

HABIBMETRO

SCHEDULE OF CHARGES

1st January to 30th June 2026



TRADE

A. IMPORTS (INTERNATIONAL)

1. LETTERS OF CREDIT:

a)	LETTERS OF CREDIT				
i)	OPENING COMMISSION / RE-VALIDATION COMMISSION** / TRANSFER OF LETTER OF CREDIT TO OTHER BENEFICIARY / NON REIMBURSABLE LETTERS OF CREDIT UNDER BARTER/AID/LOANS./ L/C UNDER "SUPPLIERS/BUYERS CREDIT".	L/C VOLUME (AMOUNT IN RUPEES)*	FIRST QUARTER OR PART THEREOF	EACH SUBSEQUENT QUARTER OR PART THEREOF	MINIMUM
		Upto 10.000 (M)	0.40%	0.25%	RS. 2500/-
		From 10.001 (M) Upto 100.000 (M)	0.30%	0.20%	
		From 100.001 (M) Upto 200.000 (M)	0.17%	0.10%	
		Above 200.000 (M)	0.15%	0.10%	
		RS. 1,800/- PER L/C			
ii)	L/C PROCESSING CHARGES (IN ADDITION TO (a-i) ABOVE)				
<p>* (PRICING CAN BE BASED ON L/C VOLUME OF A CUSTOMER/GROUP INCLUDING ALLIED ACCOUNTS DURING A CALENDAR YEAR JAN - DEC)</p> <p>** REVALIDATION COMMISSION FOR EXPIRED L/CS SAME COMMISSION AS APPLICABLE TO OPENING OF FRESH L/CS (TO BE CHARGED AFTER DATE OF EXPIRY OF CREDIT).</p>					
b)	AMENDMENTS.	i) RS. 1800/ PER AMENDMENT (FLAT) ii) AMENDMENT PROCESSING CHARGES RS. 1800/- PLUS COMMISSION UNDER ITEMS (a-i) ABOVE, IF AMENDMENT INVOLVES INCREASE IN AMOUNT OR BEYOND VALIDITY OF LC / OR EXTENSION IN LC VALIDITY.			
c)	LC CANCELLATION CHARGES	Rs. 2,500 PLUS SWIFT CHARGES			

2. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT:

a)	MARK-UP ON PADs (SIGHT IMPORT BILLS DRAWN UNDER LETTERS OF CREDIT):	
i)	IF RETIRED WITHIN 20 DAYS FROM THE DATE OF NEGOTIATION. (DATE OF NEGOTIATION MEANS VALUE DATE BANK'S NOSTRO ACCOUNT DEBITED)	3 MONTH KIBOR + 2.0 %. DAILY PRODUCT
ii)	IF RETIRED DURING 15 DAYS OF SUBSEQUENT TO THE PERIOD AT (i) ABOVE.	3 MONTH KIBOR + 2.5 %. DAILY PRODUCT
iii)	IF RETIRED AFTER THE PERIOD MENTIONED AT (i) & (ii) ABOVE.	3 MONTH KIBOR + 3.0 %. DAILY PRODUCT

b)	BANK'S COMMISSION IS TO BE CHARGED IF THE DOCUMENTS ARE NOT RETIRED WITHIN 10 DAYS FROM THE DATE OF LODGEMENT.	10 PAISA PER RS. 100/- ON THE PURCHASE PRICE.
c)	HANDLING & SERVICE CHARGES (IN ADDITION TO (a) AND (b) ABOVE).	RS. 1000/- PER BILL PLUS @PAISA 15 PER RS. 100/-

3. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT:

a)	IF BILLS ARE DRAWN AT USANCE UNDER THE LETTERS OF CREDIT OTHER THAN PAYES, SUPPLIERS CREDIT/BUYERS CREDIT AND DEFERRED PAYMENT LETTERS OF CREDIT ON YEARLY BASIS.	
i)	HANDLING & SERVICE CHARGES AT THE TIME OF RETIREMENT.	SERVICE CHARGES @ 0.15% - MINIMUM RS. 1,250 WILL BE CHARGED ON RETIREMENT OF IMPORT DOCUMENTS
ii)	ACCEPTANCE COMMISSION.	@0.15% PER MONTH FOR THE PERIOD BEYOND VALIDITY OF LC OR PERIOD FOR WHICH L/C COMMISSION CHARGED (MIN RS. 700/-)
iii)	EXTENSION IN MATURITY OF USANCE BILLS UNDER L/C	RS. 2,000/- PER BILL FLAT (IN ADDITION TO L/C / ISSUANCE COMMISSION)
b)	IF ACCEPTED BILL REMAINS UNPAID AFTER DUE DATE. (PAST DUE ACCEPTANCE)	3 MONTH KIBOR + 2.5 %. APPLICABLE FROM DUE DATE TILL DATE OF PAYMENT

4. IMPORTS UNDER REGISTERED CONTRACTS:

a)	HANDLING & SERVICE CHARGES AT THE TIME OF REGISTRATION OF CONTRACTS/PURCHASE ORDER/PROFORMA INVOICE ETC.	CONTRACT BUSINESS <ul style="list-style-type: none"> – UP TO RS. 50 (M) 0.20% – ABOVE RS. 50 (M) 0.15% – MINIMUM RS. 2500/-
b)	CONTRACT AMENDMENT	RS. 1500/- FLAT

5. IMPORT BILLS UNDER REGISTERED CONTRACTS/COLLECTIONS:

a)	PAYMENT OF DOCUMENTS AGAINST REGISTERED CONTRACT/COLLECTION	i) HANDLING CHARGES RS. 1,700/- PER COLLECTION/CONTRACT ii) SERVICE CHARGES 0.15% PER COLLECTION/CONTRACT
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6. DIRECT REMITTANCES AGAINST IMPORT

a)	IMPORT COLLECTION DOCUMENTS DIRECTLY RECEIVED BY CUSTOMER / PAYMENT AGAINST GD / HANDLING & SERVICE CHARGES UPON PAYMENT OF BILLS	i) HANDLING CHARGES RS.1700/- PER TRANSACTION ii) SERVICE CHARGES @ 0.15% PER TRANSACTION iii) FTT CHARGES (\$ 37)
b)	ADVANCE REMITTANCE FOR IMPORTS	i) HANDLING CHARGES RS.1700/- PER TRANSACTION ii) SERVICE CHARGES @ 0.15% PER TRANSACTION iii) FTT CHARGES (\$ 37)

7. OTHER CHARGES UNDER IMPORT:

a)	CREDIT REPORTS ON FOREIGN SUPPLIERS.	USD 35 OR EQV. IN PAK RUPEES OR ACTUAL (WHICH EVER IS HIGHER)
b)	HANDLING OF DISCREPANT DOCUMENTS PRESENTED AGAINST LC	USD 90 (OR EQV. IN OTHER CURRENCY) TO BE RECOVERED FROM NEGOTIATING BANK AT THE TIME OF LODGMENT OF DOCUMENTS.
c)	ISSUANCE OF NO OBJECTION CERTIFICATE (NOC) REGARDING FORWARD EXCHANGE BOOKING / PAYMENT THROUGH OTHER BANK AT IMPORTER'S REQUEST.	RS. 750/-
d)	ISSUANCE OF FREIGHT CERTIFICATE FOR IMPORTS ON FOB BASIS	RS. 1,200/- PER CERTIFICATE
e)	GENERATION OF FINANCIAL INSTRUMENT (F.I) AGAINST IMPORT	RS. 125/- PER REQUEST
f)	BANK TO BANK FI TRANSFER	RS. 600/- FLAT PER TRANSACTION
g)	OPEN ACCOUNT - FI APPROVAL ON FREE OF COST BASIS	1) IN CASE OF FOC: RS. 750/- PER FOC 2) IN CASE OF OPEN ACCOUNT: RS. 900/- FLAT PER TRANSACTION
h)	SERVICE CHARGES, IF IMPORTER ARRANGE FOREIGN EXCHANGE COVER THROUGH ANOTHER BANK FOR AFFECTING PAYMENT OF IMPORT DOCUMENTS UNDER L/C OPENED / CONTRACT REGISTERED WITH US.	RS. 2000/- FLAT
i)	HANDLING OF THREE WAY MERCHANTING TRADE TRANSACTIONS BY FIRMS AND COMPANIES IN PAKISTAN THROUGH BACK TO BACK L/Cs OR ADVANCE PAYMENTS ETC.	RS. 2000/- FLAT PER TRANSACTION
j)	CORRESPONDENCE / SWIFT CHARGES WITH FOREIGN BANKS	RS. 900 PER MESSAGE
k)	IMPORT DOCUMENTS UNDER LETTER OF CREDITS CONTRACTS / COLLECTIONS RETURNED UNPAID	USD 100 (FLAT) FROM FORWARDING BANK PLUS COURIER CHARGES

NO MARK-UP ON PAD IS TO BE CHARGED IF 100% INTEREST/RETURN FREE CASH MARGIN/ DEPOSIT IS MAINTAINED/PROVIDED BY THE OPENERS IN THEIR OWN/ALLIED ACCOUNTS AT THE TIME OF OPENING OF L/C / ON OR BEFORE NEGOTIATION OF DOCUMENTS. (**NOTE:** THE WAIVER OF MARK-UP ON PAD AGAINST INTEREST/RETURN FREE DEPOSIT IS SUBJECT TO OBTAINING PRIOR APPROVAL OF COMPETENT AUTHORITY AT HEAD OFFICE. HOWEVER THE BANK RESERVES THE RIGHT TO DETERMINE THE APPLICABILITY AS PER ARRANGEMENTS WITH CUSTOMERS).

NOTE: THE ABOVE RATES ARE SUBJECT TO DOWNWARD ADJUSTMENT / WAIVER TAKING INTO ACCOUNT THE BUSINESS CONSIDERATIONS /COMMITMENTS, WITH THE PRIOR APPROVAL OF THE RESPECTIVE ZONAL HEAD / DIVISIONAL HEAD.

