

# SCHEDULE OF CHARGES

1<sup>st</sup> July to 31<sup>st</sup> December 2022

## TRADE

### A. IMPORTS (INTERNATIONAL)

#### 1. Letter of Credit

##### Letter of Credit

- a) Service Charges for L/C Opening/Re validation/Transfer of Letter of Credit beneficiary

**LC Volume**  
**Amount in Rupees.**  
Upto 10,000 (M)

From 10.001 (M)  
Upto 75.000 (M)  
From 75.001 (M)  
Upto 100.000 (M)

From 100.001 (M)  
Upto 200.000 (M)  
From 200.001 (M)  
Upto 250.000 (M)

Above 250.000 (M)

##### Import Letter of Credit (Slabs)

Amount		1st Quarter of Part thereof	Subsequent Quarters or part thereof
FROM	TO		
500,001	800,000	2,765	1,385
800,001	1,000,000	3,825	1,915
1,000,001	1,500,000	5,315	2,660
1,500,001	2,000,000	7,440	3,720
2,000,001	2,500,000	9,565	4,785
2,500,001	3,000,000	11,690	5,845
3,000,001	3,500,000	13,815	6,910
3,500,001	4,000,000	15,940	7,970
4,000,001	4,500,000	18,065	9,035
4,500,001	5,000,000	20,190	10,095
5,000,001	5,500,000	22,315	11,160
5,500,001	6,000,000	24,440	12,220
6,000,001	6,500,000	26,565	13,285
6,500,001	7,000,000	28,690	14,345
7,000,001	7,500,000	30,815	15,410
7,500,001	8,000,000	32,940	16,470
8,000,001	8,500,000	35,065	17,535
8,500,001	9,000,000	37,190	18,595

Amount		1st Quarter of Part thereof	Subsequent Quarters or part thereof
FROM	TO		
9,000,001	9,500,000	39,315	19,660
9,500,001	10,000,000	41,440	20,720
10,000,001	12,500,000	42,190	25,315
12,500,001	15,000,000	51,565	30,940
15,000,001	17,500,000	60,940	36,565
17,500,001	20,000,000	70,315	42,190
20,000,001	22,500,000	79,690	47,815
22,500,001	25,000,000	89,065	53,440
25,000,001	27,500,000	98,440	59,065
27,500,001	30,000,000	107,815	64,690
30,000,001	32,500,000	117,190	70,315
32,500,001	35,000,000	126,565	75,940
35,000,001	37,500,000	135,940	81,565
37,500,001	40,000,000	145,315	87,190
40,000,001	42,500,000	154,690	92,815
42,500,001	45,000,000	164,065	98,440
45,000,001	47,500,000	173,440	104,065
47,500,001	50,000,000	182,815	109,690
50,000,001	52,500,000	192,190	115,315
52,500,001	55,000,000	201,565	120,940
55,000,001	57,500,000	210,940	126,565
57,500,001	60,000,000	220,315	132,190
60,000,001	62,500,000	229,690	137,815
62,500,001	65,000,000	239,065	143,440
65,000,001	67,500,000	248,440	149,065
67,500,001	70,000,000	257,815	154,690
70,000,001	72,500,000	267,190	160,315
72,500,001	75,000,000	276,565	165,940
75,000,001	77,500,000	247,815	123,910
77,500,001	80,000,000	255,940	127,970
80,000,001	82,500,000	264,065	132,035
82,500,001	85,000,000	272,190	136,095
85,000,001	87,500,000	280,315	140,160
87,500,001	90,000,000	288,440	144,220
90,000,001	92,500,000	296,565	148,285
92,500,001	95,000,000	304,690	152,345
95,000,001	97,500,000	312,815	156,410

Amount		1st Quarter of Part thereof	Subsequent Quarters or part thereof
FROM	TO		
97,500,001	100,000,000	320,940	160,470
100,000,001	102,500,000	227,815	177,190
102,500,001	105,000,000	233,440	181,565
105,000,001	107,500,000	239,065	185,940
107,500,001	110,000,000	244,690	190,315
110,000,001	112,500,000	250,315	194,690
112,500,001	115,000,000	255,940	199,065
115,000,001	117,500,000	261,565	203,440
117,500,001	120,000,000	267,190	207,815
120,000,001	122,500,000	272,815	212,190
122,500,001	125,000,000	278,440	216,565
125,000,001	127,500,000	284,065	220,940
127,500,001	130,000,000	289,690	225,315
130,000,001	132,500,000	295,315	229,690
132,500,001	135,000,000	300,940	234,065
135,000,001	137,500,000	306,565	238,440
137,500,001	140,000,000	312,190	242,815
140,000,001	142,500,000	317,815	247,190
142,500,001	145,000,000	323,440	251,565
145,000,001	147,500,000	329,065	255,940
147,500,001	150,000,000	334,690	260,315
150,000,001	152,500,000	340,315	264,690
152,500,001	155,000,000	345,940	269,065
155,000,001	157,500,000	351,565	273,440
157,500,001	160,000,000	357,190	277,815
160,000,001	162,500,000	362,815	282,190
162,500,001	165,000,000	368,440	286,565
165,000,001	167,500,000	374,065	290,940
167,500,001	170,000,000	379,690	295,315
170,000,001	172,500,000	385,315	299,690
172,500,001	175,000,000	390,940	304,065
175,000,001	177,500,000	396,565	308,440
177,500,001	180,000,000	402,190	312,815
180,000,001	182,500,000	407,815	317,190
182,500,001	185,000,000	413,440	321,565
185,000,001	187,500,000	419,065	325,940
187,500,001	190,000,000	424,690	330,315
190,000,001	192,500,000	430,315	334,690
192,500,001	195,000,000	435,940	339,065

Amount		1st Quarter of Part thereof	Subsequent Quarters or part thereof
FROM	TO		
195,000,001	197,500,000	441,565	343,440
197,500,001	200,000,000	447,190	347,815
200,000,001	202,500,000	352,190	251,565
202,500,001	205,000,000	356,565	254,690
205,000,001	207,500,000	360,940	257,815
207,500,001	210,000,000	365,315	260,940
210,000,001	212,500,000	369,690	264,065
212,500,001	215,000,000	374,065	267,190
215,000,001	217,500,000	378,440	270,315
217,500,001	220,000,000	382,815	273,440
220,000,001	222,500,000	387,190	276,565
222,500,001	225,000,000	391,565	279,690
225,000,001	227,500,000	395,940	282,815
227,500,001	230,000,000	400,315	285,940
230,000,001	232,500,000	404,690	289,065
232,500,001	235,000,000	409,065	292,190
235,000,001	237,500,000	413,440	295,315
237,500,001	240,000,000	417,815	298,440
240,000,001	242,500,000	422,190	301,565
242,500,001	245,000,000	426,565	304,690
245,000,001	247,500,000	430,940	307,815
247,500,001	250,000,000	435,315	310,940

**Note:**

For all L/C amount upto Rs. 500,000 Minimum charges of Rs. 2,000/- will be applied per quarter.

The Shariah Board of HabibMetro has allowed the bank to charge above-mentioned fee against L/C opening related services such as documentation, correspondence, account maintenance, monitoring, handling of documents, etc. All L/C amount exceeding Rs. 250 Million shall attract additional service charges Rs. 2,000/- per quarter per Rs. 1 Million each (or part thereof) and Rs. 1,000/- (for subsequent quarter).

