

# SCHEDULE OF CHARGES

1<sup>st</sup> January to 30<sup>th</sup> June 2026

## 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<br>1st Quarter or part<br>thereof | FINANCIAL LGs<br>Subsequent Quarters<br>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<br>1st Quarter or part<br>thereof | FINANCIAL LGs<br>Subsequent Quarters<br>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<br>1st Quarter or part<br>thereof | FINANCIAL LGs<br>Subsequent Quarters<br>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 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. 2,500/- 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)

USD 35 Or Eqv. In Pak Rupees Or Actual (Which Ever Is Higher)  
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)

#### 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

**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<br>Part thereof | Sub-Sequent Quarter<br>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 January to 30th June 2026

| 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 January to 30th June 2026

## 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<br>Minimum Rs. 1,200/- or as per agreed<br>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<br>other local bank non<br>resident rupee account                                    | Rs. 725/-   |
| 2) If the documents are sent to other banks for<br>negotiation under restricted L/Cs                             | Rs. 1,200/-   |
| 3) Collection Documentary<br>(on which bank does not earn any<br>exchange difference)                            | Rs. 1,000/-   |
| 4) Handling of All / Any Duty Draw Back Claim (DDT) with<br>/ Other Subsidy                                      | 0.5% of the claim amount Or Min. Rs. 100/-<br>per case whichever is higher.   |
| 5) Collection of Export Development Surcharge<br>be collection at the time of realization of Export Proceeds     | Rs. 80/- (Flat) per transaction separately<br>from the exporter on account of services rendered                           |
| 6) a) Handling & Service Charges against export<br>documents sent on collection basis.                           | 0.15% of realized Bill Amount (Minimum Rs.<br>2,000/-)  |
| b) Handling & Service Charges against export<br>documents against which advance payment is received              | 0.15% of Bill Amount (Minimum Rs. 1,000/-)  |
| 7) Export NOC issued favor of other<br>banks to negotiate collection documents                                   | Rs. 500/-   |
| 8) ILTF handling & service charges (Islamic Long Term<br>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<br>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) 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. 740   |
| 20) Issuance of NOC to shipping companies in case of surrender / loss of B/L.  | Rs. 1,200/- 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   | USD 35 Or Eqv. In Pak Rupees Or Actual (Which Ever Is Higher) |
| 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) Transfer of EFI (PSW) To Another Bank  | Rs. 740/- per Transaction                                     |
| 27) Export Sample Proceeds Processing charges  | Rs. 1,000/- per Instance                                      |
| 28) 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                            |
| 29) Submission Of Shipping Documents By The Exporter Against Dispatch Documents Beyond 14 Days From Shipment Date  | Rs. 1,000/- Per Shipping Documents                            |
| 30) Handling Charges Against EFS Discounting (Pre / Post)  | Rs 1,000/- For Each Case                                      |
| 31) 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 /<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<br>negotiation under Restricted L/Cs.                                 | Rs. 500/- Flat per bill  |
| 4) Submission of shipping documents by the<br>'Exporter against advance payments<br>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 /<br>Vacation of charge with S.E.C.P.     | At Actual  |
| iv) Charge documents advances credit /<br>Trade including handling charges.               | Cost of Stamp duty plus 5% Handling &<br>Service Charges                                 |
| v) Ijarah / DM Charges  | Documentation Charges at actual Plus Min.<br>Rs. 500/- Processing fee as per agreed term |
| vi) Issuance of NOC for Pari Passu/<br>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<br>etc. from SECP & Local Credit Report            | Actual   |
| ix) Marking of Lien on HabibMetro - IBB Deposits /<br>Securities for other banks          | Rs. 1,000/- Flat   |
| x) CIB Online Charges per report  | Rs. 75/-   |
| xi) Photocopies of property documents on<br>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<br>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) Muccadum 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. STRUCTURING & ADVISORY FEES (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 Structuring & Advisory Fees 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

- |   |   |
|---|---|
| <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 (LCY/FCY)  | Rs. 29/- Per Leaf Or Equivalent In Other Currencies Or Charges Waived, If Avg Monthly Balance Maintained During Last Month => PKR 1 Million Or Equivalent In Other Currencies (Up To 50 Leaves) |