IMPORTS (DOMESTIC)

1. INLAND LETTERS OF CREDIT:

a)	i)	OPENING COMMISSION	0.50% PER QUARTER AND 0.35% FOR SUBSEQUENT QUARTER MIN RS. 2,000
	ii)	L/C PROCESSING CHARGES (IN ADDITION TO (a-i) ABOVE)	RS. 1,500/- PER L/C

b)	AMENDMENTS	<p>i) RS. 1500/ PER AMENDMENT</p> <p>ii) AMENDMENT PROCESSING CHARGES RS. 1500/- PLUS COMMISSION UNDER ITEMS (a-i) ABOVE, IF AMENDMENT INVOLVES INCREASE IN AMOUNT OR BEYOND VALIDITY OF LC / OR EXTENSION IN LC VALIDITY.</p>
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2. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT:

a)	SIGHT BILLS	
	FROM THE DATE OF LODGEMENT UPTO DATE OF RETIREMENT	3 MONTH KIBOR + 2.5% OF BILL AMOUNT. APPLICABLE FROM THE BILL LODGMENT DATE TILL DATE OF PAYMENT
b)	USANCE BILLS	
a)	IF BILL MATURES AFTER EXPIRY OF L/C.	DA COMMISSION @ 0.15% PER MONTH ON BILL AMOUNT FOR ANY PERIOD BEYOND VALIDITY OF LETTER OF CREDIT.
b)	IF BILL REMAINS UNPAID AFTER DUE DATE.	3 MONTH KIBOR + 2.5 % OF BILL AMOUNT. APPLICABLE FROM DUE DATE TILL DATE OF PAYMENT.
c)	HANDLING / SERVICE CHARGES AGAINST L/C IN ADDITION TO ABOVE (a) & (b)	RS. 900/-
d)	LOCAL BILLS RETURNED UNPAID	RS. 1500/-
e)	HANDLING OF DISCREPANT DOCUMENTS UNDER INLAND L/C	RS. 1500/-
<p>NOTE: THE ABOVE RATES ARE SUBJECT TO DOWNWARD ADJUSTMENT / WAIVER TAKING INTO ACCOUNT THE BUSINESS CONSIDERATIONS /COMMITMENTS, WITH THE PRIOR APPROVAL OF THE RESPECTIVE ZONAL HEAD / DIVISIONAL HEAD.</p>		

B. EXPORTS (INTERNATIONAL)

1. LETTERS OF CREDIT

a)	ADVISING - FOR CUSTOMERS	RS. 1,800/- PLUS COURIER CHARGES
	ADVISING - FOR NON CUSTOMERS	RS. 3,000/- PLUS COURIER CHARGES
b)	AMENDMENT ADVISING FOR CUSTOMERS	RS. 1300/- PLUS COURIER CHARGES
	AMENDMENT ADVISING FOR NON CUSTOMERS	RS. 1600/- PLUS COURIER CHARGES
c)	NEGOTIATION OF RUPEE BILLS UNDER EXPORT L/Cs.	0.30% MIN. RS. 1000/-
d)	NEGOTIATION OF FOREIGN DOCUMENTARY BILLS	<p>OD BUYING RATE OR AS PER TENOR OF THE BILL</p> <p>3MK+2.5% TO BE CHARGED IF PROCEEDS REALIZED AFTER 12 DAYS IN CASE OF SIGHT DOCUMENTS.</p> <p>FOR USANCE DOCUMENTS, 3MK+2.5% TO BE CHARGED IN CASE OF DELAY BEYOND MATURITY DATE.</p> <p>IN ADDITION OF ABOVE</p> <p>- CLEAN DOCUMENTS RS. 1000/-</p> <p>- DISCREPANT DOCUMENTS RS. 2000/-</p>

e)	CONFIRMATION	0.40% PER QUARTER OR PART THEREOF MIN. RS. 1,200/- OR AS PER AGREED PRICING WITH FINANCIAL INSTITUTIONS DIVISION
f)	<ul style="list-style-type: none"> TRANSFER OF EXPORT L/Cs. TRANSFER OF EXPORT L/Cs. WITH SUBSTITUTION OF DOCUMENTS 	RS. 1500/- PLUS COURIER CHARGES RS. 10,000/- FLAT PLUS COURIER CHARGES
g)	REIMBURSEMENT PAYMENT TO OTHER LOCAL BANKS FROM NON RESIDENT RUPEE ACCOUNT.	Rs.725/-
2.	IF THE DOCUMENT ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER RESTRICTED L/Cs.	RS. 1200/-
3.	COLLECTIONS DOCUMENTARY (ON WHICH BANK DOES NOT EARN ANY EXCHANGE DIFFERENCE)	RS. 1000/-
4.	HANDLING OF ALL / ANY DUTY DRAW BACK CLAIM (DDT) / OTHER SUBSIDY	0.50% OF THE CLAIM AMOUNT OR MIN RS. 1000/- PER CASE WHICHEVER IS HIGHER
5.	COLLECTION OF EXPORT DEVELOPMENT SURCHARGE TO BE COLLECTED AT THE TIME OF REALIZATION OF EXPORT PROCEEDS	RS.80/- PER TRANSACTION SEPARATELY FROM THE EXPORTER ON ACCOUNT OF SERVICES RENDERED.
6.	a) HANDLING & SERVICE CHARGES AGAINST EXPORT DOCUMENTS SENT ON COLLECTION BASIS. b) HANDLING & SERVICE CHARGES AGAINST EXPORT DOCUMENTS AGAINST WHICH ADVANCE PAYMENT IS RECEIVED	0.15% OF REALIZED BILL AMOUNT, MINIMUM RS. 2000/- 0.15% OF BILL AMOUNT, MINIMUM RS 1,000/-
7.	EXPORT NOC ISSUED IN FAVOUR OF OTHER BANKS TO NEGOTIATE COLLECTION DOCUMENTS	RS. 500/-
8.	EXPORT REFINANCE STANDARDIZED PURCHASE ORDER (SPO)	RS.300/- PER CASE
9.	EXPORT REFINANCE APPLICATION HANDLING & SERVICE CHARGES	RS. 800/- PER APPLICATION
10.	LTFH HANDLING & SERVICE CHARGES (LONG TERM FINANCE FACILITY FOR 10 YEARS UNDER SBP EXPORT FINANCE)	RS. 2000/-
11.	EXPORT PERFORMANCE VERIFICATION EE FORM	RS. 1000/- PER CASE
12.	ERF LOAN OBTAINED FROM US WHEREAS EXPORT ROUTED THROUGH OTHER BANK	RS. 2,500/-
13.	CHARGES ON EE /EF NOC ISSUED TO OTHER BANKS UNDER ERF SCHEME	RS. 1,500/-
14.	APPLICATION SUBSTITUTION OF REFINANCE	Rs. 600/- (EACH)
15.	BUSINESS PERFORMANCE CERTIFICATE	RS. 750/-

16.	HANDLING & SERVICE CHARGES FOR OVERDUE EXPORT BILLS REPORTING	RS. 1200/- PER BILL FOR ALL OVERDUE BILLS
17.	ISSUANCE OF DUPLICATE ANNEX A FOR THE PURPOSE OF CLAIMING DUTY DRAWBACK.	RS. 500/- PER TRANSACTION.
18.	HANDLING & SERVICE CHARGES IN LIEU OF EXCHANGE EARNINGS WHERE AN EXPORTER SELLS FOREIGN EXCHANGE TO SOME OTHER BANK WHILE DOCUMENTS WERE SENT FOR COLLECTION THROUGH HABIB METRO BANK.	@ 0.10% MIN RS. 1000/-
19.	DUPLICATE ADVICE ISSUANCE	RS. 300/- PER DUPLICATE ADVICE
20.	ASSIGNMENT OF PROCEEDS TO OTHER BANKS	RS. 1200/-
21.	HANDLING OF ADVANCE PAYMENT / ENDORSEMENT ON BILL OF LADING	Rs. 740/-
22.	ISSUANCE OF NOC TO SHIPPING COMPANIES IN CASE OF SURRENDER / LOSS OF B/L	RS. 1200/-
23.	EXPORT DOCUMENTS / BILL OF EXCHANGE / TR RETURNED UNPAID	RS. 2000/-
24.	REIMBURSEMENT /PAYMENT CHARGES IN RESPECT OF EXPORT PAYMENTS RECEIVED IN ACU DOLLAR ACCOUNTS OF BANGLADESH/ SRILANKAN BANKS (MT 740/ MT 202)	USD 100
25.	CREDIT REPORTS ON FOREIGN BUYERS/BANKS	USD 35 OR EQV. IN PAK RUPEES OR ACTUAL (WHICH EVER IS HIGHER)
26.	CORRESPONDENCE / SWIFT CHARGES WITH FOREIGN BANKS	RS. 750/- (FLAT)
27.	EXPORT BILL REALIZED FROM FCY ACCOUNT	0.10% MINIMUM RS. 1200/-
28.	SUBMISSION OF SHIPPING DOCUMENTS BY THE EXPORTER AGAINST ADVANCE PAYMENTS BEYOND 90 DAYS FROM SHIPMENT DATE	RS. 600/- PER SHIPPING DOCUMENTS
29.	TRANSFER OF EXPORT PROCEEDS TO OTHER BANK WHERE NO DOCUMENTS HANDLED AT OUR END	RS. 1,250/- PLUS T.T. CHARGES
30.	TRANSFER OF EFE (PSW) TO ANOTHER BANK	RS. 740/-
31.	EXPORT SAMPLE PROCEEDS: PROCESSING CHARGES	RS. 1000/- PER INSTANCE
32.	SUBMISSION OF SHIPPING DOCUMENTS BY THE EXPORTER AGAINST DIRECT DISPATCH TO THE IMPORTER BEYOND 10 DAYS FROM SHIPMENT DATE	RS. 1,000/- PER SHIPPING DOCUMENTS

33.	SUBMISSION OF SHIPPING DOCUMENTS BY THE EXPORTER AGAINST DISPATCH DOCUMENTS BEYOND 14 DAYS FROM SHIPMENT DATE	RS. 1,000/- PER SHIPPING DOCUMENTS
34.	HANDLING CHARGES AGAINST EFS DISCOUNTING (PRE / POST)	RS 1,000/- FOR EACH CASE
NOTE: THE ABOVE RATES ARE SUBJECT TO DOWNWARD ADJUSTMENT / WAIVER TAKING INTO ACCOUNT THE BUSINESS CONSIDERATIONS / COMMITMENTS, WITH THE PRIOR APPROVAL OF THE RESPECTIVE ZONAL HEAD / DIVISIONAL HEAD.		

EXPORTS (DOMESTIC)

1. INLAND DOCUMENTARY BILLS OTHER THAN LETTERS OF CREDIT:

a)	COMMISSION CHARGES	0.35% OF BILL AMOUNT OR MIN RS. 400/- WHICHEVER IS HIGHER
b)	IN CASE OF PURCHASE	SAME CHARGES AS MENTIONED UNDER 1 (a) PLUS MARK DOWN @ 3MK+1% FROM THE DATE OF PURCHASE TO THE DATE OF PAYMENT.
c)	DOCUMENTARY BILLS RETURNED UNPAID	RS. 400/.

2. INLAND DOCUMENTARY BILLS DRAWN UNDER LETTERS OF CREDIT:

A) SIGHT BILLS		
a)	COMMISSION CHARGES	@ 0.30% OF BILL AMOUNT OR MIN RS. 400/- WHICHEVER IS HIGHER
b)	IN CASE OF PURCHASE	SAME CHARGES AS MENTIONED UNDER 1 (a) PLUS MARK DOWN @ 3MK+1% FROM THE DATE OF PURCHASE TO THE DATE OF PAYMENT.
B) USANCE BILLS		
a)	COMMISSION CHARGES	@ 0.50%. OF BILL AMOUNT OR MIN RS. 400/- WHICHEVER IS HIGHER
b)	IN CASE OF PURCHASE	USUAL COMMISSION AS IN 2 (B) (a) AND 3MK+3% FROM THE DATE OF PURCHASE TILL THE DATE OF MATURITY OR AS PER APPROVED RATE.