The LC charges as per SOC will be charged from the customer at the time of LC opening as per industry practice.

However, these charges will be considered "Service Charges" in the Sight LCs established against 100% margin or lien mark on customer's account and without Agency Agreement with the Customer.

The Sight LCs established against Partial or Nil margins and opened with Agency Agreement with the customer, these charges will be considered as "Token Money" or "Partial Advance Payment" against the total cost plus profit that will be calculated at the time of LC retirement.

The above charges are subject to adjustment taking into account the business considerations / commitments, with the approval of the competent authority. Any concession allowed will be calculated at mean value of the respective slab.

**INLAND LETTER OF CREDIT**

Amount		1st Quarter of Part thereof	Subsequent Quarters or part thereof
FROM	TO		
500,001	800,000	3,640	1,820
800,001	1,000,000	5,040	2,520
1,000,001	1,500,000	7,000	3,500
1,500,001	2,000,000	9,800	4,900
2,000,001	2,500,000	12,600	6,300
2,500,001	3,000,000	15,400	7,700
3,000,001	3,500,000	18,200	9,100
3,500,001	4,000,000	21,000	10,500
4,000,001	4,500,000	23,800	11,900
4,500,001	5,000,000	26,600	13,300
5,000,001	5,500,000	29,400	14,700
5,500,001	6,000,000	32,200	16,100
6,000,001	6,500,000	35,000	17,500
6,500,001	7,000,000	37,800	18,900
7,000,001	7,500,000	40,600	20,300
7,500,001	8,000,000	43,400	21,700
8,000,001	8,500,000	46,200	23,100
8,500,001	9,000,000	49,000	24,500
9,000,001	9,500,000	51,800	25,900
9,500,001	10,000,000	54,600	27,300
10,000,001	12,500,000	63,000	31,500
12,500,001	15,000,000	77,000	38,500
15,000,001	17,500,000	91,000	45,500
17,500,001	20,000,000	105,000	52,500
20,000,001	22,500,000	119,000	59,500
22,500,001	25,000,000	133,000	66,500
25,000,001	27,500,000	147,000	73,500
27,500,001	30,000,000	161,000	80,500
30,000,001	32,500,000	175,000	87,500
32,500,001	35,000,000	189,000	94,500
35,000,001	37,500,000	203,000	101,500
37,500,001	40,000,000	217,000	108,500
40,000,001	42,500,000	231,000	115,500
42,500,001	45,000,000	245,000	122,500
45,000,001	47,500,000	259,000	129,500
47,500,001	50,000,000	273,000	136,500
50,000,001	52,500,000	287,000	143,500
52,500,001	55,000,000	301,000	150,500
55,000,001	57,500,000	315,000	157,500

Amount		1st Quarter of Part thereof	Subsequent Quarters or part thereof
FROM	TO		
57,500,001	60,000,000	329,000	164,500
60,000,001	62,500,000	343,000	171,500
62,500,001	65,000,000	357,000	178,500
65,000,001	67,500,000	371,000	185,500
67,500,001	70,000,000	385,000	192,500
70,000,001	72,500,000	399,000	199,500
72,500,001	75,000,000	413,000	206,500
75,000,001	77,500,000	427,000	213,500
77,500,001	80,000,000	441,000	220,500
80,000,001	82,500,000	455,000	227,500
82,500,001	85,000,000	469,000	234,500
85,000,001	87,500,000	483,000	241,500
87,500,001	90,000,000	497,000	248,500
90,000,001	92,500,000	511,000	255,500
92,500,001	95,000,000	525,000	262,500
95,000,001	97,500,000	539,000	269,500
97,500,001	100,000,000	553,000	276,500
100,000,001	102,500,000	567,000	283,500
102,500,001	105,000,000	581,000	290,500
105,000,001	107,500,000	595,000	297,500
107,500,001	110,000,000	609,000	304,500
110,000,001	112,500,000	623,000	311,500
112,500,001	115,000,000	637,000	318,500
115,000,001	117,500,000	651,000	325,500
117,500,001	120,000,000	665,000	332,500
120,000,001	122,500,000	679,000	339,500
122,500,001	125,000,000	693,000	346,500
125,000,001	127,500,000	707,000	353,500
127,500,001	130,000,000	721,000	360,500
130,000,001	132,500,000	735,000	367,500
132,500,001	135,000,000	749,000	374,500
135,000,001	137,500,000	763,000	381,500
137,500,001	140,000,000	777,000	388,500
140,000,001	142,500,000	791,000	395,500
142,500,001	145,000,000	805,000	402,500
145,000,001	147,500,000	819,000	409,500
147,500,001	150,000,000	833,000	416,500
150,000,001	152,500,000	847,000	423,500
152,500,001	155,000,000	861,000	430,500

Amount		1st Quarter of Part thereof	Subsequent Quarters or part thereof
FROM	TO		
155,000,001	157,500,000	875,000	437,500
157,500,001	160,000,000	889,000	444,500
160,000,001	162,500,000	903,000	451,500
162,500,001	165,000,000	917,000	458,500
165,000,001	167,500,000	931,000	465,500
167,500,001	170,000,000	945,000	472,500
170,000,001	172,500,000	959,000	479,500
172,500,001	175,000,000	973,000	486,500
175,000,001	177,500,000	987,000	493,500
177,500,001	180,000,000	1,001,000	500,500
180,000,001	182,500,000	1,015,000	507,500
182,500,001	185,000,000	1,029,000	514,500
185,000,001	187,500,000	1,043,000	521,500
187,500,001	190,000,000	1,057,000	528,500
190,000,001	192,500,000	1,071,000	535,500
192,500,001	195,000,000	1,085,000	542,500
195,000,001	197,500,000	1,099,000	549,500
197,500,001	200,000,000	1,113,000	556,500
200,000,001	202,500,000	1,127,000	563,500
202,500,001	205,000,000	1,141,000	570,500
205,000,001	207,500,000	1,155,000	577,500
207,500,001	210,000,000	1,169,000	584,500
210,000,001	212,500,000	1,183,000	591,500
212,500,001	215,000,000	1,197,000	598,500
215,000,001	217,500,000	1,211,000	605,500
217,500,001	220,000,000	1,225,000	612,500
220,000,001	222,500,000	1,239,000	619,500
222,500,001	225,000,000	1,253,000	626,500
225,000,001	227,500,000	1,267,000	633,500
227,500,001	230,000,000	1,281,000	640,500
230,000,001	232,500,000	1,295,000	647,500
232,500,001	235,000,000	1,309,000	654,500
235,000,001	237,500,000	1,323,000	661,500
237,500,001	240,000,000	1,337,000	668,500
240,000,001	242,500,000	1,351,000	675,500
242,500,001	245,000,000	1,365,000	682,500
245,000,001	247,500,000	1,379,000	689,500
247,500,001	250,000,000	1,393,000	696,500

**Note:**

For all L/C amount upto Rs. 500,000 Minimum charges of Rs. 1,800/- will be applied per quarter.

