

# **Schedule of Bank Charges**

(Exclusive of FED / Sales Tax)

**Effective**

**July 01, 2017**

**MOST IMPORTANT**  
**LEVY OF FEDERAL EXCISE DUTY (FED) / SALES TAX**

All Branches / Offices are advised to recover FED / Sales Tax on all banking services (excluding markup mentioned in the Schedule of Bank Charges) at rates as applicable in the respective provinces



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**TRADE FINANCE****A. IMPORTS****1) LETTERS OF CREDIT****Cash Letters of Credit**

	<b>First Quarter or Part thereof</b>	<b>Each Subsequent Quarter or part Thereof</b>	<b>Minimum</b>
<b>a.</b>			
i) LCs upto Rs. 30 M	0.40%	0.30%	Rs. 2,000/-
ii) LCs above Rs.30M upto Rs.50M	0.30%	0.20%	Rs. 2,000/-
iii) LCs above Rs.50M upto Rs.100M	0.20%	0.15%	Rs. 2,000/-
iv) LCs in excess of Rs.100M/ Based on volume during a year/currency of limit(s) and arrangement with customer/group including allied accounts.	Commission subject to negotiation and approval from the competent authority		
	<b>Note:</b>		
	a. Nil Charges, if the LCs are opened against 100% cash margin		
	b. Charges may be reduced by the competent authority, depending upon business reciprocity for the whole year, subject to written undertaking by the customer.		
	c. Charges may be waived-off by the competent authority, in case of lien over current account with equivalent amount, for the customers having satisfactory borrowing relationship.		
<b>b.</b> Revalidation Commission	Revalidation commission after expiry of LC, when the same is revalidated, revalidation commission is to be charged same as in case of opening a fresh LC.		
<b>c.</b> Transfer Commission	When LC is transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh LC as above.		
<b>d.</b> i) LCs under suppliers/ buyers credit pay as you earn scheme and deferred payment LCs for period over one year upto US\$10M or equivalent	0.45% per quarter or part thereof at the time of opening of LC is 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 6 monthly basis on reducing liability till payment of the last and final installment.		
ii) LCs under suppliers/ buyers credit pay as you earn scheme and deferred payment LC for over one year and for amounts in excess of US\$ 10M or equivalent	0.40% per quarter or part thereof for the first quarter and 0.22% for each subsequent quarter 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 6 monthly basis on reducing liability till payment of the last and final installment.		
iii) Non-Reimbursable LCs under Barter/Aid/ Loans.	1% per quarter or part thereof. 0.40% for each subsequent quarter or part thereof. Minimum Rs. 375/-.		
<b>e.</b> Amendments.	Rs. 1,000/- per amendment (flat) or Commission under items a or d above if amendment involves increase in amount or extension in period of shipment.		
<b>f. <u>Import under Registration of Contract</u></b>	i) Registration of contract 0.10% (flat) minimum Rs. 1,000/- (OR subject to negotiation and approval from the competent authority)		
	ii) Collection commission at the time of payment of bill Rs. 500/- (Flat)		
<b>2) BILLS</b>			
<b>a.</b> If bills are to be drawn under usance LC.	Rs. 650/- per bill (flat) to be charged at the time of retirement of bills. Extra Commission @ 0.15% is to be recovered/charged on monthly basis for the usance import bills for any period beyond validity of LC. However, no commission to be charged if the maturity/payment period of the bill falls within the period for which commission has already been recovered. Acceptance commission for amount in excess of US\$ 5 M or equivalent, 0.08% per month.		
<b>b.</b> Purchase of Own Acceptances (OAP)	Mark-up @ Rs.0.55 / Rs.1,000/- on daily product basis on the bill amount shall be charged alongwith penal commission @ 0.32% (flat) or as approved by the		

competent authority.

- c. Mark-up in case of import bills under import foreign/ inland LCs for clearance of goods
- Mark-up @ Rs. 0.50/Rs.1,000/- daily product on the bill amount shall be charged (from the date of negotiation appearing on covering schedule/ value date, wherever applicable, till the payment of buy back price **OR** from the date of lodgment/remittance by the branch till the payment of buy back price in case amount is not directly claimed from the reimbursing bank).
- However, the proportionate bonus (rebate) shall be given on early payment of the bill as under:**
- i) If the bill is paid (retired) within 15 days, a rebate of Rs.0.12/Rs.1,000/- on daily product basis shall be allowed on the above rate.
  - ii) If the bill is paid within 16-35 days, rebate under item (i) above will not be allowed and a rebate of Rs.0.02/- per Rs.1,000/- per day shall be allowed (for the entire period) and Mark-up of Rs.0.48/1,000/- on daily product basis shall be charged from the date of negotiation.
  - iii) If the bill is paid (retired) after 35th day, no rebate will be allowed as applicable under (i) & (ii) and mark-up at the rate of Rs.0.50/Rs.1,000/- on daily product basis shall be charged from the date of negotiation.
  - iv) Mark-up at above rate shall be charged from the date of negotiation till deposit of 100% cash margin or retirement of bill (whichever is earlier).
- Note:** For special arrangements; Mark-up as approved by the Head Office.
- d. Discrepant Documents received under Import LC.
- i) Rs. 600/- per discrepancy per document if charges are on Applicant's account.
  - ii) US\$ 50/- per document if charges are on beneficiary's account and to be recovered from negotiating bank.
- e. i.) Collection.  
Rs. 800/- (Flat).
- ii.) Items returned unpaid.  
Rs. 800 from the Importer or US\$ 75/- (or equivalent) recoverable from the forwarding bank.
- iii.) Handling charges on Rupees denominated import bill  
Rs. 750/- (Flat).
- f. Service charges against import transactions i.e. Import Bills/PAD/Collection.
- i) 0.15% flat - Minimum Rs. 1,500/-  
(OR Subject to negotiation and approval from the competent authority)
  - ii) Nil if the LC is backed by 100% cash margin or if 100% margin is blocked in non profit bearing A/C.
- g. Remittance on account of Import without opening of LC or contract registered as specified in the import Policy.  
Rs. 750/- (Flat) plus SWIFT/Telex charges if required.
- h. Issuance of NOC to other banks for booking Foreign Exchange or effecting remittance under our LC or registered contract etc.  
Rs.1,000/- per NOC

