

SCHEDULE OF CHARGES

1st July to 31st December 2025

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.

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	1,200	1,500	750
500,001	800,000	2,148	4,635	1,095
800,001	1,000,000	2,970	6,413	1,523
1,000,001	1,500,000	4,128	8,910	2,108
1,500,001	2,000,000	5,022	12,473	2,955
2,000,001	2,500,000	7,428	16,035	3,795
2,500,001	3,000,000	9,078	19,598	4,643
3,000,001	3,500,000	10,728	23,160	5,483
3,500,001	4,000,000	12,378	26,723	6,330
4,000,001	4,500,000	14,028	30,285	7,170
4,500,001	5,000,000	15,678	33,848	8,018

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	17,328	37,410	8,858
5,500,001	6,000,000	18,978	40,973	9,705
6,000,001	6,500,000	20,628	44,535	10,545
6,500,001	7,000,000	22,278	48,098	11,393
7,000,001	7,500,000	23,928	51,660	12,233
7,500,001	8,000,000	25,578	55,223	13,080
8,000,001	8,500,000	27,228	58,785	13,920
8,500,001	9,000,000	28,878	62,348	14,768
9,000,001	9,500,000	30,528	65,910	15,608
9,500,001	10,000,000	32,178	69,473	16,455
10,000,001	12,500,000	37,128	80,160	18,983
12,500,001	15,000,000	45,378	97,973	23,205
15,000,001	17,500,000	53,628	115,785	27,420
17,500,001	20,000,000	61,878	133,598	31,643
20,000,001	22,500,000	70,128	151,410	35,858
22,500,001	25,000,000	78,378	169,223	40,080
25,000,001	27,500,000	86,628	187,035	44,295
27,500,001	30,000,000	94,878	204,848	48,518
30,000,001	32,500,000	103,128	222,660	52,733
32,500,001	35,000,000	111,378	240,473	56,955
35,000,001	37,500,000	119,628	258,285	61,170
37,500,001	40,000,000	127,878	276,098	65,393
40,000,001	42,500,000	136,128	293,910	69,608
42,500,001	45,000,000	144,378	311,723	73,830
45,000,001	47,500,000	152,628	329,535	78,045
47,500,001	50,000,000	160,878	347,348	82,268
50,000,001	52,500,000	169,128	365,160	86,483
52,500,001	55,000,000	177,378	382,973	90,705
55,000,001	57,500,000	185,628	400,785	94,920
57,500,001	60,000,000	193,878	418,598	99,143
60,000,001	62,500,000	202,128	436,410	103,358
62,500,001	65,000,000	210,378	454,223	107,580
65,000,001	67,500,000	218,628	472,035	111,795
67,500,001	70,000,000	226,878	489,848	116,018
70,000,001	72,500,000	235,128	507,660	120,233
72,500,001	75,000,000	243,378	525,473	124,455
75,000,001	77,500,000	251,628	543,285	128,670
77,500,001	80,000,000	259,878	561,098	132,893

From	TO	Per Quarter Charges		
		Gas / Foreign LGs	FINANCIAL LGs 1st Quarter or part thereof	FINANCIAL LGs Subsequent Quarters or part thereof
80,000,001	82,500,000	268,128	578,910	137,108
82,500,001	85,000,000	276,378	596,723	141,330
85,000,001	87,500,000	284,628	614,535	145,545
87,500,001	90,000,000	292,878	632,348	149,768
90,000,001	92,500,000	301,128	650,160	153,983
92,500,001	95,000,000	309,378	667,973	158,205
95,000,001	97,500,000	317,628	685,785	162,420
97,500,001	100,000,000	325,878	703,598	166,643

- 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 1st 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. 2,500/- Plus Swift Charges

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. 1,250/- 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. 2,000/- (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
- c) Generation of Financial Instrument (F.I) Against Import Charges

Contract Business:

Upto Rs. 50 (M) 0.20%
Above Rs. 50 (M) 0.15%
Minimum Rs. 2,500/-
Rs. 1500/- (Flat)

Rs. 125/- per Request

5. Import bill under registered contracts / collections

- a) Payment of Documents Against Registered Contract/collection
- 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. Handling charges Rs. 1,700/- Per collection/contract
- ii. Service charges 0.15% Per collection/contract
- i. Rs. 1,700 / (Flat) Per Collection
- ii. @ 0.15% Per Collection / Contact
- iii. FTT CHARGES (\$ 37)
- US\$100/- (Flat) From Forwarding Bank plus Courier charges
- Rs. 1,500/-
- i. Rs. 1,700/- (Flat)
- ii. @ 0.15% of Bill Amount
- iii. FTT CHARGES (\$ 37)