**SCHEDULE OF CHARGES**

1st July to 31st December 2022



The Shariah Board of Habib Metro has allowed the bank to charge above-mentioned fee against L/C opening related services such as documentation, correspondence, account maintenance, monitoring, handling of documents, etc. All L/C amount exceeding Rs. 250/-

Million shall attract additional service charges Rs. 6,000/- per quarter per Rs. 1 Million each (or part thereof) and Rs. 3,000/- (for subsequent quarter).

The above charges are subject to adjustment taking into account the business considerations / commitments, with the approval of the competent authority. Any concession allowed will be calculated at mean value of the respective slab.

**Acceptance of Bills under Usance L/C (Slabs)**

Acceptance	RANGE	Per Month or part thereof
500,001	800,000	975
800,001	1,000,000	1,350
1,000,001	1,500,000	1,875
1,500,001	2,000,000	2,625
2,000,001	2,500,000	3,375
2,500,001	3,000,000	4,125
3,000,001	3,500,000	4,875
3,500,001	4,000,000	5,625
4,000,001	4,500,000	6,375
4,500,001	5,000,000	7,125
5,000,001	5,500,000	7,875
5,500,001	6,000,000	8,625
6,000,001	6,500,000	9,375
6,500,001	7,000,000	10,125
7,000,001	7,500,000	10,875
7,500,001	8,000,000	11,625
8,000,001	8,500,000	12,375
8,500,001	9,000,000	13,125
9,000,001	9,500,000	13,875
9,500,001	10,000,000	14,625
10,000,001	12,500,000	16,875
12,500,001	15,000,000	20,625
15,000,001	17,500,000	24,375
17,500,001	20,000,000	28,125
20,000,001	22,500,000	31,875
22,500,001	25,000,000	35,625
25,000,001	27,500,000	39,375
27,500,001	30,000,000	43,125
30,000,001	32,500,000	46,875
32,500,001	35,000,000	50,625
35,000,001	37,500,000	54,375
37,500,001	40,000,000	58,125
40,000,001	42,500,000	61,875
42,500,001	45,000,000	65,625
45,000,001	47,500,000	69,375
47,500,001	50,000,000	73,125

Acceptance	RANGE	Per Month or part thereof
50,000,001	52,500,000	76,875
52,500,001	55,000,000	80,625
55,000,001	57,500,000	84,375
57,500,001	60,000,000	88,125
60,000,001	62,500,000	91,875
62,500,001	65,000,000	95,625
65,000,001	67,500,000	99,375
67,500,001	70,000,000	103,125
70,000,001	72,500,000	106,875
72,500,001	75,000,000	110,625
75,000,001	77,500,000	114,375
77,500,001	80,000,000	118,125
80,000,001	82,500,000	121,875
82,500,001	85,000,000	125,625
85,000,001	87,500,000	129,375
87,500,001	90,000,000	133,125
90,000,001	92,500,000	136,875
92,500,001	95,000,000	140,625
95,000,001	97,500,000	144,375
97,500,001	100,000,000	148,125

For all L/C amount upto Rs. 500,000 /- Minimum charges of Rs. 700/- will be applied per quarter.

The above mentioned service charges are related to the services rendered by the bank at the time of acceptance such as monitoring, documents checking / scrutiny, etc. All acceptance amount exceeding Rs. 100 Million shall attract additional service charges Rs. 1,500/- (monthly) per Rs. 1 Million each (or part thereof.) Any concession allowed will be calculated at mean value of the respective slab.

### **Bank Guarantees (Slabs)**

From	TO	Per Quarter Charges		
		Gas / Foreign LGs	FINANCIAL LGs 1st Quarter or part thereof	FINANCIAL LGs Subsequent Quarters or part thereof
Amount upto	500,000	1,000	1,000	500
500,001	800,000	1,790	3,090	730
800,001	1,000,000	2,475	4,275	1,015
1,000,001	1,500,000	3,440	5,940	1,405
1,500,001	2,000,000	4,185	8,315	1,970
2,000,001	2,500,000	6,190	10,690	2,530
2,500,001	3,000,000	7,565	13,065	3,095
3,000,001	3,500,000	8,940	15,440	3,655
3,500,001	4,000,000	10,315	17,815	4,220
4,000,001	4,500,000	11,690	20,190	4,780
4,500,001	5,000,000	13,065	22,565	5,345

From	TO	Per Quarter Charges		
		Gas / Foreign LGs	FINANCIAL LGs 1st Quarter or part thereof	FINANCIAL LGs Subsequent Quarters or part thereof
5,000,001	5,500,000	14,440	24,940	5,905
5,500,001	6,000,000	15,815	27,315	6,470
6,000,001	6,500,000	17,190	29,690	7,030
6,500,001	7,000,000	18,565	32,065	7,595
7,000,001	7,500,000	19,940	34,440	8,155
7,500,001	8,000,000	21,315	36,815	8,720
8,000,001	8,500,000	22,690	39,190	9,280
8,500,001	9,000,000	24,065	41,565	9,845
9,000,001	9,500,000	25,440	43,940	10,405
9,500,001	10,000,000	26,815	46,315	10,970
10,000,001	12,500,000	30,940	53,440	12,655
12,500,001	15,000,000	37,815	65,315	15,470
15,000,001	17,500,000	44,690	77,190	18,280
17,500,001	20,000,000	51,565	89,065	21,095
20,000,001	22,500,000	58,440	100,940	23,905
22,500,001	25,000,000	65,315	112,815	26,720
25,000,001	27,500,000	72,190	124,690	29,530
27,500,001	30,000,000	79,065	136,565	32,345
30,000,001	32,500,000	85,940	148,440	35,155
32,500,001	35,000,000	92,815	160,315	37,970
35,000,001	37,500,000	99,690	172,190	40,780
37,500,001	40,000,000	106,565	184,065	43,595
40,000,001	42,500,000	113,440	195,940	46,405
42,500,001	45,000,000	120,315	207,815	49,220
45,000,001	47,500,000	127,190	219,690	52,030
47,500,001	50,000,000	134,065	231,565	54,845
50,000,001	52,500,000	140,940	243,440	57,655
52,500,001	55,000,000	147,815	255,315	60,470
55,000,001	57,500,000	154,690	267,190	63,280
57,500,001	60,000,000	161,565	279,065	66,095
60,000,001	62,500,000	168,440	290,940	68,905
62,500,001	65,000,000	175,315	302,815	71,720
65,000,001	67,500,000	182,190	314,690	74,530
67,500,001	70,000,000	189,065	326,565	77,345
70,000,001	72,500,000	195,940	338,440	80,155
72,500,001	75,000,000	202,815	350,315	82,970
75,000,001	77,500,000	209,690	362,190	85,780

From	TO	Per Quarter Charges		
		Gas / Foreign LGs	FINANCIAL LGs 1st Quarter or part thereof	FINANCIAL LGs Subsequent Quarters or part thereof
77,500,001	80,000,000	216,565	374,065	88,595
80,000,001	82,500,000	223,440	385,940	91,405
82,500,001	85,000,000	230,315	397,815	94,220
85,000,001	87,500,000	237,190	409,690	97,030
87,500,001	90,000,000	244,065	421,565	99,845
90,000,001	92,500,000	250,940	433,440	102,655
92,500,001	95,000,000	257,815	445,315	105,470
95,000,001	97,500,000	264,690	457,190	108,280
97,500,001	100,000,000	271,565	469,065	111,095

**Note:**

- LG Commission is based on the basis of Ujrat-e-Misl.
- The above charges are subject to adjustment taking into account the business considerations / commitments, with the approval of the competent authority. Any concession allowed will be calculated at mean value of the respective slab.
- The Shariah Board of Habib Metro has allowed the bank to charge above-mentioned fee against services rendered at the time of issuance of letter of guarantee such as documentation, correspondence, account maintenance, monitoring, handling of documents, etc.
- All guarantees amount exceeding Rs. 100 Million shall attract additional service charges Rs. 8,000/- per Rs. 1 Million each (per quarter or part thereof) + Rs. 4,000/- (per subsequent quarters)
- In case of LG of continuing nature (whether at first issuance or at subsequent renewal), commission for first quarter to be recovered as per amount/slab mentioned in 1<sup>st</sup> Quarter column and for subsequent three quarters as per slab/amount mentioned in subsequent quarters column of the above table.

b) L.C. Processing Charges.

