



Schedule of Bank Charges

(Excluding FED and Sales Tax)

From 1st Jan 2019 to 30th Jun 2019



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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	
e. Amendments	Rs.1,500/- per transaction (flat) OR Commission under items (i) or (ii) above, if amendment involves increase in amount or extension in period of shipment.	
f. LC cancellation charges	Rs.1,500/- plus SWIFT charges	
	First Quarter	For Each Subsequent Quarter
g. Non-Reimbursable LCs under Barter/AID/Loans.	1% per qtr. or part thereof	0.3% per qtr. or part thereof
h. 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.	
ii. 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/-	
iii. USANCE BILLS:		
a. 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.	
b. 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.	
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.		
iv. Import Bills returned unpaid	US\$100/- flat from forwarding Bank plus courier charges	
v a. Documentary Collections		
a. Registration of Import Contract	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. Import Contract Amendment	0.20%, Minimum Rs.1,250	
c. Import Contract Amendment If increase in amount and / or period is involved	Rs.750 on each subsequent amendment in registration Commission 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.		
vi. 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.	0.13% - Minimum Rs.1,000/- Plus actual swift charges in all cases	
vii. Reimbursement charges (payable to reimbursing Banks)	At actuals	
B. EXPORTS:		
i LETTERS OF CREDIT		
a. Advising	Rs. 1,500/- for customers Rs. 2,500/- for non-customer Plus swift and courier charges	
b. Amendment	Rs. 1,000/- for customers Rs. 1,300/- for non-customer Plus swift and 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	
Handling of Export document under transferred LC	\$100	
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. Handling & Service Charges For Overdue Export Bills Reporting	Rs. 1,000/- per bill for all overdue bills	
v. COLLECTIONS:		
a. Handling of Export documents. Collection (Sent on Collection under LC & Contract basis): Advance Payment :	0.13% of bill amount, Min Rs. 2,000/- Plus Swift charges if any. 0.13% of bill amount, Min Rs.1,000/-	
b. Foreign Bills for Collection (Clean/Documentary) returned unpaid.	Rs.500/- plus courier charges &/or Swift Charges, if any.	

c.	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	
d.	Submission Of Shipping Documents By Exporter Against Advance Payments Beyond 90 Days From Shipment Date.	Rs 500/- per shipping document	
C. OTHER TRADE CHARGES:			
i.	Handling of Duty Draw Back Claims	0.35% - Minimum Rs.500/- per claim	
ii.	Handling of Research & Development Support claims - SBP	0.4% - Minimum Rs.500/- per claim	
iii.	Collection of Export Development Surcharge	Rs.80/- per transaction to be charged to exporters	
iv.	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.	20% p.a. from the date of overdue / Maturity to date of payment	
v.	FE-25 Loans i.e.. 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.	
vi.	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	
vii.	Handling of Transaction of indirect exporters (SPO)	Rs.500/- per case	
viii.	Submission of Application for freight subsidy	Rs.500/- per case	
ix.	Issuance of proceeds realization certificates (Annex: A) for rebate claims	Rs.500/- per certificate	
x.	Obtaining SBP Approval for FX Transactions	Rs 1,000/-	
xi.	Correspondent's Charges	At Actual	
xii.	For verification of test or authenticity of Swift message on behalf of other Banks	Rs.350/- plus Swift charges &/ or postage	
xiii.	Duplicate Advices, Annexures, PRC, etc.	Rs.150/- per item	
xiv.	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/-	
xv.	Discrepancy fee, if discrepant documents are presented by negotiating bank.	US\$100 or equivalent in PKR	
xvi.	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/-	
xvii.	Reimbursement payment to / from other local banks from Non Resident Rupee Accounts	Rs.500/- Flat	
xviii.	Assignment Of Proceeds To Other Banks	Rs 1,000/-	
xix.	Business Performance Certificate	Rs 500/-	
xx.	Export Refinance Application - Handling Charges ERF substitution	Rs.600/- per application Rs.500/- per case	
xxi.	LTFF (Long Term Finance Facility under SBP Scheme) - Handling Charges	Rs.1,750 per case	
xxii.	EE Certification	Rs. 1,000/- per case	
xxiii.	EE NOC Issued To Other Banks Under ERF Scheme	Rs. 1,500/- per case	
xxiv.	Any out of pocket expense of the bank not mentioned in the SOCs	At actual	
D. REMITTANCES: (FOREIGN CURRENCY)			
i. OUTWARD:			
a.	FDD/FTT (for remittances abroad through FC A/c)	FDD - US\$ 15 Plus Swift charges FTT - US\$ 30 Plus Swift charges	
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 USD, EUR, GBP & UAE Notes in FC Accounts of Exchange Companies	0.5% at upcountry branches & 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.	Issuance of proceeds realization certificates remittance dated beyond one year	Rs.500/- per certificate	
E. 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 charges 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.	
F. PURCHASE OF CLEAN COLLECTION			
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.	
G. STANDING INSTRUCTION IN FCY ACCOUNTS			
i.	Standing instructions Fee	US\$ 1/- per transaction or equivalent	
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	