### SCHEDULE OF CHARGES

1st January to 30th June 2026

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 1 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 :<br>Against Issuance of FTTs Foreign<br>mail transfers (FMTs) / Foreign Demand<br>Drafts (FDDs) Against Pak Rupees except<br>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<br>to an account with HabibMetro  | Nil  |
| ii) If proceeds remitted to another<br>bank or cash payment.  | Rs. 300/-  |
| c) Handling & service charges on payment<br>of inward foreign drafts/ foreign mail<br>transfers where payment is made to<br>beneficiaries after payment cover is received<br>to our foreign currency a/c. | Rs. 250/- (flat) plus correspondent<br>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/-<br>Whichever is higher but max upto<br>Rs.600/- Plus courier charges and paying<br>bank charges (actual)<br>Rs. 220/-<br>At 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. 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 arrangements               |
| C) Corporate Electronic Payment (CEP) | Rs. 150/- plus Govt. Taxes per Transaction or as per arrangements |

|  |  |
|--|--|
| D) Electronic Dividend Payment (E-Dividend)<br>Shariah Compliant (Subscription)                                      | Rs. 150/- plus Govt. Taxes per Transaction<br>or as per arrangements   |
| E) E-IPO, IPO, TFC & Book Building<br>Shariah Compliant (Subscription)   | 0.50% of Subscription Amount plus Rs.<br>40,000/- Handling & Service Charges or as<br>per agreement  |
| F) Right Shares Collection & Collection of Deposit<br>against Bonus Shares   | 0.50% of Subscription Amount plus Rs.<br>40,000/- Handling & Service Charges or as<br>per agreement  |
| G) HABIBMETRO@WORK Account   | Rs. 100/- per salary credit transaction<br>or as per agreement   |
| H) HABIBMETRO@WORK Payroll Card  | Rs. 50/- per Load or as per the arrangement  |
| I) Corporate Web Banking<br>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/-  |
| <b>8) SMS Alert Services Activation</b>  |  |
| a) Local number  | <b>ALL TRANSACTIONS</b><br>Rs. 300/- Per Month (Flat) or equivalent in other<br>currencies   |
| b) International Number  | Rs. 500/- Per Month or eqv. in other currencies  |
| <b>9) Inter Bank Fund Transfer (IBFT)</b>  | <b>DIGITAL / ADC TRANSACTIONS</b><br>Free  |
| a) Through Web / ATM / SMS<br>(Including 1-Link & Govt. Taxes)   | Customer to Customer Funds Transfer<br>a) Upto Rs. 25,000/- per Month.....Free<br>b) Above Rs. 25,000/- per month..... 0.1%<br>of the transaction amount OR<br>Rs. 200/- whichever is lower. |
| b) Government Payments<br>(Mandate-FBR / Custom)   | Upto 100K Rs. 10/-<br>100K to 1M Rs. 20/-<br>Above 1M Rs. 50/-   |
| <b>10) Limit Increase - Digital Channels / Debit Cards</b>   | Rs. 200 Per Request  |
| <b>11) Cash Withdrawal Through H-POS</b>   | Rs. 25 Per Transaction   |
| <b>12) SIRAT VISA DEBIT CARD</b>   |  |
| a) Issuance/Annual/Re-issuance Fee/Additional<br>Card Issuance Fee   | <b>Premium/Classic (Rs.)</b> 3,300/- <b>Gold (Rs.)</b> 4,400/- <b>Platinum* (Rs.)</b> 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  | Rs. 35.00 Per Transaction  |
| f) ATM withdrawal (International)  | 4% of transaction amount   |
| g) POS Purchase (Local)  | NIL NIL NIL  |
| h) POS Purchase / E-commerce Transaction<br>(International Transactions Executed<br>Through International Merchants) | 4% of transaction amount   |
| i) Balance Inquiry - on other bank's ATM   | Rs. 4.67   |
| j) Balance Inquiry (International)   | 375 375 375  |
| k) Low Balance declined charges International<br>(per transaction)   | 55/- 55/- 55/-   |
| l) Receipt on other bank ATM Cash Withdrawal   | RS. 4.67   |

