfer within Soneri Bank Branches c. Inter Bank Funds Transfer to 1Link Member Banks	NIL Rs.50/- per transaction Rs.75/- per transaction
vi	SMS Alert Charges	Rs.75/- per month
G. INVESTMENT PORTFOLIO SECURITIES (IPS) ACCOUNT		
i	Investment Portfolio Securities Transactions (T-Bills/PIB/IJARA/SUKUK)	Rs.500/- per transaction (Sale or Purchase or Transfer)
ii	PIB/IJARA/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
H. MISCELLANEOUS CHARGES		
i	Cheque Book Charges	
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
e.	FCY-JPY Accounts	YEN 10.69 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
	e. 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
v	Basic Banking Account	Rs.25/- will be charged on each additional transaction during the month
	Per month maximum two deposit and two withdrawal transactions are allowed	
vi	Providing copy of Cheques:	
	a. Photocopy of Cheque, posted within 3 months	Rs.60/- per cheque
	b. Photocopy of Cheque, 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/- 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).
viii	Reminder Letter OR return cheque dispatch on A/c of outward returned cheques	Rs.100/-
ix	Hold Mail Instruction Charges	Rs.1,000/- per annum (in advance, only for existing hold mail customers)
x	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.15/- per page
xi	Confirmation of Balance to Auditors	Rs.300/- per certificate
xii	Any type of certificate issued at the request of customer excluding Zakat and Withholding Tax Deduction Certificate	Rs.250/- per certificate



xiii	<p>Account Maintenance/Service Charges for not maintaining requisite balance as defined below for all products:</p> <p>a. * Soneri Current Account Rs.5,000/- monthly average balance (Initial deposit Rs.1,000/-)</p> <p>b. * Soneri Ikhtiar Account Rs.5,000/- monthly average balance (Initial deposit Rs.1,000/-)</p> <p>c. BBA Account (initial deposit Rs.1,000/-) No limit on minimum balance. (SBP BPD Circular # 30 of 2005, dated November 29, 2005)</p> <p>d. ** PLS Savings Account (initial deposit Rs.100/-)</p> <p>e. Soneri Savings Account Rs.5,000/- monthly average balance (initial deposit Rs.1,000/-)</p> <p>f. Soneri Sahara Account - Requirement of Initial deposit and minimum balance</p> <p>g. Soneri Asaan Account - Current/Saving (initial deposit Rs.100/-)</p> <p>h. FCY Current Account (initial deposit/monthly average balance USD100/EUR100/GBP100/JPY5000)</p> <p>a. USD Account</p> <p>b. GBP Account</p> <p>c. EUR Account</p> <p>d. JPY Account</p> <p>i. FCY Savings Account (initial deposit/monthly average balance USD100/EUR100/GBP100/JPY5000)</p>	<p>Rs.50/- per month inclusive of FED</p> <p>Rs.50/- per month inclusive of FED</p> <p>NIL</p> <p>NIL</p> <p>Rs.50/- per month inclusive of FED</p> <p>Nil</p> <p>NIL</p> <p>\$0.46 per month inclusive of FED</p> <p>£0.30 per month inclusive of FED</p> <p>€ 0.38 per month inclusive of FED</p> <p>¥55.00 per month inclusive of FED</p> <p>NIL</p>
	<p>* No minimum balance required to avail free services.</p> <p>** 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.</p>	
xiv	Any out of pocket expenses or any transaction not covered under this SOC	Actual
I.	STAFF SALARY ACCOUNTS	
	<p>Following facilities are available FREE to Staffs of Soneri Bank</p> <p>a. Cheque Books issuance</p> <p>b. VISA Debit Card - Annual Fee</p> <p>c. Soneri Debit Master Card - Annual Fee</p> <p>d. Soneri Debit Mastercard - Chip Maintenance Fee</p> <p>e. Banker's Cheque Issuance</p> <p>f. Online Banking Service</p> <p>g. SMS Alert Facility</p> <p>h. Locker Rent</p>	<p>Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>50% will be waived</p>



CASH MANAGEMENT SERVICES - CORPORATE & INVESTMENT BANKING
SONERI TRANS@CT
A Electronic Payment and Reporting

Implementation Charges (One Time)	Up to Rs.50,000/-
Maintenance Charges (Monthly)	Up to Rs.15,000/-
Reporting & MIS (Monthly)	Up to Rs.10,000/-
Funds Transfer (B/W account maintain within Soneri Bank)	Up to Rs.50/- per transaction
Funds Transfer - IBFT	Up to Rs.50/- per transaction
Corporate/Customer Cheque Issuance	Up to Rs.100/- per instrument
Banker's Cheque	Up to Rs.100/- per instrument
Demand Draft	Up to 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	Up to 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:

- 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 exempted from levy of these service charges.
- Accounts maintained by (i) Students, (ii) Mustahkeen 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.
- No charges are to be recovered from students depositing the amount of fees directly in fee collecting account of Educational Institution.
- 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.



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