



SCHEDULE OF BANK CHARGES

(Excluding FED and Sales Tax)

From 1st Jan 2019 to 30th Jun 2019



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Soneri Bank

Roshan Har Qadam

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SCHEDULE OF CHARGES

FOR THE PERIOD JANUARY 01, 2019 TO JUNE 30, 2019

INTERNATIONAL BANKING			
A. IMPORTS:			
i	Cash Letter of Credit	First quarter (commission)	For each subsequent quarter
a.	Opening of LC		
	Upto Rs.10M	0.40%	0.20%
	Over Rs.10M upto Rs.100M	0.30%	0.20%
	Over Rs.100M upto Rs.200M	0.15%	0.10%
	Above Rs.200M	0.10%	0.10%
Rs.2,000/- Min.			
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	
g.	Non-reimbursable LCs under barter/AID/loans	First quarter (commission) 1% per qtr. or part thereof	For each subsequent quarter 0.30% per qtr. or part thereof
		Rs.1,500/- Min.	
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 Bills:		
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 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	

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 collection	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.		
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	Letter 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	US\$ 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 realised 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	<p>Collections:</p> <p>a. Handling of export documents.</p> <p>Collection (sent on collection under LC & contract basis)</p> <p>Advance payment:</p>	<p>0.13% of bill amount, minimum Rs.2,000/- plus swift charges if any</p> <p>0.13% of bill amount, minimum Rs.1,000/-</p>
	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, minimum 500 per transaction 0.25% for other cities, minimum 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	0.40% - 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 realisation 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	<p>Obtaining credit reports from foreign supplier/vendor</p> <p>Obtaining from foreign banks through swift</p>	<p>a) On foreign suppliers - actual charges of credit rating company minimum Rs.500/- plus foreign bank/agent charges (if any)</p> <p>b) To foreign banks on their request US\$ 100 from foreign banks</p> <p>c) To foreign banks on customer's request Rs. 625/-</p>
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	LTFE (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	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	US\$ 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	0.50% at upcountry branches & 0.25% at Karachi branches - minimum Rs.500/-
ii	Inward:	
	a. Others	Nil, if proceeds are 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 realisation 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 realised 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\$ 1.25/- per transaction or equivalent
ADVANCES		
A. CHARGES:		
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	Late payment charges @2.00% p.a on the outstanding exposure, to be calculated on number of days payment delayed/condition uncompiled
	i) On delayed payment of principle/markup on due date after grace period	
	ii) Late payment of installments	
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
Note: Above charges will be recovered in addition to markup/return on investment.		

B. COMMERCIAL/RETAIL/SME FINANCE: (NEW/RENEWAL/ENHANCEMENT)		
i	Processing fee for facilities upto Rs.1M Processing fee for over Rs.1M upto Rs.10M Processing fee for over Rs.10M upto 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 a. On delayed payment of principle/markup on due date after grace period b. Late payment of installments	Late payment charges @2.00% p.a on the outstanding exposure, to be calculated on number of days payment delayed/condition uncompleted
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 - which ever is higher Exposure over Rs.10(M): Rs.2,500 or actual - which ever is higher
v	Stock inspection, if conducted by agents appointed by bank	Actual
vi	Inspection of vessels for scraping/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 scraping 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 a. On delayed payment of principle/markup on due date after grace period b. Late payment of installments	Late payment charges @2.00% p.a on the outstanding exposure, to be calculated on number of days payment delayed/condition uncompleted
xiii	Issuance of delivery order for lease of pledged stocks	Rs.500/- per delivery order
<p>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.</p>		
D. AGRICULTURE FINANCE:		
i	Processing fee	0.75% of the finance amount or minimum Rs.2,500/- which ever 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 @2.00% p.a on the outstanding exposure, to be calculated on number of days payment delayed/condition uncompleted
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 1.0M finance Rs.7,000/- flat from 1.1M to 1.5M finance Rs.7,500/- above 1.5M finance
	c. Prepayment charges	5% of outstanding amount being prepaid Within 1-3 Years Within 4-5 Years

	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	2.50% 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 upto 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 US\$ 100/- or as per the arrangement
	iv Guarantees in favour 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	US\$ 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
xiii	Vetting of Bank Guarantees - In-house	Rs.1,250/- per vetting

Note:

- 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
- For issuance of guarantee locally against counter guarantee of foreign correspondent/bank, varying rates can be offered based upon reciprocal business received
- Commission on guarantees will be recovered upfront at the time of issuance
- 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
- 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
- Guarantee commission will continue to be charged for expired guarantees until original instrument is returned/bank is released from liability by the beneficiary
- 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

