



**SCHEDULE OF BANK CHARGES**

*EFFECTIVE FROM*

*July 01, 2020*

*TO*

*December 31, 2020*

FOR THE PERIOD FROM JULY 01, 2020 to DECEMBER 31, 2020

INTERNATIONAL BANKING

A) IMPORTS

i). a) Letters of Credit  
Service Charges

From	To	1st Quarter or part thereof	Subsequent Quarters of Part thereof
Amount upto	500,000	2,000	2,000
500,001	800,000	2,600	2,000
800,001	1,000,000	3,600	2,250
1,000,001	1,500,000	5,000	2,500
1,500,001	2,000,000	7,000	3,500
2,000,001	2,500,000	9,000	4,500
2,500,001	3,000,000	11,000	5,500
3,000,001	3,500,000	13,000	6,500
3,500,001	4,000,000	15,000	7,500
4,000,001	4,500,000	17,000	8,500
4,500,001	5,000,000	19,000	9,500
5,000,001	5,500,000	21,000	10,500
5,500,001	6,000,000	23,000	11,500
6,000,001	6,500,000	25,000	12,500
6,500,001	7,000,000	27,000	13,500
7,000,001	7,500,000	29,000	14,500
7,500,001	8,000,000	31,000	15,500
8,000,001	8,500,000	33,000	16,500
8,500,001	9,000,000	35,000	17,500
9,000,001	9,500,000	37,000	18,500
9,500,001	10,000,000	39,000	19,500
10,000,001	12,500,000	33,750	22,500
12,500,001	15,000,000	41,250	27,500
15,000,001	17,500,000	48,750	32,500
17,500,001	20,000,000	56,250	37,500
20,000,001	22,500,000	63,750	42,500
22,500,001	25,000,000	71,250	47,500
25,000,001	27,500,000	78,750	52,500
27,500,001	30,000,000	86,250	57,500
30,000,001	32,500,000	93,750	62,500
32,500,001	35,000,000	101,250	67,500
35,000,001	37,500,000	108,750	72,500
37,500,001	40,000,000	116,250	77,500
40,000,001	42,500,000	123,750	82,500
42,500,001	45,000,000	131,250	87,500
45,000,001	47,500,000	138,750	92,500
47,500,001	50,000,000	146,250	97,500
50,000,001	52,500,000	153,750	102,500
52,500,001	55,000,000	161,250	107,500
55,000,001	57,500,000	168,750	112,500
57,500,001	60,000,000	176,250	117,500
60,000,001	62,500,000	183,750	122,500
62,500,001	65,000,000	191,250	127,500
65,000,001	67,500,000	198,750	132,500
67,500,001	70,000,000	206,250	137,500
70,000,001	72,500,000	213,750	142,500
72,500,001	75,000,000	221,250	147,500
75,000,001	77,500,000	228,750	152,500
77,500,001	80,000,000	236,250	157,500
80,000,001	82,500,000	243,750	162,500
82,500,001	85,000,000	251,250	167,500
85,000,001	87,500,000	258,750	172,500
87,500,001	90,000,000	266,250	177,500
90,000,001	92,500,000	273,750	182,500
92,500,001	95,000,000	281,250	187,500
95,000,001	97,500,000	288,750	192,500
97,500,001	100,000,000	296,250	197,500
100,000,001	102,500,000	303,750	202,500

FOR THE PERIOD FROM JULY 01, 2020 to DECEMBER 31, 2020

From	To	1st Quarter or part thereof	Subsequent Quarters of Part thereof
102,500,001	105,000,000	155,625	103,750
105,000,001	107,500,000	159,375	106,250
107,500,001	110,000,000	163,125	108,750
110,000,001	112,500,000	166,875	111,250
112,500,001	115,000,000	170,625	113,750
115,000,001	117,500,000	174,375	116,250
117,500,001	120,000,000	178,125	118,750
120,000,001	122,500,000	181,875	121,250
122,500,001	125,000,000	185,625	123,750
125,000,001	127,500,000	189,375	126,250
127,500,001	130,000,000	193,125	128,750
130,000,001	132,500,000	196,875	131,250
132,500,001	135,000,000	200,625	133,750
135,000,001	137,500,000	204,375	136,250
137,500,001	140,000,000	208,125	138,750
140,000,001	142,500,000	211,875	141,250
142,500,001	145,000,000	215,625	143,750
145,000,001	147,500,000	219,375	146,250
147,500,001	150,000,000	223,125	148,750
150,000,001	152,500,000	226,875	151,250
152,500,001	155,000,000	230,625	153,750
155,000,001	157,500,000	234,375	156,250
157,500,001	160,000,000	238,125	158,750
160,000,001	162,500,000	241,875	161,250
162,500,001	165,000,000	245,625	163,750
165,000,001	167,500,000	249,375	166,250
167,500,001	170,000,000	253,125	168,750
170,000,001	172,500,000	256,875	171,250
172,500,001	175,000,000	260,625	173,750
175,000,001	177,500,000	264,375	176,250
177,500,001	180,000,000	268,125	178,750
180,000,001	182,500,000	271,875	181,250
182,500,001	185,000,000	275,625	183,750
185,000,001	187,500,000	279,375	186,250
187,500,001	190,000,000	283,125	188,750
190,000,001	192,500,000	286,875	191,250
192,500,001	195,000,000	290,625	193,750
195,000,001	197,500,000	294,375	196,250
197,500,001	200,000,000	298,125	198,750

\* All L/C amount exceeding Rs 200 million shall attract additional service charges of Rs 1,000/- (first quarter) per Rs 1 million each (or part thereof) and Rs 1,200/- (for subsequent Quarter)

**Note:** The above Service Charges are subject to adjustment after obtaining approval of competent authority based on annual volumes/values & arrangements with customers.

- |  |   |
|--|---|
| b) Revalidation Service Charges of expired LCs                     | As applicable for opening fresh Letter of Credit, as in (i-a) above |
| c) transfer to new beneficiary                                     | As applicable in case of fresh Letter of Credit, as in (i-a) above. |
| d) Commission on Establishment of LC /Contract against 100% Margin | 0.30% flat for LC<br>0.15% flat for Contract                        |

