

# SCHEDULE OF BANK CHARGES

(Excluding FED and Sales Tax)

**From 1st Jul 2020 to 31st Dec 2020**



300+ Branches and ATMs

021-111-SONERI (766374)

[www.soneribank.com](http://www.soneribank.com)

Soneri Mobile

SoneriBankPK

SoneriBankLtd

SoneriBank\_Pk



Soneri Bank

Roshan Har Qadam

## Soneri Bank Limited

**Registered Office:** Rupali House 241-242,  
Upper Mall Scheme, Anand Road, Lahore - 54000, Pakistan  
**Tel:** (042) 35713101-04

**Central Office:** 10th Floor, PNSC Building,  
M.T. Khan Road, Karachi - 74000, Pakistan  
**Tel:** (021) 111-567-890

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# TABLE OF CONTENTS

	Page #
<b>INTERNATIONAL BANKING</b>	<b>03</b>
<b>A. IMPORTS</b>	<b>03</b>
Letter of Credit	03
Sight Bills	03
Usance Bills	03
Documentary Collections	04
<b>B. EXPORTS</b>	<b>04</b>
Letter of Credit	04
Collections	05
<b>C. OTHER TRADE CHARGES</b>	<b>05</b>
<b>D. REMITTANCES (FOREIGN CURRENCY)</b>	<b>06</b>
Outward	06
Inward	06
<b>E. COLLECTION (FOREIGN CURRENCY)</b>	<b>07</b>
Outward	07
Inward	07
<b>F. PURCHASE OF CLEAN COLLECTION</b>	<b>07</b>
<b>ADVANCES</b>	<b>07</b>
<b>A. GENERAL CHARGES OF ADVANCES</b>	<b>07</b>
<b>B. CORPORATE/COMMERCIAL/RETAIL/SME FINANCE (NEW/RENEWAL/ENHANCEMENT)</b>	<b>08</b>
<b>C. PLEDGE/HYPOTHECATION FINANCING</b>	<b>08</b>
<b>D. AGRICULTURE FINANCE</b>	<b>09</b>
<b>E. CONSUMER FINANCE</b>	<b>09</b>
Soneri Car Finance	09
Soneri Personal Finance	10
Soneri Ghar Finance	10
<b>F. COMMERCIAL FINANCING OF CARS/VEHICLES</b>	<b>10</b>
<b>G. GUARANTEES</b>	<b>10</b>
Other Guarantees	10
<b>DOMESTIC BANKING</b>	<b>12</b>
<b>A. INLAND TRADE</b>	<b>12</b>
Letter of Credit	12
<b>B. BILLS</b>	<b>12</b>
Collection	12
Purchase of Bills, Cheques, etc.	12
Documentary Bills Drawn Against Inland LCs	13
<b>C. REMITTANCES (LOCAL CURRENCY)</b>	<b>13</b>
Demand Draft	13
Banker's Cheque	14
Security Deposit Receipt	14
Settlement of 3rd Party Fund Transfers through PRISM System (RTGS)	14
Online Banking	14
Clearing and Collection	14
Cheque Return	14

	<b>Page #</b>
D. STANDING INSTRUCTIONS FEE	15
E. SALE/PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES AND SAFE DEPOSIT LOCKERS	15
Safe Deposit Lockers	15
F. ALTERNATE DELIVERY CHANNELS	16
Soneri Debit Mastercard	16
Phone Banking	16
Mobile Banking	16
Internet Banking	17
SMS Alert	17
G. INVESTMENT PORTFOLIO SECURITIES (IPS) ACCOUNT	17
PIB/IJARA SUKUK COUPON PAYMENT	17
H. COMMUNICATION	17
SWIFT	17
Postage	17
Courier	17
I. BRANCH BANKING	17
Cheque Book	17
Stop Payment of Cheque	17
Statement of Account	18
Record Retrieval	18
Account Maintenance Charges	18
J. FOREIGN DIRECT INVESTMENT	19
K. SONERI STAFF SALARY ACCOUNTS	19
<b>CASH MANAGEMENT SERVICES - CORPORATE &amp; INVESTMENT BANKING</b>	<b>20</b>
Soneri Trans@ct	20
A. PAYMENT AND REPORTING	20
B. COLLECTIONS/RECEIVABLE MANAGEMENT SERVICES	20
C. BANKER TO THE ISSUE	20
D. DIVIDEND WARRANTS PAYOUT	20
E. STANDING INSTRUCTIONS	20

