

SCHEDULE OF BANK CHARGES

(Excluding FED and Sales Tax)

From 1st Jul 2019 to 31st Dec 2019



Over 295 branches & 300+ ATMs

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Soneri Bank

Roshan Har Qadam

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SCHEDULE OF CHARGES

FOR THE PERIOD JULY 01, 2019 TO DECEMBER 31, 2019

INTERNATIONAL BANKING

A. IMPORTS:			
i	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/- minimum
Note: The commission above 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)	For each subsequent quarter
		1.00% per qtr.	0.30% per qtr.
			Rs. 1,500/-
	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 the basis of six months 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	20.00% 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	0.25% p.a. on PAD balance outstanding as of 15th day	
	c. Delay reimbursement markup in case of LC where negotiating bank claims directly from our nostro and customer retires the bill/acceptance after the date of claim. (in case of PAD/FADB, the booking date will be the date of our nostro debited)	20.00% overdue markup (from the date of our nostro debited till the date of bill/acceptance retirement or lodgment of PAD/FADB) or as per arrangement with the customer	
iii	Usance Bills:		
	a. Usance LC expiry commission to be recovered at the time of acceptance maturity payment	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	20.00% flat overdue markup (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 100.00% 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 and advance payment
	b. Registration of import contract	0.20%, minimum Rs. 1,250/-
	c. Import contract amendment	Rs. 1,000/- on each subsequent amendment in registration
	If increase in amount and/or period is involved	Commission as per registration of import contract on increased amount only
Note: The commission above 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	0.14% - Rs. 1,000/- minimum per transaction
vii	WEBOC charges for EIF	Rs. 25/- per request
viii	Transfer of EIF to other banks	Rs. 500/- flat per transaction
ix	Reimbursement charges (payable to reimbursing banks)	At actual
B. EXPORTS:		
i	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. 1,500/- for non-customer Plus SWIFT and courier charges, (whichever is applicable)
	c. Confirmation	0.40% per quarter, minimum Rs. 1,200/- Plus SWIFT and courier charges, (whichever is applicable)
	d. Transfer of export LCs	Rs. 1,250/- flat plus SWIFT &/or postage charges Rs. 15,000/- flat If with substitution of documents plus SWIFT &/or postage charges
	Handling of export doc. under transferred LC	US\$ 100/- per document
ii	If the documents are sent to other banks for negotiation under restricted LCs	Rs. 1,200/- 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 due date then overdue markup @ 20.00% or pricing as per credit approval will be applied
iv	Scrutiny of export documents presented under LC by exporter	Clean documents Rs. 1,000/- Discrepant documents Rs. 2,000/-
v	Handling & service charges for overdue export bills reporting	Rs. 1,200/- per bill for all overdue bills
vi	Export bills returned unpaid	Rs. 1,200/- flat per transaction
vii	Circulation of loss of "E" form (recoverable from banks' own customers)	Rs. 1,000/-
viii	Transfer of EFE to other banks	Rs. 500/- flat per transaction

ix	<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>0.15% of realised bill amount, minimum Rs. 2,000/- plus SWIFT charges if any</p> <p>0.15% of realised 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 Rs. 500/- per transaction 0.30% for other cities, minimum Rs. 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. 625/- per claim
ii	Handling of research & development support claims - SBP	0.50%, minimum Rs. 625/- per claim
iii	Collection of export development surcharge	Rs. 80/- per transaction to be charged to exporters
iv	Overdue FAFB/FAPC overdue export refinance	20.00% 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 5.00% 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. 600/- per case
vii	Handling of transaction of indirect exporters (SPO)	Rs. 500/- per case
viii	Submission of application for freight subsidy	Rs. 625/- 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 1,250/- per case
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. 185/- per item
xiv	Obtaining credit reports from foreign supplier/vendor	a) On foreign suppliers - actual charges of credit rating company minimum Rs. 500/- plus foreign bank/agent charges, if any
	Obtaining from foreign banks through SWIFT	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	US\$ 100/- or equivalent in rupees plus SWIFT charges
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. 750/-
xvii	Reimbursement payment to/from other local banks from non resident rupee accounts	Rs. 500/- flat
xviii	Assignment of proceeds to other banks	Rs. 1,200/- plus SWIFT charges
xix	Business performance certificate	Rs 625/- per certificate
xx	Export refinance application - handling charges ERF substitution	Rs. 700/- per application Rs. 625/- per case

