

# **Schedule of Bank Charges**

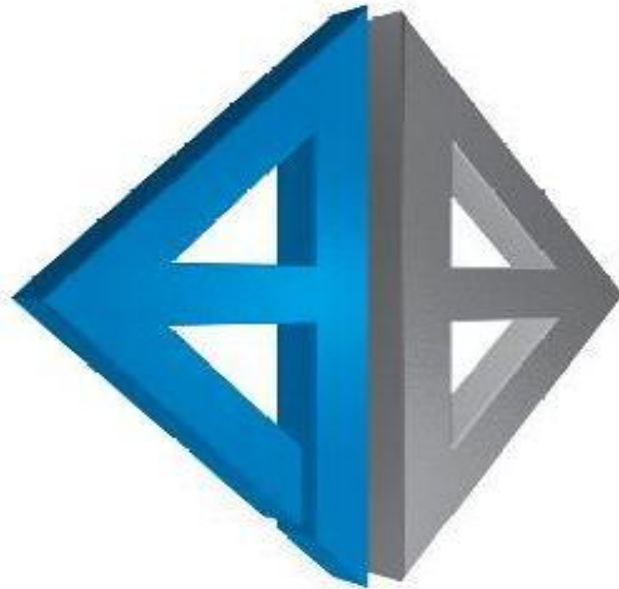
*(Exclusive of FED / Sales Tax)*

**Effective**

**January 01, 2019**

**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***



**ASKARI BANK LIMITED**

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*Tel: PABX: 051-9063000, 9272150, Fax: 051-9272455,*  
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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	0.20%	0.15%	Rs. 2,000/-
<b>Note:</b>			
a. Nil Charges, if the LCs are opened against 100% cash margin			
<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. 2000/- 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.</b>	<b><u>Import under Registration of Contract</u></b>	i) Service charges at the time of registration of contracts / purchase order / proforma invoice <ul style="list-style-type: none"> <li>▪ Upto Rs. 30(m) 0.40%</li> <li>▪ Above Rs.30(m) Upto Rs. 50(m) 0.30%</li> <li>▪ Above Rs:50 (m) 0.20%</li> <li>▪ Minimum Rs:1,500/-</li> </ul>	
		ii) Rs:1,000/- per amendment (flat) or commission at rates specified under item (f) above if amendment involves increase in amount / extension in period. LC Cancellation charges (not for expired LCs) Rs. 1000/-	
		iii) Import Collection/ Contract document handling charges at the time of retirement for documents that remain pending for payment for more than one month Rs. 1000/- per month	
		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. 750/- 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)	

- 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. 800/- per discrepancy per document if charges are on Applicant's account.
  - ii) US\$ 75/- per document if charges are on beneficiary's account and to be recovered from negotiating bank.
- e. i.) Collection. Rs. 1,000/- (Flat).
- ii.) Items returned unpaid. Rs. 1,000 from the Importer or US\$ 75/- (or equivalent) recoverable from the forwarding bank.
- iii.) Handling charges on Rupees denominated import bill Rs. 1,000/- (Flat).
- f. Service charges against import transactions i.e. Import Bills/PAD/Collection.
- i) 0.15% flat - Minimum Rs. 1,500/-
  - ii) Nil if the LC is backed by 100% cash margin or if 100% margin is blocked in non profit bearing A/C.
- Rs.. 1,000/- (Flat) plus SWIFT/Telex charges if required.
- g. Remittance on account of Import without opening of LC or contract registered as specified in the import Policy. Rs.2,000/- per NOC
- h. Issuance of NOC to other banks for booking Foreign Exchange or effecting remittance under our LC or registered contract etc.
- 3) OTHERS
- a. WeBOC EIF Rs:15/- per transaction
  - b. Transfer of EIF Rs:500/- per transaction
  - c. FOC WeBOC EIF Rs:500/- per transaction

## B. EXPORTS

- 1) Letter of Credit
- a. Advising Rs. 1,000/- for customers,  
Rs. 3,000/- for non-customers
  - b. Amendment Advising Rs. 1,000/- for customers,  
Rs. 2,000/- for non-customers
  - c. Negotiation of Rupee Bills under export Letters of Credit 0.30% flat Minimum Rs. 800/-
  - d. Confirmation Subject to Arrangement / as decided by International Division