# SCHEDULE OF CHARGES

FOR THE PERIOD JUL 01, 2020 TO DEC 31, 2020

INTERNATIONAL BANKING				
A. IMPORTS				
	i.	Letter of Credit:	First quarter (commission)	For each subsequent quarter
		a. Opening of LC		
		Upto Rs. 10 M	0.40%	0.20%
		Over Rs. 10 M upto Rs. 100 M	0.30%	0.20%
		Over Rs. 100 M upto Rs. 200 M	0.15%	0.10%
		Above Rs. 200 M	0.10%	0.10%
			} Rs. 2,000/- minimum	
<b>Note:</b> The above commission is subject to adjustment after obtaining approval of the competent authority based on annual volumes/values & arrangements with the 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. 1,800/- 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. 2,000/- plus SWIFT charges	
		g. Non-reimbursable LCs under barter/AID/Loans	First Quarter (commission) 1%	For each subsequent quarter 0.30%
				Minimum 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 six monthly basis on reducing liability). All such LCs will be opened subject to approval	
		i. LC draft processing charges - For customers who subsequently do not open LC	Rs. 1,800/- per LC	
	ii.	Sight Bills:		
		a. Mark-up on import bills under LC, overdue mark-up from PAD lodgement/negotiation date to the 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 mark-up	0.25% on PAD balance outstanding as of 15th day	
		c. Delay reimbursement mark-up 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% overdue mark-up (from the date of our nostro debited till the date of bill/acceptance, retirement or lodgement 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 of 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 mark-up in case DA/usance bills are not paid by importers on the due date	20% overdue mark-up flat (from the date of acceptance maturity till adjustment date) is to be recovered on bill value or pricing, as per credit approval, will be applied
<b>Note:</b>		
1. No mark-up to be charged from the date of negotiation to the date of lodgement if 100% interest/return free cash margin is provided.		
2. Where value date of debit to our account is mentioned on covering schedule/telex/SWIFT intimation, mark-up to be charged from such effective value date.		
3. Rates are subject to adjustment after obtaining approval of the competent authority, in consideration of business volumes/values & arrangements with the customers.		
4. When reimbursement is made upon receipt of documents, mark-up is to be charged from the date of remittance.		
	iv. Import bills returned unpaid	US\$ 100/- flat from the forwarding bank plus courier charges
	v. a. Documentary collections	Rs. 1,500/- flat for all import bills under contract, collection, consignment and advance payment
	b. Registration of import contract	0.20%, minimum Rs. 1,500/-
	c. Import contract amendment	Rs. 1,250/- 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
<b>Note:</b> The commission mentioned above is subject to adjustment after obtaining approval of the competent authority based on annual volumes/values & arrangements with the 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	0.15%, minimum Rs. 1,000/- per transaction
	vii. WeBOC charges for EIF	Rs. 25/- per request
	viii. Transfer of EIF to other banks	Rs. 500/- flat per EIF
	ix. Reimbursement charges (payable to reimbursing banks)	At actual
	x. Issuance of NOC regarding forward exchange booking through other bank at importer's request	Rs. 1,000/- per case
<b>B. EXPORTS</b>		
	i. Letter of Credit	
	a. Advising	Rs. 1,500/- for customers Rs. 2,500/- for non-customers Plus SWIFT and courier charges
	b. Amendment	Rs. 1,000/- for customers Rs. 1,500/- for non-customers 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 documents 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
	iii. Negotiation/Purchase of export bills under sight or usance LC or DP collection	If proceeds not realised within due date then overdue mark-up @ 20% 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. 1,250/- flat per transaction plus correspondent bank charges
vii.	Circulation of loss of "E" form (recoverable from bank's own customers)	Rs. 1,000/-
viii.	Transfer of EFE to other banks	Rs. 500/- flat per EFE
ix.	Collections	
	a. Handling of export documents Collection (sent on collection under LC & contract basis) Advance payment	0.15% of realised bill amount, minimum Rs. 2,000/- plus SWIFT charges, if any 0.15% of realised bill amount minimum Rs. 1,000/-
	b. If payment of exports/advance payment to Afghanistan & Central Asian Republics is deposited in FCY notes in FC accounts/encashment in PKR	0.15% for Karachi 0.30% for other cities minimum Rs. 500/- per transaction (for both cases)
	c. Submission of shipping documents by exporter against advance payments beyond 90 days from shipment date	Rs. 500/- per shipping document
<b>C. OTHER TRADE CHARGES</b>		
i.	Handling of duty draw back claims	0.35% minimum Rs. 750/- per claim
ii.	Handling of research & development support claims - SBP	0.50% minimum Rs. 900/- 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% p.a. from the date of overdue/maturity to the 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 EFE (WeBOC) approved by us is no longer required	Rs. 675/- per case
vii.	Handling of transaction of indirect exporters (SPO)	Rs. 500/- per case
viii.	Submission of application for freight subsidy	Rs. 850/- 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. 1,500/- per case
xi.	Correspondent's charges	At actual
xii.	For verification of test or authenticity of SWIFT message on behalf of other banks	Rs. 375/- plus SWIFT &/or postage charges
xiii.	Duplicate advices, annexures, PRC, etc.	Rs. 250/- 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 plus SWIFT charges
		c) To foreign banks on customer's request - Rs. 625/- plus SWIFT charges