xxi	LTFF (Long Term Finance Facility under SBP scheme) - handling charges	Rs. 2,000/- 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	Handling of three way merchanting trade transactions by firms and companies in Pakistan through back to back L/Cs or advance payments etc.	Rs. 2,000/- flat per transaction in addition to related service charges
xxv	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 foreign bank charges may also apply (as per actual)
	c. FDD stop payment	US\$ 6/- or equivalent plus SWIFT charges foreign bank charges may also apply (as per actual)
	d. Duplicate FDD issuance charges	US\$ 12/- or equivalent rupees plus SWIFT charges
	e. Service charges against issuance of FTT/FDD against rupee account	Paisa 10 per rupees 100/-, minimum Rs. 750/-
	f. Remittances/encashment from FC a/c within 10 days of deposit of FCY notes	0.25%, minimum US\$ 2/- (or equivalent currency)
	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 certificate of 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. US\$ clearing through NIFT	US\$ 7/- per transaction plus courier charges for branches other than Karachi city
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. 575/- handling charges --- OD buying rates to be applied. If proceeds are not realised within 12 days then paisa 50 per Rs.1,000/- per day to be charged
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:	At actual
	a. Project examination fee	1.00%, 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
	c. Stamp paper/adhesive stamp charges for all borrowing and financing documents (Service charges are exempted for SBL staff financing, however cost of stamp paper/ adhesive stamp will be recovered at actual)	At actual Additional 7.50% service charges on actual cost of stamp papers/adhesive stamps
	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	At 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. 150/- 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	Rs. 500/- plus actual charges of credit rating agency. Plus applicable dispatch/ communication charges as given
	ix Project evaluation/appraisal fee from outsource evaluator	At actual
	x Vacation of charge fee/release of security	Rs. 1,500/- per property/security
	xi Late payment charges	Late payment charges at 2.00% p.a. over and above approved rate. In case of delayed installment payment or markup payment after grace period/due date
	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. 2,000/- 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 at 2.00% p.a. over and above approved rate. In case of delayed installment payment or markup payment after grace period/due date
C. PLEDGE/HYPOTHECATION FINANCING:		
i	Movement out of shares pledged	Rs. 500/- per transaction
ii	Godown rent	At actual
iii	Salaries of godown keepers/chowkidars	At actual
iv	Stock inspection, if conducted by bank staff	Exposure upto Rs. 10m Rs.1,250/- or actual, whichever is higher Exposure over Rs. 10m Rs. 3,000/- or actual, whichever is higher
v	Stock inspection, if conducted by agents appointed by bank	At actual
vi	Inspection of vessels for scraping/stock of scrap of vessels	Rs. 1,250/- for facility up to Rs. 10m Rs. 2,500/- 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.	At actual
ix	FIM commission for Retail customers only	1.00% flat, minimum Rs. 625/- in case of un-serviceable ships for scraping no commission to be charged
x	Penal charges on overdue FIM/FTR	20.00% 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	At 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 at 2.00% p.a. over and above approved rate. In case of delayed installment payment or markup payment after grace period/due date
xiii	Issuance of delivery order for lease of pledged stocks	Rs. 625/- per delivery order
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 actual 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. over and above approved rate. In case of delayed installment payment or markup payment after grace period/due date.
E. CONSUMER FINANCE:		
i	Soneri Car Finance a. Charges of documentation, valuation of used/reconditioned vehicle, vehicle registration & comprehensive insurance policy premium	At actual
	b. Processing fee	Rs. 6,500/- flat upto Rs. 0.750m finance Rs. 7,000/- flat from Rs. 0.750m to Rs. 1.2m finance Rs. 7,500/- above Rs. 1.2m to Rs. 2.0m finance Rs. 8,000/- above Rs. 2.0m finance
	c. Prepayment/Balloon payment charges	5.00% of outstanding amount being prepaid