- |    |  |                      |
|----|--|----------------------|
| e. | Transfer of Export LCs   | Rs. 2,000/-          |
| f. | Reimbursement payment to other local banks from non Resident Rupee account | Rs. 1,000/-          |
| g. | Verification of "EE" Statement   | Rs. 2,000/- per form |

**2) BILLS**

- |     |  |                               |
|-----|--|-------------------------------|
| 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/-    |
| c)  | <b>Collection</b>  |                               |
| i)  | Clean  | Rs. 200/- (Excluding postage) |
| ii) | Document (on which bank does not earn any exchange income)   | Rs. 500/- (Excluding postage) |

**3) OTHERS**

- |    |  |                                      |
|----|--|--------------------------------------|
| a) | Handling of Duty Draw Back Claims                                | @ 0.45% per claim...Min. Rs. 1,000/- |
| b) | Freight Subsidy Claim  | @ 0.45% per claim...Min. Rs. 1,000/- |
| c) | Processing charges for "6% Research & Development Support" cases | @ 0.45% per claim...Min. Rs. 1,500/- |
| d) | Issuance of EPRC (Export Proceeds Realization Certificate)       | Rs. 500/- per certificate            |
| e) | Handling Charges for Export Refinance Applications               | Rs. 1,000/- per application          |
| f) | Handling of Substitution Cases of Export Refinance               | Rs. 1,000/- per case                 |
| g) | Processing Charges on Export Development Surcharge               | Rs. 100/- per export Bill            |
| h) | WeBOC EFE Fee  | Nil                                  |
| i) | Transfer of EFE  | Rs:500/- per transaction             |
| j) | Expired EFES   | Nil                                  |
| k) | Export Refinance Part II - NOC for entitlement                   | Rs.1000 per NOC                      |

**C. DOMESTIC BANKING****1. Inland Letters of Credit**

- |    |  |  |
|----|--|--|
| a) | Issuance.  | i) 0.45% per quarter or part thereof..... Min. Rs. 2,000/-   |
| b) | Amendments   | Rs. 2,000/- 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.2,000 (Flat)  |
| d) | Negotiation  |  |
|    | i) Sight.  | 0.40% Flat ... Minimum Rs. 1,000/-   |
|    | ii) Usance   | 0.45% Flat ... Minimum Rs. 1,000/-   |
| e) | If bills are drawn at usance under inland LC           | Rs. 1,000/- 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. 750/-   |
| b) | Documentary Bills other than those drawn against Letters of Credit & Clean Bills/Trade Cheques. | 0.45% min. Rs. 750/- 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. 2,000/- (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. 1,000/- Flat in addition to charges as above.  |
| f) | Handling of claims under guarantees.  | Rs. 4,000/- Flat to be charged to the applicant, except for interim claims received from Custom Authorities. |

Commission to be charged from the date of issue till expiry of Letters of Guarantees. In case of open ended guarantee, commission will continue to be charged on Annual Basis as per 3 (b), ( c ) and (d) until original guarantee is returned / released.

**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\$ 30/- 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>ii) FTT US\$ 35/- 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<br>ii) Home remittances | Nil if proceeds are credited to an account with us, otherwise a flat charge of US\$ 5/- or equivalent<br>Nil charges (excluding cost of money order or telegram charges when T.T. is requested).   |
| c. | Cancellation of demand draft      | US\$ 20- plus SWIFT charges @ US\$ 5/- or equivalent   |

d.	Issuance of duplicate demand drafts (in lieu of lost)	US\$ 20/- plus SWIFT charges @ US\$ 5/- or equivalent
e.	Foreign exchange permits on behalf of account holders	Rs. 1,500/- 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\$ 15/- per item + postage
ii)	Outward Clearing (Returns)	US\$ 20/- per item + postage
iii)	Inward Clearing (Paid)	US\$ 8.5/- per item
iv)	Inward Clearing (Returns)	US\$ 15/- per item