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) Bank to Bank FI Transfer
- f) Open Account - FI Approval on Free of Cost basis (FI)
- g) Service Charges, if importer arrange foreign exchange cover through another bank for affecting payment of import documents under LC opened / contract registered with us
- h) Handling of three way merchanting trade transactions by firms and companies in Pakistan through back to back L/Cs or Advance Payments etc.
- i) Correspondence / Swift charges with Foreign Bank

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. 750/-

Rs. 1,200/- per Certificate

Rs. 600/- Flat per Transaction

1) In case of FOC:
Rs. 750/- per FOC

2) In case of Open account:
RS. 900/- FLAT PER TRANSACTION

Rs. 2,000/- Flat

Rs. 2,000/- per Transaction

Rs. 900/- (Flat)

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. 2,000/-
Rs. 1,500/- per LC
(in addition to above Annexure)

b) Amendments

Rs. 1,500/- per amendment (Flat) plus
commission as above) if amendment
involves increase in amount or extension in
period of shipment.

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. 1,500/-

INLAND LETTER OF CREDIT

Amount		1st Quarter or Part thereof	Sub-Sequent Quarter of Part thereof
From	To		
500,001	800,000	3,640	2,184
800,001	1,000,000	5,040	3,024
1,000,001	1,500,000	7,000	4,200
1,500,001	2,000,000	9,800	5,880
2,000,001	2,500,000	12,600	7,560
2,500,001	3,000,000	15,400	9,240
3,000,001	3,500,000	18,200	10,920
3,500,001	4,000,000	21,000	12,600
4,000,001	4,500,000	23,800	14,280
4,500,001	5,000,000	26,600	15,960
5,000,001	5,500,000	29,400	17,640
5,500,001	6,000,000	32,200	19,320
6,000,001	6,500,000	35,000	21,000
6,500,001	7,000,000	37,800	22,680
7,000,001	7,500,000	40,600	24,360
7,500,001	8,000,000	43,400	26,040
8,000,001	8,500,000	46,200	27,720
8,500,001	9,000,000	49,000	29,400
9,000,001	9,500,000	51,800	31,080
9,500,001	10,000,000	54,600	32,760

INLAND LETTER OF CREDIT

Amount		1st Quarter or Part thereof	Sub-Subsequent Quarter of Part thereof
From	To		
10,000,001	12,500,000	63,000	37,800
12,500,001	15,000,000	77,000	46,200
15,000,001	17,500,000	91,000	54,600
17,500,001	20,000,000	105,000	63,000
20,000,001	22,500,000	119,000	71,400
22,500,001	25,000,000	133,000	79,800
25,000,001	27,500,000	147,000	88,200
27,500,001	30,000,000	161,000	96,600
30,000,001	32,500,000	175,000	105,000
32,500,001	35,000,000	189,000	113,400
35,000,001	37,500,000	203,000	121,800
37,500,001	40,000,000	217,000	130,200
40,000,001	42,500,000	231,000	138,600
42,500,001	45,000,000	245,000	147,000
45,000,001	47,500,000	259,000	155,400
47,500,001	50,000,000	273,000	163,800
50,000,001	52,500,000	287,000	172,200
52,500,001	55,000,000	301,000	180,600
55,000,001	57,500,000	315,000	189,000
57,500,001	60,000,000	329,000	197,400
60,000,001	62,500,000	343,000	205,800
62,500,001	65,000,000	357,000	214,200
65,000,001	67,500,000	371,000	222,600
67,500,001	70,000,000	385,000	231,000
70,000,001	72,500,000	399,000	239,400
72,500,001	75,000,000	413,000	247,800
75,000,001	77,500,000	427,000	256,200
77,500,001	80,000,000	441,000	264,600
80,000,001	82,500,000	455,000	273,000
82,500,001	85,000,000	469,000	281,400
85,000,001	87,500,000	483,000	289,800
87,500,001	90,000,000	497,000	298,200
90,000,001	92,500,000	511,000	306,600