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. 925/-
xvii.	Handling & service charges in lieu of exchange earnings where an exporter sells foreign exchange to some other bank while documents were sent for collection through us	0.10%, minimum Rs. 1,200/-
xviii.	Reimbursement payment to/from other local banks from non-resident rupee accounts	Rs. 500/- flat
xix.	Assignment of proceeds to other banks	Rs. 1,200/- plus SWIFT charges
xx.	Business performance certificate	Rs. 625/- per certificate
xxi.	Export refinance application - Handling charges ERF substitution	Rs. 875/- per application Rs. 750/- per case
xxii.	LTFF (Long term finance facility under SBP scheme) - Handling charges	Rs. 2,000/- per case
xxiii.	EE certification	Rs. 1,000/- per case
xxiv.	EE NOC issued to other banks under ERF scheme	Rs. 1,500/- per case
xxv.	Handling of three way merchanting trade transactions by firms and companies in Pakistan through back to back LCs or advance payments etc.	Rs. 2,000/- flat per transaction in addition to related service charges
xxvi.	ERF loan obtained from us whereas export routed through other bank	Rs. 2,000/- per case
xxvii.	Handling of advance payment documents/ endorsement on bill of lading	Rs. 500/-
xxviii.	Issuance of NOC to shipping companies in case of surrender/loss of B/L	Rs. 1,000/-
xxix.	Transfer of export proceeds to other bank where no documents handled at our end	Rs. 1,000/- plus TT charges
xxx.	Export LC cancellation	Rs. 1,500/- per case plus SWIFT charges
xxxi.	Any out of pocket expense of the bank not mentioned in the SOC	At actual
xxxii.	Issuance of NOC regarding forward exchange booking through other bank at importers request	Rs. 1,000/- per case
xxxiii.	Issuance of freight certificate	Rs. 1,000/- per case
xxxiv.	Extension in maturity of usance bills under LC/contract	Rs. 1,200/- per case (for import and export)
<b>D. REMITTANCES (FOREIGN CURRENCY)</b>		
i.	Outward:	
	a. FDD/FTT	FDD - US\$ 15/- or equivalent plus SWIFT charges FTT - US\$ 30/- or equivalent plus SWIFT charges
	b. FDD cancellation charges	US\$ 8/- or equivalent plus SWIFT charges and foreign bank charges may also apply (as per actual)
	c. FDD stop payment	US\$ 7/- or equivalent plus SWIFT charges and foreign bank charges may also apply (as per actual)
	d. Duplicate FDD issuance charges	US\$ 12/- or equivalent plus SWIFT charges
	e. Service charges against issuance of FTT/FDD against Rupee account	Paisas 10 per Rs. 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)
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 realisation certificate of remittance dated beyond one year	Rs. 500/- per certificate
<b>E. COLLECTION (FOREIGN CURRENCY)</b>		
	i. Outward: a. Cheques/Bank drafts/TCs etc.	For Cheques and Drafts: US\$ 25/- or equivalent per instrument plus courier charges For TCs: US\$ 25/- or equivalent per collection plus courier charges If amount is credited in Rupee 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 cheque clearing through NIFT at the time of lodgement	US\$ 7/- per cheque 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
<b>F. PURCHASE OF CLEAN COLLECTION</b>		
	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 Paisas 50 per Rs. 1,000/- per day to be charged
<b>ADVANCES</b>		
<b>A. GENERAL CHARGES OF ADVANCES</b>		
	i. Miscellaneous charges i.e. charges of documentation, evaluation of security, search, mortgage charge registration, vehicle registration and maintenance thereof, etc. in addition to that:	At actual
	a. Project examination fee	1% where applicable, minimum Rs. 1,000/- or as per arrangement with customer
	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 or As per approved arrangement
	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. 17,500/-
	b. In-house legal advice (post-mortgage)	Rs. 8,000/-
	c. In-house legal advice (Consumer property)	Rs. 17,500/-
	d. Outside legal advice	At actual
	e. 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	At 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 a) On delayed payment of principal/ instalment on due date (without any grace period) b) On delayed payment of mark-up on due date (including grace period if any)	Late payment charges over and above approved rate a. In case of delayed instalment/principal at the following rates: 1) 2.0% for delay upto 30 days 2) 2.25% for delay from 31 days to 60 days 3) 2.50% for delay of 61 days & above b. In case of delayed mark-up payment (including grace period) at the following rates: 1) 2.0% for delay upto 30 days 2) 2.25% for delay from 31 days to 60 days 3) 2.50% for delay of 61 days & above
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
xiii.	Digital external verification charges	At Actual
xiv.	Income estimation charges	At Actual
xv.	Issuance of loan balance certificate	Rs. 350/-
xvi.	Cash/Cheque collection charges	Rs. 500/-
xvii.	Auction charges of possessed Vehicle/Property	At Actual
xviii.	Warehouse charges for parking of repossessed vehicle	At Actual
xix.	Registration of charges in SECP under Secured Transaction Act 2016. (Excluding Public Limited Company and Private Limited Company) a- Charge registration in SECP – Secured Transaction Registry b- Search report of SECP - Secured Transaction Registry	At Actual
<b>Note:</b> Above charges will be recovered in addition to mark-up/return on investment.		
<b>B. CORPORATE/COMMERCIAL/RETAIL/SME FINANCE (NEW/RENEWAL/ENHANCEMENT)</b>		
i.	Processing fee for facilities upto Rs.1M Over Rs. 1M upto Rs. 10M Over Rs. 10M upto Rs. 25M Above Rs. 25M	Rs. 3,500/- flat Rs. 5,500/- flat 0.05%, minimum Rs. 10,000/- 0.02%, minimum Rs. 15,000/-
ii.	Processing fee for all one off facilities - under schedule of BDP (Business Discretionary Power)	Rs. 4,500/- flat
iii.	Processing fee for interim extension/review	Rs. 2,500/- flat
<b>C. PLEDGE/HYPOTHECATION FINANCING</b>		
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/- Exposure over Rs. 10M Rs. 3,000/- or actual - whichever is higher (for both cases)
v.	Stock inspection, if conducted by agents appointed by bank	At actual
vi.	Inspection of vessels for scrapping/stock of scrap of vessels	Exposure upto Rs. 10M Rs. 1,250/- Exposure over Rs. 10M Rs. 2,500/- 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% flat, minimum Rs. 625/-, in case of unserviceable 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	At actual
xii.	Issuance of delivery order for release 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
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#### E. CONSUMER FINANCE