**B. Collection through Correspondent**

i)	Collection of FCY Cheques through Correspondent Bank	US\$ 20/- per cheque plus Correspondent Bank's charges at actual.
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**C. FOREIGN BILLS PURCHASED**

i)	T.Cs (except American Express)	0.75% min. US\$ 10/- or equivalent in Pak Rupees
ii)	"Walk-in" Customers (except Amex TCs)	0.80% min US\$ 20/- or equivalent in Pak Rupees
iii)	Cheques, drafts, IMO etc, purchased for credit to F.C. account	US\$ 30/- 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. 500/-
3.	Courier Service	Rs. 2,500/- Flat
4.	SWIFT/Telex/Cable Charges.	
	a. Full text L/C etc.	Rs. 2,000/- Flat
	b. Short messages (e.g. L/C, amendment, etc.)	Rs. 1,000/- Flat
	c. Other short messages.	Rs. 1,000/- Flat
5.	Telephone & Fax Charges.	Rs. 1,000/- Flat
6.	Foreign Bills sent for collection returned unpaid.	Rs. 1,000/- Flat

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

b)	Issuance of Demand Drafts drawn on other banks under special arrangements	i) 0.12% or Minimum Rs. 200/- for account holders.
c)	Cancellation of demand draft	Rs. 500/- (flat)
d)	Issuance of duplicate demand drafts (in lieu of lost).	Rs. 1,000/- (flat)
e)	Postage charges (Through Correspondent Bank)	No postage charges on DDs As above or as levied by our Correspondent Bank, whichever is higher.

**II. Pay Order**

a)	Cancellation of Pay Order	i) Rs. 200/- (flat) for account holders ii) Rs. 500/- (flat) for non-account holders.
----	---------------------------	--

**III. Banker's Cheque**

a)	Issuance of Banker's Cheque	i) Rs. 150 (Flat) for 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. 1,000 (Flat) per instrument   |

**Note: -**

- i) 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 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)

**VI. Home Remittance**

- |  |                                     |
|--|-------------------------------------|
| 1. Issuance of Proceeds Realization Certificate, if transaction is older than one year | Rs. 500/- per certificate plus FED  |
| 2. Duplicate Proceeds Realization Certificate  | Rs.1,000/- per certificate plus FED |

**F. BILLS**

- |   |   |
|---|---|
| <b>1. Collections</b>   |   |
| <b>Clean</b> (including Cheques)  | i) Upto Rs. 1,000,000 0.15% ..... Minimum Rs. 200<br>ii) Over Rs. 1,000,000 0.080% Flat |
| <b>2. Intercity Collection of Cheques through NIFT</b>                          | Rs. 200/- per item  |
| <b>3. Purchase of Bills, Cheques etc.</b><br>(Other Cheques/Demand instruments) | 0.50%..... Minimum Rs. 500/- (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. 3,000/- p.a. or Nil on refundable security deposit of Rs. 30,000/-   |
| ii) Medium                        | Rs. 4,000/- p.a. or Nil on refundable security deposit of Rs. 40,000/-   |
| iii) Large                        | Rs. 5,000/- p.a. or Nil on refundable security deposit of Rs. 50,000/-   |
| iv) Extra Large XL (16"x 16")     | Rs 10,000 /- p.a. or Nil on refundable security deposit of Rs. 60,000/-  |
| v) Extra Extra Large XXL(16"x31") | Rs.12,000/- 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. 3,000/- 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) |
| b. Cheque collection/return charges | Rs. 9/- per PTCL bill ( payable by PTCL company)     |
|                                     | NIL  |

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

- |            |             |
|------------|-------------|
| i) Classic | Rs. 1,000/- |
| ii) Gold   | Rs. 1,200/- |

**b. Annual Service Fee**

- |            |             |
|------------|-------------|
| i) Classic | Rs. 1,000/- |
| ii) Gold   | Rs. 1,200   |

**c. Replacement**

- |            |             |
|------------|-------------|
| i) Classic | Rs. 1,000/- |
| ii) Gold   | Rs. 1,200   |