SCHEDULE OF CHARGES

1st July to 31st December 2025

Amount		1st Quarter or Part thereof	Sub-Subsequent Quarter of Part thereof
From	To		
92,500,001	95,000,000	525,000	315,000
95,000,001	97,500,000	539,000	323,400
97,500,001	100,000,000	553,000	331,800
100,000,001	102,500,000	567,000	340,200
102,500,001	105,000,000	581,000	348,600
105,000,001	107,500,000	595,000	357,000
107,500,001	110,000,000	609,000	365,400
110,000,001	112,500,000	623,000	373,800
112,500,001	115,000,000	637,000	382,200
115,000,001	117,500,000	651,000	390,600
117,500,001	120,000,000	665,000	399,000
120,000,001	122,500,000	679,000	407,400
122,500,001	125,000,000	693,000	415,800
125,000,001	127,500,000	707,000	424,200
127,500,001	130,000,000	721,000	432,600
130,000,001	132,500,000	735,000	441,000
132,500,001	135,000,000	749,000	449,400
135,000,001	137,500,000	763,000	457,800
137,500,001	140,000,000	777,000	466,200
140,000,001	142,500,000	791,000	474,600
142,500,001	145,000,000	805,000	483,000
145,000,001	147,500,000	819,000	491,400
147,500,001	150,000,000	833,000	499,800
150,000,001	152,500,000	847,000	508,200
152,500,001	155,000,000	861,000	516,600
155,000,001	157,500,000	875,000	525,000
157,500,001	160,000,000	889,000	533,400
160,000,001	162,500,000	903,000	541,800
162,500,001	165,000,000	917,000	550,200
165,000,001	167,500,000	931,000	558,600
167,500,001	170,000,000	945,000	567,000
170,000,001	172,500,000	959,000	575,400
172,500,001	175,000,000	973,000	583,800

Amount		1st Quarter or Part thereof	Sub-Subsequent Quarter of Part thereof
From	To		
175,000,001	177,500,000	987,000	592,200
177,500,001	180,000,000	1,001,000	600,600
180,000,001	182,500,000	1,015,000	609,000
182,500,001	185,000,000	1,029,000	617,400
185,000,001	187,500,000	1,043,000	625,800
187,500,001	190,000,000	1,057,000	634,200
190,000,001	192,500,000	1,071,000	642,600
192,500,001	195,000,000	1,085,000	651,000
195,000,001	197,500,000	1,099,000	659,400
197,500,001	200,000,000	1,113,000	667,800
200,000,001	202,500,000	1,127,000	676,200
202,500,001	205,000,000	1,141,000	684,600
205,000,001	207,500,000	1,155,000	693,000
207,500,001	210,000,000	1,169,000	701,400
210,000,001	212,500,000	1,183,000	709,800
212,500,001	215,000,000	1,197,000	718,200
215,000,001	217,500,000	1,211,000	726,600
217,500,001	220,000,000	1,225,000	735,000
220,000,001	222,500,000	1,239,000	743,400
222,500,001	225,000,000	1,253,000	751,800
225,000,001	227,500,000	1,267,000	760,200
227,500,001	230,000,000	1,281,000	768,600
230,000,001	232,500,000	1,295,000	777,000
232,500,001	235,000,000	1,309,000	785,400
235,000,001	237,500,000	1,323,000	793,800
237,500,001	240,000,000	1,337,000	802,200
240,000,001	242,500,000	1,351,000	810,600
242,500,001	245,000,000	1,365,000	819,000
245,000,001	247,500,000	1,379,000	827,400
247,500,001	250,000,000	1,393,000	835,800

Note:

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

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.