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

| 13) SIRAT FCY VISA DEBIT CARD  | Sirat FCY Premium/Classic | Sirat FCY Gold           | Sirat FCY Platinum* |
|--|---------------------------|--------------------------|---------------------|
| a) Issuance/Annual/Re-issuance Fee/<br>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)  |                           | 4% of transaction amount |                     |
| e) POS Purchase / E-commerce Transaction<br>(International Transactions Executed<br>Through International Merchants) |                           | 4% 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/<br>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)                              | 4% of transaction amount |

#### 15) SIRAT PAYPAK DEBIT CARD

|   |                           |
|---|---------------------------|
| 1) Issuance/Annual/Re-issuance Fee/<br>Additional Card Issuance Fee | Rs. 2,200/-               |
| 2) ATM-Switch Financial Transaction                                 | Rs. 35.00 Per Transaction |
| 3) ATM Switch–Non–financial Transaction                             | Rs. 4.67                  |
| 4) Retrieval Charges  | Rs. 100/-                 |
| 5) Arbitration Chargeback Charges                                   | Rs. 10,000/-              |
| 6) Receipt on other bank ATM Cash Withdrawal                        | RS. 4.67                  |

#### 16) SIRAT BUSINESS DEBIT CARD

|   |                          |
|---|--------------------------|
| a) Issuance/Annual/Re-issuance Fee/<br>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)                              | 4% of transaction amount |



#### 17) SIRAT UNION PAY CARD

|  | SINGLE                    | CO-BADGE    |
|--|---------------------------|-------------|
| a) Issuance/Annual/Re-issuance Fee/<br>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   | 4% of transaction amount  |             |
| f) POS Purchase / E-commerce Transaction (International<br>Transactions Executed Through International<br>Merchants) | 4% of transaction amount  |             |
| g) ATM-Switch Financial Transaction  | Rs. 35.00 Per Transaction |             |
| h) Receipt on other bank ATM Cash Withdrawal   | Rs. 4.67                  |             |
| i) Balance Inquiry on Other Bank's ATM   | Rs. 4.67                  |             |

#### 18) SIRAT LADIES DEBIT CARD

|   |   |
|---|---|
| a) Issuance/Annual/Re-issuance Fee/<br>Additional Card Issuance Fee | Free (for the 1st year)<br>Rs. 3,300 (For subsequent years) |
|---|---|

#### INTERNATIONAL SERVICES

|   |                |
|---|----------------|
| a) <u>LOST AND STOLEN CARD REPORT</u><br>All cards  | \$35           |
| b) Emergency Card Replacement<br>Visa Classic, visa Mera Mustaqbil, visa Ladies<br>Visa Gold, platinum, infinite, corporate | \$225<br>\$250 |
| c) Emergency Cash Disbursement<br>All Visa Cards  | \$175          |
| c) Emergency Service Request Denied<br>Or<br>Fulfilled By Issuer Or Cancelled<br>All Visa Cards                             | \$ 50          |
| e) <u>CARDHOLDER INQUIRY SERVICE/VISA<br/>ASSISTANCE CENTRE</u><br>All Cards  | \$ 7.50        |

Supplementary Cards Fee Will Be The Same As Those Of Primary Cards

For Cross Border/International Transactions Upto 2% 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. 35.00 Per Transaction   |         |
| 4     | Cash Withdrawal - Internatonal                                | Not Applicable  |         | 4% 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 Avg Monthly Balance Maintained During Last Month => PKR 1 Million Or Equivalent In Other Currencies (Up To 50 Leaves) |         | Rs. 29/- Per Leaf Or Equivalent In Other Currencies Or Charges Waived, If Avg Monthly Balance Maintained During Last Month => PKR 1 Million Or Equivalent In Other Currencies (Up To 50 Leaves) |         |
| 7     | Outward Remittance  | Free  |         |   |         |
| 8     | Balance inquiry on other Bank ATM                             | Not Applicable  |         | Rs. 4.67  |         |
| 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 - International                               | Rs. 8,500/-   |         |   |         |
| 13    | Receipt on other Bank ATM Cash Withdrawal                     | Not Applicable  |         | RS. 4.67  |         |