i.	Soneri Car Finance	Rs. 6,500/- flat upto Rs. 0.750M finance
a.	Processing fee	Rs. 7,000/- flat above Rs. 0.750M to Rs. 1.2M finance Rs. 7,500/- flat above Rs. 1.2M to Rs. 2M finance Rs. 8,000/- flat above Rs. 2M finance
b.	Comprehensive insurance policy premium	At actual
c.	Early settlement/prepayment charges	6.5% of outstanding principal amount being prepaid
d.	Balloon payment charges	6.5% of outstanding principal amount being prepaid
e.	Late payment charges	Rs. 1,500/- per instalment
f.	Vehicle repossession charges	Actual expense incurred by the bank, upto a maximum of Rs. 75,000/-
g.	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
h.	Re-issuance of NOC	Rs. 1,000/-

	ii. Soneri Personal Finance	
	a. Processing fee	Rs. 3,000/- or 1% of the financing amount, whichever is higher
	b. Early settlement/prepayment charges	6.5% of outstanding principal amount being prepaid
	c. Balloon payment charges	6.5% of outstanding principal amount being prepaid
	d. Late payment charges	Rs. 750/- per instalment
	iii. Soneri Ghar Finance	
	a. Processing fee	Rs. 10,000/- flat upto Rs. 5M finance Rs. 15,000/- flat above Rs. 5M upto Rs. 10M finance Rs. 25,000/- flat above Rs. 10M finance
	b. Mortgage protection insurance premium	At actual
	c. Early settlement/prepayment charges (0% prepayment charges after 5 years of loan disbursement)	3% of outstanding principal amount being prepaid
	d. Balloon payment charges	3% of principal amount being prepaid
	e. Late payment charges	Rs. 750/- per instalment
	f. Safe custody fee for holding/safe keeping the property documents against which no exposure is outstanding	Rs. 5,000/- per month
<b>F. COMMERCIAL FINANCING OF CARS/VEHICLES</b>		
	i. Processing fee	0.75% of finance amount, minimum Rs. 3,000/-
	ii. Comprehensive insurance policy premium	At actual
	iii. Late payment charges	Rs. 1,500/- per instalment
	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
	v. Early payment/prepayment charges/balloon payment charges	6.5% of outstanding principal amount being prepaid
	vi. Vehicle repossession charges	Actual expense incurred by the bank, up to a maximum of Rs. 75,000/-
<b>G. GUARANTEES</b>		
	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 favour 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 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. Amendment in text not involving change in amount and tenor	Rs. 775/- per amendment, plus other charges where applicable
	b. Increase in amount and or extension in period	Rs. 775/- amendment charges, in addition to difference of commission for extended period and amount
	c. SWIFT charges	Full SWIFT charges, if applicable
	vii. Claim Handling Charges a. LG issued to beneficiary in Pakistan on behalf of resident	Rs. 2,750/- 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. Guarantee issued in Pakistan against 100% cash/margin/lien over current account. (This excludes guarantee issued under speed PPM or open ended guarantee against 100% cash margin)	Nil
	xi. Guarantee revalidation/renewal commission after expiry	Commission as per item ii, iii and iv-a above
	xii. Authenticity confirmation charges	Rs. 1,000/- per confirmation
	xiii. Vetting of bank guarantees - In house	Rs. 1,500/- per vetting
	xiv. Re-Issuance/duplicate issuance of LG charges	Rs. 1,500/- per issuance (exclusive of bond paper charges)
	xv. Expired guarantee handling charges	Rs. 2,000/- per instrument per quarter on upfront basis till original instrument is returned

**Note:**

1. 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.
2. For issuance of guarantee locally against counter guarantee of foreign correspondent/bank, varying rates can be offered based upon reciprocal business received.
3. Commission on guarantees will be recovered upfront at the time of issuance.
4. 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.
5. 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.
6. 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).