FOR THE PERIOD FROM JULY 01, 2020 to DECEMBER 31, 2020

- ii) Bills drawn at Usance under the Letters of Credit other than PAYES (Pay as you Earn Scheme) and Suppliers / Buyers Credit. 0.25 % or Rs. 2,000/- whichever is higher, is to be recovered at the time of retirement of the cases which are beyond LC. Number of days from LC validity date till retirement date. However, no commission to be charged if the maturity/payment period of the bills falls within the period for which LC opening commission has already been recovered.
- iii) 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 LC. Number of days from LC validity date till retirement date. However, no commission 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 Paisas 50 per Rs. 1,000/- per day as charity or as per agreed charity clause
- iv) Amendments Rs. 1,800/- per transaction (Flat) or Service Charges under items i) a) above, if amendment involves increase in amount or extension in period of shipment.
- v) Import bills under Letter of Credit As per arrangement with customer under Murabaha.
- vi) LC cancellation service charges Rs. 2,000/- plus swift charges.
- vii) Import Bills returned unpaid US\$ 100/- (Flat) from forwarding Bank plus Courier charges.
- viii) LC draft processing charges - For customer who subsequently do not open LC Rs 1,800/- per LC
- ix) 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 amt. and/ or period is involved Commission as per registration of import contract on increase amount only
- d) Consignments Service Charges

1)

From	To	1st Quarter or part thereof
Amount upto	500,000	1,000
500,001	800,000	1,300
800,001	1,000,000	1,800
1,000,001	1,500,000	2,500
1,500,001	2,000,000	3,500
2,000,001	2,500,000	4,500
2,500,001	3,000,000	5,500
3,000,001	3,500,000	6,500
3,500,001	4,000,000	7,500
4,000,001	4,500,000	8,500
4,500,001	5,000,000	9,500
5,000,001	5,500,000	10,500
5,500,001	6,000,000	11,500
6,000,001	6,500,000	12,500
6,500,001	7,000,000	13,500
7,000,001	7,500,000	14,500
7,500,001	8,000,000	15,500
8,000,001	8,500,000	16,500
8,500,001	9,000,000	17,500
9,000,001	9,500,000	18,500
9,500,001	10,000,000	19,500
10,000,001	12,500,000	22,500
12,500,001	15,000,000	27,500
15,000,001	17,500,000	32,500
17,500,001	20,000,000	37,500
20,000,001	22,500,000	42,500
22,500,001	25,000,000	47,500
25,000,001	27,500,000	52,500
27,500,001	30,000,000	57,500
30,000,001	32,500,000	62,500
32,500,001	35,000,000	67,500
35,000,001	37,500,000	72,500
37,500,001	40,000,000	77,500
40,000,001	42,500,000	82,500
42,500,001	45,000,000	87,500
45,000,001	47,500,000	92,500
47,500,001	50,000,000	97,500
50,000,001	52,500,000	102,500
52,500,001	55,000,000	107,500
55,000,001	57,500,000	112,500
57,500,001	60,000,000	117,500
60,000,001	62,500,000	122,500
62,500,001	65,000,000	127,500
65,000,001	67,500,000	132,500
67,500,001	70,000,000	137,500
70,000,001	72,500,000	142,500
72,500,001	75,000,000	147,500
75,000,001	77,500,000	152,500
77,500,001	80,000,000	157,500
80,000,001	82,500,000	162,500
82,500,001	85,000,000	167,500
85,000,001	87,500,000	172,500
87,500,001	90,000,000	177,500
90,000,001	92,500,000	182,500
92,500,001	95,000,000	187,500
95,000,001	97,500,000	192,500
97,500,001	100,000,000	197,500

\* All contract amount exceeding Rs 100 million shall attract additional service charges of Rs 2,000/- per Rs 1 million each (or part thereof)

2) Rs.750/= for each subsequent amendment in the registration.

**NOTE: The above Service Charges is subject to adjustment after obtaining approval of competent authority based on annual volumes/values & arrangements with customers.**

FOR THE PERIOD FROM JULY 01, 2020 to DECEMBER 31, 2020

x]	Service charges for arranging transportation of consignments from Karachi to Dry ports on specific instructions of the importers.	Rs. 3,000/-
xi]	Service Charges against import transaction i.e. import bills (IFB) / collection (IB) / Advance Payment/contracts and consignment payment Remittance against import with or without LC / Advance payment.	@ Paisas 15 per Rs.100/- - Minimum Rs. 1,000/- per transaction.
xii]	WEBOC Charges for EFE/EIF	Rs. 25/- per request
xiii]	Transfer of EIF to other banks	Rs. 500/- flat per EIF
xiv]	Re-imburement charges (payable to re-imbursing Banks).	At actual.
xv]	Obtaining credit reports on foreign supplier/vendor.	a) On foreign suppliers - Actual Charges of Credit Rating Company minimum Rs. 500/- plus Foreign Bank / Agent Charges (if any). b) To Foreign Banks on their request - US\$ 100 from Foreign Banks c) To Foreign Banks on customer's request - Rs. 625/-
xvi]	Obtaining from Foreign Banks through Swift	
xvii]	Discrepancy fee if discrepant documents are presented.	US\$ 100/- or equivalent in PKR
xviii]	Profit on PAD Murabaha	As per credit approval
<b>B]</b>	<b><u>EXPORT</u></b>	
i]	<b><u>LETTERS OF CREDIT</u></b>	
a)	Advising	Rs. 1,500/- for customers Rs. 2,500/- for non-customer Plus swift & courier charges
b)	Amendment Advising	Rs. 1,000/- for customer 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
e)	Handling of Export documents under transfer of L/Cs	\$100/- per document
f)	Reimbursement payment to / from other local banks from N.R. Rupee Accounts	Rs. 500/- (Flat)
ii]	If the documents are sent to other banks for negotiation under restricted letters of credit.	Rs. 1,200/- (Flat) Handling charges service charges.
iii]	Scrutiny of export documents presented under LC by exporter	Clean Documents Rs. 1,000/- Discrepant Documents Rs. 2,000/-
iv]	IERF Application - Handling Charges IERF Substitution	Rs. 875/- per application Rs. 750/- per case
v]	EE Certification	Rs. 1,000/- per case
vi]	EE NOC Issued to Other Banks under IERF Scheme	Rs. 1,500/- per case
vii]	Handling and Service Charges for Overdue Export Bills Reporting	Rs. 1,200/- per bill for all overdue bills
viii]	Export bills returned unpaid	Rs. 1,250/- flat per transaction plus correspondent bank charges
ix]	Circulation of Loss of "E" Form (Recoverable From Banks' own customers)	Rs. 1,000/-
x]	Transfer of EFE to other banks	Rs. 500/- flat per EFE
xi]	Assignment of Proceeds to other Banks	Rs. 1,200/- Plus swift
xii]	Business Performance Certificate	Rs. 625/- per certificate
xiii]	Submission of Shipping Documents by Exporter Against Advance payments beyond 90 Days From Shipment Date	Rs. 500/- per shipping Document
xiv]	<b><u>COLLECTIONS</u></b>	
a)	Handling of Export documents (Sent on collection under LC & Contract Basis) Advance Payment	0.15% of realized Bill amount, Min Rs. 2,000/- Plus Swift Charges if any. 0.15% of Bill amount, Min Rs. 1,000/-
b)	Foreign Bills for Collection (Clean/Documentary) returned unpaid.	Rs.500/- plus courier charges &/or Swift Charges, if any.
c)	If payment of Exports / Advance payment to Afghanistan & Central Asia Republics is deposited in FCY notes in FC Accounts/Encashment in PKR	0.15% for Karachi 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
xv)	Obtaining credit reports from foreign supplier / vendor Obtaining from foreign banks through swift	a) On foreign suppliers - Actual Charges of Credit Rating Company minimum Rs.500 plus Foreign Bank / Agent Charges (if any). b)To Foreign Banks on their request - US\$ 100 from Foreign Banks plus SWIFT charges c)To Foreign Banks on customer's request - Rs. 625 plus SWIFT charges
xvi]	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% MIN Rs. 1,200/-