## B. EXPORTS

- 1) Letter of Credit
- a. Advising  
Rs. 1,000/- for customers,  
Rs. 2,000/- for non-customers
  - b. Amendment Advising  
Rs. 1,000/- for customers,  
Rs. 1,200/- for non-customers
  - c. Negotiation of Rupee Bills under export Letters of Credit  
0.30% flat Minimum Rs. 600/- (OR subject to negotiation and approval from the competent authority)
  - d. Confirmation  
Subject to Arrangement / as decided by International Division
  - e. Transfer of Export LCs  
Rs. 1,500/-
  - f. Reimbursement payment to other local banks from non Resident Rupee account  
Rs. 550/-

g.	Verification of "EE" Statement	Rs. 1,000/- per form
<b>2) BILLS</b>		
a)	If the documents are sent to other banks for negotiation under restricted LCs	Rs. 1,000/-
b)	Service Charges against export documents sent on collection basis where payment cover is already received in bank's Nostro Accounts/Advance Payment.	0.13%, Minimum Rs. 1,000/- (OR subject to negotiation and approval from the competent authority)
<b>c) Collection</b>		
i)	Clean	Rs. 200/- (Excluding postage)
ii)	Document (on which bank does not earn any exchange income)	Rs. 500/- (Excluding postage)
<b>3) OTHERS</b>		
a)	Handling of Duty Draw Back Claims	@ 0.45% per claim...Min. Rs. 600/-
b)	Freight Subsidy Claim	@ 0.45% per claim...Min. Rs. 750/-
c)	Processing charges for "6% Research & Development Support" cases	@ 0.45% per claim...Min. Rs. 1000/-
d)	Issuance of EPRC (Export Proceeds Realization Certificate)	Rs. 300/- per certificate
e)	Handling Charges for Export Refinance Applications	Rs. 600/- per application
f)	Handling of Substitution Cases of Export Refinance	Rs. 600/- per case
g)	Processing Charges on Export Development Surcharge	Rs. 100/- per export Bill
<b>C. DOMESTIC BANKING</b>		
<b>1. Inland Letters of Credit</b>		
a)	Issuance.	i) 0.45% per quarter or part thereof..... Min. Rs. 1500/- ii) For annual volume of Rs.50M/Public Sector Organization/ Government/ Semi-Government Sponsored Bodies, commission subject to negotiation and approval from the competent authority.
b)	Amendments	Rs. 1,000/- per amendment (Flat) or commission under item 1(a) above if amendment involves increase in amount or extension in period of shipment.
c)	Discrepancy Charges on documents (wherever applicable)	Rs. 1,000 (Flat)
d)	Negotiation	
	i) Sight.	0.40% Flat ... Minimum Rs. 800/-
	ii) Usance	0.45% Flat ... Minimum Rs. 800/- (OR subject to negotiation and approval from the competent authority)
e)	If bills are drawn at usance under inland LC	Rs. 650/- per bill (flat) to be charged at the time of retirement of bills. Extra Commission at 0.145% per month is to be recovered/charged for the usance bills for any period beyond validity of LC till date of maturity/payment. However, no commission to be charged if the maturity/payment period of the bill falls within the period for which commission has already been recovered
f)	Purchase of Usance Bills.	Charges as per item 2 (a) and point (iv) of the notes below.
g)	Advising, Amendment, and Confirmation charges of (inward) inland Letters of Credit	As applicable in case of Export Letters of Credit.

**2. BILLS**

- |    |   |  |
|----|---|--|
| a) | Documentary Collections.  | 0.40% ... Minimum Rs. 500/-<br>(OR subject to negotiation and approval from the competent authority) |
| b) | Documentary Bills other than those drawn against Letters of Credit & Clean Bills/Trade Cheques. | 0.45% min. Rs. 500/- plus mark-up/return from the date of purchase upto the date proceeds received.  |

**Notes:**

- i) Collecting agent's charges, if the collecting agent is other than the bank, will be extra.
- ii) Charges of Rs. 135/- for documentary collection in case the instrument is returned unpaid.
- iii) Telegram/trunk call charges will be extra if fate of instrument is obtained by telegram/telephone.
- iv) Mark-up shall be applied on bills purchased/negotiated as approved.
- v) Storage charges Rs. 135/- (flat) per packet per day. No charge if cleared within 3 days of its receipt by the branch.
- vi) Other charges as per notes (i) to (iii) & (v) above will be extra.

**3. GUARANTEES:**

- |    |   |  |
|----|---|--|
| a) | <b>Guarantees issued to shipping companies</b> in lieu of bills of lading /delivery orders against AWB where original documents have not been received. | Rs. 1,500/- (flat) (against 110% cash margin, or against available limits).                                  |
| b) | <b>Other Guarantees</b>   | 0.45% per quarter or part thereof...Minimum Rs. 1,000/- (per transaction)                                    |
| c) | Public sector corporation/ government/ semi government sponsored bodies   | 0.15% per quarter or part thereof.   |
| d) | Guarantees against 100% Cash Margin (Deposit under lien will not be considered)   | NIL charges.   |
| e) | Amendment Charges   | Rs. 650/- Flat in addition to charges as above.  |
| f) | Handling of claims under guarantees.  | Rs. 2,500/- Flat to be charged to the applicant, except for interim claims received from Custom Authorities. |

Commission against guarantees on behalf of correspondent banks subject to approval from IND and commission on guarantees issued under syndicated arrangements, subject to negotiation and approval from the competent authority.

**Note:** All guarantees issued by banks will contain specific amount, expiry date and date by which the claims are to be lodged.

**Note:****BUSINESS COMMITMENT & COMPENSATORY COMMISSION**

Business commitment to be obtained from the client alongwith an undertaking to the effect that they will pay commission upto 1% to the extent of shortfall in their business commitment.

**GENERAL BANKING (Foreign)****REMITTANCES**

- |    |   |  |
|----|---|--|
| a. | Outward.  | i) FDD US\$ 20/- plus cost of SWIFT Charges @ US\$ 5/- per message or equivalent PKR 0.3% will also be applicable if the amount is not retained in the account for 15 days<br><br>ii) FTT US\$ 20/- plus SWIFT charges @ US\$ 13/- per message or equivalent PKR 0.3% will also be applicable if the amount is not retained in the account for 15 days |
| b. | i) Inward   | Nil if proceeds are credited to an account with us, otherwise a flat charge of US\$ 5/- or equivalent  |
|    | ii) Home remittances                                  | Nil charges (excluding cost of money order or telegram charges when T.T. is requested).  |
| c. | Cancellation of demand draft                          | US\$ 10/- plus SWIFT charges @ US\$ 5/- or equivalent  |
| d. | Issuance of duplicate demand drafts (in lieu of lost) | US\$ 10/- plus SWIFT charges @ US\$ 5/- or equivalent  |
| e. | Foreign exchange permits on behalf of account holders | Rs. 1,075/- per permit.  |

- |    |                               |  |
|----|-------------------------------|--|
| f. | Registration of student cases | US\$ 70/- per case & Renewal fee US\$ 50 or equivalent |
| g. | Cash deposit in FCY Account   | Nil Charges  |

**A. CLEARING THROUGH NIFT****1. Local US\$ Cheques:**

- |      |                            |                              |
|------|----------------------------|------------------------------|
| i)   | Outward Clearing (Paid)    | US\$ 10/- per item + postage |
| ii)  | Outward Clearing (Returns) | US\$ 15/- per item + postage |
| iii) | Inward Clearing (Paid)     | US\$ 3.5/- per item          |
| iv)  | Inward Clearing (Returns)  | US\$ 10/- per item           |

**B. Collection through Correspondent**

- |    |  |   |
|----|--|---|
| i) | Collection of FCY Cheques through Correspondent Bank | US\$ 13/- per cheque plus Correspondent Bank's charges at actual. |
|----|--|---|