## DOMESTIC BANKING

A. INLAND TRADE		
i.	Letter of Credit	
	a. Opening commission	0.40% per quarter or part thereof, minimum Rs. 1,500/- 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 as per i. a above, 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) for customers Rs. 2,500/- (flat) for non-customers
	e. Amendment advising	Rs. 1,250/- (flat) for customers Rs. 1,500/- (flat) for non-customers
	f. Discrepancy fee	Rs. 1,500/- per document
<b>Note:</b>		
1. The above commissions at (a), (b) & (c) are 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 at 0.40%, minimum Rs.15/- plus courier charges
iii.	LC draft processing charges - For customers who subsequently do not open LC	Rs. 1,250/- per LC
iv.	Local bills returned unpaid	Rs. 1,000/-
v.	Revalidation of expired LCs or transfer to new beneficiary	Same commission as applicable to opening of fresh LCs
vi.	Extension in maturity of usance bills under LC/contract	Rs. 1,200/- per case (for import and export)
B. BILLS		
i.	Collection	
	a. Documentary	
	1. Through our own branches	0.35% or minimum Rs. 250/- 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 mark-up 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. Mark-up shall be applied as under on bills purchased: 1. If retired upto 21 days from the date of purchase 2. If retired after 21 days	Paisas 45 per Rs. 1,000/- per day  Paisas 49 per Rs. 1,000/- per day
	e. Storage charges	No charges, if cleared within 3 days of its receipt by branch otherwise Paisas 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 mark-up): a. Mark-up on import bill under LC overdue mark-up 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 mark-up	0.25% on PAD balance outstanding as of 15th day.
	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 mark-up from due date till date of payment
<b>C. REMITTANCES (LOCAL CURRENCY)</b>		
	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	Rs. 300/- 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 (inclusive of FED)
	c. Issuance for walk-in customers	Rs. 525/- flat
	d. Cancellation	Rs. 425/- flat
	e. Issuance of duplicate	Rs. 300/- flat
	iii. Security Deposit Receipt	
	a. Issuance	Rs. 300/- flat
	b. Cancellation	Rs. 425/- flat
	c. Issuance of duplicate	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) Transaction time 09:00am to 01:30pm 01:30pm to 03:00pm 03:00pm to 04:00pm Monday to Friday (MT- 102) 09:00am to 04:00pm	Rs. 220/- per transaction Rs. 330/- per transaction Rs. 550/- per transaction  Rs. 50/- per transaction
<b>Note:</b> 30 minutes processing time will be required for executing RTGS fund transfer for 3rd party payments. Charges will be calculated on the basis of RTGS (MT-103) transaction processing time.		
	vi. Online Banking	
	a. Intercity cash deposit/withdrawal Upto Rs. 500,000/- Above Rs. 500,000/-	Rs. 150/- per transaction Rs. 300/- per transaction
	vii. Clearing and Collection	
	a. Same day clearing through NIFT at the time of lodgement (Outward)	Rs. 500/- per instrument
	b. Intercity clearing through NIFT at the time of lodgement (Outward)	Rs. 300/- per transaction
	c. Clean collection (including cheques)	
	1. Through our own branches	0.30% or minimum Rs. 75/- & 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
	viii. Cheque Return Charges	
	a. 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)
	b. 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
	c. Cheque collection processed by us to recover instalment of consumer	Rs. 700/- or any amount less than Rs. 700/- in case of insufficient funds