FOR THE PERIOD FROM JULY 01, 2020 to DECEMBER 31, 2020

xvii]	IERF loan obtained from us whereas export routed through other bank	Rs. 2,000/- per case
xviii]	Handling of advance payment Documents/ endorsement on bill of lading	Rs.500/-
xix]	Issuance of NOC to shipping companies in case of Surrender/Loss of B/L	RS. 1,000/-
xx]	Transfer of export proceeds to other bank where no documents handled at our end	Rs 1,000 PLUS TT CHARGES
xxi]	Handling of Duty Draw Back Claims	0.35% - Minimum Rs. 750/- per claim
xxii]	Handling of Research & Development Support claims - SBP	0.50% - Minimum Rs. 900/- per claim
xxiii]	Collection of Export Development Surcharge	Rs. 80/- per transaction to be charged to exporters
xxiv]	If payment of Exports / Advance payment to Afghanistan is deposited	0.15% for Karachi, min Rs. 500/-
xxv]	in FCY notes in FC Accounts/ Encashment in PKR	0.25% for other cities, min Rs. 500/- per transaction
xxvi]	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. 675/- per case
xxvii]	Handling of Transaction of indirect exporters (SPO)	Rs. 500/- per transaction
xxviii]	Submission of Application for freight subsidy	Rs. 850/- per case
xxix]	Issuance of Proceeds Realization Certificates (Annex: A or B) for rebate claims	Rs. 500/- per certificate
xxx]	Obtaining SBP Approval on FX transactions	Rs. 1,500/- per case
xxxi]	Duplicate advices, Annexures PRC etc.	Rs. 250/- per item
xxxii]	Discrepancy fee, if discrepant documents are presented	US\$ 100/- or equivalent in PKR. Plus swift charges.
xxxiii]	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/-
xxxiv]	ILTFF (Islamic Long Term Finance Facility under SBP Scheme) - Handling Charges	Rs. 2,000/- per case
xxxv]	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
xxxvi]	Any out of pocket expense of the bank not mentioned in the SOCs	At Actual
xxxvii]	Export LC Cancellation	Rs. 1,500/- per case plus SWIFT charges
xxxviii]	For verification of test or authenticity of Swift message on behalf of other Banks	Rs. 375/- plus Swift charges
xxxix]	Issuance of NOC regarding forward exchange booking through other bank at importers request	Rs. 1,000/- per case
xxxx]	Issuance of Freight Certificate	Rs 1,000/- per case
xxxxi]	Extension in maturity of usance bills under LC /contract	Rs. 1,200/- per case (for import and export)
<b>C) REMITTANCES (FOREIGN CURRENCY)</b>		
	<b>OUTWARD:</b>	
a)	FDD/FTT	FDD US\$15/- plus Swift charges FTT - US\$ 30/- 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 Charges	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 Pak Rupees	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)
g)	Deposit of EUR, GBP & UAE Notes in FC Accounts of Exchange Companies	0.5% at upcountry branches & 0.25% at Karachi branches - Minimum Rs. 500/-
ii)	<b>INWARD</b>	
a)	Others	Nil, if the proceeds are credited to an account with us otherwise charges of Rs. 200/-
b)	Indenting Service Charges	Service charges @ Paisas 13 per Rs. 100/- Minimum Rs. 200/-
<b>D) COLLECTION: (FOREIGN CURRENCY)</b>		
i)	<b>OUTWARD:</b>	
a)	Cheques / Bank Drafts / TCs etc.	US\$25 or equivalent per instrument plus courier charges, in case of TCs.  US\$25 per collection PLUS courier charges; and in case amount is credited in PKR A/C then service charges @ Paisas 13 per Rs. 100/- - Minimum Rs. 500/-
b)	Cheques returned unpaid	Actual charges of returning bank plus US\$ 10 or equivalent Plus swift charges, if any.
c)	USD Clearing through NIFT	US\$ 7/- per transaction plus courier charges for branches other than Karachi City.
ii)	<b>INWARD:</b>	
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.
c)	STANDING INSTRUCTION IN FCY ACCOUNTS Standing instructions Fee	US\$ 1/- per transaction or equivalent
<b>E) MISCELLANEOUS</b>		
i)	Correspondent's Charges	Actual
ii)	For verification of test or authenticity of SWIFT Message on behalf of other banks.	Rs. 350/- plus SWIFT charges &/or postage.
iii)	Duplicate Advices, Annexures, PRC, etc.	Rs.150/- per item
iv)	<b>POSTAGE / COURIER / SWIFT / FAX CHARGES</b>	
a)	Postage Overseas	Rs. 250/-
b)	Courier Overseas.	Rs. 1,800/= (or actual whichever is higher)
c)	<b>Swift</b> Swift -SHORT messages Swift-FULL TEXT LCs etc	Rs. 750/- Rs. 1,500/-
d)	Fax Overseas	Rs. 250/- per page
e)	Issuance of Proceeds Certificate of remittance dated beyond one year.	Rs. 500/- per certificate
f)	Any other out of pocket expenses on any transaction not covered under this SOC.	At actuals

FOR THE PERIOD FROM JULY 01, 2020 to DECEMBER 31, 2020

FINANCINGS

A) Following charges may be recovered for processing of Financing limits under Islamic modes

i]	Miscellaneous charges [i.e. charges for documents, evaluation of Security, Search, Mortgage charge registration and maintenance thereof etc.] in addition to that	At Actual.
a]	Project Examination Fee	1% where applicable, Min Rs.1,000 or as per arrangement with customer
b]	Stamp Paper / Adhesive Stamp Charges for all financing documents.	At Actual, Additional 7.5% 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	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	Actual
x]	Vacation of charge Fee / Release of security	Rs. 1,500/- per property / security
xi]	Safe Custody Fee for holding / safe keeping the property document against which all the lines have been cancelled/ no exposure outstanding	Rs. 5,000/- per month
xii]	Digital External Verification Charges	At Actual
xiii]	Income Estimation Charges	At Actual
xiv]	Issuance of Balance Certificate of Financings	Rs.350/-
xv]	Cash/Cheque collection charges	Rs.500/-
xvi]	Auction Charges of possessed Vehicle/Property	At Actual
xvii]	Warehouse charges for parking of repossessed vehicle	At Actual
xviii]	Registration of charges in SECP under Secured Transaction Act 2016. (Excluding Public Limited Company and Private Limited Company)	At Actual
a)	Charge Registration in SECP –Secured Transaction Registry	
b)	Search Report of SECP-Secured Transaction Registry	

Note : Above charges will be recovered in addition to profit/return on investment.