**d. ROC/Voucher Retrieval Charges**

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

**e. Chargeback Processing Fee**

- Local Transactions**
- Minimum PKR. 250/- or Actual
- International Transactions**
- Minimum PKR. 475/- or Actual

- |   |                          |
|---|--------------------------|
| <b>f. International POS transaction charges</b> | 2% of transaction amount |
|---|--------------------------|

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

- |            |             |
|------------|-------------|
| i. Classic | Rs. 1,000/- |
| ii. Gold   | Rs. 1,200/- |

**b. Annual Service Fee**

- |            |             |
|------------|-------------|
| i. Classic | Rs. 1,000/- |
| ii. Gold   | Rs. 1,200/- |

**c. Replacement**

- |            |             |
|------------|-------------|
| i. Classic | Rs. 1,000/- |
| ii. Gold   | Rs. 1,200/- |

**d. ROC/Voucher Retrieval Charges**

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

**e. Chargeback Processing Fee**

- |                 |                             |
|-----------------|-----------------------------|
| ▪ Local         | Minimum Rs. 250/- or Actual |
| ▪ International | Minimum Rs. 475/- or Actual |

- |   |                          |
|---|--------------------------|
| <b>f. International POS transaction charges</b> | 2% of transaction amount |
|---|--------------------------|

3. **PayPak Debit Card (Basic & Supplementary)**d. **Issuance Fee PayPak Debit Card (Basic & Supplementary)**

iii. Silver	Rs. 500/-
iv. Gold	Rs. 500/-

e. **Annual Service Fee**

iii. Silver	Rs. 500/-
iv. Gold	Rs. 500/-

f. **Replacement**

iii. Silver	Rs. 500/-
iv. Gold	Rs. 500/-

d. **ROC/Voucher Retrieval Charges**

▪ Local	Rs. 250/-
---------	-----------

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

- Minimum PKR. 250/- or Actual

4. **ATM Services**

a. Annual Service Charges on ATM/Debit Card Rs. 600/-

b. **Cash Withdrawal Fee**

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.18.75/- per transaction
iv) International ATM	Rs.300/- per transaction or 3% of transaction amount (whichever is higher)

c. **Balance Enquiry Fee**

i) From Askari Bank's ATM	Free
ii) From 1-Link Member Bank ATM	Rs. 2.5
iii) International	Rs. 150/-

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

a. Inter Branch Fund Transfer

**ATM****I-Net/Mobile Banking/IVR**

50

Free

b. Inter Bank Fund Transfer

i) For Current Account Holders

**ATM****I-Net/Mobile Banking/IVR**

1 to 10,000	Rs. 20/-	1 to 10,000	Rs. 15/-
10,001 to 250,000	Rs. 60/-	10,001 to 250,000	Rs. 45/-
250,001 to 1,000,000	Rs.90/-	250,001 to 1,000,000	Rs.75/-
1,000,001 & above	Rs.115/-	1,000,001 & above	Rs.100/-

ii) For profit bearing Account Holders.

**ATM****I-Net/Mobile Banking/IVR**

1 to 10,000	Rs. 125/-	1 to 10,000	Rs. 100/-
10,001 to 250,000	Rs. 150/-	10,001 to 250,000	Rs. 125/-
250,001 to 1,000,000	Rs.175/-	250,001 to 1,000,000	Rs.150/-
1,000,001 and above	Rs.200/-	1,000,001 and above	Rs.175/-

## 6. FBR payments through ADC

- **Rs. 10** ..... Transaction Amount. up to Rs 100,000
- **Rs. 20** ..... Transaction Amount Rs. 100,001 to 1,000,000
- **Rs. 50** ..... Transaction Amount Rs. 1,000,001 & Above

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

Processing Fee	i) Clean - 1.00% of loan amount OR Rs. 4,000/- whichever is higher ii) Secured – 1.30% of loan amount max. upto Rs. 7,000 /-
Legal & documentation charges	At actual
Late Payment Charges	Rs.1,500/- 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 (For Corporate Deals including Armed Forces, charges will be applied as per agreed corporate arrangements.)