Rs. 1,800/- per LC

(In additional to above)

**(Charges can be based on L/C Volume of a Customer / Group Including Allied Accounts during a calendar year Jan-Dec)**

**Re validation commission for expired L/Cs same commission as applicable to opening of fresh L/Cs ( to be charged after date of expiry of credit)**

c) Amendments

Rs. 1,800/- per amendment (flat) plus commission (as per annexed) if amendment involve increase in amount or beyond validity of the letter of credit / or extension in LC validity.

d) LC Cancellation Charges

Rs. 2,000/- per LC

2. **Import Bills Under Sight Letter of Credit**

Handling & Service Charges (in addition to annexure)

Rs. 1,000/- per bill plus @paisas 15 per Rs. 100/-

3. **Import bills under usance letter of credit**

If bills are drawn at usance under the letter of Credit other than payees. Suppliers Credit/Buyers Credit and Deferred Payment Letters of Credit on Yearly Basis.

i. Handling & Services charges at the time of retirement.

Rs. 1,000/- per bill (flat) plus paisas 15 per Rs. 100/- extra service charges will be charged as acceptance charges. Details as per attached annexure.

ii. Extension in maturity of usance bills under L/C / Contract

Rs. 1,500/- (Flat) per bill (in addition to L/C / issuance commission as per annexure)

**4. Imports Under Registered Contracts**

- a) Handling & Service Charges at the time of registration of Contracts / Purchase Order/ Performa Invoice etc.
- b) Contract Amendment

**Contract Business:**

Upto Rs. 50 (M) 0.20%  
Above Rs. 50 (M) 0.15%  
Minimum Rs. 1,800/-  
Rs. 850/- (Flat)

**5. Import bill under registered contracts / collections**

- a) Payment of Document against Registered Contract.  
Handling & Service Charges for import collect bill
- b) Import Collection Document Directly received by customer Payment against GD / Handling & Service charge upon Payment of Bill
- c) Import Documents under LCs / Contracts / Collections returned unpaid
- d) Local Bills returned unpaid
- e) Advance remittances for Imports

- i. Rs. 1,500/- (Flat) Per Collection
- ii. @ 0.15% Per Collection / Contact
- i. Rs. 1,500 / (Flat) Per Collection
- ii. @ 0.15% Per Collection / Contact
- iii. FDD/FTT Charges  
US\$90/- (Flat) From Forwarding Bank  
plus Courier charges  
Rs. 1,500/-
- i. Rs. 1,500/- (Flat)
- ii. @ 0.12% of Bill Amount
- iii. FDD / FTT Charges

**6. Other Charges Under Import**

- a) Credit reports on Foreign Suppliers
- b) Handling of Discrepant documents presented against LC.
- c) Issuance of no objection Certificate (NOC) regarding promise based forward exchange booking / payment through other bank at importer's request
- d) Issuance of freight certificate for Imports on FOB Basis.
- e) "EIF" Handling Charges
- f) Bank to Bank EIF Transfer
- g) Open Account - EIF Approval on Free of Cost basis
- h) Service Charges, if importer arrange foreign exchange cover through another bank for affecting payment of import documents under LC opened / contract registered with us
- i) Handling of three way merchanting trade transactions by firms and companies in Pakistan through back to back L/Cs or Advance Payments etc.
- j) Correspondence / Swift charges with Foreign Bank
- k) Import bill for collection – housekeeping / handling charges for documents remain unpaid for more than 60 days from date of receipt.

US \$ 70 or EQV. in Pak Rupees  
USD 90 (or EQV. in other Currency) to be recovered from negotiating bank at the time of lodgement of documents

Rs. 600/-

Rs. 900/ Per Certificate  
Rs. 18/- Per Request  
Rs. 500/- Flat per Transaction  
Rs. 600/- Flat per Transaction

Rs. 2,000/- Flat

Rs. 2,000/- per Transaction

Rs. 750/-

Rs. 1,500/- per document per month

**NOTE:** The above rates are subject to adjustments taking into account the business considerations/commitments, with the prior approval of the competent authority.

## B. IMPORT (DOMESTIC)

### 1) Inland Letter of Credit

- a-i) Opening Commission
- a-ii) LC Processing Charges

As per Annexure attached, Min. Rs. 1,800/-  
Rs. 1,500/- per LC  
(in addition to above Annexure)  
Rs. 1,500/- per amendment (Flat) plus  
commission as above) if amendment  
involves increase in amount or extension in  
period of shipment.

- b) Amendments

### 2) Documentary Bills Drawn under Inland Letter of Credit

- a) Handling/ Service Charges against LC  
(In Addition to (a) & (b).
- b) Local Bills returned unpaid
- c) Handling of Discrepant documents under inland L/C

Rs. 900/-  
Rs. 1,500/-  
Rs. 1,200/-

## C. EXPORT (INTERNATIONAL)

### 1) Letter of Credit

- a) Advising - for Customers  
Advising for Non Customers
- b) Amendment Advising - for Customer  
Amendment Advising - for Non Customer
- c) Negotiation of Rupee Bill under L/C
- d) Negotiation of foreign documentary bill
- e) Confirmation
- f) Transfer of Export L/Cs.  
Transfer of Export L/Cs with substitution of Documents
- g) Reimbursement payment to  
other local bank non  
resident rupee account
- 2) If the documents are sent to other banks for  
negotiation under restricted L/Cs
- 3) Collection Documentary  
(on which bank does not earn any  
exchange difference)

Rs. 1,500/- plus Courier charges  
Rs. 2,500/- plus Courier charges  
Rs. 1,200/- plus Courier charges  
Rs. 1,500/- plus Courier charges  
As Per Shariah Approved mode  
As per Shariah Approved mode  
0.40% per quarter or part there of  
Minimum Rs. 1,200/-  
Rs. 1,500/- Plus Courier Charges  
Rs. 10,000/- Flat Plus Courier Charges  
Rs. 725/-

- 4) Handling of All / Any Duty Draw Back Claim (DDT) with  
/ Other Subsidy
- 5) Collection of Export Development Surcharge  
be collection at the time of realization of Export Proceeds
- 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
- 7) Export NOC issued favor of other