SCHEDULE OF CHARGES

1st July to 31st December 2025

C. EXPORT (INTERNATIONAL)

1) Letter 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 Customer	Rs. 1,300/- plus Courier charges
Amendment Advising for Non Customer	Rs. 1,600/- plus Courier charges
c) Negotiation of Rupee Bill under L/C	As Per Shariah Approved mode
d) Negotiation of foreign documentary bill	As per Shariah Approved mode
e) Confirmation	0.40% per quarter or part there of Minimum Rs. 1,200/- or as per agreed pricing with financial institution division
f) Transfer of Export L/Cs.	Rs. 1,500/- Plus Courier Charges
Transfer of Export L/Cs with substitution of Documents	Rs. 10,000/- Flat Plus Courier Charges
g) Reimbursement payment to other local bank non resident rupee account	Rs. 725/-
2) If the documents are sent to other banks for negotiation under restricted L/Cs	Rs. 1,200/-
3) Collection Documentary (on which bank does not earn any exchange difference)	Rs. 1,000/-
4) Handling of All / Any Duty Draw Back Claim (DDT) with / Other Subsidy	0.5% of the claim amount Or Min. Rs. 100/- per case whichever is higher.
5) Collection of Export Development Surcharge be collection at the time of realization of Export Proceeds	Rs. 80/- (Flat) per transaction separately from the exporter on account of services rendered
6) a) Handling & Service Charges against export documents sent on collection basis.	0.15% of realized Bill Amount (Minimum Rs. 2,000/-)
b) Handling & Service Charges against export documents against which advance payment is received	0.15% of Bill Amount (Minimum Rs. 1,000/-)
7) Export NOC issued favor of other banks to negotiate collection documents	Rs. 500/-
8) ILTF handling & service charges (Islamic Long Term Finance Facility for 10 years under SBP Export Finance)	Rs. 2000/-
9) IERF Application Handling & Service Charges	Rs. 800/- Per Application
10) Export Performance Verification – EE form	Rs. 1,000/- Per Case
11) IERF obtained from us where as Export Routed Through other bank	Rs. 2,500/-

12) Charges on EE/EF NOC issued to other banks under IERF scheme	Rs. 1,500/-
13) Application-Substitution of Refinance	Rs. 600/-
14) Business Performance Certificate	Rs. 750/-
15) Handling & Service Charges for Overdue Export Bills Reporting.	Rs. 1,200/- per bill for all overdue bills
16) Issuance of duplicate Annexure-A for the purpose of claiming duty draw back.	Rs. 500/- per Transaction
17) Circulation of Loss of 'E' Form (Recoverable from Bank's own customer)	Rs. 1,000/-
18) Duplicate Advice Issuance	Rs. 300/- Per Duplicate Advise
19) Assignment of proceeds to other banks	Rs. 1,200/-
20) Handling of Advance Payment / endorsement on Bill of Lading	Rs. 740
21) Issuance of NOC to shipping companies in case of surrender / loss of B/L.	Rs. 1,200/-FLAT
22) Export doc/Bill of exchange/TR return unpaid	Rs. 2,000/-
23) 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/-
24) Credit Reports on foreign buyers/banks	US \$ 75 or EQV. In Pak Rupees
25) Correspondence / Swift charges with foreign banks on behalf of the customer	Rs. 750/- (Flat)
26) Export Bill realized from FCY account	0.10% (Minimum Rs. 1,200/-)
27) Expired Electronic Form-E (EFE) beyond 45 days from Certification date on Weboc	Rs. 100/- per E-Form
28) Transfer of EFI (PSW) To Another Bank	Rs. 740/- per Transaction
29) Export Sample Proceeds Processing charges	Rs. 1,000/- per Instance
30) 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
31) Submission Of Shipping Documents By The Exporter Against Dispatch Documents Beyond 14 Days From Shipment Date	Rs. 1,000/- Per Shipping Documents
32) Handling Charges Against EFS Discounting (Pre / Post)	Rs 1,000/- For Each Case
33) Transfer of export proceeds to other Banks where no documents handled at our end	Rs.1,250/- Plus T.T charges

D. EXPORT DOMESTIC

1) INLAND DOCUMENTARY BILL OTHER THEN LETTER OF CREDIT

- | | |
|--------------------------------------|---|
| a) Commission Charges | 0.35% minimum Rs. 450/- whichever is higher |
| b) Documentary Bills returned unpaid | Rs. 450/- |

2) INLAND DOCUMENTARY BILL DRAWN UNDER LETTER OF CREDIT

SIGHT BILLS

- | | |
|---|--|
| a) Commission Charges | @0.30% of Bill Amount or Min Rs. 400 /
whichever is higher. |
| b) Usance Bills | @0.50% of Bill Amount or Min Rs. 400 /
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.600/- Per shipping documents |

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. 8,100/= Per NOC |
| 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. | Flat Rs. 1,000/- |

2. IN HOUSE LEGAL ASSISTANCE

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) Evaluation of Assets held as Security	Actual
e) Issuance of letter of holding of title documents along with CTCs of property documents	Rs. 5,000/- (One Time)
f) Issuance of duplicate NOC	Rs. 1,000/-

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. 300/- 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.

4. **ARRANGEMENT FEE
(NEW FACILITY)**

**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

**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

FOR INDIVIDUALS (FUNDED & NON FUNDED):

0.2% of the Facility amount subject to minimum of
Rs. 5,000 and maximum of Rs. 25,000.