a.	Project Examination Fee	1%, where applicable	
b.	Commitment Fee on undisbursed balance (from the date of sanction to the date of disbursement, only on fund based commitments)	0.50%, where applicable	
ii.	Legal Charges		
a.	In-house Legal Advice (Pre-mortgage)	Rs.15,000/-	
b.	In-house Legal Advice (Post-mortgage)	Rs.7,000/-	
c.	Outside Legal Advice	Actual	
d.	Drafting of Agreement / Mortgage Deed & Power of Attorney etc.	Rs.2,500/-	
iii.	To mark lien on securities issued by other Banks/DFIs	Rs.500/-	
iv.	Legal Documentation Cost	Actual plus any out of pocket expenses	
v.	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	
vi.	eCIB report charges	Rs.125/- per report	
vii.	For issuance of any NOC for pari-passu charge/ JPP charge or reduction/ amendment in the charge amount/ description.	Rs.7,500/- Flat	
viii.	Credit Worthiness Report/BIR fee from outsource evaluator	Actual	
ix.	Project evaluation / Appraisal fee from outsource evaluator	Actual	
x.	Vacation of charge Fee/ Release of Security	Rs.1,500/- per property/security	
xi.	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 uncompiled.	
xii.	Safe Custody Fee for holding/safe keeping the property documents against which all the lines have been cancelled / no exposure outstanding.	Rs.5,000/- per month	
B	COMMERCIAL/RETAIL/SME FINANCE: (NEW/RENEWAL/ENHANCEMENT)		
i.	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/-	
ii.	Processing Fee for all One off facilities - Under schedule of BDP (Business Discretionary Power)	Rs.3,750/- Flat	
iii.	Processing Fee for Interim Extension/ Review	Rs.1,875/- Flat	
iv.	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 uncompiled.	
C	PLEDGE / HYPOTHECATION FINANCING		
i.	Movement out of shares pledged	Rs.500/- per transaction	
ii.	Go-down Rent	Actual	
iii.	Salaries of Godown keepers / Chowkidars	Actual	
iv.	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	
v.	Stock inspection, if conducted by agents appointed by Bank	Actual	
vi.	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	
vii.	Delivery charges, if Godown keeper is not posted	Actual plus conveyance charges	
viii.	Other incidental expenses, insurance premium, legal charges, etc.	Actual	
ix.	FIM Commission	1% Flat, Min. Rs.500/- in case of un-serviceable ships for scrapping no commission to be charged	
x.	Penal charges on overdue FIM / FTR	20% p.a. from the date of overdue / Maturity to date of payment	
xi.	Clearing & Forwarding Agent Fee for clearing/off-loading imported goods from Carrier.	Actual	
xii.	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 uncompiled.	
	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:		
i.	Processing Fee	0.75 % of the Finance amount or minimum Rs. 2,500/- whichever is higher at the time of Fresh Disbursement/Renewal/Enhancement.	
ii.	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 uncompiled.	
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/-	
f.	Safe Custody Fee for holding/safe keeping the excise file / title documents against which finance for purchase of vehicle has been adjusted.	Rs.1,000/- per month	
g.	Re-issuance of NOC	Rs.1,000/-	
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	2.5% of outstanding amount being prepaid	