0.5% of the claim amount Or Min. Rs. 100/-  
per case whichever is higher.  
Rs. 80/- (Flat) per transaction separately  
from the exporter on account of services  
rendered  
0.15% of realized Bill Amount (Minimum Rs.  
2,000/-)  
0.15% of Bill Amount (Minimum Rs. 1,000/-)  
Rs. 500/-

banks to negotiate collection documents

8) IERF Application Handling & Service Charges	Rs. 800/- Per Application
9) Export Performance Verification – EE form	Rs. 1,000/- Per Case
10) IERF obtained from us where as Export Routed Through other bank	Rs. 2,500/-
11) Charges on EE/EF NOC issued to other banks under IERF scheme	Rs. 1,500/-
12) Application-Substitution of Refinance	Rs. 600/-
13) Business Performance Certificate	Rs. 750/-
14) Handling & Service Charges for Overdue Export Bills Reporting.	Rs. 1,200/- per bill for all overdue bills
15) Issuance of duplicate Annexure-A for the purpose of claiming duty draw back.	Rs. 500/- per Transaction
16) Circulation of Loss of 'E' Form (Recoverable from Bank's own customer)	Rs. 1,000/-
17) Duplicate Advice Issuance	Rs. 300/- Per Duplicate Advise
18) Assignment of proceeds to other banks	Rs. 1,200/-
19) Handling of Advance Payment / endorsement on Bill of Lading	Rs. 600
20) Issuance of NOC to shipping companies in case of surrender / loss of B/L.	Rs. 1,000/- FLAT
21) Export doc/Bill of exchange/TR return unpaid	Rs. 2,000/-
22) Reimbursement/Payment charges for customers in respect of export LC payments received in ACU Dollar accounts of Bangladesh/ Sri Lankan Banks (MT 740 & MT 202)	US \$ 100/-
23) Credit Reports on foreign buyers/banks	US \$ 75 or EQV. In Pak Rupees
24) Correspondence / Swift charges with foreign banks on behalf of the customer	Rs. 750/- (Flat)
25) Export Bill realized from FCY account	0.10% (Minimum Rs. 1,200/-)
26) Expired Electronic Form-E (EFE) beyond 45 days from Certification date on Weboc	Rs. 100/- per E-Form
27) Transfer of EFE (Weboc) to another bank	Rs. 600/- per Transaction
28) Export Sample Proceeds Processing charges	Rs. 1,000/- per Instance

## D. EXPORT (DOMESTIC)

### 1) INLAND DOCUMENTARY BILL OTHER THEN LETTER OF CREDIT

- |                                      |   |
|--------------------------------------|---|
| a) Commission Charges                | 0.35% minimum Rs. 400/- whichever is higher |
| b) Documentary Bills returned unpaid | Rs. 400/-                                   |

### 2) INLAND DOCUMENTARY BILL DRAWN UNDER LETTER OF CREDIT

#### SIGHT BILLS

- |                       |  |
|-----------------------|--|
| a) Commission Charges | @0.30% of Bill Amount or Min Rs. 400 /<br>whichever is higher. |
| b) Usance Bills       | @0.50% of Bill Amount or Min Rs. 400 /<br>whichever is higher. |
- 3) If the documents are sent to other banks for negotiation under Restricted L/Cs. Rs. 500/- Flat per bill
- 4) Submission of shipping documents by the 'Exporter against advance payments Beyond 90 Days from shipment date Rs.500/- Per shipping documents
- 5) Transfer of export proceeds to other Banks where no documents handled at our end Rs.1,000/- Plus T.T charges

## E. FINANCING / ADVANCES

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

- |  |   |
|--|---|
| i) Project examination & Review Fee  | As per agreed terms   |
| ii) Legal document fee   | Actual  |
| iii) Registration / Modification / Satisfaction / Vacation of charge with S.E.C.P.     | At Actual   |
| iv) Charge documents advances credit / Trade including handling charges.               | Cost of Stamp duty plus 5% Handling & Service Charges                                 |
| v) Ijarah / DM Charges   | Documentation Charges at actual Plus Min. Rs. 500/- Processing fee as per agreed term |
| vi) Issuance of NOC for Pari Passu/ 2nd Charge on Fixed/Current Assets                 | Rs. 3,500/- Per case  |
| vii) Letter of Vacation of Charge  | Rs. 1,000/- Per NOC   |
| viii) Directors / Charge Search / CTCs etc. from SECP & Local Credit Report            | Actual  |
| ix) Marking of Lien on HabibMetro - IBB Deposits / Securities for other banks          | Rs. 1,000/- Flat  |
| x) CIB Online Charges per report   | Rs. 75/-  |
| xi) Photocopies of property documents on customer request for property search purpose. | Rs. 4/- Per page  |

### 2. IN HOUSE LEGAL ASSISTANCE

#### SCHEDULE OF CHARGES

1st July to 31st December 2022



a) Mark Lien on Securities issued by other Islamic Financial 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) Holding Securities / Property Documents Etc. on behalf of other Banks / FIS against their constructive charge.	Rs. 1,000/- P.A.
e) Evaluation of Assets held as Security	Actual

The above charges are in addition to the cost of stamps. Plus 10% services 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 CREDIT FACILITIES / FINANCE AGAINST PLEDGE / HYPOTHECATION THE VARIOUS CHARGES MAY BE LEVIED AS FOLLOWS:**

a) Godown Rent	Actual
b) Godown Staff salaries Salaries of Godown Keeper Chokidars	Actual
c) Godown/ Stock/ Mortgage Assets inspection	
i) Within Municipal Limits or within a radius of 10 miles from the branch by bank staff	Rs. 1,000/-
ii) Outside the above limits by Bank Staff	TA & DA as per rules plus (i) above charges Actual
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 Actual
d) Other incidental expenses in Takaful premium, legal charges, etc.	Actual
e) Muccadam Storage / Transportation of Goods	Actual
f) Issuance of Delivery Orders	Rs. 200/- per Delivery Order

**NOTE:**

While recovering the Miscellaneous charges like godown rent, godown staff salary, Inspection charges etc., in other words, miscellaneous charges will be levied as per actual and should not become a source of profit to the Bank.

## F. GUARANTEES

- |  |   |
|--|---|
| 1) Guarantees issued to shipping companies in lieu of Bill of Lading/ endorsement of Air Way Bill (AWB)/ Railway Receipt                                     | Rs. 1,500/- Flat  |
| 2) Guarantee issued to collector of customs of payment of Export duty, which are valid upto 6 months.  | As per annexure Minimum Rs. 1,200/- or as in lieu per arrangement   |
| 3) Other Guarantees  |   |
| a) On behalf of residents  | As per annexure min Rs. 1,000/-   |
| b) On behalf of non-residents against the counter Guarantee of correspondent/foreign banks.  | Subject to prior agreement min US\$ 100/-   |
| 4) Guarantees in favor of beneficiaries resident outside Pakistan. (Strictly as per SBP instructions) or with the prior approval of SBP as the case may be): |   |
| i. Commission  | As per annexure min Rs. 1,000/-   |
| ii. Cable/Telex Charges  | Full Text Cable/Telex L/Gs of Rs. 1,200/- Including Handling & Service Charges or actual whichever is higher. |
| iii. Other Charges   | Correspondents Guarantee Charges at actual  |
| 5) Gas Connection Guarantees   | As per annexure Min Rs. 600/-   |
| 6) Other Guarantees and Financial Guarantees issued to Bank / Financial Institution on behalf or the party   | As per annexure Min Rs. 250/-   |
| 7) LG amendment in amount / period   | Rs. 500/- amendment charges in addition to difference of Commission for extended Period and amount            |
| 8) Guarantee Claim Handling charges  | Rs. 2,500/- (Flat)  |
| 9) Guarantee Cancellation charges  | Rs. 1,000/- Flat per Guarantee  |

### NOTE:

- 1) LG Commission is based on the basis of Ujrat-e-Misl.
- 2) All guarantees issued by bank will preferably contain specific amount and expiry date and a date by which the claims are to be logged.
- 3) The above rates are subject to adjustments taking into account the business considerations / commitments, with the prior approval of the competent authority.