|           |   |  |
|-----------|---|--|
| <b>13</b> | <b>ROSHAN APNA GHAR</b>   |  |
| 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)   |
| <b>14</b> | <b>ROSHAN APNI CAR</b>  |  |
| i         | APPRAISAL CHARGES   | AT ACTUAL  |
| ii        | CHEQUE/CASH PICK UP FEE   | Rs. 900/-  |
| iii       | DUPLICATE ISSUANCE OF DOCUMENTS                                   | Rs. 600/-  |
| iv        | INCOME ESTIMATION   | AT ACTUAL  |
| v         | TAKAFUL   | AT ACTUAL  |
| vi        | ISSUANCE OF DUPLICATE NOC   | RS. 1,750/-  |
| vii       | CHARITY DUE TO DELAYED RENTAL PAYMENTS                            | Rs. 900/- (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. 12,500/- (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)   |
| 3)  | Issuance of proceeds certificate beyond one year  | Rs. 500/- (Flat) per Certificate   |
| 4)  | Standing Instructions Charges:  |  |
|     | a) F.C. Account   | US \$ 2.00 per instruction or EQV. In other currencies   |
|     | b) L.C. Account   | Rs. 350/- per instruction  |
| 5)  | Stop Payment of Cheque:   |  |
|     | a) F.C. Account   | Rs.625/- per instruction or equivalent   |
|     | b) L.C. Account   | in other currencies  |
| 6)  | LOCAL US DOLLAR INSTRUMENT COLLECTION AND SETTLEMENT SYSTEM   |  |
|     | a) Outward clearing processing charges  | Rs. 500/- Per Cheque   |
|     | b) Outward clearing cheque return charges   | Rs. 600/- per cheque including handling & service charges  |
| 7)  | Remittance (local/abroad) against foreign 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. |
| 8)  | 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   |
| 9)  | Obtaining SBP Approval related to Foreign Exchange Transactions   | Rs. 1,500/-  |
| 10) | 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  |
| 11) | i) Duplicate Statement of Account   | Rs. 28/- or equivalent in other currencies   |
|     | ii) E-statement of Account  | Free   |
| 12) | Inward cheque returned charges for normal/sameday/intercity clearing (only if the cheque is returned due to insufficient funds)   | Rs.750/- per Cheque  |
| 13) | Same day outward clearing processing charges  |  |
|     | a) Intercity outward clearing charges   | PKR 325/- per cheque   |
|     | b) Intercity outward clearing cheque returned charges   | PKR 250/- per cheque   |
| 14) | Same day outward cheque return charges  | PKR 250/- per cheque   |
|     |   | PKR 325/- per cheque   |