3. MARK-UP ON DOCUMENTARY BILLS PURCHASED / NEGOTIATED UNDER USANCE INLAND L/C

	IF THE AMOUNT IS REALIZED BEYOND MATURITY DATE	DELAYED PERIOD MARKUP @3MK+3% (ON ACTUAL ADVANCE)
4.	IF THE DOCUMENT ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER RESTRICTED L/Cs.	RS. 500/- FLAT PER BILL

NOTE: THE ABOVE RATES ARE SUBJECT TO DOWNWARD ADJUSTMENT / WAIVER TAKING INTO ACCOUNT THE BUSINESS CONSIDERATIONS / COMMITMENTS, WITH THE PRIOR APPROVAL OF THE RESPECTIVE ZONAL HEAD / DIVISIONAL HEAD.

C. FINANCING/ADVANCES:

1. FOLLOWING CHARGES WILL BE RECOVERED IN ADDITION TO PROFIT / RETURN ON FINANCING / ADVANCES:

a)	PROJECT EXAMINATION & REVIEW FEE	1 % MIN RS. 10,000/- MAX RS. 100,000/-
b)	LEGAL DOCUMENT FEE	ACTUAL

c)	ARRANGEMENT FEE (NEW FACILITY)	<p>CORPORATE CUSTOMERS (FUNDED & NON FUNDED): FACILITIES UP TO RS. 100 MILLION: RS. 10,000 ABOVE RS. 100 MILLION AND UPTO 250 MILLION: RS. 20,000 ABOVE RS. 250 MILLION AND UPTO RS. 500 MILLION: RS. 50,000 ABOVE RS. 500 MILLION AND UPTORS. 1,000 MILLION: RS.75,000 ABOVE RS. 1,000 MILLION: RS. 100,000</p> <p>COMMERCIAL & SME CUSTOMERS (FUNDED & NON FUNDED): FACILITIES UPTO RS. 25 MILLION: RS. 10,000 ABOVE RS. 25 MILLION AND UPTO RS.50 MILLION: RS.20,000 ABOVE RS. 50 MILLION AND UPTO RS. 100 MILLION: RS. 40,000 ABOVE RS.100 MILLION: RS.50,000</p> <p>FOR INDIVIDUALS (FUNDED & NON FUNDED): 0.2% OF THE FACILITY AMOUNT SUBJECT TO MINIMUM OF RS. 5,000 AND MAXIMUM OF RS. 25,000.</p> <p>NOTE: CREDIT APPROVING AUTHORITY HAS THE DISCRETION AMEND THE ABOVE FEES AS PER AGREEMENT BETWEEN THE CUSTOMER AND THE BANK</p>
d)	REVIEW FEE (RENEWAL)	<p>FOR ALL CUSTOMERS: 0.1% OF THE AMOUNT SUBJECT TO MINIMUM OF RS. 25,000 AND MAXIMUM OF RS. 100,000.</p> <p>NOTE: CREDIT APPROVING AUTHORITY HAS THE DISCRETION TO AMEND THE ABOVE FEES AS PER ARRANGEMENT BETWEEN THE CUSTOMER AND THE BANK</p>
e)	INTERIM REVIEW FEE FOR ENHANCEMENT (TEMPORARY OR PERMANENT) OF EXISTING FACILITIES.	<p>FOR ALL CUSTOMERS: 0.1% OF THE AMOUNT SUBJECT TO MINIMUM OF RS. 25,000 AND MAXIMUM OF RS. 100,000.</p> <p>NOTE: CREDIT APPROVING AUTHORITY HAS THE DISCRETION TO AMEND THE ABOVE FEES AS PER ARRANGEMENT BETWEEN THE CUSTOMER AND THE BANK</p>
f)	PENAL CHARGE ON OVERDUE FIM, FTR, EXPORT FINANCE & ALL OTHER OVERDUE FINANCES.	2% P.A. OVER AND ABOVE THE NORMAL MARK UP RATE.
g)	REGISTRATION / MODIFICATION / SATISFACTION OF CHARGE WITH SECP	ACTUAL
h)	CHARGE DOCUMENTS ADVANCES / CREDIT INCLUDING HANDLING & SERVICE CHARGES	ACTUAL PLUS 05% HANDLING & SERVICE CHARGES
i)	BUSINESS COMMITMENT SHORTFALL FEE	IF A PARTY FAILS TO PASS ON COMMITTED BUSINESS WHILE GETTING THE CREDIT LINE SANCTIONED IN THEIR FAVOUR, THE BANK RESERVES THE RIGHT TO RECOVER COMPENSATORY COMMISSION MAXIMUM @ 2 % TO THE EXTENT OF SHORTFALL IN BUSINESS COMMITTED TO BE ROUTED THROUGH US.
j)	ISSUANCE OF NOC FOR PARI PASSU / SECOND CHARGE ON FIXED ASSETS / CURRENT ASSETS	RS 8,100/= PER NOC
k)	RESTRUCTURING & RESCHEDULING FEE ON FINANCING FACILITIES INCLUDING ALL TYPES OF MORATORIUM DEFERMENT	@0.10% OF RESCHEDULED/RESTRUCTURED AMOUNT OR AS PER AGREEMENT WITH THE CUSTOMER.
l)	LETTER OF VACATION OF CHARGE	RS. 1000/- PER NOC
m)	DIRECTORS / CHARGE SEARCH /CTCs ETC FROM SECP & LOCAL CREDIT REPORT	ACTUAL
n)	MARKING OF LIEN ON HABIBMETRO DEPOSITS/SECURITIES FOR OTHER BANKS	RS.1,000/= FLAT
o)	CIB ON LINE CHARGES PER REPORT	RS. 75/-

p)	PHOTO COPIES OF PROPERTY DOCUMENTS: ON CUSTOMER REQUEST ONLY	CHARGE: Rs. FLAT RS. 1000/-
q)	OVERDRAFT / FINANCING WITHOUT PRIOR ARRANGEMENT	DEFAULT RATE (1MONTH KIBOR PLUS 5%)
r)	ISSUANCE OF LETTER OF HOLDING OF TITLE DOCUMENTS ALONG WITH CTCs OF PROPERTY DOCUMENTS	Rs.5,000/- (one time)
s)	ISSUANCE OF DUPLICATE NOC	Rs.1,000/-

2. IN HOUSE LEGAL ASSISTANCE

a)	MARK LIEN ON SECURITIES ISSUED BY OTHER INSTITUTIONS	RS. 500/-
b)	REDEMPTION OF CHARGE WHEN BANK'S REPRESENTATIVE ARE CALLED BEFORE REGISTRAR FOR REDEMPTION OF MORTGAGE.	RS. 2,500/=
c)	PROPERTY SEARCH / NEC / CTC ETC	ACTUAL
d)	EVALUATION OF ASSETS HELD AS SECURITY.	ACTUAL

THE ABOVE CHARGES ARE IN ADDITION TO THE COST OF STAMPS PLUS 10% SERVICE & HANDLING CHARGES & ACTUAL LEGAL / MISCELLANEOUS. EXPENSES FOR EXECUTION OF DOCUMENTS.

(NOTE): THE BANK RESERVES THE RIGHT TO DETERMINE THE APPLICABILITY AS PER ARRANGEMENTS WITH CUSTOMERS).

3. FOR FINANCES/ADVANCES AGAINST PLEDGE/HYPOTHECATION THE VARIOUS CHARGES MAY BE LEVIED AS FOLLOWS:

a)	GODOWN RENT	ACTUAL
b)	GODOWN STAFF SALARIES (GODOWN KEEPERS/CHOWKIDARS	ACTUAL
c)	GODOWN / STOCKS / MORTGAGED ASSETS INSPECTION	
	i) WITHIN MUNICIPAL LIMITS OR WITHIN A RADIUS OF 10 KMS FROM INSPECTING OFFICE BY BANK STAFF.	Rs. 1,000/-
	ii) OUTSIDE THE ABOVE LIMITS BY BANK STAFF	TA & DA AS PER RULES PLUS (i) ABOVE
	iii) BY THE OUTSOURCED AGENT APPOINTED BY THE BANK	ACTUAL (NOTE: WHERE BANK STAFF VISITS JOINTLY WITH OUTSOURCED AGENT, TA & DA AS PER (ii) ABOVE WILL APPLY AND ITEM (i) ABOVE SHALL NOT APPLY.)
d)	OTHER INCIDENTAL EXPENSES (INSURANCE PREMIA, LEGAL CHARGES ETC).	ACTUAL
e)	MUCCADUM STORAGE / TRANSPORTATION OF GOODS	ACTUAL
f)	ISSUANCE OF DELIVERY ORDER	RS. 300/- PER DELIVERY ORDER

4. PRIME MINISTER'S YOUTH BUSINESS & AGRICULTURAL LOAN SCHEME

a)	APPLICATION PROCESSING FEE	RS. 100/-
b)	VERIFICATION OF APPLICATION/SECURITY	AT ACTUAL
c)	LEGAL DOCUMENT STAMPING	AT ACTUAL
d)	VALUATION CHARGES	AT ACTUAL (MAXIMUM RS. 7,000/-)
e)	REPOSSESSION CHARGES FOR VEHICLE	AT ACTUAL (MAXIMUM RS. 45,000/- PER INSTANCE)
f)	REPOSSESSED VEHICLE STORAGE CHARGES	AT ACTUAL (MAXIMUM RS. 12,000/-)
g)	REPOSSESSION SETTLEMENT THROUGH REPO AGENT	AT ACTUAL (MAXIMUM RS. 20,000/- PER INSTANCE)
h)	DELIVERY CHARGES, TAXES & REGISTRATION FEE	AT ACTUAL
i)	INSURANCE & TRACKER CHARGES	AT ACTUAL
j)	SECURED TRANSACTION REGISTRY (STR) FEE	RS. 500/- (Existing Customer) RS. 1,000/- (New Customer)
k)	LITIGATION CHARGES	AT ACTUAL
l)	PRE-PAYMENT CHARGES	NIL
m)	BALLOON PAYMENT CHARGES	NIL

5.	COMMITMENT FEE DEALER INVOICE FINANCING (CREDIT FACILITY) FEE TO BE CHARGED AT THE TIME OF INITIAL REVIEW OR AT ANNUAL REVIEW	UPTO RS. 100.00 (M) RS. 25,000/- ABOVE RS. 100.00 (M) RS. 50,000/-		
6.	HABIBMETRO ASAAN LOAN (NON REFUNDABLE, PAYABLE UP FRONT)	PROCESSING	RENEWAL	INTERIM
	- UP TO PKR 1 MILLION	RS. 2,500/-	RS. 2,500/-	RS. 2,500/-
	- ABOVE PKR 1 MILLION AND LESS THAN PKR 5 MILLION	RS. 2,500/-	RS. 5,000/-	RS. 2,500/-
	- ABOVE PKR 5 MILLION AND LESS THAN PKR 50 MILLION	RS. 10,000/-	RS. 10,000/-	RS. 10,000/-
	- PKR 50 MILLION AND ABOVE	RS. 20,000/-	RS. 20,000/-	RS. 20,000/-

