

SONERI BANK LIMITED			
INTERNATIONAL BANKING			
A.	IMPORTS:		
i	CASH LETTER OF CREDIT		
a.	OPENING OF LC	First Quarter (Commission)	For Each Subsequent Quarter
	Upto Rs. 10 M	0.40%	0.20%
	over Rs. 10 M up to Rs. 100 M	0.30%	0.20%
	over Rs.100M up to Rs.200M	0.15%	0.10%
	Above Rs.200M	0.10%	0.10%
	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	
		First Quarter	For Each Subsequent Quarter
ii a.	Non-Reimbursable LCs under Barter/AID/Loans.	1% per qtr. or part thereof	0.3% per qtr. or part thereof
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.	
v	SIGHT LCs:		
a.	Markup on Import Bills under LC Overdue markup from PAD 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 PAD overdue markup.	Paisas 25 per Rs.100/-	
c.	Overdue Markup in case DA/Usance Bills are not paid by importers on due date	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.1,500 plus SWIFT charges	
	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.1,250	
c.	Import Contract Amendment	Rs.750 on each subsequent amendment in registration	
	If increase in amount and / or period is involved	Commision as per Registration of import contract on Increased amount only.	
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 against import transactions i.e. Import Bills (PAD) / 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	
x	Reimbursement charges (payable to reimbursing Banks)	At actuals	
xi	Obtaining credit reports from foreign supplier / vendor Obtaining from foreign banks through swift	a)On foreign suppliers - Actual Charges of Credit Rating Company minimum Rs.500 plus Foreign Bank / Agent Charges (if any). b)To Foreign Banks on their request - US\$ 100 from Foreign Banks c)To Foreign Banks on customer's request - Rs. 625	
xii	Discrepancy fee, if discrepant documents are presented	US\$100 or equivalent in PKR	
xiii	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 for customers Rs. 2,000 for non-customer plus courier charges	
b.	Amendment Advising	Rs. 1,000 for customers Rs. 1,300 for non-customer Plus courier charges	
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 ERF substitution	Rs.600 per application Rs.500 per case	
v	EE Certification	Rs. 1000 per case	
vi	EE NOC Issued To Other Banks Under ERF Scheme	Rs. 1500 per case	
vii	Handling & Service Charges For Overdue Export Bills Reporting	Rs. 1000 per bill for all overdue bills	
viii	Assignment Of Proceeds To Other Banks	Rs 1000	
ix	Business Performance Certificate	Rs 500	
x	Submission Of Shipping Documents By Exporter Against Advance Payments Beyond 90 Days From Shipment Date	Rs 500 per shipping document	

xi	LTFF (Long Term Finance Facility under SBP Scheme) - Handling Charges	Rs.1,750 per case	
xii	COLLECTIONS:		
a.	Clean / Cheques (Export)	Rs.250 plus paying bank charges. Plus courier and Swift charges	
b.	Handling of Export documents. Collection (Sent on Collection under LC & Contract basis): Advance Payment :	0.13% of bill amount, Min Rs. 2000 Plus Swift charges if any. 0.13% of bill amount, Min Rs.1000	
c.	Foreign Bills for Collection (Clean/Documentary) returned unpaid.	Rs.500/- plus courier charges &/or Swift Charges, if any.	
xiii	Handling of Duty Draw Back Claims	0.35% - Minimum Rs.500/- per claim	
xiv	Handling of Research & Development Support claims - SBP	0.4% - Minimum Rs.500/- per claim	
xv	Collection of Expot Development Surcharge	Rs.80/- per transaction to be charged to exporters	
xvi	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)	
xvii	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.	
xviii	If payment of Exports / Advance payment to Afghanistan & Central Asia Republics is deposited in FCY notes in FC Accounts/ Encashment in PKR	0.15% for Karachi, min 500 per transaction 0.25% for other cities, min 500 per transaction	
xix	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	
xx	Handling of Transaction of indirect exporters (SPO)	Rs.500 per case	
xxi	Submission of Application for freight subsidy	Rs.500/- per case	
xxii	Issuance of Proceeds Realization Certificates (Annex: A) for rebate claims	Rs.500 per certificate	
xxiii	Obtaining SBP Approval for FX Transactions	Rs 1000	
C.	REMITTANCES: (FOREIGN CURRENCY)		
i	OUTWARD:		
a.	FDD/FTT (for remittances abroad through FC A/c)	FDD - US\$ 12 FTT - US\$ 30	
b.	FDD Cancellation Charges	US\$ 7 or equivalent plus Swift Charges	
c.	FDD Stop Payment	USD 5 or equivalent plus SWIFT charges. Foreign bank charges may also apply (as per actual).	
d.	Duplicate FDD issuance charges	US\$ 10 or equivalent plus Swift Charges	
e	Service charges against issuance of FTT/FDD against Pak Rupees	Paisas 13 per Rs.100/- or Rs.1/30 per mille.	
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 credited to an account with us otherwise charges of Rs. 200	