B) CORPORATE/COMMERCIAL/RETAIL/SME FINANCE: (NEW/RENEWAL/ENHANCEMENT)

i]	Processing Fee for Facilities up to Rs.1m	Rs. 3,500/- Flat
	Processing Fee for Over Rs.1m up to Rs.10m	Rs. 5,500/- Flat
	Processing Fee for Over Rs.10m up to Rs.25m	0.05% Minimum Rs. 10,000/-
	Processing Fee for Over Rs.25m	0.02% Minimum Rs. 15,000/-
ii]	Vacation of charge Fee/ Release of Security	Rs. 4,000 Flat
iii]	Processing Fee for all One off facilities - Under schedule of BDP (Business Discretionary Power)	Rs. 4500/- Flat
iv]	Processing Fee for Interim Extension/ Review	Rs. 2,500/- Flat

C) PLEDGE/HYPOTHECATION AS SECURITY AGAINST FINANCING THROUGH ISLAMIC MODES

Various charges may be levied as follows:

i]	Movement out of shares pledged	Rs. 500/- per transaction
ii]	Go-down Rent	Actual
iii]	Salaries of Godown keepers / Chowkidars	Actual
iv]	Stock inspection, if conducted by Bank Staff	Exposure upto Rs. 10(M): Rs. 1,250/- or
v]	Stock inspection, if conducted by agents appointed by Bank	Actual
vi]	Inspection of vessels for scarping / 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, Takaful/Takaful / Insurance premium, legal chgs, etc.	Actual
ix]	Clearing & Forwarding Agent Fee for clearing /off-loading imported goods from Carrier.	Actual
x]	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 actuals and should not become source of profit to the Bank.

FOR THE PERIOD FROM JULY 01, 2020 to DECEMBER 31, 2020

- D] AGRICULTURE FINANCE:
- Processing Fee 0.75% of the Finance amount or minimum Rs.2500/- whichever is higher at the time of Fresh Disbursement/Renewal/Enhancement.
- E] CONSUMER FINANCE:
- i. Soneri Car Ijarah Finance
- a) Charges of documentation, Valuation of used/reconditioned vehicle, Vehicle Registration & Comprehensive Takaful Policy Premia At Actual  
Rs. 6,500/- Flat upto 0.750 M Finance.  
Rs. 7,000/- Flat from 0.750 M to 1.2 M Finance.  
Rs. 7,500/- above 1.2 M to 2.0 M Finance.  
Rs. 8,000/- above Rs 2.0 M Finance
- b) Processing Fee
- c) Vehicle Repossession charges Actual expense incurred by the Bank, upto a maximum of Rs.75,000/- (plus actual legal & valuation charges)
- d) Safe Custody fee for holding/safe keeping the excise file/title documents against which finance purchase of vehicle has been adjusted Rs. 1,000/- per month
- e) Re-issuance of NOC Rs. 1,000/-
- F] COMMERCIAL FINANCING OF CARS/VEHICLES
- i. Charges of documentation, Vehicle Registration & Comprehensive Takaful Policy Premia At Actual
- ii. Processing Fee 0.75% of finance amount - Minimum Rs. 3,000/-
- iii. Late payment charges As per Charity Policy or As per the Charity Clause
- iv. Safe Custody fee for holding/ safe keeping the excise file/ title documents against which finance purchase of vehicle has been adjusted Rs. 1,250/- per month
- v. Re-issuance of NOC Rs. 1,000/-
- vi. Vehicle Repossession charges Actual expense incurred by the Bank, upto a maximum of Rs.75,000/- (plus actual legal & valuation charges)
- 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] Vetting of Bank Guarantees - In-house Rs. 1,000/- (per Guarantee)
- iii] Guarantees issued to Collector of Custom in lieu of payment of Export Duty which are valid up to 6 months

From	To	Per Quarter Charges or Part Thereof
Amount upto	500,000	1,500
500,001	2,000,000	1,875
2,000,001	4,000,000	4,500
4,000,001	6,000,000	7,500
6,000,001	8,000,000	10,500
8,000,001	10,000,000	13,500
10,000,001	12,000,000	16,500
12,000,001	14,000,000	19,500
14,000,001	16,000,000	22,500
16,000,001	18,000,000	25,500
18,000,001	20,000,000	28,500
20,000,001	22,000,000	31,500
22,000,001	24,000,000	34,500
24,000,001	26,000,000	37,500
26,000,001	28,000,000	40,500
28,000,001	30,000,000	43,500
30,000,001	32,000,000	46,500
32,000,001	34,000,000	49,500
34,000,001	36,000,000	52,500
36,000,001	38,000,000	55,500
38,000,001	40,000,000	58,500
40,000,001	42,000,000	61,500
42,000,001	44,000,000	64,500
44,000,001	46,000,000	67,500
46,000,001	48,000,000	70,500
48,000,001	50,000,000	73,500
50,000,001	52,000,000	76,500
52,000,001	54,000,000	79,500
54,000,001	56,000,000	82,500
56,000,001	58,000,000	85,500
58,000,001	60,000,000	88,500
60,000,001	62,000,000	91,500
62,000,001	64,000,000	94,500
64,000,001	66,000,000	97,500
66,000,001	68,000,000	100,500
68,000,001	70,000,000	103,500
70,000,001	72,000,000	106,500
72,000,001	74,000,000	109,500
74,000,001	76,000,000	112,500
76,000,001	78,000,000	115,500
78,000,001	80,000,000	118,500
80,000,001	82,000,000	121,500
82,000,001	84,000,000	124,500
84,000,001	86,000,000	127,500
86,000,001	88,000,000	130,500
88,000,001	90,000,000	133,500
90,000,001	92,000,000	136,500
92,000,001	94,000,000	139,500
94,000,001	96,000,000	142,500
96,000,001	98,000,000	145,500
98,000,001	100,000,000	148,500

\* Guarantees amount exceeding Rs 100 million shall attract additional service charges of Rs 1,500/- per Rs 1 million each (per quarter or part thereof) or As per Arrangement