	d. Late payment charges	Rs. 1,250/- per installment
	e. Vehicle repossession charges	Actual incurred by the bank, upto a maximum of Rs. 62,500/-
	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. Documentation charges	At actual plus out of pocket expenses
	b. Processing fee	Rs. 3,000/- or 1.00% of the financing amount whichever is higher
	c. Prepayment charges/Balloon payment charges	5.00% of outstanding amount being prepaid
	d. Late payment charges	Rs. 625/- per installment
iii	Soneri Ghar Finance	
	a. Charges of documentation, evaluation of security, search, mortgage charge registration and maintenance thereof, etc.	At actual
	b. Processing fee	0.50% of finance amount, minimum Rs. 3,000/-
	c. Mortgage protection insurance premium	At actual
	d. Prepayment/Balloon payment charges	3.00% of outstanding amount being prepaid
	e. Late payment charges	Rs. 625/- 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 premium	At actual
ii	Processing fee	0.75% of finance amount, minimum Rs. 3,000/-
iii	Late payment charges	Rs. 1,150/- 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. 1,250/- 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	Guarantees issued for gas connection and in favor of SSGC/SNGPL	0.50% per quarter or part thereof, minimum Rs. 1,000/-
iv	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
v	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

vi	Amendments	
	a. Amendement 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
vii	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 SWIFT charges
viii	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
ix	Consortium guarantees	As per agreement
x	Guarantees issued in Pakistan against 100% cash margin on which no return/profit is paid	Nil
xi	Guarantee revalidation/renewel commisssion after expiry	Commission as per item ii, iii and iv-a above
xii	Authenticity confirmation charges	Rs. 1,000/- per confirmation
xiii	LG collection charges	Rs. 1,000/- per instrument L/G
xiv	Vetting of bank guarantees - In-house	Rs. 1,250/- per vetting
Note:		
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.		
b. For issuance of guarantee locally against counter guarantee of foreign correspondent/bank, varying rates can be offered based upon reciprocal business received.		
c. Commission on guarantees will be recovered upfront at the time of issuance.		
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 preceeding year.		
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 the time the bank is released from its liability under the guarantee, whichever is later.		
f. Guarantee commission will continue to be charged for expired guarantees until original instrument is returned/bank is released from liability by the beneficiary.		
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.		

DOMESTIC BANKING

A. INLAND TRADE

i	Inland Letter of Credit	
	a. Opening commission	0.40% per quarter or part thereof, minimum Rs. 1,250/- for first quarter and 0.25% 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.1,250/- 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. 175/- 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	At actual
	c. Telegram/long distance call charges will be extra, if fate of the instrument is asked by bank	At actual
	d. Markup shall be applied as under on bills purchased:	
	1. If retired upto 21 days from the date of purchase	Paisas 45 per Rs. 1,000/- per day
	2. If retired after 21 days	Paisas 49 per Rs. 1,000/- per day
	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%, minimum. 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. 500/- 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	20.00% 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	20.00% 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/-
b. DD cancellation	Rs. 155/- flat
c. Issuance of duplicate DD	Rs. 215/- flat
ii Banker's Cheque	
a. Issuance of banker's cheque	Rs. 300/- flat
b. Issuance of banker's cheque for the payment of fees/dues in favour of educational institutions, HEC/Board etc.	0.50% of fees/dues or Rs. 25/- per instrument whichever is less
c. Cancellation of banker's cheque	Rs. 425/- flat
d. Issuance of duplicate banker's cheque	Rs. 300/- flat
e. Issuance of banker cheque for walk-in customers	Rs. 525/- flat
iii Security Deposit Receipt	
a. Issuance of security deposit receipt	Rs. 300/- flat
b. Cancellation of security deposit receipt	Rs. 425/- flat
c. Issuance of duplicate security deposit receipt	Rs. 300/- flat
iv Issuance of SBP and NBP cheque on specific request of customer	Rs. 500/- flat
v 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).

vi	Online Banking Intercity cash deposit/withdrawal Upto Rs. 500,000/- Over Rs. 500,000/-	Rs. 150/- per transaction Rs. 300/- per transaction
vii	Clearing and Collection	
	a. Same day clearing through NIFT (outward)	Rs. 400/- per instrument
	b. Intercity outward clearing through NIFT at the time of lodgement	Rs. 275/- per instrument
	c. Clean collection (including cheques)	
	1. Through our own branches	0.30% or, minimum Rs. 60/- & maximum Rs. 5,000/- plus postage/courier charges
	2. Through branches of other banks	0.35% or, minimum Rs. 125/- & maximum Rs. 5,000/- plus postage/courier charges & paying bank charges at actual
	d. Other cheques/demand instruments (like dividend warrants etc.) Received through postal/courier service	0.40%, minimum Rs. 30/- 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. 250/- per execution or equivalent in other currencies
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	0.35% on the amount of interest/return/dividend collected/paid, minimum Rs. 25/-
v	Handling charges for conversion, renewal, consolidation or subdivision of government securities	Rs. 20/- 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. Locker on rent with key deposit	Key Deposit per locker
	i Small lockers	Rs. 3,000/- p.a.
	ii Medium lockers	Rs. 4,500/- p.a.
	iii Large lockers	Rs. 7,500/- p.a.
	b. Locker on key deposit without rent	Key Deposit per locker
	i Small lockers	Rs. 50,000/-
	ii Medium lockers	Rs. 75,000/-
	iii Large lockers	Rs. 100,000/-
Note:		
-Rent to be recovered in advance at the commencement of period.		