**C. FOREIGN BILLS PURCHASED**

- |      |  |   |
|------|--|---|
| i)   | T.Cs (except American Express)                                 | 0.75% min. US\$ 7.5/- or equivalent in Pak Rupees   |
| ii)  | "Walk-in" Customers (except Amex TCs)                          | 0.80% min US\$ 14/- or equivalent in Pak Rupees   |
| iii) | Cheques, drafts, IMO etc, purchased for credit to F.C. account | US\$ 25/- plus actual courier charges (correspondent bank charges will be extra , if any) |

**D. Postal/Telegram/Telephone/SWIFT/Telex/fax & Courier Charges.**

- |    |  |                  |
|----|--|------------------|
| 1. | Correspondent Charges.                             | Actual           |
| 2. | Postage  | Rs. 320/-        |
| 3. | Courier Service                                    | Rs. 1,800/- Flat |
| 4. | SWIFT/Telex/Cable Charges.                         |                  |
|    | a. Full text L/C etc.                              | Rs. 1,700/- Flat |
|    | b. Short messages (e.g. L/C, amendment, etc.)      | Rs. 650/- Flat   |
|    | c. Other short messages.                           | Rs. 650/- Flat   |
| 5. | Telephone & Fax Charges.                           | Rs.650/- Flat    |
| 6. | Foreign Bills sent for collection returned unpaid. | Rs. 550/- Flat   |

**GENERAL BANKING (Domestic)****E. REMITTANCES****I. Drafts and TTs**

- |    |   |   |
|----|---|---|
| a) | Issuance of TTs within the network of Askari Bank's Branches              | i) upto Rs. 1,000,000 - Rs.100/- for account holders<br>0.20% Minimum <b>Rs. 1,000/- for non-account holders.</b><br>ii) Over Rs. 1,000,000 - NIL for account holders.<br>0.20% Minimum <b>Rs. 1,500/- for non-account holders.</b> |
| b) | Issuance of Demand Drafts drawn on other banks under special arrangements | i) 0.12% or Minimum Rs. 200/- for account holders.<br>ii) 0.20% or Minimum <b>Rs. 1,500/- for non-account holders.</b>  |
| c) | Cancellation of demand draft  | Rs. 300/- (flat)  |
| d) | Issuance of duplicate demand drafts (in lieu of lost).                    | Rs. 600/- (flat)  |
| e) | Postage charges<br>(Through Correspondent Bank)                           | No postage charges on DDs<br>As above or as levied by our Correspondent Bank, whichever is higher.  |

**II. Pay Order**

- |    |                           |  |
|----|---------------------------|--|
| a) | Cancellation of Pay Order | i) Rs. 100/- (flat) for account holders<br>ii) Rs. 300/- (flat) for non-account holders. |
|----|---------------------------|--|

**III. Banker's Cheque**

- |  |  |
|--|--|
| a) Issuance of Banker's Cheque                           | i) NIL for current account holders<br>ii) Rs. 50 (Flat) for saving / other account holders<br>iii) 0.20% (Min Rs. 1,000) for non-account holders |
| b) Cancellation of Banker's Cheque                       | i) Rs. 200 (Flat) for account holders<br>ii) Rs. 500 (Flat) for non-account holders  |
| c) Duplicate Issuance Banker's Cheque                    | a) Rs. 500 (Flat) for account holders<br>ii) Rs. 800 (Flat) for non-account holders  |
| d) Issuance of Banker's Cheque Through<br>I- Net Banking | Rs. 500 (Flat) per instrument  |

**Note:** - i) Charges may be reduced or waived by competent authority depending upon business consideration etc.  
ii) Charges on Issuance of Pay Orders/DD/BC any other related instruments for payment of fee/dues in favour of Educational Institution, HEC/Board charges not exceeding 0.5% of the fee/dues or Rs 25/- per instrument whichever is less (Ref. HO Circular No.1879 dated August 13, 2009).

**IV. Inter Branch Online Withdrawal/Deposit**

- |                          |   |
|--------------------------|---|
| a) Withdrawal upto Rs.1M | Rs. 100/- (flat)  |
| b) Withdrawal over Rs.1M | 0.050% (Flat)   |
| c) Deposit               | NIL for current account holder and others Rs.100/- (Flat) |

**V. Inter Branch Online Transfers**

- |   |   |
|---|---|
| a) Inter-branch Online Transfers  | NIL   |
| b) Collection Account (companies only)<br>opened with the approval of Head<br>Office. | As per approval by HO on case to case basis |

**Note:** - i) No charge on Online withdrawal/deposit/transfers within one city (Rawalpindi/Islamabad is treated as one city)  
ii) Charges may be reduced or waived competent authority depending upon business consideration etc.

**F. BILLS****1. Collections**

- |                                  |                        |                             |
|----------------------------------|------------------------|-----------------------------|
| <b>Clean</b> (including Cheques) | i) Upto Rs. 1,000,000  | 0.15% ..... Minimum Rs. 100 |
|                                  | ii) Over Rs. 1,000,000 | 0.080% Flat                 |

**2. Intercity Collection of Cheques through NIFT**

Rs. 200/- per item

**3. Purchase of Bills, Cheques etc.**

(Other Cheques/Demand instruments)

0.50%..... Minimum Rs. 200/- (Plus mark-up as approved)

- Notes:**
- Collecting agent's charges, if the collecting agent is other than the bank, will be extra.
  - Charges of Rs. 65 for clean collection in case the instrument is returned unpaid.
  - Mark-up shall be applied on bills purchased/negotiated as approved.
  - Nil charges on Pak Rupee Cheques for Clearing through NIFT within a city (Rawalpindi /Islamabad is treated as one city)

**G. SAFE DEPOSIT LOCKERS**

Fee for safe deposit lockers (to be recovered in advance or at the commencement of the period yearly/half yearly/quarterly as the case may be).

- |                                   |  |
|-----------------------------------|--|
| a) i) Small                       | Rs. 2,000/- p.a. or Nil on refundable security deposit of Rs. 30,000/- |
| ii) Medium                        | Rs. 2,500/- p.a. or Nil on refundable security deposit of Rs. 40,000/- |
| iii) Large                        | Rs. 4,000/- p.a. or Nil on refundable security deposit of Rs. 50,000/- |
| iv) Extra Large XL (16"x 16")     | Rs 6,000 /- p.a. or Nil on refundable security deposit of Rs. 60,000/- |
| v) Extra Extra Large XXL(16"x31") | Rs. 7,000/- p.a. or Nil on refundable security deposit of Rs. 85,000/- |



- b) Key Deposit. Rs. 5,000/- per locker for those locker holder who opt to pay Annual Fee instead of one time security deposit.
- c) Breaking Charges. At actual plus Rs. 2,000/- as service charges.
- d) Late payment charges Rs. 150/- per month or part thereof, maximum one year annual rent.
- Note: New amount of Key Deposit is applicable only to Lockers licensed from 1<sup>st</sup> July 2014 onwards.