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)		
i	OUTWARD:		
a.	Cheques / Bank Drafts / TCs etc.	US\$25 or equivalent per instrument plus courier charges, in case of TCs. US\$25 per collection PLUS courier charges; and in case amount is credited in PKR A/C then service charges @ Paisas 13 per Rs.100 - Minimum Rs.500	
b.	Cheques returned unpaid	Actual charges of returning bank plus US\$ 10 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.	
ii	INWARD:		
a.	Inward clean collections received from abroad or local banks	US\$ 10 per instrument Plus swift charges.	
b.	Inward FCY cheque returned unpaid due to insufficient balance	US\$ 10 per instrument plus courier and swift charges, if any. Correspondence charges will be extra if any.	
E.	FOREIGN BILLS PURCHASED		
i	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		
i	Standing instructions Fee	US\$ 1/- per transaction or equivalent	
G.	MISCELLANEOUS		
i	Correspondent's Charges	At Actual	
ii	For verification of test or authenticity of Swift message on behalf of other Banks	Rs.350 plus Swift charges &/or postage	
iii	Duplicate Advices, Annexures, PRC, etc.	Rs.150 per item	
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/-	
d.	SWIFT - Full Text LCs etc.	Rs.1,500/-	
e.	Fax - Overseas	Rs.250/-	
v	Issuance of Proceeds Certificate of Remittance dated beyond one year	Rs.500 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)	Min Rs.6,000/-	Max Rs.12,000/-

	ii. In-house Legal Advice (Post-mortgage)	Min Rs.3,500/-	Max 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.2,500/- Flat	
e.	eCIB report charges	Rs.125/- per report	
f.	For issuance of any NOC for pari-passu charge/ JPP charge or reduction/ amendment in the charge amount/ description.	Rs.7,500/- 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/ Release of Security	Rs.1,500/- per property/security	
j.	Late Payment Charges i) On delayed payment of principle/markup on due date after grace period ii) Late payment of installments	Late payment charges at 2.00% p.a on the outstanding exposure, to be calculated on number of days payment delayed/condition uncomplined.	
B	COMMERCIAL/RETAIL/SME FINANCE: (NEW/RENEWAL/ENHANCEMENT)		
a.	Processing Fee for Facilities up to Rs.1m Processing Fee for Over Rs.1m up to Rs.10m Processing Fee for Over Rs.10m up to Rs.25m Processing Fee for Over Rs.25m	Rs.3,000/- Flat Rs.5,000/- Flat 0.05% Minimum Rs. 7,500 0.02% Minimum Rs. 12,500	
b.	Processing Fee for all One off facilities - Under schedule of BDP (Business Discretionary Power)	Rs.3,750/- Flat	
c.	Processing Fee for Interim Extension/ Review	Rs.1,875/- Flat	
d.	Late Payment Charges i) On delayed payment of principle/markup on due date after grace period ii) Late payment of installments	Late payment charges at 2.00% p.a on the outstanding exposure, to be calculated on number of days payment delayed/condition uncomplined.	
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 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 Godown 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 scarping 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	
l.	Late Payment Charges i) On delayed payment of principle/markup on due date after grace period ii) Late payment of installments	Late payment charges at 2.00% p.a on the outstanding exposure, to be calculated on number of days payment delayed/condition uncomplined.	
Note: While recovering Miscelaneous 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:		
a.	Processing Fee	0.75 % of the Finance amount or minimum Rs. 2,500/- whichever is higher at the time of Fresh Disbursement/Renewal/Enhancement.	
b.	Late Payment Charges i) On delayed payment of principle/markup on due date after grace period ii) Late payment of installments	Late payment charges at 2.00% p.a on the outstanding exposure, to be calculated on number of days payment delayed/condition uncomplined.	
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 upto 1.0 M Finance. Rs.7,000/- Flat from 1.1 M to 1.5 M Finance. Rs.7,500/- above 1.5 M Finance.	
c.	Prepayment Charges	5% of outstanding amount being prepaid	Within 1-3 Yr Within 4-5 Yr Within 6-7 Yr
d.	Late Payment Charges	Rs.1,000/- 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. 925/- 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	
x	LG Collection Charges	Rs.1000 per instrument L/G	
	<p>Note:</p> <p>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.</p> <p>b. For issuance of Guarantee on the counter guarantee of foreign correspondents / banks, varying rates can be offered based on volume of business received.</p> <p>c. Guarantee commission will continue to be charged for expired guarantees until original guarantee is returned / released.</p> <p>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.</p> <p>e. For letters of Guarantee with validity of more than 1 year it should be endeavored 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.</p>		
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	
	<p>Note:</p> <p>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.</p> <p>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.</p>		