e.	Late Payment Charges	Rs.500/- per installment per month	
f.	Safe Custody Fee for holding/safe keeping the property documents against which all the lines have been cancelled / no exposure outstanding.	Rs.5,000/- 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	
iv.	Safe Custody Fee for holding/safe keeping the excise file / title documents against which finance for purchase of vehicle has been adjusted.	Rs.1,000/- per month	
G GUARANTEES			
i.	Guarantees issued to Shipping Companies / Airlines in lieu of Bills of Lading / Endorsement of Airway Bills	Rs. 1,500/- (Flat) per guarantee/endorsement	
ii.	Guarantees issued to Collector of Custom in lieu of payment of Export Duty which are valid up to 6 months	0.60% per quarter or part thereof. Minimum Rs. 1,500/-	
iii.	Other Guarantees		
a.	On behalf of residents in Pakistan	0.50% per quarter or part thereof. Minimum Rs. 1,000/-	
b.	Issued in Pakistan on behalf of non-resident against the counter guarantee of correspondent/foreign bank	0.50% per quarter or part thereof. Minimum USD 100/- or as per the arrangement	
iv.	Guarantees in favor of beneficiaries outside Pakistan. (to be issued under SBP Regulation covered under FE Manual and Prudential Regulation. If not covered then prior approval of SBP required as the case may be)		
a.	Commission	0.50% per quarter or part thereof. Minimum Rs. 1,000/- plus correspondent bank and full Swift charges	
b.	Other Charges	Correspondent bank's guarantee commission and other charges as claimed on actual basis.	
v.	Amendments		
a.	Amendment in text not involving change in amount and tenor	Rs. 750/- per amendment	
b.	Increase in amount and or extension in period	Rs. 750/- amendment charges. In addition to difference of commission for extended period and amount.	
c.	SWIFT charges	Full SWIFT Rs. 1,500/-, if applicable	
vi.	Claim Handling Charges		
a.	LG issued to beneficiary in Pakistan on behalf of resident	Rs. 2,500/- plus other applicable charges	
b.	LG issued to beneficiary in Pakistan against counter guarantee from correspondent / foreign bank	USD 75/- plus and SWIFT charges	
vii.	Cancellation charges within expiry of guarantee	Rs. 500/- per cancellation plus - Guarantee commission will be recovered from the date of issuance of the guarantee till the date of expiry.	
viii.	Consortium Guarantees	As per agreement	
ix.	Guarantees issued in Pakistan against 100% Cash Margin on which no return / profit is paid.	NIL	
x.	Guarantee revalidation/renewal commission after expiry	Commission as per item ii, iii and iv-a above.	
xi.	Authenticity confirmation charges	Rs. 1,000/- per confirmation	
xii.	LG Collection Charges	Rs.1,000/- per instrument L/G	
<p>Note:</p> <p>a. All guarantees issued by the bank must contain specific amount and expiry date and a date by which the claim is to be lodged. Commission would be charged for the period inclusive of the claim period.</p> <p>b. For issuance of guarantee locally against counter guarantee of foreign correspondent/bank, varying rates can be offered based upon reciprocal business received.</p> <p>c. Commission on guarantees will be recovered upfront at the time of issuance.</p> <p>d. In case guarantee is issued for more than one year, based upon internal approvals commission period can be broken down where for the first year it will be recovered in full upfront at the time of issuance and subsequently for the next period it can be recovered for the full year / broken period as the case may be at the expiry of preceding year.</p> <p>e. Commission to be charged from the date of issue till expiry of letter of guarantee. In case of open ended guarantee, commission will continue to be charged till such time the bank is released from its liability under the guarantee, whichever is later.</p> <p>f. Guarantee commission will continue to be charged for expired guarantees until original instrument is return / bank is released from liability by the beneficiary.</p> <p>g. Where guarantees are to be issued outside Pakistan, such requests to be complied with prevailing FE and Prudential Regulations. Where required, prior approval from SBP to be obtained.</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	i) Rs. 1,250/- Per Amendment ii) Amendment Processing Charges Rs. 1,250/- Plus Commission Under Items Opening commission, If Amendment Involves Increase In Amount Or Beyond Validity Of Lc / Or Extension In Lc 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) below i.e. 0.40% Minimum Rs.15/- plus courier charges	
B BILLS			
i. Collection			
a. Documentary			
1. Through our own branches			
		0.35% OR Minimum Rs.200/- plus postage/courier charges	
2. Through branches of other banks under arrangements where 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. 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 (j) 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.	Collection Agent's charges, if the collecting bank is other than the bank, will be extra	Actual	
c.	Telegram/long Distance call charges will be extra, if fate of the instrument is asked by bank.	Actual	
d.	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	
e.	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:		
a.	Sight Bills		
	1. 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. 425/- (Flat) per bill	
	2. 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/-	
	3. Service Charges on retirement of import bills under Inland LC (Usance & SIGHT)	0.13% - Minimum Rs.500/-	
b.	Usance Bills:		
	1. At Negotiating End, in case of purchase	paisas 50 per Rs.1,000/- per day from the date of purchase till maturity	
	2. 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 (LOCAL CURRENCY)		
i	DEMAND DRAFT		
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.125/- (Flat)	
c.	Issuance of Duplicate DD	Rs.175/- (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.350/- (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	
	Over Rs.500,000/-	NIL for Twin cities only Rs.250/- per transaction	
vi	CLEARING AND COLLECTION		
a.	Same day Clearing through NIFT (Outward)	Rs.325/- per instrument	
b.	Intercity outward clearing through NIFT	Rs.200/- per transaction	
c.	Clean (including cheques)		
	1. Through our own branches	0.30% OR Minimum Rs.50/- & Maximum Rs.5,000/- plus postage/courier charges	
	2. Through branches of other banks	0.35% OR Minimum Rs.100/- & Maximum Rs.5,000/- plus postage/courier charges & paying bank charges at actual	
d.	Other cheques / demand instruments (like dividend warrants etc.)	0.40% Minimum Rs.25/- plus postage / courier charges	
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.	
E	SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS		
i	Sale and purchase of share and securities	0.15% on the first Rs.10,000/- of purchase price or cost thereof or Minimum Rs.25/- and 0.10% on amount exceeding Rs.10,000/- or Minimum Rs.100/-.	