7. PRIME MINISTER'S KAMYAB JAWAN - YOUTH ENTREPRENEURSHIP SCHEME

a)	APPLICATION PROCESSING FEE	RS. 100/-
b)	VERIFICATION OF APPLICATION/SECURITY	AT ACTUAL
c)	LEGAL DOCUMENT STAMPING	AT ACTUAL
d)	VALUATION CHARGES	AT ACTUAL (MAXIMUM RS. 7,000/-)
e)	REPOSSESSION CHARGES FOR VEHICLE	AT ACTUAL (MAXIMUM RS. 45,000/- PER INSTANCE)
f)	REPOSSESSED VEHICLE STORAGE CHARGES	AT ACTUAL (MAXIMUM RS. 12,000/-)
g)	REPOSSESSION SETTLEMENT THROUGH REPO AGENT	AT ACTUAL (MAXIMUM RS. 20,000/- PER INSTANCE)
h)	DELIVERY CHARGES, TAXES & REGISTRATION FEE	AT ACTUAL
i)	INSURANCE & TRACKER CHARGES	AT ACTUAL
j)	SECURED TRANSACTION REGISTRY (STR) FEE	RS. 500/- (Existing Customer) RS. 1,000/- (New Customer)
k)	LITIGATION CHARGES	AT ACTUAL
l)	PRE-PAYMENT CHARGES	NIL
m)	BALLOON PAYMENT CHARGES	NIL

8. AGRI FINANCE

a)	FRESH / ENHANCEMENT / RENEWAL OF FARM & NON-FARM CREDITS	a) FINANCE AMOUNT UPTO RS 2.00M: RS 2,000/- FLAT b) FINANCE AMOUNT ABOVE RS 2.00M UPTO RS 5.00M: RS 5,000/ FLAT c) ABOVE RS 5.00M: 0.2% OF APPROVED AMOUNT, MAXIMUM UTO RS 25,000/-
b)	DOCUMENTATION & STAMP DUTY CHARGES	AT ACTUAL
c)	PROPERTY VALUATION CHARGES	AT ACTUAL
d)	PUNJAB LAND RECORDS AUTHORITY (PLRA) SERVICE CHARGES(IN PUNJAB PROVINCE ONLY)	AT ACTUAL
e)	FEES FOR REGISTRATION OF SECURITY INTERESTS IN SECURED TRANSACTION REGISTRY (STR) INCLUDING INITIAL, MODIFICATION AND TERMINATION CHARGES ETC	AT ACTUAL

NOTE:

- a) WHILE RECOVERING THE MISCELLANEOUS CHARGES LIKE GODOWN RENT, GODOWN STAFF SALARY, INSPECTION CHARGES ETC. THE AMOUNT RECOVERED FROM THE BORROWERS SHALL NOT EXCEED THE TOTAL RENT OF THE GODOWN, SALARY OF GODOWN STAFF ETC. IN OTHER WORDS, MISCELLANEOUS CHARGES SHOULD BE LEVIED AS PER ACTUALS AND SHOULD NOT BECOME A SOURCE OF PROFIT TO THE BANK.
- b) MARK-UP WOULD NOT BE CHARGED DURING THE INTERMEDIARY PERIOD OF NEGOTIATION AND RETIREMENT, IF 100% CASH MARGIN IS PROVIDED TO THE BANK AT THE TIME OF OPENING OF L/C. PLEASE ALSO NOTE THAT WHERE THE IMPORTERS DEPOSIT 100% CASH MARGIN PRIOR TO THE DATE OF NEGOTIATION, NO MARK-UP WILL BE CHARGED ON THE IMPORT BILL DURING THE INTERMEDIARY PERIOD OF NEGOTIATION AND RETIREMENT, BUT WHERE 100% CASH MARGIN HAS NOT BEEN DEPOSITED, MARKUP AS PER CREDIT LINE WILL BE CHARGED AFTER ADJUSTMENT OF CASH MARGIN IF ANY. IF A PARTY DEPOSITS 100% MARGIN AFTER THE DATE OF NEGOTIATION BUT BEFORE THE DATE OF LODGMENT OF DOCUMENTS, MARK-UP AS PER CREDIT LINE WILL BE CHARGED FROM THE DATE OF NEGOTIATION TILL THE DATE OF DEPOSIT OF 100% CASH MARGIN

D. SALE AND PURCHASE OF SECURITIES SAFE CUSTODY ARTICLES IN SAFE DEPOSIT:

1. SALE AND PURCHASE OF SHARES AND SECURITIES:

a)	UPTO RS. 10,000/- OF PURCHASE PRICE OR COST THEREOF.	COMMISSION 0.15%. MINIMUM RS. 100/-
b)	AMOUNT EXCEEDING RS. 10,000/-	COMMISSION 0.10%. MINIMUM RS. 200/-

NOTE:

- i) THE ABOVE CHARGE IS IN ADDITION TO BROKERAGE.
- ii) COMMISSION IS NOT TO BE RECOVERED ON PURCHASE OF NEWLY FLOATED SECURITIES, WHERE IT IS PAYABLE BY THE GOVERNMENT / GOVERNMENT AGENCIES AND FROM THE SUBSCRIBERS TO NEW SHARE FLOTATION.
- iii) 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. SALE AND PURCHASE OF SECURITIES - CUSTODIAN CHARGES OF THE CENTRAL DEPOSITORY SYSTEM:

CUSTODIAN CHARGES OF THE CENTRAL DEPOSITORY SYSTEM		
a)	INITIAL DEPOSIT FEE (TO CHANGE FROM PHYSICAL SHARES TO THE CDC SYSTEM)	RS. 0.05 PER SHARE OR RS. 250/- PER TRANSACTION WHICHEVER IS HIGHER
b)	SHARE TRANSFER, STAMP & MISC EXPENSES	ACTUAL
c)	TRANSACTION FEE	RS. 0.0045% MARKET VALUE PER TRANSACTION
d)	CUSTODY FEE FOR SHARES FOR TFCs / OTHER SECURITIES	RS. 0.0200% OF THE MARKET VALUE OF SHARE. MINIMUM RS. 25/- RS. 0.030% P.A. OF THE MARKET VALUE OF TFCs / OTHER SECURITIES MINIMUM RS. 25/-
e)	CDS SUB A/C OPENING CHARGES AT THE TIME OF ACCOUNT OPENING	FOR INDIVIDUAL RS. 500/- FOR CORPORATE RS. 1000/-
f)	CDS SUB A/C MAINTENANCE CHARGES	RS. 500/- PER ANNUM (FIRST YEAR NOT APPLICABLE FOR NEW CDC SUB ACCOUNT)
g)	TRANSFER OF PHYSICAL SHARES FROM ONE BENIFICIARY TO ANOTHER	RS. 250 PER SCRIP
h)	RIGHT SUBSCRIPTION REQUEST FEE	RS. 0.0050 PER RIGHT ENTITLEMENT SUBSCRIBED
i)	WITHDRAWAL FEE FOR ELECTRONIC TO PHYSICAL SHARES	RS. 0.20 PER SHARE
j)	CDS STATEMENT OF ACCOUNT	NIL
k)	PLEDGE/RELEASE OF SHARES HELD WITH OTHER PARTICIPANT A/CS.	NIL
l)	PLEDGE / RELEASE OF SHARES HELD IN SUB-ACCOUNT	NIL
4.	INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS) TRANSACTION CHARGES	RS. 1,750/- PER TRANSACTION PLUS RS. 200/- SBP SETTLEMENT CHARGES IN CASE OF PURCHASE OF SECURITIES.

E. GUARANTEES:

1.	GUARANTEES ISSUED TO SHIPPING COMPANIES IN LIEU OF BILLS OF LADING/ ENDORSEMENT OF AIR WAY BILL (AWB) / RAILWAY RECEIPT	RS. 1,800/- (FLAT)
2.	GUARANTEES ISSUED TO COLLECTOR OF CUSTOM IN LIEU OF PAYMENT OF EXPORT DUTY WHICH ARE VALID UPTO 6 MONTHS.	0.60% PER QTR OR PART THEREOF MINIMUM RS. 1500/- OR AS PER ARRANGEMENT

3. OTHER GUARANTEES

a)	ON BEHALF OF RESIDENTS	0.60% PER QTR OR PART THEREOF MINIMUM RS. 1500/-
b)	ON BEHALF OF NON RESIDENTS AGAINST THE COUNTER GUARANTEE OF CORRESPONDENT/ FOREIGN BANKS.	0.60% PER QUARTER OR PART THEREOF MINIMUM USD 100/- (COMMISSION SUBJECT TO APPROVAL FROM FINANCIAL INSTITUTIONS DEPT. ON CASE-TO-CASE BASIS.)

4. GUARANTEES IN FAVOUR OF BENEFICIARIES RESIDENT OUTSIDE PAKISTAN. (STRICTLY AS PER SBP INSTRUCTIONS) OR WITH THE PRIOR APPROVAL OF SBP AS THE CASE MAY BE):

a)	COMMISSION	0.60% PER QTR OR PART THEREOF MINIMUM RS. 1500/-
b)	CABLE/TELEX CHARGES	FULL TEXT CABLE/TELEX L/Gs RS. 1800/- INCLUDING HANDLING & SERVICE CHARGES OR ACTUAL WHICH EVER IS HIGHER.
c)	OTHER CHARGES	CORRESPONDENTS' GUARANTEE COMMISSION AND OTHER CHARGES AT ACTUAL.
5.	GAS CONNECTION GUARANTEES:	RS. 0.4% PER QUARTER - MINIMUM RS.1000/-
6.	GUARANTEES ISSUED IN FAVOUR OF EDUCATIONAL INSTITUTIONS/FOR EDUCATIONAL PURPOSES:	RS. 0.10% PER QUARTER OR PART THEREOF MINIMUM RS. 250/-
7.	LG AMENDMENT IN AMOUNT / PERIOD	RS. 1,100/- AMENDMENT CHARGES. IN ADDITION TO DIFFERENCE OF COMMISSION FOR EXTENDED PERIOD AND AMOUNT
8.	CLAIM HANDLING CHARGES	RS, 3000/- (FLAT)
9.	GUARANTEE CANCELLATION CHARGES	RS. 1200/- PER GUARANTEE(L/G ISSUED AGAINST NIL MARGIN)

NOTE: ALL GUARANTEES ISSUED BY BANK MUST CONTAIN SPECIFIC AMOUNT AND EXPIRY DATE AND A DATE BY WHICH THE CLAIMS ARE TO BE LODGED.