Note:

Credit approving authority has the discretion amend the above fees as per agreement between the customer and the bank

5. **REVIEW FEE (RENEWAL)**

Same as per arrangement fee for both Funded & Non Funded facilities

6. **INTERIM REVIEW FEE FOR
ENHANCEMENT
(TEMPORARY OR
PERMANENT) OF
EXISTING FACILITIES.**

For All Customers:

0.1% of The Amount subject to minimum of Rs. 25,000 And
Maximum of Rs. 100,000.

Note: Business Segment Head Has The Discretion To Amend The Above Fees As Per Arrangement Between The Customer And 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. 1,800/- Flat |
| 2) Guarantee issued to collector of customs of payment of Export duty, which are valid upto 6 months. | As per annexure Minimum Rs. 1,500/- 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. Service Charges | 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. 1,000/- |
| 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. 1,100/- Amendment Charges. In Addition To Difference Of Service Charges For Extended Period And Amount |
| 8) Guarantee Claim Handling charges | Rs. 3,000/- (Flat) |
| 9) Guarantee Cancellation charges | Rs. 1,200/- |

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

- | | |
|---|---|
| 1-a) First Cheque Book Issuance Charges
First Cheque book issuance charges at the time of account opening | Free in all categories and all currencies. |
| 1-b) Subsequent Cheque Books
i. Saving Category Accounts (LCY/FCY) | Rs. 29/- Per Leaf or equivalent in other currencies.
OR
Charges Waived If Avg. Monthly Balance Maintained During Last Month => PKR. 3 Million or equivalent in other currencies (Up to 50 Leaves) |

SCHEDULE OF CHARGES

1st July to 31st December 2025

ii. Current Category Accounts (LCY/FCY)

Rs. 29/- Per Leaf or equivalent in other currencies.
OR
Charges Waived If Avg. Monthly Balance Maintained During Last Month => PKR. 3 Million or equivalent in other currencies (Up to 50 Leaves)

H. FOREIGN REMITTANCES

1. OUTWARD REMITTANCES

- | | |
|---|--|
| a) Issuance of FDD Charges | US\$ 20/- or Eqv. in other Currencies |
| b) Issuance of F.T.T. Charges | US\$ 37/- or eqv. In other currencies plus correspondent bank's charges at actual (if any) |
| c) Cancellation of FDD / FTT | 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 Currencies Plus Drawee Bank Charges If Any At Actual |

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) plus correspondent
bank's charges at actual (if any) |

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. 500/- (FLAT) |
| c) CDR/SDR Cancellation Charges | Rs. 450/- |

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 (actual)
Rs. 220/-
At Actual |
| b) Bills Returned Unpaid | |
| c) Collecting agents charges, if the
Collecting bank is other than the Bank, will be extra | |

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. 50,000/- | } Inclusive of Key Deposit |
| ii) Medium | Rs. 75,000/- | |
| iii) Large | Rs. 100,000/- | |
| iv) Extra Large | Rs. 200,000/- | |
| Locker Breaking Charges | Rs. 3,750/- | |
| Lock Replacement Charges | Rs. 1,500/- (including handling charges) | |
| Additional Lock Installation (Handling & Service Charges) | Actual plus Rs.500/- | |

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)
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
Rs. 100,000/- or as per the arrangement
Annual Maintenance Fee
Rs. 10,000/- per annum or as per the arrangement
- 7) Internet banking services pin Re -issuance
Rs. 100/-
- 8) SMS Alert Services Activation
a) Local number
b) International Number
- 9) Inter Bank Fund Transfer (IBFT)
a) Through Web / ATM / SMS
(Including 1-Link & Govt. Taxes)
b) Government Payments
(Mandate-FBR / Custom)

ALL TRANSACTIONS

Rs. 300/- Per Month (Flat) or equivalent in other currencies

Rs. 500/- Per Month or eqv. in other currencies

DIGITAL / ADC TRANSACTIONS

Free

Customer to Customer Funds Transfer

a) Upto Rs. 25,000/- per Month.....Free

b) Above Rs. 25,000/- per month..... 0.1% of the transaction amount OR
Rs. 200/- whichever is lower.