		<ul style="list-style-type: none"> - Key deposit to be recovered in advance at the time of locker allotment and refundable at the time of surrender after settlement of overdue rent (if any). - Rent recovered in advance is not refundable /adjustable, if locker surrendered before completion of the period. 			
	c. Locker breaking charges	Rs. 6,250/- or actual per locker, whichever is higher			
	d. Penalty on account of delay in annual locker fee payment. Will apply if fees are not paid within 30 days of renewal	10.00% of the locker rent due			
F. ALTERNATE DELIVERY CHANNELS:					
i	Soneri Debit Mastercard	Standard	Gold	Gold Premier	PAYPAK
	a. Annual fee	Rs. 750/-	Rs. 1,000/-	Rs. 2,000/-	Rs. 500/-
	b. Annual fee supplementary card	Rs. 750/-	Rs. 1,000/-	Rs. 2,000/-	Rs. 500/-
	c. Card replacement fee	Rs. 600/-	Rs. 800/-	Rs. 1,500/-	Rs. 400/-
	d. Local ATM cash withdrawal from any Soneri Bank ATMs	Nil			
	e. Local ATM cash withdrawal from member Bank of 1 Link	Rs. 18.75/- per transaction			
	f. International ATM cash withdrawal from ATMs with cirrus logo	Rs. 350/- per transaction or 3.50% 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. 350/- per transaction or 3.50% of transaction, whichever is higher			
	i. Funds transfer through ATM within Soneri Bank branches	Free			
	j. Inter bank funds transfer through ATM	Transaction upto Rs. 10,000/- Rs. 40/- per transaction Transaction from Rs. 10,001/- to Rs. 250,000/- Rs. 135/- per transaction			
	k. Balance enquiry through ATMs 1. ATMs located in Pakistan (1 Link ATM) 2. ATMs located outside Pakistan	Rs. 3.00/- 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 years whichever is applicable			
	p. Card upgradation	Rs. 625/- one time per request			
	q. Bill payment service through ADC	School fees Rs. 25/- per transaction			
	r. Low balance decline	Rs. 35/- International 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 upto Rs. 10,000/- Rs. 40/- per transaction Transaction from Rs. 10,001/- to Rs. 250,000/- Rs. 135/- 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 Rs. 10,000/- Rs. 40/- per transaction Transaction from Rs. 10,001/- to Rs. 250,000/- Rs. 135/- per transaction			

iv	Internet banking	Nil	
	a. Registration including balance inquiry, viewing statement of account, mobile top-ups and utility bill payments		
	b. Funds transfer within Soneri bank branches		
	c. Inter bank funds transfer to 1 Link member banks	Transaction upto Rs. 10,000/- Rs. 40/- per transaction Transaction from Rs. 10,001/- to Rs. 250,000/- Rs. 135/- per transaction	
	v	SMS alert charges	Free For all customers (subscribers and non-subscribers)
		a. All digital/Alternate delivery channels transactions	
b. Outward clearing transactions		At actual	
c. Other services/in branch transactions	Rs. 80/- per month or equivalent FCY of account		
vi	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/IJARA/SUKUK)	Rs. 625/- 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. COMMUNICATION			
i	SWIFT charges	Rs. 750/-	
	a. Short messages		
ii	Postage charges	Rs. 1,500/-	
	a. Postage charges - Inland		
iii	b. Postage overseas	Rs. 100/-	
	Courier charges	Rs. 250/-	
	a. Courier - Inland	Rs. 125/-	
	b. Courier overseas	Rs. 2,500/- or actual, whichever is higher	
c. Fax charges	Rs. 30/- per page		
I. BRANCH BANKING:			
i	Cheque book charges	Rs. 15/- per leaf or equivalent in other currencies	
ii	Issuance of cheque book on form 'B' & 'C'	Rs. 375/- per cheque book or equivalent in other currencies plus cheque book charges as per point I-i	
	a. Form 'B' for all type of accounts where cheque book requisition is lost/misplaced	Rs. 375/- per cheque book or equivalent in other currencies	
	b. Form 'C' for all type of accounts where cheque book issuance is free	Rs. 375/- per cheque book or equivalent in other currencies	
iii	Specially printed cheque book	At actual	
iv	Stop payment of cheque	Rs. 450/- per instruction or equivalent in other currencies	
v	Statement of account	Rs. 35/- (inclusive of FED) per 6 month statement or equivalent in other currencies if statement of a/c above 6 months issued - additional Rs. 35/- for each 6 months	
	a. Duplicate statement of accounts		
	b. E-statement of account	Free	