## G. GENERAL BANKING

- |   |   |
|---|---|
| <b>1-a) First Cheque Book Issuance Charges</b><br>First Cheque book issuance charges at the time of account opening | Free in all categories and all currencies.  |
| <b>1-b) Subsequent Cheque Books</b><br>i. Saving Category Accounts  | Rs. 20/- Per Leaf<br>If Avg. Monthly Balance Maintained During Last Month => 100K Cheque Book Charges should be waived. |

ii. Current Category Accounts

RS 20/ leaf If Avg. Monthly Balance Maintained During Last Month => 100K Cheque Book Charges should be waived.

iii. Foreign Currency Accounts

Rs. 20/- Per Leaf Equivalent in other Currencies

## H. FOREIGN REMITTANCES

### 1. OUTWARD REMITTANCES

- a) Issuance of FDD Charges
- b) Issuance of F.T.T. Charges
- c) Cancellation of FDD / FTT

US\$ 20/- or Eqv. in other Currencies

US\$ 37/- EQV. in other currencies

US\$ 5 or EQV in other Currencies plus correspondent Bank's charges at actual (if any)

- d) Handling & Service Charges :  
Against Issuance of FTTs Foreign  
mail transfers (FMTs) / Foreign Demand  
Drafts (FDDs) Against Pak Rupees except  
SCRA Accounts

Minimum Rs.750/- or Paisa 10 per Rs. 100/- (whichever is higher)

- e) Stop Payment of FDD / FTT

US \$ 22/- or EQV in other Currency

### 2. INWARD REMITTANCES

- a) Home Remittances

Nil

- b) Other Remittances

- i) If the proceeds are credited  
to an account with HabibMetro

Nil

- ii) If proceeds remitted to another  
bank or cash payment.

Rs. 300/-

- c) Handling & Service charges on payment of inward foreign drafts/  
foreign mail transfers where payment is made to beneficiaries  
after payment cover is received to our foreign currency A/C.

Rs. 250/- (Flat)

## I. FOREIGN BILLS FOR COLLECTIONS (FBC)

### 1. OUTWARD COLLECTIONS.

US\$ 2.4/-per each US\$ 1,000/- or Equivalent  
in Other Currencies per instrument  
Minimum US \$ 10 or Equivalent in Other  
Currencies. Maximum US \$ 50 plus courier  
charges

### 2. INWARD COLLECTIONS (CHEQUES DRAWN ON CURRENCY ACCOUNT UNDER F.E. 25 OF 1998)

- a) Commission

0.15%, Minimum US\$ 10 or equivalent in  
other currencies

- b) Cheque returned Charges

Actual charges of returning bank plus  
USD 5/-or Equivalent foreign currency  
At Actual

### 3. Collecting agent charges, if Cheques are returned unpaid (if any)

## J. LOCAL REMITTANCES

### 1) Issuance of Demand Drafts and Telephonic Transfer

- a) Commission

- i). Upto Rs. 10,000/-

Rs. 100/- (Flat)

- ii). From Rs. 10,001 to Rs. 100,000

0.20% minimum Rs. 100/-

- iii). Over Rs. 100,000

0.075% minimum Rs. 200/-

- b) DD

- i.Cancellation

Rs. 350/- Flat Per DD

- |   |  |
|---|--|
| ii. Duplicate DD                                      | Rs. 250/- Flat Per DD                                  |
| c) Stop payment Instructions for Telegraphic Transfer | Rs. 225/- (Flat) Per Instructions 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.

**2) Pay Order, SBP/NBP Cheques**

- |  |                  |
|--|------------------|
| a) Issuance Pay Order                  | Free             |
| b) Cancellation / Duplicate Pay Orders | Rs. 450/- (Flat) |

**3) OUTWARD BILLS COLLECTION (OBC)**

- |   |   |
|---|---|
| a) Collection   | 0.35% of the bill amount or Min Rs. 125/-<br>Whichever is higher but max upto<br>Rs. 600/- Plus courier charges and paying<br>bank charges (actual) |
| b) Bills Returned Unpaid  | Rs. 220/-   |
| c) Collecting agents charges, if the<br>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 to 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, 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 to 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 LOCKER**

Rent-free locker facility is available against the maintenance of prescribed Security Deposit on the basis of Mudaraba as per following:

- |   |  |                            |
|---|--|----------------------------|
| i) Small  | Rs. 25,000/-                             | } Inclusive of Key Deposit |
| ii) Medium  | Rs. 40,000/-                             |                            |
| iii) Large  | Rs. 70,000/-                             |                            |
| Locker Breaking Charges                                   | Rs. 3,000/-                              |                            |
| Lock Replacement Charges                                  | Rs. 1,500/- (including handling charges) |                            |
| (If Locker is surrendered within 6 months)                |  |                            |
| Additional Lock Installation (Handling & Service Charges) | Actual plus Rs. 500/-                    |                            |

**General:**

This tariff is subject to revision / review every six months. Charges on services not covered above will be recovered on case to case basis as mutually agreed between the Bank and the Customer.

**6) TRANSACTION BANKING:**

- |                         |  |
|-------------------------|--|
| A) Corporate Collection | As per arrangement                     |
| B) Corporate E-Salary   | Rs. 50/- per E-Salary Credit or as per |