THE ABOVE RATES ARE SUBJECT TO DOWNWARD ADJUSTMENT / WAIVER TAKING INTO ACCOUNT THE BUSINESS CONSIDERATIONS /COMMITMENTS, WITH THE PRIOR APPROVAL OF THE RESPECTIVE ZONAL HEAD / DIVISIONAL HEAD.

F. GENERAL BANKING

1. CHEQUE BOOK CHARGES

1.(a)	FIRST CHEQUE BOOK ISSUANCE CHARGES	
	• CURRENT ACCOUNTS (LCY / FCY)	FREE
	• SAVING ACCOUNTS (LCY / FCY)	Rs. 29/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES
	• BASIC BANKING ACCOUNT	RS. 100/- CHEQUE BOOK (25 LEAVES)
1.(b)	SUBSEQUENT CHEQUE BOOK ISSUANCE CHARGES	
	• CURRENT ACCOUNTS (LCY / FCY)	RS. 29/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES OR CHARGES WAIVED, IF AVG MONTHLY BALANCE MAINTAINED DURING LAST MONTH => PKR 1 MILLION OR EQUIVALENT IN OTHER CURRENCIES (UP TO 50 LEAVES)
	• MERA MUSTAQBIL CURRENT ACCOUNT	RS. 29/- PER LEAF OR CHARGES WAIVED, IF AVG MONTHLY BALANCE MAINTAINED DURING LAST MONTH => 1 MILLION (UP TO 50 LEAVES)
	• HABIBMETRO LADIES CURRENT ACCOUNT	RS. 29/- PER LEAF OR CHARGES WAIVED, IF AVG MONTHLY BALANCE MAINTAINED DURING LAST MONTH => 1 MILLION (UP TO 50 LEAVES)
	• SILVER CURRENT ACCOUNT	FREE
	• SAVING ACCOUNTS (LCY / FCY)	RS. 29/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES
	• BASIC BANKING ACCOUNT	RS. 100/- CHEQUE BOOK (25 LEAVES)

2. FOREIGN REMITTANCES:

2.1 OUTWARD REMITTANCES:

a)	ISSUANCE OF FDDS	US\$ 20/- OR EQV. IN OTHER CURRENCIES
b)	ISSUANCE OF FTTS	US\$ 37/- OR EQV. IN OTHER CURRENCIES PLUS CORRESPONDENT BANK'S CHARGES AT ACTUAL (IF ANY)
c)	CANCELLATION OF FDDS / FTTS	US \$ 5/- OR EQV. IN OTHER CURRENCIES PLUS CORRESPONDENT BANK'S CHARGES AT ACTUAL (IF ANY)
d)	HANDLING & SERVICE CHARGES:	MINIMUM RS. 750/- OR PAISA 10 PER RS. 100 (WHICHEVER IS HIGHER)
	- AGAINST ISSUANCE OF FOREIGN TELEGRAPHIC TRANSFERS (FTTs) / FOREIGN DEMAND DRAFTS (FDDs) AGAINST PAK RUPEES EXCEPT SCRA ACCOUNT	
e)	STOP PAYMENT OF FDD / FTT	US\$ 22/ OR EQV. IN OTHER CURRENCIES PLUS DRAWEE BANK CHARGES IF ANY AT ACTUAL

2.2 INWARD REMITTANCES:		
a)	HOME REMITTANCES	NIL
b)	OTHER REMITTANCES (COMMERCIAL):	
	i) IF THE PROCEEDS ARE CREDITED TO AN ACCOUNT WITH HABIBMETRO.	NIL
	ii) IF PROCEEDS REMITTED TO ANOTHER BANK OR CASH PAYMENT.	RS. 300/- FLAT
c)	HANDLING & SERVICE CHARGES ON PAYMENT OF INWARD FOREIGN DRAFTS/FTTS WHERE PAYMENT IS MADE TO BENEFICIARIES AFTER PAYMENT COVER IS RECEIVED IN OUR FOREIGN CURRENCY A/C.	RS. 250/- (FLAT) PLUS CORRESPONDENT BANK'S CHARGES AT ACTUAL (IF ANY)
2.3 FOREIGN BILLS FOR COLLECTIONS (FBC):		
a)	OUTWARD COLLECTIONS:	US\$.2.40 PER US\$.1000/- OR EQV. IN OTHER CURRENCIES PER INSTRUMENT. MINIMUM US\$. 10/- MAXIMUM US\$ 50/- OR EQUIVALENT IN OTHER CURRENCIES PER INSTRUMENT PLUS COURIER CHARGES
b)	INWARD COLLECTIONS (CHEQUES DRAWN ON FOREIGN CURRENCY ACCOUNTS UNDER F. E. 25 OF 1998)	COMMISSION 0.15% MIN US\$ 10 OR EQV. IN OTHER CURRENCIES
c)	CHEQUES, DRAFTS PURCHASED	RS. 1000/- HANDLING & SERVICE CHARGES PLUS COURIER CHARGES OD BUYING RATE TO BE APPLIED IF PROCEEDS NOT REALIZED WITHIN 12 DAYS THEN PAISAS 50 PER DAY PER RS. 1,000/- TO BE CHARGED FOR ANY DELAY BEYOND 12 DAYS
d)	CHEQUE RETURNED CHARGES	ACTUAL CHARGES OF RETURNING BANK PLUS USD 5/- OR EQUIVALENT FOREIGN CURRENCY

3. LOCAL REMITTANCES

3.1 ISSUANCE OF DEMAND DRAFTS AND TELEGRAPHIC TRANSFERS:		
a)	COMMISSION:	
	i) UPTO RS.10,000/	RS. 100/ (FLAT)
	ii) FROM RS.10,001/ TO RS.100,000/	0.20% MIN. RS. 100/
	iii) OVER RS.100,000/	0.075% MIN. RS. 200/
b)	D.D. CANCELLATION DUPLICATE D.D.	RS. 350/- (FLAT) PER D.D. RS. 250/- (FLAT) PER D.D.
c)	STOP PAYMENT INSTRUCTIONS FOR TELEGRAPHIC TRANSFERS	RS. 225/- (FLAT) PER INSTRUCTION PLUS COURIER CHARGES.

NOTE: WHERE COLLECTIONS MADE BY BANK BRANCHES ARE REMITTED TO ANOTHER PLACE, BY WHATEVER METHOD IT MAY BE, FOR THE PURPOSE OF CENTRALIZATION OR OTHERWISE, REMITTANCE CHARGES AT THE ABOVE RATES ARE TO BE RECOVERED.

3.2 PAY ORDERS, SBP/NBP CHEQUES:

a)	ISSUANCE OF PAYORDER	FREE
b)	ISSUANCE OF SBP/NBP CHEQUES	RS. 500/-
c)	CANCELLATION / DUPLICATE PAY ORDER	RS. 500/- (FLAT)
d)	CDR/SDR CANCELLATION CHARGES	RS. 450/-

3.3 OUTWARD BILLS COLLECTION (OBC)

a)	COLLECTION	0.35% OF THE BILL AMOUNT OR MIN. RS. 125/- (WHICHEVER IS HIGHER BUT MAX UPTO RS. 600/-) PLUS COURIER CHARGES AND PAYING BANK CHARGES AT ACTUAL
b)	BILLS RETURNED UNPAID	RS. 220/
c)	OTHER CHEQUES/DEMAND INSTRUMENTS (LIKE DIVIDEND WARRANTS) PURCHASE	0.40% MIN. RS.25/
d)	COLLECTING AGENTS CHARGES, IF THE COLLECTING BANK IS OTHER THAN THE BANK, WILL BE EXTRA	AT ACTUAL

4. RTGS TRANSACTION CHARGES*

a)	FOR TRANSFER OF FUNDS (MT-103) AMOUNT RS. 1 MILLION AND ABOVE.	MONDAY - FRIDAY i- Upto 1:00 p.m. RS.200/- PRISM CHARGES ii- 1:01 p.m. to 3:00 p.m. RS.300/- PRISM CHARGES iii- 3:01 p.m. to 4:00 p.m. RS.500/- PRISM CHARGES (PLUS COMMISSION @ 10% AND FED) - IF SATURDAY HOLIDAY IS DISCONTINUED, TIMINGS WILL BE CUT BY 30 MINUTES. SAME CHARGES WILL APPLY. - TIMING'S WILL BE CUT BY 30 MINUTES AS PER SBP TIME FOR PROCESSING OF RTGS.
b)	FOR MULTIPLE TRANSFER OF FUNDS (MT-102) AMOUNT BELOW RS. 1 MILLION.	MONDAY - FRIDAY 9 A.M. TO 4:00 P.M. RS. 25/- PER TRANSACTION (PRISM CHARGES) (PLUS COMMISSION RS. 25/- AND FED)

* PRESENTLY RTGS CHARGES ARE WAIVED AS PER SBP DIRECTIVE TILL FURTHER INSTRUCTIONS

5. SAFE DEPOSIT LOCKERS:

a)	RENT FREE AGAINST PRESCRIBED REFUNDABLE LOCKER DEPOSIT.	i) SMALL ii) MEDIUM iii) LARGE iv) EXTRA LARGE (INCLUSIVE OF KEY DEPOSIT)	Rs. 50,000/- Rs. 75,000/- Rs. 100,000/- Rs. 200,000/-
		RS. 3,750/- PER LOCKER	
		RS. 1500/- (INCLUDING HANDLING CHARGES)	
b)	BREAKING CHARGES		
c)	LOCK REPLACEMENT CHARGES (IF LOCKER IS SURRENDERED WITHIN 6 MONTHS)	ACTUAL PLUS RS. 500/-	
d)	ADDITIONAL LOCK INSTALLATION (HANDLING & SERVICE CHARGES)		

6. TRANSACTION BANKING:

a)	CORPORATE COLLECTION	AS PER ARRANGEMENT
b)	CORPORATE E-SALARY	RS. 50/- PER E-SALARY CREDIT OR AS PER ARRANGEMENTS
c)	CORPORATE ELECTRONIC PAYMENT (CEP)	RS. 150/- PLUS GOVT. TAXES PER TRANSACTION OR AS PER ARRANGEMENTS
d)	ELECTRONIC DIVIDEND PAYMENT (E-DIVIDEND)	RS. 150/- PLUS GOVT. TAXES PER TRANSACTION OR AS PER ARRANGEMENTS
e)	E-IPO, IPO, TFC & BOOK BUILDING	0.50% OF SUBSCRIPTION AMOUNT PLUS RS. 40,000/- HANDLING & SERVICE CHARGES OR AS PER AGREEMENT
f)	RIGHT SHARES COLLECTION & COLLECTION OF DEPOSIT AGAINST BONUS SHARES	0.50% OF SUBSCRIPTION AMOUNT PLUS RS. 40,000/- HANDLING & SERVICE CHARGES OR AS PER AGREEMENT
g)	HABIBMETRO@WORK ACCOUNT	RS. 100/- PER SALARY CREDIT TRANSACTION OR AS PER ARRANGEMENT
h)	HABIBMETRO@WORK PAYROLL CARD	RS. 50/- PER LOAD OR AS PER THE ARRANGEMENT
i)	CORPORATE WEB BANKING <ul style="list-style-type: none"> SIGN-UP FEE ANNUAL MAINTENANCE FEE 	RS. 100,000/- OR AS PER THE ARRANGEMENT RS. 10,000/- PER ANNUM OR AS PER THE ARRANGEMENT