Upto 100K	Rs. 10/-
100K to 1M	Rs. 20/-
Above 1M	Rs. 50/-

Rs. 200 Per Request

Rs. 25 Per Transaction

- 10) Limit Increase - Digital Channels / Debit Cards
11) Cash Withdrawal Through H-POS

12) SIRAT VISA DEBIT CARD

	Premium/Classic (Rs.)	Gold (Rs.)	Platinum* (Rs.)
a) Issuance/Annual/Re-issuance Fee/Additional Card Issuance Fee	3,300/-	4,400/-	7,500/-
b) Retrieval Charges (Local)	400/-	400/-	400/-
c) Retrieval International Charges (International)	1500/-	1500/-	1500/-
d) Arbitration Charge back Charges	\$700	\$700	\$700
e) ATM withdrawal (Local) at other Bank	23.44	23.44	23.44
f) ATM withdrawal (International)	5% of transaction amount		
g) POS Purchase (Local)	NIL	NIL	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	3.13	3.13	3.13
j) Balance Inquiry (International)	375	375	375
k) Low Balance declined charges International (per transaction)	55/-	55/-	55/-
l) Receipt on other bank ATM Cash Withdrawal	3.13	3.13	3.13

*Eligibility criteria for Platinum Debit Card: - 3 Million Average Balance for Last 3 Months

SCHEDULE OF CHARGES

1st July to 31st December 2025

13) SIRAT FCY VISA DEBIT CARD

	Sirat FCY Premium/Classic	Sirat FCY Gold	Sirat FCY Platinum*
a) Issuance/Annual/Re-issuance Fee/ Additional Card Issuance Fee	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

*Eligibility criteria for Platinum Debit Card: - 3 Million Average Balance for Last 3 Months

14) SIRAT VISA INFINITE DEBIT CARD

a) Issuance/Annual/Re-issuance Fee/ Additional Card Issuance Fee	Rs. 35,000/-
b) Card Retrieval Charges (Local)	Rs. 400/-
c) Card Retrieval Charges (International)	Rs. 1500/-
d) Card Arbitration Chargeback Charges	\$ 700
e) Atm Cash Withdrawal (International)	5% of transaction amount

15) SIRAT PAYPAK DEBIT CARD

1) Issuance/Annual/Re-issuance Fee/ Additional Card Issuance Fee	Rs. 2,200/-
2) ATM-Switch Financial Transaction	Rs 23.44 Per Transaction
3) ATM Switch –Non –financial Transaction	Rs. 3.13 per Transaction
4) Retrieval Charges	Rs. 100/-
5) Arbitration Chargeback Charges	Rs. 10,000/-
6) Receipt on other bank ATM Cash Withdrawal	RS 3.13

16) SIRAT BUSINESS DEBIT CARD

a) Issuance/Annual/Re-issuance Fee/ Additional Card Issuance Fee	Rs. 16,000/-
b) Card Retrieval Charges (Local)	Rs. 400/-
c) Card Retrieval Charges (International)	Rs. 1,500/-
d) Card Arbitration Chargeback Charges	\$ 700
e) Atm Cash Withdrawal (International)	5% of transaction amount

17) SIRAT 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	

18) SIRAT LADIES DEBIT CARD

a) Issuance/Annual/Re-issuance Fee/ Additional Card Issuance Fee	Free (for the 1st year) Rs. 3,3 00 (For subsequent years)
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INTERNATIONAL SERVICES

a) LOST AND STOLEN CARD REPORT

All cards	\$35
b) Emergency Card Replacement Visa Classic,visa Mera Mustaqbil,visa Ladies Visa Gold,platinum,infinite,corporate	\$225 \$250
c) Emergency Cash Disbursement All Visa Cards	\$175
c) Emergency Service Request Denied Or Fulfilled By Issuer Or Cancelled All Visa Cards	\$ 50

e) CARDHOLDER INQUIRY SERVICE/VISA

ASSISTANCE CENTRE

All Cards	\$ 7.50
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Supplementary Cards Fee Will Be The Same As Those Of Primary Cards

For Cross Border Transactions 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.