**H. UTILITY BILLS (PTCL, WAPDA, SNGPL)**

(for details please refer Instruction Circular No. 1115 and 1527)

- a. Service Charges Rs.8/- per bill (payable by other utility companies)  
Rs. 9/- per PTCL bill ( payable by PTCL company)
- b. Cheque collection/return charges NIL

**I. ALTERNATE DELIVERY CHANNELS****1. Visa Debit Card (Basic & Supplementary)****a. Issuance Fee**

- i) Classic Rs. 750/-
- ii) Gold Rs. 1,000/-

**b. Annual Service Fee**

- i) Classic Rs. 750/-
- ii) Gold Rs. 1,000/-

**c. Replacement**

- i) Classic Rs. 750/-
- ii) Gold Rs. 1,000/-

**d. ROC/Voucher Retrieval Charges**

- i) Local Rs. 250/-
- ii) International Rs. 500/-

**d. Chargeback Processing Fee****Local Transactions**

- Minimum PKR. 250/- or Actual

**International Transactions**

- Minimum PKR. 475/- or Actual

**2. PayPak Debit Card (Basic & Supplementary)****a. Issuance Fee PayPak Debit Card (Basic & Supplementary)**

- i. Silver Rs. 500/-
- ii. Gold Rs. 750/-

**b. Annual Service Fee**

- i. Silver Rs. 500/-
- ii. Gold Rs. 750/-

**c. Replacement**

- i. Silver Rs. 500/-
- ii. Gold Rs. 750/-

**d. ROC/Voucher Retrieval Charges**

- i. Local Rs. 250/-

**e. Chargeback Processing Fee****Local Transactions**

- Minimum PKR. 250/- or Actual

**3. ATM Services**

- |           |  |  |
|-----------|--|--|
| <b>a.</b> | Annual Service Charges on ATM/Debit Card | Rs. 600/-  |
| <br>      |  |  |
| <b>b.</b> | <b>Cash Withdrawal Fee</b>               |  |
| i)        | From Askari Bank's ATM                   | Free   |
| ii)       | From Independent Service Providers ATM   | Rs.15/- per transaction  |
| iii)      | From 1-Link Member Bank's ATM            | Rs.15/- per transaction  |
| iv)       | From MNet ATM                            | Rs.15/- per transaction  |
| v)        | International ATM                        | Rs.300/- per transaction or 2.5% of transaction amount (whichever is higher) |
| <br>      |  |  |
| <b>c.</b> | <b>Balance Enquiry Fee</b>               |  |
| i)        | From Askari Bank's ATM                   | Free   |
| ii)       | From 1-Link Member Bank ATM              | Rs. 5/-  |
| iii)      | From M-Net Member Bank ATM               | Rs. 5/-  |
| iv)       | International                            | Rs. 150/-  |

**Note:** Charges (excluding 1-b, 1-c & 2-b & 2-c) may be reduced / waived by the competent authority depending upon business considerations etc.

**4. Fund Transfer Through ATM/I-Net Banking/ IVR-Call Center / Mobile Banking**

- |    |                            |   |
|----|----------------------------|---|
| a. | Inter Branch Fund Transfer | Free for all Account Holders.   |
| b. | Inter Bank Fund Transfer   | i) Rs. 15 for Current Account Holders<br>ii) Rs. 100/- per transfer for profit bearing Account Holders. |

**J. CONSUMER BANKING SERVICES****1. Personal Finance**

Processing Fee for Civilians	i) Clean - 1.00% of loan amount OR Rs. 2500/- whichever is higher (including legal & documentation charges) ii) Secured – 1.30% of loan amount max. upto Rs. 6000 /- (Legal & documentation charges at actual)
Processing Fee for Armed Forces	i) Clean - 1.00% of loan amount min. Rs. 1900/- (including legal & documentation charges) ii) Secured - 1.30% of loan amount max. upto Rs. 5850/- (Legal & documentation charges at actual)
Late Payment Charges	Rs.1,000/- per Instance/per Installment
Cheque Return Charges	Rs. 1000/- per cheque
Balloon Payment Charges	i) 1st year 6.5% of Balloon Payment Amount ii) 2nd year 5.5% of Balloon Payment Amount iii) 3rd year and onward 4.5% of Balloon Payment Amount
Premature Termination Charges	i) 1st year 6.5% of Outstanding Principal Amount ii) 2nd year 5.5% of Outstanding Principal Amount iii) 3rd year and onward 4.5% of Outstanding Principal Amount

**2. Smart Cash**

Processing Fee	i) Clean - 2% of loan amount... min. Rs. 5,000/- (including legal & documentation charges) ii) Secured - 1.50% of loan amount max. upto Rs. 6,000/- (Legal & documentation charges at actual)
Annual/Renewal Fee	Rs.5000/-
Enhancement Charges	1.5% of the enhanced amount min Rs.5000/-
Cheque Return Charges	Rs. 1,000/- per cheque
Late Payment Charges	Rs.1,000/- per Instance

**3. Mortgage Finance**

Processing Fee	Rs.8000/- (Flat)
Legal/documentation/valuation/ Income Estimation Charges	At actual

Late Payment Charges	Rs.1,000/- per Instance/per Installment
Cheque Return Charges	Rs. 1000/- per cheque
Premature Termination Charges	a. In case of early settlement by the borrower charges will be applicable in the following manner. i) 1 <sup>st</sup> Year: Upto 6.5% of outstanding principal amount ii) 2 <sup>nd</sup> Year: Upto 5.5% of outstanding principal amount iii) 3 <sup>rd</sup> Year onwards: Upto 4.5% of outstanding principal amount b. Upto 11% of the outstanding principal, in case of balance transferred to other bank, irrespective of the time period.
Balloon Payment	Balloon payment upto a maximum of 20% of the outstanding principal in a year is allowed without any charges. Additional balloon payments will be subject to charge @ 6% of the amount being paid as a balloon payment.

**4. Business Finance**

a. Processing Fee	Rs. 10,000/- (Flat)
b. Legal/Documentation/Valuation/Income Estimation Charges	At actual
c. Renewal Fee	Rs. 10,000/- (Flat)
d. Enhancement Charges	Rs. 10,000/- (Flat)
e. Cheque Return Charges	Rs. 1,000/- per cheque
f. Late Payment Charges	Rs. 1,000/- or 8.62% of the installment amount, whichever is higher.
g. Premature Termination Charges	Upto 6.5% of the limit.