C) Corporate Electronic Payment (CEP)	arrangements Rs. 150/- plus Govt. Taxes per Transaction or as per arrangements
D) Electronic Dividend Payment (E-Dividend) Shariah Compliant (Subscription)	Rs. 150/- plus Govt. Taxes per Transaction or as per arrangements
E) E-IPO, IPO, TFC & Book Building Shariah Compliant (Subscription)	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 agreement
H) HABIBMETRO@WORK Payroll Card	Rs. 50/- per Load or as per the arrangement
I) Corporate Web Banking 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) Web banking services pin Re-issuance	Rs. 100/-
<b>8) SMS Alert Services Activation</b>	<b>ALL TRANSACTIONS</b> Rs 90/- Per Month (Flat) or equivalent in other currencies
a) Local number	Rs. 180/- Per Month or eqv. in other currencies
b) International Number	<b>DIGITAL / ADC TRANSACTIONS</b> Free
<b>9) Inter Bank Fund Transfer (IBFT)</b>	
a) Through Web / ATM / SMS (Including 1-Link & Govt. Taxes)	a) From Rs. 1/- to Rs. 10,000/-..... Rs. 40/- b) From Rs. 10,001/- to Rs. 250,000/-..... Rs. 100/- c) Above Rs. 250,001/-..... Rs. 150/-
b) Government Payments (Mandate-FBR / Custom)	Upto 100K Rs. 10/- 100K to 1M Rs. 20/- Above 1M Rs. 50/-
<b>10) VISA DEBIT CARD</b>	
a) Annual Fee	Premium (Rs.) 1500/- Gold (Rs.) 1800/- Platinum (Rs.) 3000/-
b) Card Re-issuance Charges	750/- 900/- 1200/-
c) Additional Card Issuance Fee	600/- 750/- 1,200/-
d) Pin Re-Issuance Charges	120/- 120/- 120/-
e) Retrieval Charges (Local)	300/- 300/- 300/-
f) Retrieval International Charges (International)	1,000 1,000 1,000
g) Arbitration Charge back Charges	\$500 \$500 \$500
h) ATM withdrawal (Local) at other Bank	23.44 23.44 23.44
i) ATM withdrawal (International)	4% 4% 4%
j) POS Purchase (Local)	NIL NIL NIL
k) POS Purchase (International & Internet Transactions)	4% executed through International Merchants)
l) Balance Inquiry - MNET	3.13 3.13 3.13
m) Balance Inquiry - 1-Link	3.13 3.13 3.13
n) Balance Inquiry (International)	200 200 200
o) Low Balance declined charges International (per transaction)	35/- 35/- 35/-
p) Receipt on other bank ATM Cash Withdrawal	2.50 2.50 2.50
<b>11) VISA INFINITE DEBIT CARD</b>	
a) Annual Fee	Rs. 25,000/- *

- b) Card Re-Issuance
- c) Additional Card Issuance

\* Annual Fee will not be charged if monthly average balance of Rs. 20 million or above is maintained during last three months.  
Rs. 3,000/-  
Priority Customer Rs. 13,000/-  
Non Priority Customer Rs. 25,000/-

#### 12) PayPak Debit Card

- 1) Annual Fee
- 2) Card Re-Issuance  
Pin Re issuance
- 4) ATM-Switch Financial Transaction
- 5) ATM Switch –Non –financial Transaction
- 6) Retrieval Charges
- 7) Arbitration Chargeback Charges
- 8) Receipt on other bank ATM Cash Withdrawal

Rs. 1,100 /-  
Rs. 550 /-  
Rs. 100/-  
Rs. 23.44 Per Transaction  
i) Mnet Rs. 3.13 per Transaction  
ii) 1-Link Rs3.13 per Transaction  
Rs. 100/-  
Rs. 10,000/-  
Rs. 2.50

#### 13) VISA DEBIT CARD: SIGNATURE

- a) Annual Fee
- b) Card Re-Issuance
- c) Additional Card Issuance Fee

**Priority Customer:** Rs. 7,500/- OR  
Rs. 6,000/- if Avg monthly balance criteria maintained during last month => Rs. 5M.  
**Non-Priority Customer:** Rs. 12,000/-  
Rs. 1,000/-  
**Priority Customer:** Rs. 7,500/- OR  
Rs. 6,000/- if Avg monthly balance criteria maintained during last month => Rs. 5M.  
**Non-Priority Customer:** Rs. 12,000/-

#### 14) SIRAT WOMEN DEBIT CARD

- a) Annual Fee
- b) Card Re-Issuance

Free (for the 1st year)  
For subsequent years, Annual Fee of Visa Debit card will be applied as per the SOC.  
Rs. 750/-

#### INTERNATIONAL SERVICES

##### a) LOST AND STOLEN CARD REPORT

All cards \$35

##### b) EMERGENCY CARD REPLACEMENT

Visa Electron \$ 225  
Visa Classic \$ 225  
Visa Gold, Visa Platinum and Visa Infinite \$ 250  
Visa Business and Visa Corporate \$ 250

##### c) EMERGENCY CASH DISBURSEMENT

Visa Electron, Visa Classic, Visa Gold, Visa Platinum, and Visa Infinite, Visa Business and Visa Corporate Card \$ 175

##### d) EMERGENCY SERVICE REQUEST DENIED OR FULFILLED BY ISSUER OR CANCELLED

VISA ELECTRON, VISA CLASSIC, VISA GOLD, VISA PLATINIUM, VISA INFINITE, VISA BUSINESS AND VISA CORPORATE CARD \$ 50

e) CARDHOLDER INQUIRY SERVICE/VISA  
ASSISTANCE CENTRE  
All Cards

\$ 7.50

K. ROSHAN DIGITAL ACCOUNT

S.No.	Description	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	Not applicable		Rs. 18.75	
4	Cash Withdrawal - International	Not applicable		4%	
5	<u>Debit Cards</u>				
	Premium	Not applicable		Rs. 1,500 /-	
	Gold	Not applicable		Rs. 1,800 /-	
	Platinum	Not applicable		Rs. 3,000 /-	
6	Cheque Book - Issuance	<b>First Cheque Book:</b> Free <b>Subsequent:</b> Rs. 20/- Per Leaf OR equivalent in other currencies OR charges waived, if average monthly balance maintained during last month => 100K OR equivalent in other currencies	<b>First Cheque Book:</b> Free <b>Subsequent:</b> Rs. 20/- Per Leaf OR equivalent in other currencies OR charges waived, if average monthly balance maintained during last month => 100K OR equivalent in other currencies	<b>First Cheque Book:</b> Free <b>Subsequent:</b> Rs. 20/- Per Leaf OR equivalent in other currencies OR charges waived, if average monthly balance maintained during last month => 100K OR equivalent in other currencies	<b>First Cheque Book:</b> Free <b>Subsequent:</b> Rs. 20/- Per Leaf OR equivalent in other currencies OR charges waived, if average monthly balance maintained during last month => 100K OR equivalent in other currencies
7	Outward Remittance	Free			
8	Balance inquiry on other Bank ATM	Not applicable		Rs. 2.5	
9	Transaction alerts - email	Free			
10	Inter Bank Fund Transfer (IBFT): Up To Rs. 25,000/- per month	Not applicable		Free	

11	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
12	Courier Charges - International	Rs. 4,000/- or actual whichever is higher	
13	<b>ROSHAN APNA GHAR</b>		
i	PROCESSING FEE	RS. 4,000/- (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%. HOWEVER, NO CHARGES WILL BE LEVIED AFTER COMPLETION OF FIRST YEAR OF THE LOAN.	
vii	EARLY TERMINATION	FOR FIRST YEAR, 1% WILL BE CHARGED UPON EARLY TERMINATION. NO CHARGES WILL BE LEVIED AFTER COMPLETION OF FIRST YEAR OF THE LOAN.	
14	<b>ROSHAN APNI CAR</b>		
i	APPRAISAL CHARGES	AT ACTUAL	
ii	CHEQUE RETURN CHARGES	Rs. 150/-	
iii	CHEQUE/CASH PICK UP FEE	Rs. 300/-	
iv	DUPLICATE ISSUANCE OF DOCUMENTS	Rs. 300/-	
v	INCOME ESTIMATION	AT ACTUAL	
vi	TAKAFUL	AT ACTUAL	
vii	ISSUANCE OF DUPLICATE NOC	RS. 1,000/-	
viii	LATE PAYMENT CHARGES	Rs. 300/- (PER INSTANCE)	
ix	LITIGATION CHARGES	AT ACTUAL	
x	PREPAYMENT CHARGES	8% OF PRINCIPAL OUTSTANDING (FIRST 2 YEARS ONLY)	
xi	PROCESSING FEE	RS. 6,000/-	
xii	REGISTRATION SERVICE FEE (OVER & ABOVE REGISTRATION CHARGED BY EXCISE & TAXATION DEPT)	AT ACTUAL	
xiii	REPOSSESSED VEHICLE STORAGE CHARGES	RS. 15,000/- MONTH OR ACTUAL (WHICHVER IS LOWER)	
xiv	REPOSSESSED VEHICLE VALUATION	RS. 7,000/- OR ACTUAL (WHICHVER IS LOWER)	