	finance and returned unpaid for insufficient funds (outward clearing, normal, same day, intercity & collection)											
	d. Reminder letter or return cheque dispatch on a/c of outward returned cheques	Rs. 125/- for each letter										
<b>D. STANDING INSTRUCTIONS FEE</b>												
	i. 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										
<b>E. SALE/PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES AND SAFE DEPOSIT LOCKERS</b>												
	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/-										
<b>Note:</b>												
<ol style="list-style-type: none"> <li>The above charge is in addition to brokerage.</li> <li>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.</li> <li>When orders for purchase or sale of shares/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.</li> </ol>												
	ii. Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal)	0.25% upto Rs. 10,000/- of the paidup of face value, minimum Rs. 50/- & 0.125% on amount exceeding Rs. 10,000/- minimum Rs. 100/-										
	iii. Withdrawal fee on government securities (where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities, as shown against item (i) or withdrawal fees, as shown against item (ii) and (iii), whichever is higher)	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	Transport/Handling charges of Rs. 200/- per sale per customer										
	b. Encashment of profit coupons/govt. securities like SSC/DSC at a branch	Transport/Handling charges of Rs. 125/- per encashment per customer										
	vii. Safe Deposit Lockers											
	a. Rent with key deposit	<table border="0"> <tr> <td style="text-align: center;">Rent</td> <td style="text-align: center;">Key deposit per locker</td> </tr> <tr> <td>i. Small locker</td> <td>Rs. 3,000/-</td> </tr> <tr> <td>ii. Medium locker</td> <td>Rs. 5,000/- p.a.</td> </tr> <tr> <td>iii. Large locker</td> <td>Rs. 7,500/- p.a.</td> </tr> <tr> <td></td> <td>Rs. 3,000/-</td> </tr> </table>	Rent	Key deposit per locker	i. Small locker	Rs. 3,000/-	ii. Medium locker	Rs. 5,000/- p.a.	iii. Large locker	Rs. 7,500/- p.a.		Rs. 3,000/-
Rent	Key deposit per locker											
i. Small locker	Rs. 3,000/-											
ii. Medium locker	Rs. 5,000/- p.a.											
iii. Large locker	Rs. 7,500/- p.a.											
	Rs. 3,000/-											
	b. Key deposit without rent	<table border="0"> <tr> <td></td> <td style="text-align: center;">Key deposit per locker</td> </tr> <tr> <td>i. Small locker</td> <td>Rs. 50,000/-</td> </tr> <tr> <td>ii. Medium locker</td> <td>Rs. 75,000/-</td> </tr> <tr> <td>iii. Large locker</td> <td>Rs. 100,000/-</td> </tr> </table>		Key deposit per locker	i. Small locker	Rs. 50,000/-	ii. Medium locker	Rs. 75,000/-	iii. Large locker	Rs. 100,000/-		
	Key deposit per locker											
i. Small locker	Rs. 50,000/-											
ii. Medium locker	Rs. 75,000/-											
iii. Large locker	Rs. 100,000/-											
	c. Locker breaking charges	Rs. 6,500/- or actual, per locker breaking, whichever is higher										
	d. Penalty on late rental payments (if rent not paid within 30 days of renewal)	10% of the locker rent due										
<b>Note:</b>												
<ol style="list-style-type: none"> <li>Rent to be recovered in advance at the commencement of period.</li> <li>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).</li> <li>Rent recovered in advance is not refundable/adjustable, if locker surrendered before completion of the period.</li> <li>Overdue rent and late payment recovery will be calculated on the basis of prevailing SOC at the time of recovery.</li> </ol>												