**5. Auto Finance**

a. Processing Fee (Including Legal Documents Charges)	Rs 5,000/- (non-refundable if down payment is received)
b. Vehicle Evaluation Charges	At actual – maximum up to Rs.3,000/-
c. Premature Termination Charges	i) 1 <sup>st</sup> year 6.5% of Outstanding Principal Amount ii) 2 <sup>nd</sup> year 5.5% of Outstanding Principal Amount iii) 3 <sup>rd</sup> year and onward 4.5% of Outstanding Principal Amount
d. Balloon Payment	Balloon payment upto a maximum of 20% of the outstanding principal in a year is allowed without any charges. Additional balloon payments will be subject to charge @ 6% of the amount being paid as a balloon payment.
e. Cheque Return Charges	Rs 1000/- per Cheque
f. Late Payment Charges	Rs.1,000/- per Instance/per Installment
g. Repossession Charges	Upto Rs 50000/- as per actual
h. Tracker Charges	Upto Rs 15000/- one time
i. Litigation Charges (if any)	at actual
j. Comprehensive Insurance Charges	at actual
k. Third party NOC issuance charges	Rs. 5,000/-
l. Duplicate / Revalidation of NOC charges	Rs.5000/-

**K. Certificate of Investment**

<b>Premature Encashment Charges</b>	0.01% of amount invested
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**L. ASKARI MASTER CARD****1. Annual Fee**

a) Classic Card	Rs. 2,000/- per annum (waiver based on Rs. 5,000/- spending within two months of issuance / renewal.
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b) Gold Card	Rs. 4,000/- per annum (waiver based on Rs. 10,000/- spending within two months of issuance / renewal.
c) Platinum Card	Rs. 5,000/- per annum (waiver based on Rs. 15,000/- spending within two months of issuance / renewal.
d) World Card	Rs. 8,000/- per annum (waiver based on Rs.50,000/- spending within two months of renewal)
e) Awami Card	Rs. 1,000/- Annual Fee (waiver based on Rs. 2,500/- spending within two months of issuance / renewal.
	<b>i) No Annual Fee for 1st Year. Subsequently, annual/renewal fee shall be waived based upon required spending.</b>
	<b>ii) No Annual Fee for Armed Forces</b>
f) *Supplementary Card – Classic	Rs. 1,000/- per annum (waiver based on Rs. 1,000/- spending within two months of issuance / renewal.
g) *Supplementary Card - Gold	Rs. 2,000/- per annum (waiver based on Rs. 1,000/- spending within two months of issuance / renewal.
h) *Supplementary Card – Platinum	Rs. 3,000/- per annum (waiver based on Rs. 1,000/- spending within two months of issuance / renewal.
i) *Supplementary Card - World	Rs. 4,000/- per annum (waiver based on Rs. 20,000/- spending within two months of issuance / renewal.
j) Supplementary Card – Awami	No Annual Fee
	<b>* No Annual Fee for 1st Year. Subsequently, annual/renewal fee shall be waived based upon required spending.</b>
2. Late Payment Charges	Rs.1,000/- per Instance
3. <b>Service Charges - Retail Transactions</b> (For Classic, Gold and Platinum Cards)	<ul style="list-style-type: none"> <li>i) 3.20% per month (38.40% APR*) - Salaried Individuals</li> <li>ii) 3.45% per month (41.40% APR) - Self- Employed</li> <li>iii) 3.45% per month (41.40% APR) - Zarai</li> <li>iv) 2.00% per month (24.00% APR) - Armed Forces &amp; Corporate Cards</li> </ul>
(For World Cards)	3.00% per month (36.00% APR)
(For Awami Cards)	3.70% per month (44.40% APR)
	<b>(*APR means Annualized Percentage Rate)</b>
4. Cash Advance Charges	Rs. 1,000/- or 3.5% whichever is higher
5. Service Charges Cash Advance	3.70% per month (44.40% APR)
6. Cheque Return Charges	Rs. 1,000/- per cheque
7. Card Replacement Fee	<ul style="list-style-type: none"> <li>Classic Card - Rs. 500 /-</li> <li>Gold Card - Rs. 800/-</li> <li>Platinum Card - Rs. 1,000/-</li> <li>World Card - Rs.1,000/-</li> <li>Corporate Cards Rs.1,000/-</li> </ul>
8. Service Charges - Flexible Credit Plan (FCP)/ Extended Payment Plan (EPP)	2% per month (24.00% APR)  The mark up rate shall be applied on value of purchased item/transaction amount. The mark up amount will be calculated upfront for the whole tenure and will be recovered through Equal Monthly Installments (EMI).
9. Processing Charges - FCP/EPP	Rs. 550 or 3.20% whichever is higher
10. Processing Fee - Cash Advance Facility (EPP)	Rs.1,000/- per transaction
11. Early Termination Charges - FCP/EPP	Rs 1000/- or 5.5% of the outstanding amount, whichever is higher
12. Credit Cover Premium (With the consent of customer)	0.60% of outstanding balance
13. Voucher Retrieval	
a. Local Transaction	Rs. 500/-
b. International Transaction	Rs. 900/-

14.	Corporate Card (Annual Fee)	Rs.1,500/-
15.	Service Charges - Balance Transfer Facility	1.75% per month (21.00% APR)
16.	Forex Markup	3.5% on the transactions amount – to be applied on all transactions other than Pak Rupee
17.	SMS Service Fee	Rs. 50/- per month
18.	Internet transaction charges	Nil
19.	Limit Enhancement Charges	1% of the enhanced amount or Rs.3000/- whichever is higher.

**Note:** Waiver of annual fee for Basic and Supplementary cards, subject to approval by the competent authority, based on the customer relation and spending profile.