DOMESTIC BANKING

A. INLAND TRADE:

i	Inland letter 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
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	
	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 (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. 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 realised within 12 days then paisas 50 per Rs.1,000/- per day to be charged for any delay beyond 12 days)

	b. Collection charges for restricted LCs (where negotiation is restricted to some other bank and presented to us for forwarding)	Rs.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/- which ever 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 favour of educational institutions, HEC/Board etc.	0.50% of fees/dues or Rs.25/- per instrument which ever 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) Transaction time from 09:00am to 01:30pm Transaction time from 01:30pm to 03:00pm Transaction time from 03:00pm to 04:00pm Monday to Friday (MT- 102) Transaction time from 09:00am to 04:00am	Charges Rs.220/- per transaction Rs.330/- per transaction Rs.550/- per transaction 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/- Over Rs.500,000/-	Rs.125/- per transaction 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
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), which ever 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 authorised 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 authorised branch	Transport/handling charges of Rs.100/- per encashment per customer
vii	Safe deposit lockers	Rent
a.	Fee to be recovered in advance at the commencement of period	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, which ever 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 1LINK/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, which ever 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, which ever 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				
	i ATMs located in Pakistan (1LINK,M-Net ATM)	Rs.2.5/-			
	ii ATMs located outside Pakistan	PKR equivalent to US\$ 2/-			
	l. Arbitration charges on disputed transaction (local/International)	PKR equivalent of US\$ 500/- per case			
	m. Document retrieval charges	Rs.500/- per retrieval (Local) and US\$ 10 (International)			
	n. E-Commerce session activation	Rs.100/- per session			
	o. Chip maintenance	Rs.500/- one time per card or once every five year which ever 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 1Link member banks	Transaction upto Rs.10,000/- Rs.35/- per transaction Transaction from Rs.10,001 to Rs.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 1Link member banks	Transaction upto Rs.10,000/- Rs.35/- per transaction Transaction from Rs.10,001 to Rs.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
	v	c. Inter bank funds transfer to 1Link member banks	Transaction upto Rs.10,000/- Rs.35/- per transaction Transaction from Rs.10,001 to Rs.250,000/- Rs.125/- per transaction
		a. SMS alert charges	
		a. All Digital / Alternate Delivery Channels Transactions	Free For all customers (subscribers and non-subscribers)
	vi	b. Outward clearing transactions	At Actual
		c. Other services / transactions	Rs.80/- per month or equivalent FCY of account
		FBR taxes or duties collection through alternate delivery channels	Upto Rs.100,000/- Rs.10/- Above Rs.100,000 and upto Rs.1M Rs.20/- Above Rs.1M Rs.50/-
	G. INVESTMENT PORTFOLIO SECURITIES (IPS) ACCOUNT:		
	i	Investment portfolio securities transactions (T-Bills/PIB/JARA/SUKUK)	Rs.625/- per transaction (sale or purchase or transfer)
	ii	PIB/JARA/SUKUK coupon payment	0.025% semi-annually on face value or Rs.1,000/- per month, which ever 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/-
	ii	b. Full text LCs etc.	Rs.1,500/-
		Postage charges	
	iii	a. Postage charges - inland	Rs.75/-
		b. Postage overseas	Rs.250/-
	iv	Courier charges	
		a. Courier - inland	Rs.125/-
		b. Courier overseas	Rs.2,250/- or actual, which ever is higher
		c. Telephone charges	Rs.100/-
v	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 I-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	
v	b. E-statement 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 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	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: a. *Soneri Current Account (if average balance for the month is below Rs.5,000/-)	Rs.50/- per month inclusive of FED
	b. *Soneri Ikhtiar 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) Mustahqeen 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)		
xiii	FBR taxes or duties collection over the counter	Rs.50/- per transaction
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 staff of Soneri Bank	
a.	Cheque books issuance	Free
b.	Soneri debit mastercard - annual fee	Free
c.	Soneri debit mastercard - chip maintenance	Free
d.	Banker's cheque issuance	Free
e.	Online banking service	Free
f.	SMS alert facility	Free
g.	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> <ul style="list-style-type: none"> 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 b. Accounts maintained by (i) Students, (ii) Mustahqeen 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 organisations c. No charges are to be recovered from students depositing the amount of fees directly in fee collecting account of educational Institution d. Branches are advised that FED is now applicable on all banking services, except for few services. The FED shall be recovered as per the rates applicable in the respective provinces. For exempted services & province wise rates 		