vi	Basic banking account Per month maximum two deposit transactions and two chequing transactions are allowed	Rs. 30/- will be charged on each additional transaction during the month
vii	Record retrieval/Copy	
	a. Retrieval of old record per transaction (per instrument or deposit slip)	Upto 1 Years Rs. 300/- Upto 3 years Rs. 500/- Over 3 Years Rs. 1,000/-
	b. Duplicate advice older than 1 year	Rs. 75/- per advice
	c. Retrieval of surveillance camera/recording	Rs. 500/- per instance No charges for law enforcement agencies
	d. Photocopy charges other than CNIC	Rs. 5/- per copy
viii	Cheque drawn on us and returned unpaid for insufficient funds. (Clearing, same day clearing, intercity clearing & inward collection) (IBC)	Rs. 700/- or any amount less than Rs. 700/- in case of insufficient funds (including NIFT charges)
ix	Cheque drawn on us and returned unpaid for insufficient funds. (Cash counter and fund transfer)	Rs. 500/- or any amount less than Rs. 500/- in case of insufficient funds
x	Cheque collection processed by us to recover instalment of consumer finance and returned unpaid for insufficient funds. (Outward clearing, normal, same day, intercity & collection)	Rs. 700/- or any amount less than Rs. 700/- in case of insufficient funds
xi	Reminder letter or return cheque dispatch on a/c of outward returned cheques	Rs. 125/- for each letter
xii	Hold mail instruction charges	Rs. 1,000/- per annum (in advance, only for existing hold mail customers)
xiii	Confirmation of balance to auditors	Rs. 350/- per certificate
xiv	Any type of certificate issued at the request of customer excluding Zakat and withholding tax deduction certificate	Rs. 350/- per certificate
xv	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. 5,000/-)	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 US\$ 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 US\$ 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.)		
xvi	FBR taxes or duties collection over the counter	Rs. 50/- per transaction

xvii	Charges from employer on salary disbursement service (without any formal arrangement with bank) *Charges will not be applied on salaries of Government/Semi-Government institutions and armed forces	Corporate/cash management customers as per agreement Other customers Rs. 750/- per instruction
xviii	Account closing charges	Rs. 150/- or whatever minimum balance is available. (Banker cheque issuance charges will be additional if issued for the remaining balance of the account)
xix	Safe deposit articles/Packages (boxes or envelopes) to be recovered in advance at the time of deposit or commencement of each quarter	Boxes and packages Rs. 300/- per quarter Envelopes Rs. 250/- per quarter
xx	Prize claim handling charges on national prize bonds	Rs. 750/- per prize bond and CIT shipment charges will be recovered at actual
xxi	Any out of pocket expenses or any transaction not covered under this SOC	At 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	50.00% 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 arrangement/agreement with the customer
D.	Dividend warrants payout	As per arrangement/agreement with the customer
E.	Standing instructions	As per arrangement/agreement with the customer

Note:

- Fees/charges/pricing for cash management services offered to customers will be decided on a case-to-case basis, depending on the overall scope of services, transaction volume, account balances in accordance with mutual consent with the customer.
- Any additional service not mentioned above will be decided in accordance with the mutual consent of the customer.

Note:

- a. All such collection accounts i.e. non-chequing accounts from where the balances/funds as per standing instructions, are transferred to customer's main collection a/c whether daily or on periodical basis, shall be 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.