7. PAYPAK DEBIT CARD

a)	ISSUANCE / ANNUAL / RE-ISSUANCE FEE/ADDITIONAL CARD ISSUANCE FEE	RS. 2,200/-
b)	ATM SWITCH - FINANCIAL TRANSACTION	RS. 35.00 PER TRANSACTION
c)	BALANCE INQUIRY ON OTHER BANK'S ATM	RS. 4.67
d)	RETRIEVAL CHARGES	RS. 100/-
e)	ARBITRATION CHARGEBACK CHARGES	RS. 10,000/-
f)	RECEIPT ON OTHER BANK ATM CASH WITHDRAWAL	RS. 4.67

8. VISA DEBIT CARD:

		PREMIUM/ CLASSIC	GOLD	*PLATINUM	BUSINESS DEBIT CARD	VISA INFINITE METAL DEBIT CARD
a)	ISSUANCE/ANNUAL/RE-ISSUANCE FEE/ ADDITIONAL CARD ISSUANCE FEE	RS. 3,300/-	RS. 4,400/-	RS. 7,500/-	RS. 16,000/-	RS. 35,000/-
b)	RETRIEVAL CHARGES (LOCAL)	RS. 400/-	RS. 400/-	RS. 400/-	RS. 400/-	RS. 400/-
c)	RETRIEVAL INTERNATIONAL CHARGES (INTERNATIONAL)	RS. 1,500/-	RS. 1,500/-	RS. 1,500/-	RS. 1,500/-	RS. 1,500/-
d)	ARBITRATION CHARGEBACK CHARGES	\$ 700	\$ 700	\$ 700	\$ 700	\$ 700
e)	ATM WITHDRAWAL (LOCAL) AT OTHER BANK	RS. 35.00 PER TRANSACTION				
f)	ATM WITHDRAWAL (INTERNATIONAL)	5% OF TRANSACTION AMOUNT				
g)	POS PURCHASE (LOCAL)	NIL				
h)	POS PURCHASE / E-COMMERCE TRANSACTION (INTERNATIONAL TRANSACTIONS EXECUTED THROUGH INTERNATIONAL MERCHANTS)	5% OF TRANSACTION AMOUNT				
i)	BALANCE INQUIRY ON OTHER BANK'S ATM	RS. 4.67				
j)	BALANCE INQUIRY (INTERNATIONAL)	RS. 375/-	RS. 375/-	RS. 375/-	RS. 375/-	RS. 375/-
k)	LOW BALANCE DECLINED CHARGES INTERNATIONAL (PER TRANSACTION)	RS. 55/-	RS. 55/-	RS. 55/-	RS. 55/-	RS. 55/-
l)	RECEIPT ON OTHER BANK ATM CASH WITHDRAWAL	RS. 4.67				
	*ELIGIBILITY CRITERIA FOR PLATINUM DEBIT CARD: - 3 MILLION AVERAGE BALANCE FOR LAST 3 MONTHS FOR CROSS BORDER TRANSACTIONS/INTERNATIONAL UPTO 4% OVER PREVAILING MARKET RATE WILL BE APPLIED. THIRD CURRENCY TRANSACTIONS WILL BE FIRST CONVERTED INTO USD AS PER RATE QUOTED UNDER ARRANGEMENT WITH PAYMENT SCHEME.					
	INTERNATIONAL SERVICES			FEE PER REQUEST		
m)	LOST AND STOLEN CARD REPORT ALL CARDS			\$35		
n)	EMERGENCY CARD REPLACEMENT VISA CLASSIC/PREMIUM, VISA MERA MUSTAQBIL, VISA LADIES VISA GOLD, PLATINUM, INFINITE, BUSINESS DEBIT CARD			\$225 \$250		
o)	EMERGENCY CASH DISBURSEMENT All VISA CARDS			\$175		
p)	EMERGENCY SERVICE REQUEST DENIED OR FULFILLED BY ISSUER OR CANCELLED All VISA CARDS			\$ 50		
q)	CARDHOLDER INQUIRY SERVICE/VISA ASSISTANCE CENTRE ALL CARDS			\$7.50		

9. FCY VISA DEBIT CARD

		FCY PREMIUM/CLASSIC	FCY GOLD	FCY PLATINUM*
a)	ISSUANCE / ANNUAL / RE-ISSUANCE FEE / ADDITIONAL CARD ISSUANCE FEE (PKR)	Rs 3,300	Rs 4,400/-	Rs 7,500/-
b)	RETRIEVAL CHARGES INTERNATIONAL (PKR)	Rs 1,500	Rs 1,500	Rs 1,500
c)	ARBITRATION CHARGEBACK CHARGES (USD)	\$700	\$700	\$700
d)	ATM WITHDRAWAL (INTERNATIONAL)	5% OF TRANSACTION AMOUNT		

e)	POS PURCHASE / E-COMMERCE TRANSACTION (INTERNATIONAL TRANSACTIONS EXECUTED THROUGH INTERNATIONAL MERCHANTS)	5% OF TRANSACTION AMOUNT		
f)	BALANCE INQUIRY (INTERNATIONAL)	Rs 375	Rs 375	Rs 375
<p>NOTE: THE SYSTEM WILL AUTOMATICALLY CONVERT THE CHARGES AMOUNT TO THE BASE CURRENCY OF THE ACCOUNT AND THEN CHARGED TO THE CUSTOMER AS PER PREVAILING RATE.</p> <p>*ELIGIBILITY CRITERIA FOR PLATINUM DEBIT CARD: - 3 MILLION AVERAGE BALANCE FOR LAST 3 MONTHS</p> <p>FOR CROSS BORDER TRANSACTIONS/INTERNATIONAL UPTO 4% OVER PREVAILING MARKET RATE WILL BE APPLIED. THIRD CURRENCY TRANSACTIONS WILL BE FIRST CONVERTED INTO USD AS PER RATE QUOTED UNDER ARRANGEMENT WITH PAYMENT</p>				

10. UNION PAY CARD

		SINGLE	CO-BADGE
a)	ISSUANCE / ANNUAL / RE-ISSUANCE FEE / ADDITIONAL CARD ISSUANCE FEE	Rs. 3,000/-	Rs. 3,000/-
b)	RETRIEVAL CHARGES (LOCAL)	Rs. 400/-	Rs. 400/-
c)	RETRIEVAL CHARGES (INTERNATIONAL)	Rs. 1,500/-	Rs. 1,500/-
d)	ARBITRATION CHARGEBACK CHARGES	\$ 700/-	\$ 700/-
e)	ATM CASH WITHDRAWAL INTERNATIONAL	5% OF TRANSACTION AMOUNT	
f)	POS PURCHASE / E-COMMERCE TRANSACTION (INTERNATIONAL TRANSACTIONS EXECUTED THROUGH INTERNATIONAL MERCHANTS)	5% OF TRANSACTION AMOUNT	
g)	BALANCE INQUIRY (INTERNATIONAL)	Rs. 375/-	Rs. 375/-
h)	LOW BALANCE DECLINED CHARGES (INTERNATIONAL)	Rs. 55/-	Rs. 55/-
i)	RECEIPT ON OTHER BANK ATM CASH WITHDRAWAL	RS. 4.67	
j)	BALANCE INQUIRY ON OTHER BANK'S ATM	RS. 4.67	
k)	ATM SWITCH - FINANCIAL TRANSACTION	RS. 35.00 PER TRANSACTION	

11. MERA MUSTAQBIL CARD

a)	ANNUAL FEE	FREE (FOR THE 1ST YEAR) FOR SUBSEQUENT YEARS, ANNUAL FEE OF VISA PREMIUM DEBIT CARD WILL BE APPLIED AS PER THE SOC, IF THE YEARLY AVG BALANCE OF RS. 25,000/- IS NOT MAINTAINED
b)	CARD RE ISSUANCE	AS PER VISA PREMIUM DEBIT CARD

12. HABIBMETRO LADIES DEBIT CARD

a)	ISSUANCE / ANNUAL / RE-ISSUANCE FEE / ADDITIONAL CARD ISSUANCE FEE	FREE (FOR THE 1ST YEAR) RS. 3,300/- (FOR SUBSEQUENT YEARS)
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13. INTERNET BANKING SERVICES

a)	PIN RE-ISSUANCE	RS. 100/-
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14. SMS ALERT SERVICE

i)	ALL TRANSACTIONS a) LOCAL NUMBER b) INTERNATIONAL NUMBER	RS. 300/- PER MONTH (FLAT) OR EQV. IN OTHER CURRENCIES. RS. 500/- PER MONTH OR EQV. IN OTHER CURRENCIES.
ii)	DIGITAL / ADC TRANSACTIONS	FREE

15. INTER BANK FUNDS TRANSFER (IBFT)

	TRANSACTION SLABS	FEE PER TRANS. (INCL 1LINK & GOVT. TAXES)
	CUSTOMER TO CUSTOMER FUND TRANSFER UPTO RS. 25,000/- PER MONTH ABOVE RS. 25,000/- PER MONTH	FREE 0.1% OF THE TRANSACTION AMOUNT OR RS. 200/- WHICHEVER IS LOWER
	GOVERNMENT PAYMENTS (MANDATE-FBR/CUSTOM) UP-TO 100K 100K+ TO 1M ABOVE 1M	RS. 10/- RS. 20/- RS. 50/-

SCHEDULE OF CHARGES

1st January to 30th June 2026

16. LIMIT INCREASE CHARGES

	LIMIT INCREASE - DIGITAL CHANNELS / DEBIT CARDS	RS. 200 PER REQUEST
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17. H-POS CHARGES

	CASH WITHDRAWAL THROUGH H-POS	RS. 25 PER TRANSACTION
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18. SILVER CURRENT ACCOUNT

	IF MONTHLY AVERAGE BALANCE FALLS BELOW RS. 50,000/- DURING ANY MONTH	IF MONTHLY AVERAGE BALANCE FALLS BELOW RS. 50,000/- DURING ANY MONTH FLAT CHARGES OF RS. 180/- WILL BE RECOVERED FOR THAT PARTICULAR MONTH. HOWEVER, THE SERVICES WILL REMAIN FREE OF COST.
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19. BASIC BANKING ACCOUNTS:

a)	IF MORE THAN 2 CHEQUES ARE ISSUED IN A MONTH	RS. 25/- PER CHEQUE FROM 3RD CHEQUE
b)	i) DUPLICATE STATEMENT OF ACCOUNT (PHYSICAL) ii) E-STATEMENT OF ACCOUNT	RS. 28/- PER STATEMENT FREE

20. SERVICE CHARGES

	APPLICABLE ON ALL SAVING ACCOUNTS WHERE AVERAGE BALANCE DURING THE MONTH FALLS BELOW PKR 10,000/-	RS. 43/- PLUS TAXES.
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* EXCEPT ON REGULAR PLS SAVING, LADIES SAVING, ALL CURRENT ACCOUNTS, BASIC BANKING, ASAAAN, HABIBMETRO@WORK ACCOUNT & ROSHAN DIGITAL ACCOUNT

21. ONLINE CASH WITHDRAWAL & DEPOSIT CHARGES

	i. INTERCITY a. IN ALL TYPES OF SAVING ACCOUNT b. IN ALL TYPES OF CURRENT ACCOUNT ii. INTRACITY (WITHIN CITY)	a. RS. 375/- (FLAT) PER TRANSACTION b. FREE FREE
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* ISLAMABAD AND RAWALPINDI ARE TREATED AS WITHIN CITY WHILE DEDUCTING CHARGES.