F. ALTERNATE DELIVERY CHANNELS						
	i.	Soneri Debit Mastercard	Standard	Gold	Gold Premier	PAYPAK
		a. Annual fee	Rs. 900/-	Rs. 1,200/-	Rs. 2,000/-	Rs. 625/-
		b. Annual fee supplementary card	Rs. 900/-	Rs. 1,200/-	Rs. 2,000/-	Rs. 625/-
		c. Card replacement fee	Rs. 700/-	Rs. 900/-	Rs. 1,500/-	Rs. 450/-
		d. Local ATM cash withdrawal from any Soneri bank ATM	Nil			
		e. Local ATM cash withdrawal from 1Link member banks	Rs. 18.75/- per transaction (inclusive of FED)			
		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 (POS) terminal	Nil			
		h. International purchase/services availed at point of sale (POS) terminal	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 (IBFT) 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 (1Link member banks' ATM)	Rs. 2.5/- (inclusive of FED)			
		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) US\$ 10/- per retrieval (International)			
		n. E-commerce session activation	Rs. 100/- per session			
		o. Chip maintenance	Rs. 600/- one time per card or once in every five year, whichever is applicable			
		p. Card upgradation	Rs. 700/- one time per request			
		q. Payment services via 1Link (educational institution)	Rs. 25/- per transaction (inclusive of FED)			
		r. Low balance decline	Rs. 35/- international transaction			
		s. ATM mini statement charges	Rs. 5/- per statement			
	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 (IBFT) to 1Link 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 1Link 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 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. 40/- per transaction Transaction from Rs. 10,001/- to Rs. 250,000/- Rs. 135/- per transaction
v.	SMS Alert a. All digital/alternate delivery channels transactions	Free for all customers (subscribers and non-subscribers)
	b. Outward clearing transactions	Free for all customers (subscribers and non-subscribers)
	c. Other services/in branch transactions	Rs. 90/- per month or equivalent FCY of account
<b>G. INVESTMENT PORTFOLIO SECURITIES (IPS) ACCOUNT</b>		
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, whichever is higher
iii.	IPS statements	Quarterly is free, for each subsequent request Rs. 100/- will be charged
<b>H. COMMUNICATION</b>		
i.	SWIFT a. Short messages	Rs. 750/-
	b. Full text LCs etc.	Rs. 1,500/-
ii.	Postage a. Inland	Rs. 100/-
	b. Overseas	Rs. 250/-
iii.	Courier a. Inland	Rs. 125/-
	b. Overseas	Rs. 2,500/- or actual, whichever is higher
<b>I. BRANCH BANKING</b>		
i.	Cheque book	Rs. 15/- per leaf or equivalent in other currencies
ii.	Issuance of cheque book on Form 'B' & 'C' a. Form 'B' for all types of accounts where cheque book requisition is lost/misplaced b. Form 'C' for all types of accounts where cheque book issuance is free	Rs. 375/- per cheque book or equivalent in other currencies plus cheque book charges as per point I-i Rs. 375/- per cheque book or equivalent in other currencies
iii.	Specially printed cheque book	At actual, in addition to charges applicable as per above I-i
iv.	Stop payment of cheque	Rs. 500/- per instruction or equivalent in other currencies