**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) Rs.5000/-
Annual/Renewal Fee	Rs.5000/-
Enhancement Charges	1.5% of the enhanced amount min Rs.5000/-
Cheque Return Charges	Rs. 1,500/- per cheque
Late Payment Charges	Rs.1,000/- per Instance (For Corporate Deals including Armed Forces, charges will be applied as per agreed corporate arrangements.)

**3. Mortgage Finance**

Processing Fee	Rs.10,000/- (Flat)
Legal/documentation/valuation/ Income Estimation Charges	At actual
Late Payment Charges	Rs.1,500/- per Instance/per Installment
Cheque Return Charges	Rs. 1,500/- per cheque
Premature Termination Charges	a. In case of early settlement by the borrower charges will be applicable in the following manner. i) 1st Year: Upto 6.5% of outstanding principal amount ii) 2nd Year: Upto 5.5% of outstanding principal amount iii) 3rd 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	No balloon payment is allowed during first year. 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. (For Corporate Deals including Armed Forces, charges will be applied as per agreed corporate arrangements.)

**4. Auto Finance**

a. Processing Fee (Including Legal Documents Charges)	Vehicles upto 1000CC - Rs.8,000/- Vehicles above 1000-1800CC -Rs.10,000/- Vehicles above 1800CC - Rs.12,000/-  (Non refundable, if down payment is paid by customer)
b. Vehicle Evaluation Charges	At actual – maximum up to Rs.4,000/-
c. 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
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 1,500/- per Cheque
f. Late Payment Charges	Rs 1,500/- per Instance/per Installment
g. Repossession Charges	At actual upto a maximum of Rs 50000/-
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. 6,000/-
l. Duplicate / Revalidation of NOC charges	Rs.6,000/- (For Corporate Deals including Armed Forces, charges will be applied as per agreed corporate arrangements.)

**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. 3,000/- per annum (waiver based on Rs. 5,000/- spending within two months of issuance / renewal.
b) Gold Card	Rs. 5,000/- per annum (waiver based on Rs. 10,000/- spending within two months of issuance / renewal.
c) Platinum Card	Rs. 6,500/- 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>No Annual Fee for 1st Year. Subsequently, annual/renewal fee shall be waived based upon required spending.</b>
f) *Supplementary Card – Classic	Rs. 1,500/- per annum (waiver based on Rs. 3,000/- spending within two months of issuance / renewal.
g) *Supplementary Card - Gold	Rs. 2,500/- per annum (waiver based on Rs. 5,000/- spending within two months of issuance / renewal.
h) *Supplementary Card – Platinum	Rs. 3,500/- per annum (waiver based on Rs. 10,000/- spending within two months of issuance / renewal.
i) *Supplementary Card - World	Rs. 4,500/- per annum (waiver based on Rs. 20,000/- spending within two months of issuance / renewal.
j) Supplementary Card – Awami	No Annual Fee

**\* No Annual Fee for 1st Year. Subsequently, annual/renewal fee shall be waived based upon required spending.**

2.	Late Payment Charges	Rs.1,200/- per Instance
3.	<b>Service Charges - Retail Transactions</b> (For Classic, Gold and Platinum Cards)	i) 3.20% per month (38.40% APR*) - Salaried Individuals ii) 3.45% per month (41.40% APR) - Self- Employed iii) 3.45% per month (41.40% APR) - Zarai iv) 2.00% per month (24.00% APR) - Corporate Cards
	(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. 1,500/- per cheque
7.	Card Replacement Fee	Classic Card - Rs. 1,000 /- Gold Card - Rs. 1,000/- Platinum Card - Rs. 1,000/- World Card - Rs.1,000/- Corporate Cards Rs.1,000/-
8.	Service Charges - Flexible Credit Plan (FCP)/ Extended Payment Plan (EPP)	3% per month (36.00% 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. 1,000 or 3.20% whichever is higher
10.	Processing Fee - Cash Advance Facility (Cash for Card)	Rs.1,500/- per transaction
11.	Early Termination Charges - FCP/EPP	Rs 1,500/- 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	2% per month (24.00% APR)
16.	Foreign Currency Transaction Charges	3.5% on the transactions amount – to be applied on all transactions other than Pak Rupee
17.	SMS Service Fee	Free
18.	Internet transaction charges	Nil
19.	Permanent/Temporary Limit Enhancement Charges	1% of the enhanced amount or Rs.3000/- whichever is higher.
20.	Chip Maintenance Fee -	Basic Card Rs.750/- & Supplementary Card Rs.500/-
21.	Payment of other Bank Credit Card Bills through AKBL	Rs.50/Payment
22.	Utility Bill Payment through Credit Card	Rs.25/Payment