	Note: 1. The above charge is in addition to brokerage. 2. Commission is not to be recovered on purchase of newly floated securities, where it is payable by the Government / Government Agencies, and from the subscribers to new share floatation. 3. When orders for purchase or sale of share/securities are executed through the bank's other offices, all incidental expenses, such as postage, 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 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.	Soneri Debit Master Card	STANDARD	GOLD GOLD PREMIER WORLD
a.	Annual Fee	Rs.750/- per year	Rs.1,000/- per year Rs.2,000/- per year Rs.4,000/- per year
b.	Annual Fee Supplementary Card	Rs.750/- per year	Rs.1,000/- per year Rs.2,000/- per year Rs.4,000/- per year
c.	Card Replacement Fee	Rs.600/- per year	Rs.800/- per year Rs.1,500/- per year Rs.3,500/- 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.18.75/- 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	Transactions Upto 10,000 Rs.35/- per transaction Transactions from 10,001 to 250,000 Rs.125/- per transaction	
k.	Balance enquiry through ATMs		
	1. ATMs located in Pakistan (1 Link, MNET ATM)	Rs.2.5/-	
	2. 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. 500/- one time per card or once every five year whichever is applicable	
p.	Card Upgradation	Rs. 625/- one time per request	
q.	Bill Payment Service through ADC	School Fees Rs.25/- per transaction	
ii.	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	Transaction value upto PKR 10,000 Rs.35/- per transaction Transaction from PKR 10,001 to PKR 250,000 Rs.125/- per transaction	
iii.	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	Transaction upto PKR 10,000 Rs.35/- per transaction Transactions from PKR 10,001 to PKR 250,000 Rs.125/- per transaction	
iv.	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	Transactions Upto 10,000 Rs.35/- per transaction Transactions from 10,001 to 250,000 Rs.125/- per transaction	

v.	SMS Alert Charges	PKR account USD account Euro account GBP account JPY account	Rs.90/- per month \$ 0.60 per month € 0.50 per month £ 0.50 per month ¥ 75 per month	
vi.	FBR Taxes or Duties Collection through Alternate Delivery Channels	Upto Rs.100,000 Above Rs. 100,000 and upto Rs.1M Above Rs. 1M	Rs.10/- Rs.20/- Rs.50/-	
G INVESTMENT PORTFOLIO SECURITIES (IPS) ACCOUNT				
i.	Investment Portfolio Securities transactions (T-Bills/PIB/IARA/SUKUK)	Rs.625/- per transaction (Sale or Purchase or Transfer)		
ii.	PIB / IARA / 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 COMMUNICATION				
i.	SWIFT Charges			
a.	Short messages	Rs.750/-		
b.	Full Text LCs etc.	Rs.1,500/-		
ii.	Postage Charges			
a.	Postage charges - Inland	Rs.75/-		
b.	Postage Overseas	Rs.250/-		
iii.	Courier Charges			
a.	Courier - Inland	Rs.125/-		
b.	Courier Overseas	Rs.2,250/- or actual, whichever is higher		
c.	Telephone Charges	Rs.100/-		
d.	Fax charges	Rs.25/- per page		
I BRANCH BANKING				
i.	Cheque Book Charges			
a.	PKR & all FCY Accounts	Rs.12/- 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			
a.	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.	Retrieval of Old Record per Transaction	Upto 1 Year Rs.250/- Upto 3 years Rs.500/- Over 3 Years Rs.750/-		
b.	Duplicate Advice older than 1 year	Rs.60/- per advice		
c.	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.	Confirmation of balance to auditors	Rs.300/- per certificate		
xi.	Any type of certificate issued at the request of customer excluding Zakat and withholding Tax Deduction certificate	Rs.300/- per certificate		
xii.	Account Maintenance / Service Charges for not maintaining requisite balance as defined below for all products:			
xiii.	FBR Taxes or Duties Collection over the counter	Rs.50/- per transaction		
a.	* Soneri Current Account (if average balance for the month is below Rs.5,000/-)	Rs.50/- per month inclusive of FED		
b.	* Soneri Iktiar Account (if average balance for the month is below Rs.25,000/-)	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 Saving Account (if average balance for the month is below Rs 5,000/-)	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 (if average balance for the month is below USD 100 or equivalent in the account currencies)	Rs: 50/- equivalent to the account currency		
i.	FCY Saving Account (if average balance for the month is below USD 100 and or equivalent in other currencies)	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		
J 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 TRANSACT			
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	
D	Dividend Warrants Payout	As per specific arrangement/Agreement with the customer	
E	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>		