v.	Statement of account a. Duplicate statement  b. E-statement	Rs. 35/- or equivalent in other currencies (inclusive of FED) per 6 months. Additional Rs. 35/- or equivalent in other currencies will be charged for each 6 months. Free
vi.	Basic banking account, per month maximum two deposit transactions and two chequing transactions are allowed	Rs. 40/- will be charged on each additional transaction during the month
vii.	FCY cash deposit charges  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/- (for both cases)
viii.	Record retrieval/copy  a. Retrieval of old record per transaction (per instrument or deposit slip)	Upto 1 year 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 (if available in bank record)	Rs. 500/- per instance No charges for Law Enforcement Agencies
	d. Photocopy charges other than CNIC	Rs. 5/- per copy
ix.	Hold mail instruction charges	Rs. 1,000/- per annum (in advance, only for existing hold mail customers)
x.	Balance confirmation certificate	Rs. 350/- per certificate
xi.	Any type of certificate issued at the request of customer, excluding zakat and withholding tax deduction certificates	Rs. 350/- 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. 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 Savings 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/ Savings (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 (inclusive of FED)
	i. FCY Savings 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) 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.	Charges from employer on salary disbursement service (without any formal arrangement with the 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
	xiv.	Account closing charges on customer request (no charges on PLS Savings, pension, BBA and Asaan accounts)	Rs. 150/- or whatever minimum balance is available (Banker's cheque issuance charges will be additional if issued for the remaining balance of the account)
	xv.	Safe deposit articles/packages (boxes or envelopes) To be recovered in advance at the time of deposit or commencement of the each quarter	Boxes and packages Rs. 300/- per quarter  Envelopes Rs. 250/- per quarter
	xvi.	Prize claim handling charges on National Prize Bonds at the time of lodgement	Rs. 750/- per Prize Bond and CIT shipment charges will be recovered at actual
	xvii.	Any out of pocket expenses or any transaction not covered under this SOC	At actual
<b>J. FOREIGN DIRECT INVESTMENT</b>			
	i.	Designation of bank for payment of dividends & disinvestment proceeds where SBP has already registered the shares in their record	0.15% minimum Rs. 2,500/-
	ii.	Handling of foreign investment cases (outward/inward)	0.15% minimum Rs. 3,000/-
	iii.	Remittance of freight charges at the request of freight forwarders in terms of SBP FE circular no.-6 of 2006	Rs. 3,000/- plus FTT charges and SWIFT charges
	iv.	Registration of agreement with SBP in respect of private foreign currency loans obtained by borrowers in Pakistan from foreign lenders	Rs. 3,000/- flat as handling and service charges
<b>K. SONERI STAFF SALARY ACCOUNTS</b>			
	i.	Cheque book issuance	Free
	ii.	Soneri Debit Mastercard - annual fee	Free
	iii.	Soneri Debit Mastercard - chip maintenance fee	Free
	iv.	Banker's cheque issuance	Free
	v.	Online banking service	Free
	vi.	SMS alert facility	Free
	vii.	Account closure	Free
	viii.	Locker rent	50% will be waived
	ix.	In-house legal advice (staff house loan)	Rs. 5,000/-

**CASH MANAGEMENT SERVICES - CORPORATE & INVESTMENT BANKING****SONERI TRANS@CT**

A.	Payment and reporting	As per arrangement/agreement with the customer
B.	Collections/Receivable management services	As per arrangement/agreement with the customer
C.	Banker to the issue	As per 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:**

1. 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.
2. Any additional service not mentioned above will be decided in accordance with the mutual consent of the customer.

**Note:**

1. 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 account whether daily or on periodical basis, shall be exempted from levy of these service charges.
2. 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.
3. No charges are to be recovered from students depositing the amount of fees directly in fee collecting account of educational institution.
4. Branches are advised that FED is now applicable on all banking services, except for a few services. The FED shall be recovered as per the rates applicable in the respective provinces.
5. During the defined period for Bank Schedule of Charges, pricing may be decreased, increased or waived on the Management's discretion or Regulatory instructions.