**SCHEDULE OF CHARGES**

1st July to 31st December 2022



xv REPOSSESSION CHARGES RS. 100,000 OR ACTUAL (WHICHEVER IS LOWER)

xvi SECURED TRANSACTION RS. 1,000/-  
REGISTRY (STR) FEE

All other charges will be applicable as per standard SOC

## L. MISCELLANEOUS CHARGES

Wherever applicable, following charges shall be recovered on transactions:

- |     |   |  |
|-----|---|--|
| 1)  | Correspondents' charges if any will be recovered  | Actual plus D/D, T/T, Charges as the case may be   |
| 2)  | a) Courier Charges  |  |
|     | i). Local   | Rs. 90/- or Actual whichever is higher   |
|     | ii). Foreign  | Rs 4,000/- or Actual whichever is higher   |
|     | b) Correspondence Charges   |  |
|     | Correspondence / Swift charges with foreign banks   | Rs. 750/- (Flat)   |
|     | Issuance of proceeds certificate beyond one year  | Rs. 500/- (Flat) per Certificate   |
|     | Standing Instructions Charges:  |  |
|     | F.C. Account  | US \$ 2.00 per instruction or EQV. In other currencies   |
|     | L.C. Account  | Rs. 350/- per instruction  |
|     | Stop Payment of Cheque:   |  |
|     | F.C. Account  | Rs.500/- per instruction or equivalent   |
|     | L.C. Account  | in other currencies  |
|     | LOCAL US DOLLAR INSTRUMENT COLLECTION AND SETTLEMENT SYSTEM   |  |
|     | Processing Charges  | Rs. 400/- per instrument.  |
|     | Processing Charges on return instrument   | Rs. 500/- per instrument including handling and service charges  |
|     | (Including Handling & Service Charges)  |  |
| 3)  | Remittance (local/abroad) against foreign current notes deposited in foreign currency accounts.   | a) 0.50% if funds remitted locally or abroad within 14 days from the date of deposit through FC Account <b>(Charges are not applicable on FC cash / withdrawals.)</b><br>b) 0.75% in case of surrender of cash USD notes by exporters against export to Afghanistan. |
| 4)  | Registration of Agreement with SBP in respect of private foreign currency loans obtained by borrowers in Pakistan from foreign lenders through Islamic mode of Finance. | Rs. 3,000/- Flat as Handling & Service charges   |
| 5)  | Obtaining SBP Approval related to Foreign Exchange Transactions   | Rs. 1,500/-  |
| 6)  | Remittance of freight charges at the request of freight Forwarders in terms of SBP FE Circular No. 6 of 2006  | Rs. 3,000/- Flat plus Handling & Service Charges @ Paisa 10 per Rs. 100/- Minimum<br>Rs. 750/- for Issuance of FDD / FTT against Pak Rupees except SCRA Account  |
| 7)  | Duplicate Statement of Account  | Rs. 5/- per page (max. Rs. 28/-) or Eqv. in Other Currencies   |
| 8)  | Cheque returned charges (Only if Cheque is returned by "US" due to insufficient funds)  | Rs 650/- per Cheque  |
| 9)  | Same day Clearing Processing Charges  | Rs. 180/- or actual whichever is higher  |
| 10) | a) Intercity clearing charges   | Rs. 150/- or actual whichever is higher  |
|     | b) Intercity clearing Cheque return charges   | Rs. 150/- or actual whichever is higher  |
| 11) | Same Day Cheque Returned Charges  | Rs. 275/- or actual  |

12)	Duplicate Advice Charges	Rs. 10/- per Advice
13)	Confirmation of Balance to Auditors	Rs. 300/-
14)	Account Closing Charges other than PLS Saving, Asaan Current & Saving Account	Rs. 120/- or Eqv. in other Currencies
15)	Account Maintenance Certificate	Rs. 350/- per Certificate
16)	Balance Confirmation Certificate	Rs. 300/- per certificate
17)	Old Record Information charges	Rs. 500/- per transaction
18)	Credit Worthiness report	Rs. 300/- per report
19)	Issuance of Cheque book against form B incase of lost of Cheque book	Rs. 300/-
20)	Non Collection of Cheque book within 40 days Except if Cheque book issuance charges already recovered from Customer	Rs. 300/- per Cheque book
21)	Hold Mail Charges	Rs. 1,000/- per Annum
22)	Charges for availing 'Banking Services through fax / scanned image instructions via email' if accepted	Rs. 2,000/- one time while registration.
23)	Specialized Cheque Book issuance charges	At Actual
24)	Standing Instructions through Web Banking	Rs. 25/- upto 5 instructions and/or multiples of 5 instructions Rs. 25/-
25)	Standing Instructions through Mobile Banking	Rs. 25/- upto 5 instructions and/or multiples of 5 instructions Rs. 25/-
26)	Handling of Foreign Investment cases (Inward / Outward)	0.15% Minimum Rs. 3,000/-
27)	Sirat Auto Finance through First Habib Modaraba (FHM)	Rs. 7,000/- in favor of First Habib Modaraba (FHM) Processing Fee
28)	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. 2,500/-
29)	Bank Guarantees Assignment Noting (having assignment clause) Charges / Confirming genuineness	Rs. 1,000/-
30)	Swift Query Messages on Customer Request	Rs. 500/- per request
31)	Prime Minister's Kamyab Jawan – Youth Entrepreneurial Scheme – Processing Fee	Rs. 100/-
32)	Mera Pakistan Mera Ghar	
	i. Processing Fee	Rs. 5,000/- (Non Refundable) Rs. 2,500/- (Non Refundable) for SIRAT Women Current Account & SIRAT Women Saving Account Holder
	ii. Legal Documents	At Actual
	iii. Appraisal Charges	At Actual
	iv. Legal Opinion	At Actual
	v. Income Estimate	At Actual
	vi. Prepayment Charges	NIL

**PLEASE NOTE**

- 1. Accounts maintained by following will be exempted from levy of Service Charges:**
  - a. Students
  - b. Mustahiqeen of Zakat
  - 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.
- 2. Charges for depositing Fee / Dues of Educational Institutions in Pakistan**
  - a. No charges are to be recovered for depositing the amount of Fee directly in Fee Collection Account of the Educational Institution in Pakistan
  - b. Charges for making Demand Draft or any other related instrument for payment of Fee / Dues in favor of educational institutions. HEC / Board etc. in Pakistan not to exceed 0.50% of Fee / Dues or Rs. 25/- per instrument whichever is less.
  - 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.
  - 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.
- 3. Government Duties / Taxes and levies are on customer's account and will be charged separately.**
- 4. 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)**
- 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 / Division Head.**



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