|     |  |  |
|-----|--|--|
| 15) | Duplicate Advice Charges   | Rs. 10/- per Advice  |
| 16) | Confirmation of Balance to Auditors  | Rs. 300/-  |
| 17) | Account Closing Charges  | Free   |
| 18) | Account Maintenance Certificate  | Rs. 350/- per Certificate  |
| 19) | Balance Confirmation Certificate   | Rs. 375/- per certificate, where request is made via branch channel                              |
| 20) | Old Record Information charges   | Rs. 500/- per transaction  |
| 21) | Credit Worthiness report   | Rs. 300/- per report   |
| 22) | Issuance of Cheque book against form B incase of lost of Cheque book   | Rs. 300/-  |
| 23) | Non Collection of Cheque book within 40 days Except if Cheque book issuance charges already recovered from Customer  | Rs. 300/- per Cheque book  |
| 24) | Charges for availing 'Banking Services through fax / scanned image instructions via email' if accepted   | Rs. 2,000/- one time while registration.   |
| 25) | Specialized Cheque Book issuance charges   | At Actual  |
| 26) | Standing Instructions through Web Banking  | Rs. 25/- upto 5 instructions and/or multiples of 5 instructions Rs. 25/-                         |
| 27) | Standing Instructions through Mobile Banking   | Rs. 25/- upto 5 instructions and/or multiples of 5 instructions Rs. 25/-                         |
| 28) | Handling of Foreign Investment cases (Inward / Outward)  | 0.15% Minimum Rs. 3,000/-  |
| 29) | Sirat Auto Finance through First Habib Modaraba (FHM) Processing Fee   | Rs. 7,000/- in favor of First Habib Modaraba (FHM)   |
| 30) | 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/-  |
| 31) | Bank Guarantees Assignment Noting (having assignment clause) Charges / Confirming genuineness  | Rs. 1,000/-  |
| 32) | Issuance of Immigration employment certificate   | Rs. 500/- Per Certificate  |
| 33) | Instashop - Merchant Discount Rate   | 0.25% Per Transaction  |
| 34) | FBS/Frinking Machine (Import - Trade)  | 25% Service Charegs on Face Value of Stamps.   |
| 35) | Mera Pakistan Mera Ghar  |  |
|     | i. Processing Fee  | Rs. 7,200/- (Non Refundable)<br>Rs. 3,600/- (Non-refundable)<br>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)   |
| 36) | Consumer Banking Products  |  |
|     | a. Sirat Auto Finance  |  |
|     | i) Processing Fee  | Rs 11,000/- + Fed (Non-Refundable)   |
|     | ii) Repossession Charges   | Minimum Rs. 25,000 or upto Rs. 100,000   |
|     | iii) Duplicate Issuance of Documents   | Rs. 600  |
|     | iv) Cheque/Cash Pickup Fee   | Rs. 900  |
|     | v) Repossessed Vehicle Storage Charges   | Minimum Rs. 10,000 per Month or At Actual  |
|     | vi) Charity Owing to Delayed Rental Payment  | Rs 900 (per Instance)  |

|                                  |   |   |
|----------------------------------|---|---|
| vii                              | Early Purchase Price  | Outstanding Bank's Share + 10% of Outstanding Bank's Share (First 2 years only) |
| viii                             | Appraisal Charges   | At Actual   |
| ix                               | Takaful   | At Actual   |
| x                                | Repossessed Vehicle Valuation   | Rs. 7,000/- or Actual (Whichever is Lower)                                      |
| xi                               | Litigation Charges  | At Actual   |
| xii                              | Income Estimation   | At Actual   |
| xiii                             | Registration Service Fee (Over & Above Registration Charged By Excise & Taxation Dept)                  | At Actual   |
| xiv                              | Issuance of duplicate NOC   | Rs. 2,200/-   |
| <b>b. INSTACAR</b>               |   |   |
| i                                | Processing Fee  | Rs. 11,000/- + FED (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<br>Delayed Payment  | Rs. 900 (Per Instance)  |
| iv                               | Duplicate Issuance of Documents   | Rs. 900   |
| v                                | Cheque/Cash pickup fee  | Rs. 900   |
| vi                               | Early Vehicle Purchase Price:   | Prevailing market value + Rs. 50,000  |
| vii                              | Vehicle Storage, Valuation & Disposal Fee   | Rs. 50,000  |
| <b>c. Home Finance</b>           |   |   |
| 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<br>6th Year Onwards            | 6% Of Outstanding Principal<br>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 Musharakah Units | 6% Of Additional Musharakah Units   |
| x                                | Offer Letter Re-Issuance Fee  | 50% of Applicable Processing Fee at that time.                                  |
| <b>d. Mera Ghar Mera Ashiana</b> |   |   |
| i                                | Processing Fee  | Nil   |
| ii                               | Legal Documents   | At Actual   |
| iii                              | Appraisal Charges   | At Actual   |
| iv                               | Legal Opinion   | At Actual   |
| v                                | Income Estimation   | At Actual   |
| vi                               | Prepayment Charges  | Nil   |
| vii                              | Charity Due To Delayed Rental Payments  | PKR 2,100/- (Per Instance)  |
| <b>e. Solar Panel Financing</b>  |   |   |
| 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.**



Habib Metropolitan Bank Ltd.  
(Subsidiary of HabibBank AG Zurich)  
Head Office, I.I. Chundrigar Road,  
Karachi-74200, Pakistan  
UAN: 111-1(HABIB)42242  
Fax: 92 21 32274331