FOR THE PERIOD FROM JULY 01, 2020 to DECEMBER 31, 2020

iv) Guarantees issued for gas connection and in favor of SSGC/SGPL

From	To	Per Quarter Charges or Part Thereof
Amount upto	500,000	1,000
500,001	2,000,000	1,563
2,000,001	4,000,000	3,750
4,000,001	6,000,000	6,250
6,000,001	8,000,000	8,750
8,000,001	10,000,000	11,250
10,000,001	12,000,000	13,750
12,000,001	14,000,000	16,250
14,000,001	16,000,000	18,750
16,000,001	18,000,000	21,250
18,000,001	20,000,000	23,750
20,000,001	22,000,000	26,250
22,000,001	24,000,000	28,750
24,000,001	26,000,000	31,250
26,000,001	28,000,000	33,750
28,000,001	30,000,000	36,250
30,000,001	32,000,000	38,750
32,000,001	34,000,000	41,250
34,000,001	36,000,000	43,750
36,000,001	38,000,000	46,250
38,000,001	40,000,000	48,750
40,000,001	42,000,000	51,250
42,000,001	44,000,000	53,750
44,000,001	46,000,000	56,250
46,000,001	48,000,000	58,750
48,000,001	50,000,000	61,250
50,000,001	52,000,000	63,750
52,000,001	54,000,000	66,250
54,000,001	56,000,000	68,750
56,000,001	58,000,000	71,250
58,000,001	60,000,000	73,750
60,000,001	62,000,000	76,250
62,000,001	64,000,000	78,750
64,000,001	66,000,000	81,250
66,000,001	68,000,000	83,750
68,000,001	70,000,000	86,250
70,000,001	72,000,000	88,750
72,000,001	74,000,000	91,250
74,000,001	76,000,000	93,750
76,000,001	78,000,000	96,250
78,000,001	80,000,000	98,750
80,000,001	82,000,000	101,250
82,000,001	84,000,000	103,750
84,000,001	86,000,000	106,250
86,000,001	88,000,000	108,750
88,000,001	90,000,000	111,250
90,000,001	92,000,000	113,750
92,000,001	94,000,000	116,250
94,000,001	96,000,000	118,750
96,000,001	98,000,000	121,250
98,000,001	100,000,000	123,750

\*Guarantees amount exceeding Rs 100 million shall attract additional service charges of Rs 1,250/- per Rs 1 million each (per quarter or part thereof) or As per Arrangement

v) Other Guarantees

a. On behalf of residents in pakistan

From	To	Per Quarter Charges or Part Thereof
Amount upto	500,000	2,750
500,001	2,000,000	3,250
2,000,001	4,000,000	3,750
4,000,001	6,000,000	6,250
6,000,001	8,000,000	8,750
8,000,001	10,000,000	11,250
10,000,001	12,000,000	13,750
12,000,001	14,000,000	16,250
14,000,001	16,000,000	18,750
16,000,001	18,000,000	21,250
18,000,001	20,000,000	23,750
20,000,001	22,000,000	26,250
22,000,001	24,000,000	28,750
24,000,001	26,000,000	31,250
26,000,001	28,000,000	33,750
28,000,001	30,000,000	36,250
30,000,001	32,000,000	38,750
32,000,001	34,000,000	41,250
34,000,001	36,000,000	43,750
36,000,001	38,000,000	46,250
38,000,001	40,000,000	48,750
40,000,001	42,000,000	51,250
42,000,001	44,000,000	53,750
44,000,001	46,000,000	56,250
46,000,001	48,000,000	58,750
48,000,001	50,000,000	61,250

FOR THE PERIOD FROM JULY 01, 2020 to DECEMBER 31, 2020

50,000,001	52,000,000	63,750
52,000,001	54,000,000	66,250
54,000,001	56,000,000	68,750
56,000,001	58,000,000	71,250
58,000,001	60,000,000	73,750
60,000,001	62,000,000	76,250
62,000,001	64,000,000	78,750
64,000,001	66,000,000	81,250
66,000,001	68,000,000	83,750
68,000,001	70,000,000	86,250
70,000,001	72,000,000	88,750
72,000,001	74,000,000	91,250
74,000,001	76,000,000	93,750
76,000,001	78,000,000	96,250
78,000,001	80,000,000	98,750
80,000,001	82,000,000	101,250
82,000,001	84,000,000	103,750
84,000,001	86,000,000	106,250
86,000,001	88,000,000	108,750
88,000,001	90,000,000	111,250
90,000,001	92,000,000	113,750
92,000,001	94,000,000	116,250
94,000,001	96,000,000	118,750
96,000,001	98,000,000	121,250
98,000,001	100,000,000	123,750

\*Guarantees amount exceeding Rs 100 million shall attract additional service charges of Rs 1,250/- per Rs 1 million each (per quarter or part thereof) or As per Arrangement

b. Issued in Pakistan on behalf of non-resident against the counter guarantee of correspondent/foreign bank

From	To	Per Quarter Charges or Part Thereof
Amt. upto(USD)	80,000	100
80,001	100,000	113
100,001	120,000	138
120,001	140,000	163
140,001	160,000	188
160,001	180,000	213
180,001	200,000	238
200,001	220,000	263
220,001	240,000	288
240,001	260,000	313
260,001	280,000	338
280,001	300,000	363
300,001	320,000	388
320,001	340,000	413
340,001	360,000	438
360,001	380,000	463
380,001	400,000	488
400,001	420,000	513
420,001	440,000	538
440,001	460,000	563
460,001	480,000	588
480,001	500,000	613
500,001	520,000	638
520,001	540,000	663
540,001	560,000	688
560,001	580,000	713
580,001	600,000	738
600,001	620,000	763
620,001	640,000	788
640,001	660,000	813
660,001	680,000	838
680,001	700,000	863
700,001	720,000	888
720,001	740,000	913
740,001	760,000	938
760,001	780,000	963
780,001	800,000	988
800,001	820,000	1,013
820,001	840,000	1,038
840,001	860,000	1,063
860,001	880,000	1,088
880,001	900,000	1,113
900,001	920,000	1,138
920,001	940,000	1,163
940,001	960,000	1,188
960,001	980,000	1,213
980,001	1,000,000	1,238

\*Guarantees amount exceeding USD 1 million shall attract additional service charges of Rs 12.50/- per Rs 1 million each (per quarter or part thereof) or As per Arrangement