## M. Branchless Banking

1.	Cash Deposit – BB Account Holder in his/her account Minimum Rs.100/- to maximum Rs.50,000/-	Free
2.	Bill Payment	Free
3.	Balance Top Up – Minimum Rs.30/- & Above	Free
4.	Balance Topup Other Mobile network- Minimum Rs. 30/- & Above	Free
5.	Create PIN	Free
6.	Change PIN	Free
7.	Balance Enquiry	Free
8.	Balance Enquiry on MNET ATM	Rs. 5/-
9.	Mini Statement	Free
10.	Send Account Info	Free
11.	Issuance of Account Statement at the request of Customer	Rs. 30/- per statement
12.	<b>Account Opening</b>	
	a) Mobile Wallet (Level -0)	Nil
	b) Mobile Wallet (Level – 1)	Nil
	c) Mobile Wallet (Level – 2)	Nil
13.	ATM Card Issuance	Rs.172/- per Card
14.	Cash Withdrawal through Askari ATM Network	Free
15.	Cash Withdrawal through other banks ATM Network	Rs. 17/- per transaction
16.	Cash Withdrawal (through M-Wallet)	
	a) Upto Rs.200/-	Rs. 4/- per transaction
	b) Over Rs.200/- to Rs. 500/-	Rs. 9/- per transaction
	c) Over Rs.500/- to Rs.1,000/-	Rs. 17/- per transaction
	d) Over Rs.1,000/- to Rs.2,500/-	Rs. 34/- per transaction
	e) Over Rs.2,500/- to Rs.4,000/-	Rs. 52/- per transaction
	f) Over Rs.4,000/- to Rs.6,000/-	Rs. 78/- per transaction
	g) Over Rs.6,000/- to Rs.8,000/-	Rs. 103/- per transaction
	h) Over Rs.8,000/- to Rs.10,000/-	Rs. 129/- per transaction
	i) Over Rs.10,000/- to Rs.13,000/-	Rs. 155/- per transaction
	j) Over Rs.13,000/- to Rs.16,000/-	Rs. 181/- per transaction
	k) Over Rs.16,000/- to Rs.20,000/-	Rs. 207/- per transaction
	l) Over Rs.20,000/- to Rs.25,000/-	Rs. 233/- per transaction
	m) Over Rs.25,000/- to Rs.30,000/-	Rs. 259/- per transaction
	n) Over Rs.30,000/- to Rs. 40,000/-	Rs. 284/- per transaction
	o) Over Rs.40,000/- to Rs.50,000/-	Rs. 310/- per transaction
17.	<b>Fund Transfer (Mobile account to Mobile Account):</b>	
	a) Upto Rs.50,000	Free
18.	<b>Fund Transfer (Mobile Account to CNIC):</b>	
	a) Upto Rs.1,000/-	Rs. 40/- per transaction
	b) Over Rs.1,000/- to Rs.2,500/-	Rs. 80/- per transaction
	c) Over Rs.2,500/- to Rs.4,000/-	Rs. 120/- per transaction
	d) Over Rs.4,000/- to Rs.6,000/-	Rs. 160/- per transaction
	e) Over Rs.6,000/- to Rs.8,000/-	Rs. 200/- per transaction
	f) Over Rs.8,000/- to Rs.10,000/-	Rs. 240/- per transaction
	g) Over Rs.10,000/- to Rs.13,000/-	Rs. 280/- per transaction
	h) Over Rs.13,000/- to Rs.15,000/-	Rs. 320/- per transaction
	i) Over Rs.15,000/- to Rs.20,000/-	Rs. 380/- per transaction
	j) Over Rs.20,000/- to Rs.25,000/-	Rs. 440/- per transaction
	k) Over Rs.25,000/- to Rs.30,000/-	Rs. 500/- per transaction
	l) Over Rs.30,000/- to Rs.40,000/-	Rs. 560/- per transaction
	m) Over Rs.40,000/- to Rs.50,000/-	Rs. 620/- per transaction
19.	<b>Fund Transfer (CNIC to CNIC):</b>	
	a) Upto Rs.500/-	Rs. 26/- per transaction
	b) Over Rs.500/- to Rs.1,000/-	Rs. 52/- per transaction
	c) Over Rs.1,000/- to Rs.2,500/-	Rs. 103/- per transaction
	d) Over Rs.2,500/- to Rs.4,000/-	Rs. 155/- per transaction
	e) Over Rs.4,000/- to Rs.6,000/-	Rs. 207/- per transaction
	f) Over Rs.6,000/- to Rs.8,000/-	Rs. 259/- per transaction
	g) Over Rs.8,000/- to Rs.10,000/-	Rs. 302/- per transaction
	h) Over Rs.10,000/- to Rs.13,000/-	Rs. 345/- per transaction

	i)	Over Rs.13,000/- to Rs.15,000/-	Rs. 388/- per transaction
	j)	Over Rs.15,000/- to Rs.20,000/-	Rs. 474/- per transaction
	k)	Over Rs.20,000/- to Rs.25,000/-	Rs. 560/- per transaction
	l)	Over Rs.25,000/- to Rs.30,000/-	Rs. 647/- per transaction
	m)	Over Rs.30,000/- to Rs.40,000/-	Rs. 733/- per transaction
	n)	Over Rs.40,000/- to Rs.50,000/-	Rs. 819/- per transaction
20.	<b>Fund Transfer (CNIC to Mobile Account):</b>		
	a)	Upto Rs.200/-	Rs. 13/- per transaction
	b)	Over Rs.200/- to Rs.500/-	Rs. 22/- per transaction
	c)	Over Rs.500/- to Rs.1,000/-	Rs. 30/- per transaction
	d)	Over Rs.1,000/- to Rs.2,500/-	Rs. 60/- per transaction
	e)	Over Rs.2,500/- to Rs.4,000/-	Rs. 91/- per transaction
	f)	Over Rs.4,000/- to Rs.6,000/-	Rs. 121/- per transaction
	g)	Over Rs.6,000/- to Rs.8,000/-	Rs. 151/- per transaction
	h)	Over Rs.8,000/- to Rs.10,000/-	Rs. 181/- per transaction
	i)	Over Rs.10,000/- to Rs.13,000/-	Rs. 211/- per transaction
	j)	Over Rs.13,000/- to Rs.15,000/-	Rs. 241/- per transaction
	k)	Over Rs.15,000/- to Rs.18,000/-	Rs. 267/- per transaction
	l)	Over Rs.18,000/- to Rs.22,000/-	Rs. 302/- per transaction
	m)	Over Rs.22,000/- to Rs.25,000/-	Rs. 345/- per transaction
	n)	Over Rs.25,000/- to Rs.30,000/-	Rs. 388/- per transaction
	o)	Over Rs.30,000/- to Rs.40,000/-	Rs. 431/- per transaction
	p)	Over Rs.40,000/- to Rs.50,000/-	Rs. 474/- per transaction
21.	<b>Bank Transfer AKBL &amp; IBFT (OTC)</b>		
	a)	Upto Rs.1,000/-	Rs. 30/- per transaction
	d)	Over Rs.1,000/- to Rs.2,500/-	Rs. 43/- per transaction
	c)	Over Rs.2,500/- to Rs.4,000/-	Rs. 56/- per transaction
	d)	Over Rs.4,000/- to Rs.6,000/-	Rs. 69/- per transaction
	e)	Over Rs.6,000/- to Rs.8,000/-	Rs. 78/- per transaction
	f)	Over Rs.8,000/- to Rs.10,000/-	Rs. 91/- per transaction
	g)	Over Rs.10,000/- to Rs.13,000/-	Rs. 103/- per transaction
	h)	Over Rs.13,000/- to Rs.16,000/-	Rs. 112/- per transaction
	i)	Over Rs.16,000/- to Rs.20,000/-	Rs. 134/- per transaction
	j)	Over Rs.20,000/- to Rs.25,000/-	Rs. 147/- per transaction
	k)	Over Rs.25,000/- to Rs.30,000/-	Rs. 159/- per transaction
	l)	Over Rs.30,000/- to Rs.40,000/-	Rs. 177/- per transaction
	m)	Over Rs.40,000/- to Rs.50,000/-	Rs. 194/- per transaction
22.	<b>Bank Transfer AKBL &amp; IBFT (MW)</b>		
	a)	Upto Rs.1,000/-	Rs. 30/- per transaction
	d)	Over Rs.1,000/- to Rs.2,500/-	Rs. 43/- per transaction
	c)	Over Rs.2,500/- to Rs.4,000/-	Rs. 56/- per transaction
	d)	Over Rs.4,000/- to Rs.6,000/-	Rs. 69/- per transaction
	e)	Over Rs.6,000/- to Rs.8,000/-	Rs. 78/- per transaction
	f)	Over Rs.8,000/- to Rs.10,000/-	Rs. 91/- per transaction
	g)	Over Rs.10,000/- to Rs.13,000/-	Rs. 103/- per transaction
	h)	Over Rs.13,000/- to Rs.16,000/-	Rs. 112/- per transaction
	i)	Over Rs.16,000/- to Rs.20,000/-	Rs. 134/- per transaction
	j)	Over Rs.20,000/- to Rs.25,000/-	Rs. 147/- per transaction
	k)	Over Rs.25,000/- to Rs.30,000/-	Rs. 159/- per transaction
	l)	Over Rs.30,000/- to Rs.40,000/-	Rs. 177/- per transaction
	m)	Over Rs.40,000/- to Rs.50,000/-	Rs. 194/- per transaction