K. ROSHAN DIGITAL ACCOUNT

S.No.	Description	FCVA		NRVA	
		Current	Savings	Current	Savings
1	Account Maintenance Charges	Free			
2	Cash withdrwal - Own ATM	Not Applicable		0	
3	Cash withdrwal - Other Bank ATM	Not Applicable		Rs. 23.44 Per Transaction	
4	Cash Withdrawal - Internatonal	Not Applicable		5% of transaction amount	
5	VISA Debit Cards				
	Classic/Premium	Not Applicable		Rs. 3,300/-	
	Gold	Not Applicable		RS. 4,400/-	
	Platnum	Not Applicable		Rs. 7,500/-	
6	Cheque Book - Issuance				
	First Cheque Book:	Free			
	Subsequent:	Rs. 29/- Per Leaf OR equivalent in other currencies OR charges waived, if average monthly balance maintained during last month => 3 Million (Upto 50 Leaves)		Rs. 29/- Per Leaf OR equivalent in other currencies OR charges waived, if average monthly balance maintained during last month => 3 Million (Upto 50 Leaves)	
7	Outward Remittance	Free			
8	Balance inquiry on other Bank ATM	Not Applicable		Rs. 3.13 Per Transacton	
9	Transacton 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 transacton amount Or Rs. 200/- whichever is lower	
12	Courier Charges - Internatonal	Rs. 8,500/-			

13	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	PROFIT ON ADDITIONAL UNIT PURCHASE	PARTIAL PRE-PAYMENTS/PURCHASE ARE ALLOWED WITH APPLICABLE CHARGES OF 1.2%, HOWEVER, NO CHARGES WILL BE LEVIED AFTER COMPLETION OF FIRST YEAR OF THE FINANCING.
vii	PROFIT ON ADDITIONAL UNIT PURCHASE (FULL SETTLEMENT)	FOR FIRST YEAR, 1.2% WILL BE CHARGED UPON EARLY TERMINATION. NO CHARGES WILL BE LEVIED AFTER COMPLETION OF FIRST YEAR OF THE FINANCING.
viii	CHARITY DUE TO DELAYED RENTAL PAYMENTS	Rs. 2,100/- (PER INSTANCE)
14	ROSHAN APNI CAR	
i	APPRAISAL CHARGES	AT ACTUAL
ii	CHEQUE/CASH PICK UP FEE	Rs. 750/-
iii	DUPLICATE ISSUANCE OF DOCUMENTS	Rs. 500/-
iv	INCOME ESTIMATION	AT ACTUAL
v	TAKAFUL	AT ACTUAL
vi	ISSUANCE OF DUPLICATE NOC	RS. 1,400/-
vii	CHARITY DUE TO DELAYED RENTAL PAYMENTS	Rs. 750/- (PER INSTANCE)
viii	LITIGATION CHARGES	AT ACTUAL
ix	EARLY PURCHASE PRICE	OUTSTANDING BANK'S SHARE + 10% OF OUTSTANDING BANK'S SHARE (FIRST 2 YEARS ONLY)
x	PROCESSING FEE	RS. 10,000/- (NON REFUNDABLE)
xi	REGISTRATION SERVICE FEE (OVER & ABOVE 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. 25000 OR UPTO RS. 100,000
xv	SECURED TRANSACTION REGISTRY (STR) FEE	RS. 1,000/-

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 | Per Item Rs. 185/- |
| | ii). Foreign | Per Item Rs. 8,500/- |
| | 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.625/- per instruction or equivalent |
| | L.C. Account | in other currencies |
| | LOCAL US DOLLAR INSTRUMENT COLLECTION AND SETTLEMENT SYSTEM | |
| | Outward clearing processing charges | Rs. 500/- Per Cheque |
| | Outward clearing cheque return charges | Rs. 600/- per cheque including handling & 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 (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. |
| 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 Rs. 750/- for Issuance of FDD / FTT against Pak Rupees except SCRA Account |
| 7) | i Duplicate Statement of Account
ii E-statement of Account | Rs. 28/- or equivalent in other currencies
Free |
| 8) | Inward cheque returned charges for normal/sameday/intercity clearing (only if the cheque is returned due to insufficient funds) | Rs.750/- per Cheque |
| 9) | Same day outward clearing processing charges | PKR 325/- per cheque |
| 10) | A) Intercity outward clearing charges
b) Intercity outward clearing cheque returned charges | PKR 250/- per cheque
PKR 250/- per cheque |
| 11) | Same day outward cheque return charges | PKR 325/- per cheque |