FOR THE PERIOD FROM JULY 01, 2020 to DECEMBER 31, 2020

- 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

From	To	Per Quarter Charges or Part Thereof
Amount upto	500,000	1,000
500,001	2,000,000	1,563
2,000,001	4,000,000	3,750
4,000,001	6,000,000	6,250
6,000,001	8,000,000	8,750
8,000,001	10,000,000	11,250
10,000,001	12,000,000	13,750
12,000,001	14,000,000	16,250
14,000,001	16,000,000	18,750
16,000,001	18,000,000	21,250
18,000,001	20,000,000	23,750
20,000,001	22,000,000	26,250
22,000,001	24,000,000	28,750
24,000,001	26,000,000	31,250
26,000,001	28,000,000	33,750
28,000,001	30,000,000	36,250
30,000,001	32,000,000	38,750
32,000,001	34,000,000	41,250
34,000,001	36,000,000	43,750
36,000,001	38,000,000	46,250
38,000,001	40,000,000	48,750
40,000,001	42,000,000	51,250
42,000,001	44,000,000	53,750
44,000,001	46,000,000	56,250
46,000,001	48,000,000	58,750
48,000,001	50,000,000	61,250
50,000,001	52,000,000	63,750
52,000,001	54,000,000	66,250
54,000,001	56,000,000	68,750
56,000,001	58,000,000	71,250
58,000,001	60,000,000	73,750
60,000,001	62,000,000	76,250
62,000,001	64,000,000	78,750
64,000,001	66,000,000	81,250
66,000,001	68,000,000	83,750
68,000,001	70,000,000	86,250
70,000,001	72,000,000	88,750
72,000,001	74,000,000	91,250
74,000,001	76,000,000	93,750
76,000,001	78,000,000	96,250
78,000,001	80,000,000	98,750
80,000,001	82,000,000	101,250
82,000,001	84,000,000	103,750
84,000,001	86,000,000	106,250
86,000,001	88,000,000	108,750
88,000,001	90,000,000	111,250
90,000,001	92,000,000	113,750
92,000,001	94,000,000	116,250
94,000,001	96,000,000	118,750
96,000,001	98,000,000	121,250
98,000,001	100,000,000	123,750

\*Guarantees amount exceeding Rs 100 million shall attract additional service charges of Rs 1,250/- per USD 1 million each (per quarter or part thereof) or As per Arrangement

- b. Other charges correspondent bank's guarantee commission and other charges as claimed on actual basis
- vii] Amendments Rs. 775/-per amendment
- a. Amendment in text not involving change in amount and tenor Rs. 775/-per amendment charges, in addition to difference of commission for extend period and amount
- b. Increase in amount and or extension in period Full SWIFT as per SOC, if applicable
- c. Swift Charges
- viii] Claim Handling charges
- a. LG issued to beneficiary in pakistan on behalf of resident Rs. 2,500/-plus other applicable charges
- b. LG issued to beneficiary in pakistan against counter guarantee from correspondent / foreign bank USD 75/-plus and SWIFT charges
- c. Cancellation charges within expiry of guarantee Rs. 500/- per cancellation plus Guarantee commission will be recovered from the date of issuance of the guarantee expiry
- ix] Consortium Guarantees As per Agreement on case to case basis
- 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
- x] Guarantee revalidation / renewal commission after expiry commission as per item iii,iv and v - a above
- xii] Authenticity confirmation charges Rs. 1,000/-per confirmation
- xiii] LG collection charges Rs. 1,000/- per instrument L/G
- xiii] Re-issuance/ duplicate issuance of LG charges Rs. 1,500/- per issuance (exclusive of bond paper charges)
- xiv] Expired Guarantee Handling Charges Rs. 2,000/- per instrument per quarter on upfront basis till original instrument is returned

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 such 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 return / 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.

FOR THE PERIOD FROM JULY 01, 2020 to DECEMBER 31, 2020

DOMESTIC BANKING

A INLAND TRADE

i) INLAND LETTERS OF CREDIT

a) Opening Service Charges

From	To	1st Quarter or part thereof	Subsequent Quarters of Part thereof
Amount upto	500,000	1,000	1,500
500,001	800,000	2,600	1,625
800,001	1,000,000	3,600	2,250
1,000,001	1,500,000	5,000	3,125
1,500,001	2,000,000	7,000	4,375
2,000,001	2,500,000	9,000	5,625
2,500,001	3,000,000	11,000	6,875
3,000,001	3,500,000	13,000	8,125
3,500,001	4,000,000	15,000	9,375
4,000,001	4,500,000	17,000	10,625
4,500,001	5,000,000	19,000	11,875
5,000,001	5,500,000	21,000	13,125
5,500,001	6,000,000	23,000	14,375
6,000,001	6,500,000	25,000	15,625
6,500,001	7,000,000	27,000	16,875
7,000,001	7,500,000	29,000	18,125
7,500,001	8,000,000	31,000	19,375
8,000,001	8,500,000	33,000	20,625
8,500,001	9,000,000	35,000	21,875
9,000,001	9,500,000	37,000	23,125
9,500,001	10,000,000	39,000	24,375
10,000,001	12,500,000	45,000	28,125
12,500,001	15,000,000	55,000	34,375
15,000,001	17,500,000	65,000	40,625
17,500,001	20,000,000	75,000	46,875
20,000,001	22,500,000	85,000	53,125
22,500,001	25,000,000	95,000	59,375
25,000,001	27,500,000	105,000	65,625
27,500,001	30,000,000	115,000	71,875
30,000,001	32,500,000	125,000	78,125
32,500,001	35,000,000	135,000	84,375
35,000,001	37,500,000	145,000	90,625
37,500,001	40,000,000	155,000	96,875
40,000,001	42,500,000	165,000	103,125
42,500,001	45,000,000	175,000	109,375
45,000,001	47,500,000	185,000	115,625
47,500,001	50,000,000	195,000	121,875
50,000,001	52,500,000	205,000	128,125
52,500,001	55,000,000	215,000	134,375
55,000,001	57,500,000	225,000	140,625
57,500,001	60,000,000	235,000	146,875
60,000,001	62,500,000	245,000	153,125
62,500,001	65,000,000	255,000	159,375
65,000,001	67,500,000	265,000	165,625
67,500,001	70,000,000	275,000	171,875
70,000,001	72,500,000	285,000	178,125
72,500,001	75,000,000	295,000	184,375
75,000,001	77,500,000	305,000	190,625
77,500,001	80,000,000	315,000	196,875
80,000,001	82,500,000	325,000	203,125
82,500,001	85,000,000	335,000	209,375
85,000,001	87,500,000	345,000	215,625
87,500,001	90,000,000	355,000	221,875
90,000,001	92,500,000	365,000	228,125
92,500,001	95,000,000	375,000	234,375
95,000,001	97,500,000	385,000	240,625
97,500,001	100,000,000	395,000	246,875

\* All L/C amount exceeding Rs 100 million shall attract additional service charges of Rs 4,000/- (first quarter) per Rs 1 million each (or part thereof) and Rs 2,000/- (for subsequent Quarter)

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 validity.

c) Others

In case an Inland LC is opened through another bank, then actual charges of the bank opening the letter of credit would be recovered in addition to our own charges prescribed above. The same would apply to amendments 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. 1,500/- (Flat) for customers  
Rs. 2,500/- (Flat) for non- customers

f) Discrepancy Fee

Rs.1,500/- per document

g) LC Draft Processing charges - for customers subsequently do not open LC.