G. CONSUMER BANKING PRODUCTS:

a) AUTO LOANS:

i)	PROCESSING FEE	Rs 11,000/- + FED (NON-REFUNDABLE)
ii)	REPOSSESSION CHARGES	MINIMUM Rs. 25,000/- OR UPTO Rs. 100,000/-
iii)	LATE PAYMENT CHARGES	Rs. 900/- (PER INSTANCE)
iv)	DUPLICATE ISSUANCE OF DOCUMENTS	Rs. 600/-
v)	CHEQUE/CASH PICK UP FEE	Rs. 900/-
vi)	APPRAISAL CHARGES	AT ACTUAL
vii)	INSURANCE	AT ACTUAL
viii)	REPOSSESSED VEHICLE STORAGE CHARGES	MINIMUM RS. 10,000/- PER MONTH OR AT ACTUAL

ix)	REPOSSESSED VEHICLE VALUATION	RS. 7,000/- OR ACTUAL (WHICHEVER IS LOWER)
xi)	LITIGATION CHARGES	AT ACTUAL
xii)	PREPAYMENT CHARGES	10% OF PRINCIPAL OUTSTANDING (FIRST 2 YEARS ONLY)
xiii)	INCOME ESTIMATION	AT ACTUAL
xiv)	REGISTRATION SERVICE FEE (OVER & ABOVE REGISTRATION CHARGED BY EXCISE & TAXATION DEPT)	AT ACTUAL
xv)	SECURED TRANSACTION REGISTRY (STR) FEE	RS. 1,000/-
xvi)	ISSUANCE OF DUPLICATE NOC	RS. 2,200/-

b) STANDING INSTRUCTIONS FOR CONSUMER PRODUCTS

i)	AMENDMENT	RS.100/- PER AMENDMENT
ii)	DEFAULT DUE TO LACK OF FUNDS	RS.500/-

c) HOME LOANS

c-i)	REGULAR	
i)	PROCESSING FEE	Rs. 25,000/- (NON REFUNDABLE) Rs. 9,000/- (NON REFUNDABLE) FOR LADIES CURRENT ACCOUNT HOLDER
ii)	LEGAL DOCUMENTS	AT ACTUAL
iii)	APPRAISAL CHARGES	AT ACTUAL
iv)	LEGAL OPINION	AT ACTUAL
v)	INCOME ESTIMATION	AT ACTUAL
vi)	PREPAYMENT CHARGES - BTF TO OTHER BANKS	6% OF OUTSTANDING PRINCIPAL
vii)	PREPAYMENT CHARGES - FULL SETTLEMENT 1ST YEAR - 5TH YEAR 6TH YEAR ONWARDS	6% OF OUTSTANDING PRINCIPAL NIL
viii)	LATE PAYMENT CHARGES	RS. 2,100/- (PER INSTANCE)
ix)	BALLOON PAYMENT / PARTIAL SETTLEMENT (ONCE A YEAR, MAX 25% OUTSTANDING AMOUNT)	6.00% OF PARTIAL PAYMENT AMOUNT
x)	OFFER LETTER RE-ISSUANCE	50% OF APPLICABLE PROCESSING FEE AT THE TIME
xi)	CHEQUE / CASH PICK UP FEE	RS. 1,000/-
c-ii)	MEERA PAKISTAN MEERA GHAR	
i)	PROCESSING FEE	RS. 7,200/- (NON REFUNDABLE) Rs. 3,000/- (NON REFUNDABLE) FOR LADIES CURRENT ACCOUNT HOLDER
ii)	LEGAL DOCUMENTS	AT ACTUAL
iii)	APPRAISAL CHARGES	AT ACTUAL
iv)	LEGAL OPINION	AT ACTUAL
v)	INCOME ESTIMATION	AT ACTUAL
vi)	PREPAYMENT CHARGES	NIL
vii)	LATE PAYMENT CHARGES	RS. 2,100/- (PER INSTANCE)

c-iii)	MERA GHAR MERA ASHIANA	
i)	PROCESSING FEE	NIL
ii)	LEGAL DOCUMENTS	AT ACTUAL
iii)	APPRAISAL CHARGES	AT ACTUAL
iv)	LEGAL OPINION	AT ACTUAL
v)	INCOME ESTIMATION	AT ACTUAL
vi)	PREPAYMENT CHARGES	NIL
vii)	LATE PAYMENT CHARGES	RS. 2,100/- (PER INSTANCE)
d) SOLAR PANEL FINANCING		
i	PROCESSING FEE	Rs. 7,500/- NON REFUNDABLE
ii	LEGAL DOCUMENTS	AT ACTUAL
iii	INCOME ESTIMATION	AT ACTUAL
iv	LATE PAYMENT CHARGES	RS. 2,100/- (PER INSTANCE)
v	EARLY TERMINATION	6% OUTSTANDING PRINCIPAL
vi	INSURANCE CHARGES	AT ACTUAL
e) PRIORITY ELITE CREDIT		
i	PROCESSING FEE	NIL
ii	ANNUAL RENEWAL FEE	PKR 24,000/- TO BE WAIVED ON QUARTERLY SPEND OF PKR 300,000/-
iii	CARD ISSUANCE CHARGES	NIL
iv	LATE FEE	PKR 2,000/- PER MONTH
v	CARD RE-ISSUANCE CHARGES	PKR 10,000/-

H. ROSHAN DIGITAL ACCOUNT:

		FCVA		NRVA	
		CURRENT	SAVINGS	CURRENT	SAVINGS
1	ACCOUNT MAINTENANCE CHARGES	FREE			
2	CASH WITHDRAWAL - OWN ATM	NOT APPLICABLE		0	
3	CASH WITHDRAWAL - OTHER BANK ATM NRVA	NOT APPLICABLE		RS. 35.00 PER TRANSACTION	
4	CASH WITHDRAWAL - INTERNATIONAL			5%	
5	VISA DEBIT CARD CLASSIC/PREMIUM GOLD PLATINUM	NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE		Rs. 3,300/- Rs. 4,400/- Rs. 7,500/-	
6	FIRST CHEQUE BOOK ISSUANCE CHARGES	FREE	RS. 29/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES	FREE	Rs. 29/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES
7	SUBSEQUENT CHEQUE BOOK ISSUANCE CHARGES	Rs. 29/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES OR CHARGES WAIVED, IF AVG MONTHLY BALANCE MAINTAINED DURING LAST MONTH => PKR 1 MILLION OR EQUIVALENT IN OTHER CURRENCIES (UP TO 50 LEAVES)	RS. 29/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES	Rs. 29/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES OR CHARGES WAIVED, IF AVG MONTHLY BALANCE MAINTAINED DURING LAST MONTH => PKR 1 MILLION OR EQUIVALENT IN OTHER CURRENCIES (UP TO 50 LEAVES)	RS. 29/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES
8	OUTWARD REMITTANCE	FREE			
9	BALANCE INQUIRY ON OTHER BANK ATM NRVA	NOT APPLICABLE		RS. 4.67	
10	TRANSACTION ALERTS - EMAIL	FREE			
11	RECEIPT ON OTHER BANK ATM CASH WITHDRAWAL NRVA	NOT APPLICABLE		RS. 4.67	
12	INTER BANK FUND TRANSFER (IBFT): UP TO RS. 25,000/- PER MONTH	NOT APPLICABLE		FREE	
13	INTER BANK FUND TRANSFER (IBFT): ABOVE RS. 25,000/- PER MONTH	NOT APPLICABLE		0.1% OF THE TRANSACTION AMOUNT OR RS. 200/-WHICHEVER IS LOWER	
14	COURIER CHARGES - INTERNATIONAL	RS. 8,500/-			
15	ROSHAN APNA GHAR				
i	PROCESSING FEE	RS. 4,800/- (NON-REFUNDABLE)			
ii	LEGAL DOCUMENTS	AT ACTUAL			
iii	APPRAISAL DOCUMENTS	AT ACTUAL			
iv	LEGAL OPINION	AT ACTUAL			
v	INCOME ESTIMATION	AT ACTUAL			
vi	PREPAYMENT CHARGES	PARTIAL PRE-PAYMENTS ARE ALLOWED WITH APPLICABLE CHARGES OF 1.2%. HOWEVER, NO CHARGES WILL BE LEVIED AFTER COMPLETION OF FIRST YEAR OF THE LOAN.			
vii	EARLY TERMINATION	FOR FIRST YEAR, 1.2% WILL BE CHARGED UPON EARLY TERMINATION. NO CHARGES WILL BE LEVIED AFTER COMPLETION OF FIRST YEAR OF THE LOAN.			
viii	LATE PAYMENT CHARGES	RS. 2,100/- (PER INSTANCE)			

16	ROSHAN APNI CAR	
i	APPRAISAL CHARGES	AT ACTUAL
ii	CHEQUE/CASH PICK UP FEE	Rs. 900/-
iii	DUPLICATE ISSUANCE OF DOCUMENTS	Rs. 600/-
iv	INCOME ESTIMATION	AT ACTUAL
v	INSURANCE	AT ACTUAL
vi	ISSUANCE OF DUPLICATE NOC	Rs. 2,200/-
vii	LATE PAYMENT CHARGES	Rs. 900/- (PER INSTANCE)
viii	LITIGATION CHARGES	AT ACTUAL
ix	PREPAYMENT CHARGES	10% OF PRINCIPAL OUTSTANDING (FIRST 2 YEARS ONLY)
x	PROCESSING FEE	RS. 12,500/- NON REFUNDABLE
xi	REGISTRATION SERVICE FEE (OVER & ABOVE REGISTRATION CHARGED BY EXCISE & TAXATION DEPT)	AT ACTUAL
xii	REPOSSESSED VEHICLE STORAGE CHARGES	MINIMUM RS. 10,000/- PER MONTH OR AT ACTUAL
xiii	REPOSSESSED VEHICLE VALUATION	RS. 7,000/- OR ACTUAL (WHICHEVER IS LOWER)
xiv	REPOSSESSION CHARGES	MINIMUM RS. 25,000/-OR UPTO RS. 100,000/-
xv	SECURED TRANSACTION REGISTRY (STR) FEE	RS. 1,000/-
ALL OTHER CHARGES WILL BE APPLICABLE AS PER STANDARD SOC		