12)	Duplicate Advice Charges	whichever is higher 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. 150/- or Eqv. in other Currencies
15)	Account Maintenance Certificate	Rs. 350/- per Certificate
16)	Balance Confirmation Certificate	Rs. 375/- per certificate, where request is made via branch channel
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)	Charges for availing 'Banking Services through fax / scanned image instructions via email' if accepted	Rs. 2,000/- one time while registration.
22)	Specialized Cheque Book issuance charges	At Actual
23)	Standing Instructions through Web Banking	Rs. 25/- upto 5 instructions and/or multiples of 5 instructions Rs. 25/-
24)	Standing Instructions through Mobile Banking	Rs. 25/- upto 5 instructions and/or multiples of 5 instructions Rs. 25/-
25)	Handling of Foreign Investment cases (Inward / Outward)	0.15% Minimum Rs. 3,000/-
26)	Sirat Auto Finance through First Habib Modaraba (FHM)	Rs. 7,000/- in favor of First Habib Modaraba (FHM) Processing Fee
27)	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/-
28)	Bank Guarantees Assignment Noting (having assignment clause) Charges / Confirming genuineness	Rs. 1,000/-
29)	Issuance of Immigration employment certificate	Rs. 500/- Per Certificate
30)	Mera Pakistan Mera Ghar	
	i. Processing Fee	Rs. 7,200/- (Non Refundable) Rs. 3,600/- (Non-refundable) For Sirat Ladies Account Holders
	ii. Legal Documents	At Actual
	iii. Appraisal Charges	At Actual
	iv. Legal Opinion	At Actual
	v. Income Estimate	At Actual
	vi. Prepayment Charges	NIL
	vii. Charity Due to Delayed Rental Payments	Rs. 2,100/- (per Instance)
31)	Consumer Banking Products	
	a. Sirat Auto Finance	
	i) Processing Fee	PKR 3,000/- + FED Upfront (at the time of application) Non-refundable. PKR 6,000/- + FED at the time of disbursement. Minimum Rs. 25,000 or upto Rs. 100,000
	ii) Repossession Charges	Rs. 500
	iii) Duplicate Issuance of Documents	Rs. 750
	iv) Cheque/Cash Pickup Fee	Minimum Rs. 10,000 per Month or At Actual
	v) Repossessed Vehicle Storage Charges	Rs 750 (per Instance)
	vi) Charity Owing to Delayed Rental Payment	

vii	Early Purchase Price	Outstanding Bank's Share + 10% of Outstanding Bank's Share (First 2 years only)
ix	Appraisal Charges	At Actual
x	Takaful	At Actual
xi	Repossession Vehicle Valuation	Rs. 7,000/- or Actual (Whichever is Lower)
xii	Litigation Charges	At Actual
xiii	Income Estimation	At Actual
xiv	Registration Service Fee (Over & Above Registration Charged By Excise & Taxation Dept)	At Actual
xv	Issuance of duplicate NOC	Rs. 1,800/-
b. INSTACAR		
i	Processing Fee	Rs. 9,000/- (Non-refundable)
ii	Repossession Charges	At actual Min Rs. 25,000 or up to Max Rs. 100,000
iii	Charity amount due to delayed rental amount Delayed Payment	Rs. 750 (Per Instance)
iv	Duplicate Issuance of Documents	Rs. 750
v	Cheque/Cash pickup fee	Rs. 750
vi	Early Vehicle Purchase Price:	Prevailing market value + Rs. 50,000
vii	Vehicle Storage, Valuation & Disposal Fee	Rs. 50,000
c. Home Finance		
i	Processing Fee	Rs. 25,000/- (Non-refundable)
	For Sirat Ladies Account Holders Only	Rs. 9,000/- (Non-refundable)
ii	Legal Documents	At Actual
iii	Appraisal Charges	At Actual
iv	Legal Opinion	At Actual
v	Income Estimation	At Actual
vi	Profit On Early Unit Purchase - BTF To Other Banks	Max 6% Of Outstanding Principal
vii	Profit On Additional Unit Purchase - Full Settlement 1st Year - 5th Year	6% Of Outstanding Principal
	6th Year Onwards	Nil
viii	Charity Due To Delayed Rental Payments	Rs. 2,100/- (Per Instance)
ix	Profit On Additional Unit Purchase / Partial Payment (Once A Year, Max 25% Outstanding Mushrakah Units	6% Of Additional Mushrakah Units
x	Offer Letter Re-Issuance Fee	50% of Applicable Processing Fee at that time.
d. Solar Panel Financing		
i	Processing Fee	Rs. 6,000/- Non Refundable
ii	Legal Documents	At Actual
iii	Income Estimation	At Actual
iv	Charity Due to Delayed Rental Payments	Rs. 2,100/- (Per Instance)
v	Profit On Early Unit Purchase	6% Outstanding Musharakah Units
vi	Takaful Charges	At Actual

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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