Rs 1,250/- per LC

h) Local bills returned unpaid

Rs 1,000/-

i) Revalidation of expired L/Cs or transfer to new beneficiary

Same commission as applicable to opening of fresh L/Cs

j) Extension in maturity of usance bills under LC /contract

Rs. 1,200/- per case (for import and export)

**NOTE:** a) The above Service Charges at (a) (b) & (c) is subject to adjustment after obtaining approval of competent authority based on annual volumes/values & arrangements with customers.

b) In case Service Charges is for account of beneficiary, it should be recovered upfront from the openers at the time of opening the LC. On receipt of proceeds + LC Opening Service Charges, the LC Service Charges so received should be credited to opener's A/c.

ii) Authorities to encash cheques

No commission by issuing branch but charges on purchase of cheques will be recovered as per

FOR THE PERIOD FROM JULY 01, 2020 to DECEMBER 31, 2020

**B BILLS**

**i) COLLECTIONS:**

**a) Documentary:**

- i through our own branches 0.35% OR Minimum Rs. 250/- plus postage/courier charges
- ii through branches of other banks under arrangements where Service Charges is shared. These charges will also apply in case a collection is sent to the drawee branch of another bank. 0.50% OR Minimum Rs. 200/- plus postage /courier charges

**b) Clean [Including cheques]:**

- i through our own branches 0.30% OR Minimum Rs. 75/- & Maximum Rs. 5,000/- plus postage/courier charges
- ii through branches of other banks 0.35% OR Minimum Rs.100/- & Maximum Rs. 5,000/- plus postage/courier charges & paying bank charges at actual

- c) Returning Charges for Documentary & Clean Collections in case the instruments are returned unpaid Rs.175/- per bill / instrument plus postage / courier charges

**ii) DOCUMENTARY BILLS DRAWN AGAINST INLAND LETTERS OF CREDIT:**

- i **Sight Bills**  
Collection charges Flat Rs. 425/- per bill.

**NOTE:** All other charges as per notes above, where applicable, will be extra.

**C) REMITTANCES:**

- i) a) DDs, MTs payable on branches of other banks under arrangements where Service Charges is shared and MTs on our own branches:- For all amounts 0.15% Minimum Rs. 300/-
- b) DD / MT Cancellation Rs. 155/-
- c) Issuance of Duplicate DD Rs. 215/-

**ii) BANKERS CHEQUE**

- a) Issuance of Bankers Cheques 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 Bankers Cheque Rs. 425/- (Flat)
- d) Issuance of Duplicate Bankers 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) COLLECTION ACCOUNTS**

- Issuance of State Bank of Pakistan and National Bank of Pakistan Cheque on specific request of customer. Rs. 500/- (Flat)

**v) Settlement of 3rd Party Fund Transfers through Prism System (RTGS)**

Days	Transaction Time Windows	Charges
Monday to Friday MT-103	09:00 am to 01:30 p.m	Rs. 220/-
	01:30 pm to 03:00 pm	Rs. 330/-
	03:00 pm to 04:00 pm	Rs. 550/-
Monday to Friday MT-102	09:00 am to 04:00 am	Rs 50/- Per Transaction

Note: 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 transaction processing time (MT-103).

**vi) ONLINE BANKING**

Intercity Cash Deposit/withdrawal:-

- upto Rs. 500,000/= Rs. 150/- per transaction
- over Rs. 500,000/= Rs. 300/- per transaction

**Note:**  
Online Banking Service is free to Rahat Mustaqeem Deposit Account

**vii) CLEARING AND COLLECTION**

- a) Sameday clearing through NIFT at the time of lodgement (outward) Rs. 500/= per instrument
- b) Intercity outward clearing through NIFT at the time of lodgement (outward) Rs. 300/= 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

FOR THE PERIOD FROM JULY 01, 2020 to DECEMBER 31, 2020

<b>D] STANDING INSTRUCTIONS FEE:</b>					
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			
<b>E] SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT 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/-.			
Note:					
a) The above charge is in addition to brokerage.					
b) 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.					
c) When orders for purchase or sale of share/securities are executed through the bank's other offices, all incidental expenses, such as postage, Takaful / 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 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, will be charged but not both.	Rs. 10/- per scrip			
iv)	Charges for collection of dividend	0.35% on the amount of 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 Authorized Branch	Transport/Handling Charges of Rs. 200/- per sale per customer			
	b) Encashment of Profit Coupons / Govt. Securities like SSC/DSC by a branch other than Authorized Branch	Transport/Handling Charges of Rs. 100/- per encashment per customer			
vii)	ARTICLES IN SAFE DEPOSIT Fee for Articles in Safe Deposits, to be recovered in advance at the time of deposit or at commencement of each quarter				
	a) Boxes and Packages	Rs. 300/- per quarter			
	b) Envelopes	Rs. 250/- per quarter			
viii)	SAFE DEPOSIT LOCKERS				
a)	Locker on Rent with Key Deposit	<u>RENT</u>	<u>KEY DEPOSIT PER LOCKER</u>		
i)	Small Lockers	Rs. 3,500/- p.a.	Rs. 3,000/-		
ii)	Medium Lockers	Rs. 5,000/- p.a.	Rs. 3,000/-		
iii)	Large Lockers	Rs. 7,500/- p.a.	Rs. 3,000/-		
Note:					
Rent to be recovered in advance at the commencement of period.					
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).					
b)	Locker Breaking Charges	Rs. 6,500/- or actual per locker breaking, whichever is higher			
<b>F] ALTERNATIVE DELIVERY CHANNELS</b>					
i)	Soneri Debit Master Card	<u>Standard</u>	<u>Gold</u>	<u>Gold Premier</u>	<u>PAY PAK</u>
a)	Annual Fee	Rs. 900/=	Rs. 1,200/=	Rs. 2,000/=	Rs. 625/-
b)	Annual Fee Supplementary Cards	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 ATMs	NIL			
e)	Local ATM Cash withdrawal from member Bank of 1 Link	Rs. 18.75 per transaction (inclusive FED)			
f)	International ATM Cash withdrawal from ATMs with Cirrus logo	Rs. 350/- per transaction OR 3.5% 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 3.5% of transaction, whichever is higher			
i)	Funds transfer through ATM within Soneri Bank Branches	Free			
j)	Inter Bank Funds Transfer through ATM	Transactions Upto 10,000 Rs. 45/- per transaction Transactions from 10,001 to 250,000 Rs. 150/- per transaction			
k)	Balance enquiry through ATMs				
i)	ATMs located in Pakistan (1 Link ATM)	Rs. 2.5/- (inclusive of FED)			
ii)	ATMs located outside Pakistan	PKR equivalent to US\$ 2/-			
l)	Arbitration Charges on disputed transaction	PKR equivalent US\$ 500/- per case			
m)	Document Retrieval Charges	Rs.500/- per retrieval (Local) and USD \$ 10/- (International)			
n)	E- Commerce session activation	Rs. 100/- per session			
o)	Chip Maintenance	Rs. 600/- one time per card or once every five years whichever is applicable			
p)	Card Upgradation	Rs. 700/- one time per request			
q)	Payment Services via 1link (Educational Institution)	School fees Rs. 25/- per transaction (inclusive of FED)			
r)	Low Balance Decline	Rs. 35/- international transaction			
s)	ATM Mini Statement charges	PKR 5/- per statement			
ii)	Phone Banking				
a)	Registration including Balance inquiry, viewing Statement of account, Mobile Top ups, Utility Bills payments	NIL			
b)	Funds Transfer within Soneri Bank Branches	Free			
c)	Inter Bank Funds Transfer to 1 Link Member Banks	Transactions Upto 10,000 Rs. 45/- per transaction Transactions from 10,001 to 250,000 Rs. 150/- per transaction			