**Note:** For Corporate Deals including Armed Forces, charges will be applied as per agreed corporate arrangements.

## 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 Zong– Minimum Rs.30/- to maximum Rs.10,000/-	Free
4.	Balance Top up Other Mobile Network- Minimum Rs.30/- to maximum Rs.10,000/-	Free
5.	Create PIN	Free
6.	Change PIN	Free
7.	Balance Enquiry	Free
8.	Balance Enquiry from I-Link Member bank ATMs	Rs. 2.5
9.	Mini Statement	Free
10.	Send Account Info	Free
11.	Transfer In - from AKBL Core Bank Account to PayMax M-Wallet (Level 0, 1 & 2)	Free
12.	Transfer Out - from PayMax M-wallet to AKBL Core Bank Account (Level 0, 1 & 2)	Free
13.	Incoming IBFT	Free
14.	M-Wallet to M-Wallet (Through ATM)	Free
15.	Issuance of Account Statement at the request of Customer	Rs. 30/- per statement
16.	<b>Account Opening</b>	
	a) Mobile Wallet (Level -0)	Nil
	b) Mobile Wallet (Level – 1)	Nil
	c) Mobile Wallet (Level – 2)	Nil
17.	ATM Card Issuance / Replacement (BB Customer)	Rs.431/- per Card
18.	ATM Card Issuance / Replacement (BB Agent)	Rs.302/- per Card
19.	<b>Cash Withdrawal through Askari &amp; other Bank's ATMs (BB Customer)</b>	
	a) Upto Rs.500/-	Rs.9/- per transaction
	b) Over Rs.500/- to Rs. 1,000/-	Rs.17/- per transaction
	c) Over Rs.1,000/- to Rs.2,500/-	Rs.34/- per transaction
	d) Over Rs.2,500/- to Rs.4,000/-	Rs.52/- per transaction
	e) Over Rs.4,000/- to Rs.6,000/-	Rs.78/- per transaction
	f) Over Rs.6,000/- to Rs.8,000/-	Rs.103/- per transaction
	g) Over Rs.8,000/- to Rs.10,000/-	Rs.129/- per transaction
	h) Over Rs.10,000/- to Rs.13,000/-	Rs.155/- per transaction
	i) Over Rs.13,000/- to Rs.16,000/-	Rs.181/- per transaction
	j) Over Rs.16,000/- to Rs.20,000/-	Rs.207/- per transaction
	k) Over Rs.20,000/- to Rs.25,000/-	Rs.233/- per transaction
	l) Over Rs.25,000/- to Rs.30,000/-	Rs.259/- per transaction
	m) Over Rs.30,000/- to Rs.40,000/-	Rs.284/- per transaction
	n) Over Rs.40,000/- to Rs.50,000/-	Rs.310/- per transaction
	ATM Switch fee of Rs.18.75 per transaction will be additionally charged in case of cash withdrawal through other bank's ATM	
20.	<b>Cash Withdrawal through Askari &amp; other Bank's ATMs (PayMax Agent)</b>	Free
	ATM Switch fee of Rs.18.75 per transaction will be charged in case of cash withdrawal through other bank's ATM.	
21.	<b>Cash Withdrawal by BB customer (through BB Agent)</b>	
	a) Upto Rs.200/-	Rs. 9/- per transaction
	b) Over Rs.200/- to Rs. 500/-	Rs. 13/- per transaction
	c) Over Rs.500/- to Rs. 1,000/-	Rs. 26/- per transaction
	d) Over Rs.1,000/- to Rs.2,500/-	Rs. 52/- per transaction
	e) Over Rs.2,500/- to Rs.4,000/-	Rs. 78/- per transaction
	f) Over Rs.4,000/- to Rs.6,000/-	Rs. 103/- per transaction
	g) Over Rs.6,000/- to Rs.8,000/-	Rs. 129/- per transaction
	h) Over Rs.8,000/- to Rs.10,000/-	Rs. 155/- per transaction
	i) Over Rs.10,000/- to Rs.13,000/-	Rs. 198/- per transaction
	j) Over Rs.13,000/- to Rs.16,000/-	Rs. 241/- per transaction
	k) Over Rs.16,000/- to Rs.20,000/-	Rs. 284/- per transaction
	l) Over Rs.20,000/- to Rs.25,000/-	Rs. 328/- per transaction
	m) Over Rs.25,000/- to Rs.30,000/-	Rs. 405/- per transaction
	n) Over Rs.30,000/- to Rs. 40,000/-	Rs. 483/- per transaction