I. MISCELLANEOUS CHARGES: WHERE APPLICABLE FOLLOWING CHARGES ARE TO BE RECOVERED.

1.	CORRESPONDENTS' CHARGES, IF ANY	ACTUAL PLUS D/D. T/T / HANDLING & SERVICE CHARGES AS THE CASE MAY BE.
2.	a) COURIER CHARGES i) LOCAL ii) FOREIGN b) CORRESPONDENCE / SWIFT CHARGES WITH FOREIGN BANKS	PER ITEM RS 185/- PER ITEM RS 8,500/- RS. 750/- (FLAT)
3.	ISSUANCE OF PROCEEDS CERTIFICATE BEYOND ONE YEAR	RS. 500/ (FLAT) PER CERTIFICATE
4.	STANDING INSTRUCTIONS CHARGES:	
	F.C. ACCOUNT	US\$. 2.00 PER INSTRUCTION OR EQUIVALENT IN OTHER CURRENCIES.
	RUPEE ACCOUNT	RS. 350/- PER INSTRUCTION.
	WEB BANKING	RS. 25/- UPTO 5 INSTRUCTIONS AND/OR MULTIPLES OF 5 INSTRUCTIONS RS. 25/-
	MOBILE BANKING	RS. 25/- UPTO 5 INSTRUCTIONS AND/OR MULTIPLES OF 5 INSTRUCTIONS RS. 25/-
5.	STOP PAYMENT OF CHEQUE:	
	F.C. ACCOUNT	RS. 625/- PER INSTRUCTION OR EQUIVALENT IN OTHER CURRENCIES
	RUPEE ACCOUNT	
6.	LOCAL US DOLLAR INSTRUMENT COLLECTION AND SETTLEMENT SYSTEM	
	a) OUTWARD CLEARING PROCESSING CHARGES	RS. 500/- PER CHEQUE
	b) OUTWARD CLEARING CHEQUE RETURN CHARGES	RS. 600/- PER CHEQUE INCLUDING HANDLING & SERVICE CHARGES

7.	REMITTANCE (LOCAL/ABROAD) AGAINST FOREIGN CURRENCY NOTES DEPOSITED IN FOREIGN CURRENCY ACCOUNTS	a) 0.50% IF FUNDS REMITTED LOCALLY OR ABROAD WITHIN 14 DAYS FROM DATE OF DEPOSIT IN FOREIGN CURRENCY ACCOUNT (CHARGES ARE NOT APPLICABLE ON FC CASH WITHDRAWALS) b) 0.75% IN CASE OF SURRENDER OF CASH USD NOTES BY EXPORTERS AGAINST EXPORT TO AFGHANISTAN
8.	REGISTRATION OF AGREEMENT WITH SBP IN RESPECT OF PRIVATE FOREIGN CURRENCY LOANS OBTAINED BY BORROWERS IN PAKISTAN FROM FOREIGN LENDERS	RS. 3000/- FLAT AS HANDLING & SERVICE CHARGES
9.	OBTAINING SBP APPROVAL RELATED TO FOREIGN EXCHANGE TRANSACTIONS	RS. 1500/- FLAT
10.	REMITTANCE OF FREIGHT CHARGES AT THE REQUEST OF FREIGHT FORWARDERS IN TERMS OF SBP FE CIRCULAR NO-6 OF 2006	RS. 3000/- FLAT PLUS HANDLING & SERVICE CHARGES @ PAISA 10 PER RS. 100/- . MINIMUM RS.750/- FOR ISSUANCE OF FDD / FTT AGAINST PAK RUPEES EXCEPT SCRA ACCOUNT
11.	HANDLING OF FOREIGN INVESTMENT CASES (OUTWARD/INWARD)	0.15% MINIMUM RS. 3000/-
12.	FOREIGN DIRECT INVESTMENT: DESIGNATION OF BANK FOR PAYMENT OF DIVIDENDS & DISINVESTMENT PROCEEDS WHERE SBP HAS ALREADY REGISTERED THE SHARES IN THEIR RECORD	0.15% MINIMUM RS. 2500/-
13.	BANK GUARANTEE ASSIGNMENT NOTING (HAVING ASSIGNMENT CLAUSE) CHARGES / CONFIRMING GENUINENESS	RS. 1000/-
14.	i) DUPLICATE STATEMENT OF ACCOUNT (PHYSICAL) ii) E-STATEMENT OF ACCOUNT	RS. 28/- PER STATEMENT OR EQUIVALENT IN OTHER CURRENCIES FREE
15.	INWARD CHEQUE RETURNED CHARGES FOR NORMAL / SAMEDAY /INTERCITY CLEARING (ONLY IF THE CHEQUE IS RETURNED DUE TO INSUFFICIENT FUNDS)	RS. 750/- PER CHEQUE
16.	a) SAME DAY OUTWARD CLEARING PROCESSING CHARGES b) SAME DAY OUTWARD CHEQUE RETURN CHARGES	RS. 325/- PER CHEQUE RS. 325/- PER CHEQUE
17.	a) INTERCITY OUTWARD CLEARING CHARGES b) INTERCITY OUTWARD CLEARING CHEQUE RETURNED CHARGES	RS. 250/- PER CHEQUE RS. 250/- PER CHEQUE
18.	DUPLICATE ADVICE CHARGES	RS. 10/- PER ADVICE.
19.	CONFIRMATION OF BALANCE TO AUDITORS.	RS. 300/-
20.	ACCOUNT CLOSING CHARGES	FREE

21.	ACCOUNT MAINTENANCE CERTIFICATE	RS.350/- PER CERTIFICATE
22.	BALANCE CONFIRMATION CERTIFICATE	RS.375/- PER CERTIFICATE
23.	OLD RECORD INFORMATION CHARGES	RS. 500/- PER TRANSACTION
24.	CREDIT WORTHINESS REPORT	RS. 300/- PER REPORT
25.	ISSUANCE OF CHEQUE BOOK AGAINST FORM "B" IN CASE OF LOST CHEQUE BOOK	RS.300/-
26.	FBS/FRANKING MACHINE (IMPORT - TRADE)	25% SERVICE CHAREGS ON FACE VALUE OF STAMPS.
27.	INSTASHOP - MERCHANT DISCOUNT RATE (MDR)	0.25% PER TRANSACTION
28.	NON COLLECTION OF CHEQUE BOOK WITHIN 40 DAYS EXCEPT IF CHEQUE BOOK ISSUANCE CHARGES ALREADY RECOVERED FROM CUSTOMER	RS. 300/- PER CHEQUE BOOK
29.	CHARGES FOR AVAILING 'BANKING SERVICES THROUGH FAX / SCANNED IMAGE INSTRUCTIONS VIA EMAIL', IF ACCEPTED	RS. 2,000/- ONE TIME WHILE REGISTRATION.
30.	SPECIALIZED CHEQUE BOOK ISSUANCE CHARGES	AT ACTUAL
31.	SIRAT AUTO FINANCE THROUGH FIRST HABIB MODARABA (FHM) - PROCESSING FEE"	RS. 7,000/- IN FAVOR OF FIRST HABIB MODARABA (FHM)
32.	SERVICE CHARGES FOR PROCESSING & CLAIMING OF WINING PRIZE MONEY UPTO RS. 500,000/-	0.5% OF CLAIMED PRIZE MONEY PLUS CIT CHARGES AT ACTUAL
33.	ISSUANCE OF EMIGRATION EMPLOYMENT CERTIFICATE	RS. 500/- PER CERTIFICATE

PLEASE NOTE:

1.	ACCOUNTS MAINTAINED BY FOLLOWING WILL BE EXEMPTED FROM LEVY OF SERVICE CHARGES.
	<p>a) STUDENTS</p> <p>b) MUSTAHIQUEEN OF ZAKAT</p> <p>c) EMPLOYEES OF GOVERNMENT / SEMI GOVERNMENT INSTITUTIONS FOR SALARY AND PENSION PURPOSES INCLUDING WIDOWS/CHILDREN OF DECEASED EMPLOYEES ELIGIBLE FOR FAMILY PENSION/BENEVOLENT FUND GRANT ETC.</p>
2.	CHARGES FOR DEPOSITING FEE/DUES OF EDUCATIONAL INSTITUTIONS IN PAKISTAN
	<p>a) NO CHARGES ARE TO BE RECOVERED FOR DEPOSITING THE AMOUNT OF FEE DIRECTLY IN FEE COLLECTION ACCOUNT OF THE EDUCATIONAL INSTITUTION IN PAKISTAN.</p> <p>b) CHARGES FOR MAKING DEMAND DRAFT OR ANY OTHER RELATED INSTRUMENT FOR PAYMENT OF FEE / DUES IN FAVOUR OF EDUCATIONAL INSTITUTIONS. HEC /BOARD ETC IN PAKISTAN NOT TO EXCEED 0.50% OF FEE/DUES OR RS. 25/- PER INSTRUMENT WHICHEVER IS LESS.</p> <p>c) ACCOUNTS MAINTAINED BY SCHOOL MANAGEMENT COMMITTEES (SMCs) DULY CONSTITUTED BY EDUCATION DEPARTMENT, SHALL BE EXEMPTED FROM LEVY OF SERVICES CHARGES FOR NOT MAINTAINING MINIMUM BALANCE REQUIREMENT AND ACTIVATION CHARGES OF DORMANT ACCOUNTS.</p> <p>d) NO "PROCESSING FEE" IS TO BE CHARGED FROM PAKISTANI STUDENTS FOR VERIFICATION OF BANK ACCOUNTS / STATEMENTS AT THE REQUEST OF FOREIGN MISSIONS, EMBASSIES AND HIGH COMMISSIONS.</p>
3.	BASIC BANKING SERVICES RENDERED TO VULNERABLE PERSON (PENSIONER, SENIOR CITIZEN OF PHYSICALLY HANDICAPPED) IS PROVIDED EITHER FREE OR ON MORE LIBERAL / CONCESSIONAL TERMS (IF THERE ARE JUST AND SUPPORTED BY COGENT REASON)
4.	GOVT DUTIES / TAXES AND LEVIES ARE ON CUSTOMER'S ACCOUNT AND WILL BE CHARGED SEPARATELY.
5.	THE ABOVE RATES ARE SUBJECT TO DOWNWARD ADJUSTMENT / WAIVER TAKING INTO ACCOUNT THE BUSINESS CONSIDERATIONS /COMMITMENTS, WITH THE PRIOR APPROVAL OF THE RESPECTIVE ZONAL HEAD / DIVISIONAL HEAD.

HABIBMETRO

Habib Metropolitan Bank Ltd.
(Subsidiary of HabibBank AG Zurich)
Head Office, I.I. Chundrigar Road,
Karachi-74200, Pakistan
UAN: 021-111-1(HABIB)42242