FOR THE PERIOD FROM JULY 01, 2020 to DECEMBER 31, 2020

iii)	Mobile Banking	
a)	Registration including Balance inquiry, viewing Statement of account, Mobile Top ups, Utility Bills payments	NIL
b)	Funds Transfer within Soneri Bank Branches	Free
c)	Inter Bank Funds Transfer (IBFT) to 1 Link Member Banks	Transactions Upto 10,000 Rs. 45/- per transaction Transactions from 10,001 to 250,000 Rs. 150/- per transaction
iv)	Internet Banking	
a)	Registration including Balance inquiry, viewing Statement of account, Mobile Top ups, Utility Bills payments	NIL (Subject to the activation of SMS Alerts)
b)	Funds Transfer within Soneri Bank Branches	Free
c)	Inter Bank Funds Transfer to 1 Link Member Banks	Transactions Upto 10,000 Rs. 45/- per transaction Transactions from 10,001 to 250,000 Rs. 150/- per transaction
v)	SMS Alert Charges	
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
G)	<b>INVESTMENT PORTFOLIO SECURITIES (IPS) ACCOUNT</b>	
i)	Investment Portfolio Securities transactions (SUKUK)	Rs. 625/- per transaction (Sale or Purchase or Transfer)
ii)	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)	<b>CUMMUNICATION</b>	
i)	SWIFT Charges	
a)	Short messages	Rs. 750/-
b)	Full Text LCs etc.	Rs. 1,500/-
ii)	Postage Charges	
a)	Postage charges - Inland	Rs. 100/- per envelope
b)	Postage Overseas	Rs. 250/-
iii)	Courier Charges	
a)	Courier - Inland	Rs. 125/-
b)	Courier Overseas	Rs. 2,500/- or actual, whichever is higher
c)	Fax charges	Rs. 30/- per page
I)	<b>BRANCH BANKING</b>	
i)	<u>Cost of Cheque Book</u>	
a)	PKR Accounts	Rs. 15/- per Leaf or equivalent in other currencies
ii)	Issuance of Cheque Book on Form 'B' & 'C'	
a)	Form 'B' for all PKR & FCY Accounts	Rs. 375/- per cheque book or equivalent plus cheque book charges as per point H-i
b)	Form 'C' for all PKR & FCY Accounts where cheque book issuance is free.	Rs. 375/- per cheque book or equivalent in other currencies
iii)	Specially Printed Cheque Book	At actual, if specially printed cheque book is requested, for products where cheque books are free
iv)	Stop Payment of Cheque	
a)	PKR Accounts	Rs. 500/- per instruction or equivalent in other currencies
v)	<u>Statement of Account</u>	
a)	Duplicate statement of accounts for 6 months (inclusive of taxes)	Rs. 35/- per statement (Inclusive of FED)
b)	eStatement of Account	Free
vi)	<u>Basic Banking Account</u>	
	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)	<u>Record Retrieval / Copy</u>	
a)	Retrival 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/- Rs. 75/- per advice
b)	Duplicate Advice older than 1 year	Rs: 500/- per instance
c)	Retrieval of Surveillance Camera / Recording	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 installment of consumer Ijarah 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. 1000/- 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
xvi)	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
xvii)	Account Closing Charges (No charges on PLS saving,pension, BBA and Assan Account)	Rs. 150/- or whatever minimum balance is available. (Banker Cheque issuance charges will be additional if issued for the remaining balance of account)
xviii)	Any out of pocket expenses or any transaction not covered under this SOC	Actual

FOR THE PERIOD FROM JULY 01, 2020 to DECEMBER 31, 2020

J CASH MANAGEMENT SERVICES - CORPORATE AND INVESTMENT BANKING

(I) 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) Bankers to the Issue                         | As per specific arrangement/Agreement with the customer |
| d) Dividend Warrants Payout                     | As per specific arrangement/Agreement with the customer |
| e) Standing Instructions                        | As per specific arrangement/Agreement with the customer |

(II) FOREIGN DIRECT INVESTMENT:

- |   |  |
|---|--|
| a) Designation of bank for payment of dividends & disinvestment proceeds where sbp has already registered the shares in their record                      | 0.15% Minimum Rs. 2500/-<br>0.15% Minimum Rs. 3000/- |
| b) Handling of foreign investment cases (outward/inward)  |  |
| c) 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 Charge and Swift charges        |
| d) Registration of agreement with sbp in respect of private foreign currency Islamic financings obtained by financees in pakistan from foreign financiers | Rs. 3,000/- Flat as handling and service charges     |

K STAFF SALARY ACCOUNTS

- |   |                    |
|---|--------------------|
| a) Cheque Books issuance                          | FREE               |
| b) Soneri Debit Master Card - Annual Fee          | FREE               |
| c) Soneri Debit Mastercard - Chip Maintenance Fee | FREE               |
| d) Banker's cheque issuance                       | FREE               |
| e) Online Banking Service                         | FREE               |
| f) SMS Alert Facility                             | FREE               |
| g) Account Closure                                | FREE               |
| h) Locker Rent                                    | 50% will be waived |

L RAHAT MUSTAQEEM

Following services are available FREE of Cost in "RAHAT MUSTAQEEM ACCOUNT"

- Banker's Cheques Charges
  - Cheque Books Charges
  - Online Banking Charges
  - Classic VISA Debit Card (Annual Charges)
  - Duplicate Statement of Account
- \* No minimum balance required to avail free services.

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 exempt from levy of these service charges.
- b) Accounts maintained by (i) Students, (ii) Mustahiqueen 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 exempt from levy of service charges. Also to be waived in case of cooperative societies, benevolent funds, charitable & welfare organizations.
- 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 rates applicable to the respective provinces.
- e) During the defined period for Bank Schedule of Charges, pricing may be decreased, increased or waived on the Management Discretion or Regulatory Instructions.