	o) Over Rs.40,000/- to Rs.50,000/-	Rs. 595/- per transaction
22.	<b>Fund Transfer (Mobile account to Mobile Account):</b>	
	a) Upto Rs.50,000	Free
23	<b>Money 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.16,000/-	Rs. 310/- per transaction
	i) Over Rs.16,000/- to Rs.20,000/-	Rs. 379/- 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
24	<b>Money Transfer (CNIC to CNIC):</b>	
	a) Upto Rs.1,000/-	Rs. 52/- per transaction
	b) Over Rs.1,000/- to Rs.2,500/-	Rs. 103/- per transaction
	c) Over Rs.2,500/- to Rs.4,000/-	Rs. 155/- per transaction
	d) Over Rs.4,000/- to Rs.6,000/-	Rs. 207/- per transaction
	e) Over Rs.6,000/- to Rs.8,000/-	Rs. 259/- per transaction
	f) Over Rs.8,000/- to Rs.10,000/-	Rs. 302/- per transaction
	g) Over Rs.10,000/- to Rs.13,000/-	Rs. 345/- per transaction
	h) Over Rs.13,000/- to Rs.15,000/-	Rs. 388/- per transaction
	i) Over Rs.15,000/- to Rs.20,000/-	Rs. 491/- per transaction
	j) Over Rs.20,000/- to Rs.25,000/-	Rs. 603/- per transaction
	k) Over Rs.25,000/- to Rs.30,000/-	Rs. 690/- per transaction
	l) Over Rs.30,000/- to Rs.40,000/-	Rs. 862/- per transaction
	m) Over Rs.40,000/- to Rs.50,000/-	Rs. 991/- per transaction
25.	<b>Money Transfer (CNIC to Mobile Account):</b>	
	a) Upto Rs.50,000/-	Free
26	<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.15,000/-	Rs. 112/- per transaction
	i) Over Rs.15,000/- 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. 172/- per transaction
	l) Over Rs.30,000/- to Rs.40,000/-	Rs. 216/- per transaction
	m) Over Rs.40,000/- to Rs.50,000/-	Rs. 259/- per transaction
27	<b>Bank Transfer AKBL &amp; IBFT (BB Customer)</b>	
	a) Upto Rs.1,000/-	Rs. 30/- per transaction
	d) Over Rs.1,000/- to Rs.2,500/-	Rs. 34/- per transaction
	c) Over Rs.2,500/- to Rs.4,000/-	Rs. 52/- 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. 86/- per transaction
	f) Over Rs.8,000/- to Rs.10,000/-	Rs. 103/- per transaction
	g) Over Rs.10,000/- to Rs.13,000/-	Rs. 129/- per transaction
	h) Over Rs.13,000/- to Rs.16,000/-	Rs. 172/- per transaction
	i) Over Rs.16,000/- to Rs.20,000/-	Rs. 216/- per transaction
	j) Over Rs.20,000/- to Rs.25,000/-	Rs. 259/- per transaction
	k) Over Rs.25,000/- to Rs.30,000/-	Rs. 302/- per transaction
	l) Over Rs.30,000/- to Rs.40,000/-	Rs. 345/- per transaction
	m) Over Rs.40,000/- to Rs.50,000/-	Rs. 388/- per transaction
28	Direct Deposit in BLB Agent account through ACMS from AKBL branches	Free