**Note:** No charges on On-Line Cash Deposit for customers maintaining account with Branchless Banking.

## N. Corporate Leasing (Autos)

- |    |  |  |
|----|--|--|
| 1. | Lease Rental Cheque Return Charges             | Rs. 500/- per cheque                         |
| 2. | Lease Rental Late Payment Charges              | (Rental/1000) * No. of days or 36% per annum |
| 3. | Lease Premature Termination Charges            | 5% of the principal outstanding              |
| 4. | Private Cars Repossession Charges (Local)      | At actual (Upto Rs.30,000/-)                 |
| 5. | Private Cars Repossession Charges (Outstation) | At actual (Upto Rs.35,000/-)                 |
| 6. | Commercial Vehicles Repossession Charges       | At actual (Upto Rs.75,000/-)                 |

7.	Documentation Charges	Rs. 4000/- per case
8.	Verification Charges/Processing Fee	Rs. 1000/- per case
9.	Third Party NOC issuance Charges	Rs. 2000/- per case
10.	Duplicate NOC issuance Charges	Rs. 5000/- per case
11.	Tracker Charges	Upto Rs.15,000/- per case (One time charges)
12.	Balloon Payment charges	5% of principal amount being paid
13.	Asset valuation charges	At actual
14.	Litigation charges	At actual

### O. AGRICULTURAL & RURAL BANKING SERVICES

	<b>Sanctioned Amount</b>	<b>Charges</b>
1. Following Flat Rates for all Agriculture Finances		
All Types of Agriculture Finances	Up to Rs. 1.000M	Rs. 3,000/-
	From Rs. 1.000M to Rs. 2.000M	Rs. 5,000/-
	From Rs. 2.000M to Rs. 3.000M	Rs. 7,000/-
	Above Rs. 3.000M	Rs. 10,000/-
2. Service charges on delayed payment of markup/Installment of TF/rollover of revolving credit facilities.		
i) Overdue by 31 days to 60 days	Rs. 500/- (flat)	
ii) Overdue by 61 days to 90 days	Rs. 1,000/- (flat)	
iii) Overdue (past) 90 days	Rs. 1,500/- (flat)	
3. Transfer of Facility (on borrower's request)	Rs. 1,000/- (flat)	
4. Amendments in terms of approval	Rs. 500/- (flat)	



## P. ADVANCES

Following charges will be recovered in addition to mark-up profit on investment:-

- |    |   |  |
|----|---|--|
| 1. | Miscellaneous charges.<br>(i.e., charges for documents, evaluation of security & maintenance thereof, etc.) | Actual   |
| 2. | <b>Service charges on processing of credit proposal (upfront)</b>   |  |
|    | i) Upto Rs. 25M   | 0.10% minimum Rs. 5,000/-  |
|    | ii) Over Rs. 25M  | 0.050%   |
|    |   | <b>Note:</b> Charges may be reduced by the competent authority, depending upon business consideration.   |
| 3. | OTT / EOL Processing Charges against Funded/non-funded facilities:  |  |
|    | i) Upto Rs.5M   | Rs. 1,000/- each case  |
|    | ii) Over Rs.5M to Rs.10M  | Rs. 2,000/- each case  |
|    | iii) Over Rs.10M to Rs.25M  | Rs. 3,000/- each case  |
|    | iv) Over Rs.25M to Rs.50M   | Rs. 4,000/- each case  |
|    | v) Over Rs.50M  | Rs. 5,000/- each case  |
| 4. | Change of Security documents  | Rs. 3,000/- (flat) per request.  |
| 5. | Release of Security documents   | Rs. 1,300/- (flat) per request.  |
| 6. | Project examination fee.  | 0.75% the proposed exposure subject to 50% payable upfront. (Wherever applicable).<br>(OR subject to negotiation and approval from the competent authority)  |
| 7. | Issuance of NOC for Credit Facilities from other Banks  | Upto Rs. 10,000/- or as per approval<br><b>Note:</b> Charges may be reduced from Rs. 10,000/- to 5,000/- by the competent authority.   |
| 8. | <b>Advances against pledge/hypothecation:</b>   |  |
|    | a) Godown rent.   | Actual.  |
|    | b) Godown Staff Salaries (Godown Keepers/ Chowkidars).  | Actual.  |
|    | c) Godown Inspection Charges.   | Actual conveyance plus other charges.  |
|    | I) Within Municipal Limits or within a radius of 8 Km from the branch.                                      | i) Upto Rs. 10 M Rs. 1,075/-<br>ii) Above Rs. 10 M Rs. 2,200/-   |
|    | II) Outside the above limits.   | TA & DA as per rules plus above charges.   |
|    | d) Delivery charges if a Godown Keeper is not posted. Conveyance charges will be recovered.                 | Actual.  |
|    | e) Other incidental expenses Insurance premium, Legal charges etc   | Actual.  |
|    | f) Issuance of Delivery Order against pledge.   | Rs. 550/- per delivery order.  |
| 9. | Penalty for late payment of Mark-up   | i) Up to Rs.500,000 - Rs. 200 per day<br>ii) Over Rs.500,001 to Rs.1,000,000 - Rs.300 per day<br>iii) Over Rs.1,000,000 - Rs. 500 per day<br>(Note: Penalty amount may be reduced/waived subject to the approval of competent authority) |

**Note:** While recovering the Miscellaneous Charges like godown staff salary, inspection charges etc., the amount recovered from the borrowers will not exceed the total rent of the godown, salary of the godown staff etc. In other words, Miscellaneous Charges will be levied as per actual.