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	Rs. 150 per bill / instrument 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 up to 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 realized 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)	Markup on Import Bill under LC Overdue markup from PAD 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 PAD overdue markup.	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 % 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.	
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.			
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.250/- (Flat)	
b.	Issuance of Banker's Cheque for the payment of fees/dues in favor 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.250/- (Flat)	
e	Walk in Customer	Rs.425/- (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)	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		
	Up to Rs.500,000/-	Rs.125/- per transaction NIL for Twin cities only	
	Over Rs.500,000/-	RS.250/- per transaction	
vi	Same day Clearing through NIFT (Outward)	Rs.325/- per instrument	
vii	Intercity outward clearing 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. 200 per execution	

b.	If funds are transferred in same branch from one A/c to another. This will however, not apply in following cases:	Rs.50/- per transfer.	
	1. If funds are transferred from one A/c to another A/c with the same title.		
	2. If funds are transferred from one A/c to another A/c within same group.		
E	SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS		
i	Sale and purchase of share and securities	0.15% on the first Rs.10,000/- of purchase price or cost thereof or Minimum Rs.25/- and 0.10% on amount exceeding Rs.10,000/- or Minimum Rs.100/-.	
	<p>Note:</p> <p>1. The above charge is in addition to brokerage.</p> <p>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.</p> <p>3. 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.</p>		
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 paid-up 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	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		
a.	Fee to be recovered in advance at the commencement of period	RENT	No Rent against following Key Deposit
	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	10% of the locker rent due	
F	ALTERNATE DELIVERY CHANNELS		
i	VISA Debit Cards	CLASSIC CARD	GOLD CARD
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 4% 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 4% of transaction, whichever is higher			
h.	Funds transfer through ATM within Soneri Bank Branches	Free			
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)	Nil (MNET Rs. 5/- 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.6,000/- 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/- per year	Rs.1,000/- per year	Rs.1,600/- per year	Rs.5,000/- per year
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	Free			
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)	Nil (MNET Rs. 5/- 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	NIL			
b.	Funds Transfer within Soneri Bank Branches	Free			
c.	Inter Bank Funds Transfer to 1 Link Member Banks	Rs.75/- per transaction			
iv	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	Free	
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	Free	
c.	Inter Bank Funds Transfer to 1 Link Member Banks	Rs.75/- per transaction	
vi	SMS Alert Charges	Rs.90/- 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 or equivalent in other currencies	
ii	Issuance of Cheque Book on Form 'B'		
a.	PKR & all FCY Accounts	Rs.300/- or equivalent in other currencies plus cheque book charges as per point H-i	
iii	Stop Payment of Cheque		
a.	PKR Accounts	Rs.375 per instruction or equivalent in other currencies	
iv	Duplicate Statement of Account	For 6 months	
a.	PKR Accounts	Rs.35 (inclusive of FED) or equivalent in other currencies	
b	eStatement of Account	Free	
v	Basic Banking Account		
	Per month maximum two deposit transactions and two checking transactions are allowed	Rs.25/- will be charged on each additional transaction during the month	
vi	Providing copy of Cheques:		
a.	Photocopy of Cheque, posted within 3 months	Rs.60/- per cheque	
b.	Photocopy of Cheques, posted before 3 months	Rs.400/- per cheque	
c.	Duplicate Advice older than 1 year	Rs.60/- per advice	
d.	Photocopy charges other than CNIC	Rs.5/- per copy	
vii	Cheque drawn on us and returned unpaid for insufficient funds	Rs. 625- or any amount less then 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.125/-	
c.	Cable	Rs.75/-	
d.	Telephone Charges	Rs.100/-	
e.	Fax charges	Rs.18/- 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.300/- per certificate	
xiii	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	£0.3 per month inclusive of FED	
	c. EUR Account	€0.38 per month inclusive of FED	
	d. JPY Account	¥55 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.		
xiv	Any out of pocket expenses or any transaction not covered under this SOC	Actual	
xv	Retrival of Old Record	Rs.500 per Transaction	
I	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 cheque 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	Payment and Reporting	As per arrangement/Agreement with the customer	
B	Collections / Receivable Management Services	As per arrangement/Agreement with the customer	
C	Banker to the Issue	As per specific arrangement/Agreement	
C	Dividend Warrants Payout	As per specific arrangement/Agreement with the customer	
D	Standing Instructions	As per specific arrangement/Agreement with the customer	
<p>Note:</p> <ul style="list-style-type: none"> • 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. 			
<p>Note:</p> <p>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 exempted from levy of these service charges.</p> <p>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.</p> <p>c. No charges are to be recovered from students depositing the amount of Fees directly in fee collecting account of Educational Institution.</p> <p>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.</p>			