**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. 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.

**P. AGRICULTURAL & RURAL BANKING SERVICES**

	Sanctioned Amount	Charges
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. 1,000/- (flat)	
ii) Overdue by 61 days to 90 days	Rs. 1,500/- (flat)	
iii) Overdue (past) 90 days	Rs. 2,000/- (flat)	
3. Transfer of Facility (on borrower's request)	Rs. 2,000/- (flat)	
4. Amendments in terms of approval	Rs. 1,000/- (flat)	

**Q. ADVANCES**

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



1.	Miscellaneous charges. (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%
3.	OTT / EOL Processing Charges against Funded/non-funded facilities:	
	i) Upto Rs.5M	Rs. 2,000/- each case
	ii) Over Rs.5M to Rs.10M	Rs. 3,000/- each case
	iii) Over Rs.10M to Rs.25M	Rs. 4,000/- each case
	iv) Over Rs.25M to Rs.50M	Rs. 5,000/- each case
	v) Over Rs.50M	Rs. 10,000/- each case
4.	Change of Security documents	Rs. 5,000/- (flat) per request.
5.	Release of Security documents	Rs. 2,000/- (flat) per request.
6.	Project examination fee.	0.75% the proposed exposure subject to 50% payable upfront. (Wherever applicable).
7.	Issuance of NOC for Credit Facilities from other Banks	Upto Rs. 10,000/- or as per approval
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. 1,500/- ii) Above Rs. 10 M Rs. 2,500/-
	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 ii) Over Rs.500,001 to Rs.1,000,000 - Rs.300 per day iii) Over Rs.1,000,000 - Rs. 500 per day

**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.

## R. MISCELLANEOUS CHARGES

1.	Stop payment of cheques	Rs. 500/- per instruction
2.	Duplicate statement of Account (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 (No charges for pensioner's account)	Rs. 300/- Flat
5.	Issuance of cheque book	Rs.10/- per leaf (FED is applicable in provinces of Punjab, KPK & Baluchistan only)
6.	Re-issuance of cheque book against Form B.	Rs. 400 plus Rs. 10/- per leaf (FED is applicable in provinces of Punjab, Baluchistan & KPK only)

7. Cheques returned unpaid in clearing	i) Inward: Rs. 700/- per cheque from issuer  ii) Outward: Rs. 100/- per cheque or available balance below Rs.100/- (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. 500- (flat)
10. Charges to be recovered from Employer Account in case of transfer of salary to the Employee Account.	Rs. 50/- flat per credit (Except defense & Govt. Employees)
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. 400/-
16. Issuance of Duplicate CDR	Rs. 400-
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 (a) <b>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/- ii) GBP 100/- iii) EUR 100/-  b) <b><u>Frozen FCY Accounts</u></b> i) US\$ 50/- ii) GBP 50/- iii) EUR 50/-	i) US\$ 1/- per month ii) GBP 1/- per month iii) EUR 1/- per month  i) US\$ 2/- per month ii) GBP 2/- per month iii) EUR 2/- per month
	<b><u>Note:</u></b> Above charges are not applicable on active salary accounts.
24. Cash management transaction banking collection/disbursement/ electronic banking	All charges for transaction banking products (collection, disbursement and electronic banking) will be decided on a case-to-case basis through an agreement between the customer and the Bank.
25. Payment of Prize Money claims (upto Rs. 500,000/-) of National Prize Bonds through designated branches	Cash in Transit Charges – Actual & Service Charges – Rs. 1,000/-

**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 as defined in Head Office Circular Letter No. 3142 dated 30.06.2016. In case of availing Locker facility 50% of the rent amount with no key deposit.

## S. 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<br>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<br>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<br>Deposit Certificates issued by Government Agencies.    |
| <b>6. <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)   |

**T. 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

**U. 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