## Q. MISCELLANEOUS CHARGES

- |    |   |  |
|----|---|--|
| 1. | Stop payment of cheques   | Rs. 500/- per instruction  |
| 2. | Duplicate statement of Account<br>(No charges for pensioner's account)                            | Rs. 35/- (Flat)  |
| 3. | Duplicate party advice charges  | Rs. 50/- per advice  |
| 4. | Confirmation of balance to Auditors/any other certificate<br>(No charges for pensioner's account) | Rs. 300/- Flat   |
| 5. | Issuance of cheque book   | Rs.7/- per leaf (FED is applicable in provinces of Punjab, KPK & Baluchistan only) |

6.	Re-issuance of cheque book against Form B.	Rs. 300 plus Rs. 7 per leaf (FED is applicable in provinces of Punjab, Baluchistan & KPK only)
7.	Cheques returned unpaid in clearing	i) Inward: Rs. 400/- per cheque from issuer ii) Outward: Rs. 50/- per cheque or available balance below Rs.50/- (FED is applicable in provinces of Punjab, Sindh, Baluchistan & KPK only)
8.	Account Closing Charges (No charges for pensioner's account)	LCY: Rs.200/- or whatever minimum balance available in A/c. No service charges if closed by the Bank. Free for regular Saving Accounts. FCY: US \$ 10/- or equivalent to other currencies. No service charges if closed by the Bank
9.	Issuance of SBP cheque on behalf of customer other than banks and financial institutions.	Rs. 425/- (flat)
10.	Charges to be recovered from Employer Account in case of transfer of salary to the Employee Account.	Rs. 30/- flat per credit (Except defense & Govt. Employees) or as approved by the competent authority.
11.	Collection of School fee/any other periodical subscription amount etc.	Nil
12.	Photocopy of Bank Record provided to Customer	i) Rs. 110/- for record upto one year ii) Rs. 550/- (flat) for record over one year
13.	Obtaining eCIB report	At actual (Rs.50/-) per report
14.	Obtaining Credit Report from Foreign Bank/Agency	At actual
15.	Same day clearance of instrument	Rs. 300/-
16.	Issuance of Duplicate TDR/CDR	Rs. 320/-
17.	Test Verification from other Banks	Rs. 375/-
18.	Standing Instructions	Rs. 215/- per execution will be recovered in addition to the usual charges
19.	SMS charges	Rs. 30/- per month
20.	<b>Savings Bank Account</b> – Minimum balance requirements <b>(a) Regular Account</b>	<b>No minimum balance limit.</b> (No Service charges on PLS Saving Accounts in any manner whatsoever)
21.	<b>Basic Bank Account (Unique Account)</b>	<b>No minimum balance limit.</b> (No Service charges)
22.	Service Charges on <b>Dormant Accounts</b> (All types of accounts including Local and FCY)	<b>NIL</b>
23.	Account maintenance charges on <b>all Foreign Currency Accounts (New FCA + Frozen)</b> , where balance of <b>CD &amp; SB accounts</b> during the month falls below the slabs as mentioned hereunder:-	
	a) <b><u>New FCY Accounts</u></b>	
	i) US\$ 100/-	i) US\$ 1/- per month
	ii) GBP 100/-	ii) GBP 1/- per month
	iii) EUR 100/-	iii) EUR 1/- per month
	b) <b><u>Frozen FCY Accounts</u></b>	
	i) US\$ 50/-	i) US\$ 2/- per month
	ii) GBP 50/-	ii) GBP 2/- per month
	iii) EUR 50/-	iii) EUR 2/- per month

**Note:** Above charges are not applicable on active salary accounts.

**NIL CHARGES:**

(Other than Import, Export, Local LC & Guarantee Business).

From customers maintaining average deposit of Rs.1M in non-interest/ non-profit bearing accounts for the last 6 months or Rs.5M in interest/profit bearing accounts; except out of pocket expenses and correspondent bank charges.

**Staff:** On all banking transactions, commission/charges including cheque books within reasonable amount with the approval of competent authority. In case of availing Locker facility 50% of the rent amount with no key deposit.

## R. SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT

- |                                 |  |
|---------------------------------|--|
| 1. Sale and purchase of shares. | i) 0.37% on the first Rs.10,000/- of purchase price or cost thereof<br>Minimum... Rs. 45/- |
|                                 | ii) 0.32% on amount exceeding Rs.10,000/-.   |

**NOTES:**

- |    |   |
|----|---|
| a. | The above charge is in addition to brokerage.   |
| b. | Commission will not 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 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. |
- 
- |   |  |
|---|--|
| 2. Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal).  | 0.65% on the first Rs.10,000/- of the paid up or face value minimum Rs.13/-; 0.160% on amount exceeding Rs.10,000/-. |
| 3. Withdrawal fee on Government Securities, where share and/or securities sold are from those held in safe custody, either commission on sale of share 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.  |
| 4. Charges for collection of interest/ return and dividend.   | 0.37% on the amount of interest/return/dividend/collected minimum Rs. 13/-   |
| 5. Handling charges for conversion, renewal consolidation for subdivision of Government Securities.   | i) Minimum Rs. 7.5 per scrip.<br>ii) Rs. 50/- flat in case of Deposit Certificates issued by Government Agencies.    |
| 6. <b><u>Investor Portfolio Securities Account (IPS)</u></b>  |  |
| a) IPS Account Opening Charges  | Rs. 5,000/- (Negotiable)   |
| b) IPS Transaction Charges (Settlement Charges)   | Rs. 1,200/- per transaction (Negotiable)   |
| a) IPS Account Maintenance Charges  | Rs. 1,500/- per month (Negotiable)   |
| b) Claim of PIB Coupon from SBP   | 0.01% of Face Value Maximum Rs. 10,000/- (Negotiable)  |
| c) Claim of maturity of Securities (PIB/T.Bills) from SBP   | 0.01% of Face Value Maximum Rs. 10,000/- (Negotiable)  |

**Note:** Charges at serial # a to d may be waived / reduced by the competent authority.

**S. SETTLEMENT OF 3<sup>RD</sup> PARTY FUND TRANSFER THROUGH PRISM:**

Days	Timing	Charges		
		SBP	AKBL	Total
<b>Settlement Timings for Interbank Funds Transfer</b>				
Monday to Friday	9:00 a.m. to 5:00 p.m. (Interbank Funds Transfer)	Rs.200/-	Rs.20/-	Rs. 220/-
	5:00 p.m. to 5:30 p.m. (SBP Transactions & Clearing Returns)	N/A	N/A	N/A
<b>Settlement Timings for Customer Transfers (MT103)</b> (For Rs.1M and above)				
Monday to Friday	9:00 a.m. to 1:30 p.m.	Rs.200/-	Rs.20/-	Rs. 220/-
	1:30 p.m. to 3:00 p.m.	Rs.300/-	Rs.30/-	Rs.330/-
	3:00 p.m. to 4:00 p.m.	Rs.500/-	Rs.50/-	Rs.550/-
<b>Settlement Timings for Customer Transfers (MT102)</b> (Lower value limit for each credit transfer is Rs.100,000/-, max. 10 payment instructions are allowed to be sent through one MT102). Charges for each Payment Instruction within a single MT102 are as follows				
Monday to Friday	9:00 a.m. to 4:30 p.m.	Rs.25/- per payment Instruction	Rs.25/- per payment Instruction	Rs.50/- per payment Instruction

**T. Postal/Telegram/Telephone/SWIFT/Telex/fax & Courier Charges (Domestic)**

1. Correspondent Charges. Actual
2. Courier Service Rs. 150/- Flat
3. **SWIFT/Telex/Cable Charges.**
  - a. Long message (e.g. full text L/C etc.) Rs. 425/- Flat
  - b. Short message (e.g. L/C amendment etc.) Rs. 225/- Flat
  - c. SWIFT/Telex/telegram charges or message for T.T. Rs. 110/- Flat
4. Telephone & Fax Charges. Actual plus Rs. 135/- service charges
5. Postages. Rs. 150 Flat