

SCHEDULE OF CHARGES

1st July to 31st December 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

Import Letter of Credit (Slabs)

Amount Range (PKR)		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
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

Amount Range (PKR)		1st Quarter of Part thereof	Subsequent Quarters or part thereof
FROM	TO		
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
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

Amount Range (PKR)		1st Quarter of Part thereof	Subsequent Quarters or part thereof
FROM	TO		
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 Range (PKR)		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:

The above slab range is started from PKR 10 (M) upto PKR 250 (M)

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

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 above charges are subject to adjustment taking into account the business considerations / commitments, with the approval of the competent authority subject to the adherence of the regulatory requirements such as disallowance in current account related business. Any concession allowed will be calculated at average value of the respective slab.

Acceptance of Bills under Usance L/C

Acceptance (PKR)	RANGE (PKR)	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 (PKR)	RANGE (PKR)	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 average value of the respective slab.

Bank Guarantees

From (PKR)	TO (PKR)	Per Quarter Charges (PKR)		
		Gas / Foreign LGs	LGs 1st Quarter or part thereof	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 (PKR)	TO (PKR)	Per Quarter Charges (PKR)		
		Gas / Foreign LGs	LGs 1st Quarter or part thereof	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 (PKR)	TO (PKR)	Per Quarter Charges (PKR)		
		Gas / Foreign LGs	LGs 1st Quarter or part thereof	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

- The above charges are subject to adjustment taking into account the business considerations / commitments, with the approval of the competent authority subject to the adherence of the regulatory requirements such as disallowance in current account related business. Any concession allowed will be calculated at average value of the respective slab.
- As per the guidance of our Shariah Board, it is allowed for the bank to charge above-mentioned fee against services rendered at the time of issuance of letter of guarantee such as documentation, correspondence, credit assessment, 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. | Contract Business:
Upto Rs. 50 (M) 0.20%
Above Rs. 50 (M) 0.15%
Minimum Rs. 2,500/-
Rs. 1500/- (Flat) |
| b) | Contract Amendment | Rs. 125/- per Request |
| c) | Generation of Financial Instrument (F.I) Against Import Charges | Rs. 125/- per Request |

5. Import bill under registered contracts / collections

- | | | |
|----|--|--|
| a) | Payment of Documents Against Registered Contract/collection | i. Handling charges Rs. 1,700/- Per collection/contract
ii. Service charges 0.15% Per collection/contract |
| b) | Import Collection Document Directly received by customer Payment against GD / Handling & Service charge upon Payment of Bill | i. Rs. 1,700 / (Flat) Per Collection
ii. @ 0.15% Per Collection / Contact
iii. FTT CHARGES (USD 37) |
| c) | Import Documents under LCs / Contracts / Collections returned unpaid | USD100/- (Flat) From Forwarding Bank plus Courier charges |
| d) | Local Bills returned unpaid | Rs. 1,500/- |
| e) | Advance remittances for Imports | i. Rs. 1,700/- (Flat)
ii. @ 0.15% of Bill Amount
iii. FTT CHARGES (USD 37) |

6. Other Charges Under Import

- | | | |
|----|--|--|
| a) | Credit reports on Foreign Suppliers | USD 35 Or Eqv. In Pak Rupees Or Actual (Which Ever Is Higher) |
| b) | Handling of Discrepant documents presented against LC. | USD 90 (or EQV. in other Currency) to be recovered from negotiating bank at the time of lodgement of documents |
| c) | Issuance of no objection Certificate (NOC) regarding promise based forward exchange booking / payment through other bank at importer's request | Rs. 750/- |
| d) | Issuance of freight certificate for Imports on FOB Basis. | Rs. 1,200/- per Certificate |
| e) | Bank to Bank FI Transfer | Rs. 600/- Flat per Transaction |
| f) | Open Account - FI Approval on Free of Cost basis (FI) | 1) In case of FOC:
Rs. 750/- per FOC

2) In case of Open account:
RS. 900/- FLAT PER TRANSACTION |
| 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 | Rs. 2,000/- Flat |
| h) | Handling of three way merchanting trade transactions by firms and companies in Pakistan through back to back L/Cs or Advance Payments etc. | Rs. 2,000/- per Transaction |
| i) | Correspondence / Swift charges with Foreign Bank | 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 subject to the adherence of the regulatory requirements such as disallowance in current account related business.

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 Range (PKR)		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 Range (PKR)		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	182,500,000	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

Amount Range (PKR)		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 Range (PKR)		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 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 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) ILTFE 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) 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)	USD 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 /
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 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) Secured Transaction Registry (STR) Fee (proprietorship & partnership concerns) | At Actual |
| v) Charge documents advances credit / Trade including handling charges. | Cost of Stamp duty plus 5% Handling & Service Charges |
| vi) Ijarah / DM Charges | Documentation Charges at actual Plus Min. Rs. 500/- Processing fee as per agreed term |
| vii) Issuance of NOC for Pari Passu/ 2nd Charge on Fixed/Current Assets | Rs. 10,000/= Per NOC |
| viii) Letter of Vacation of Charge | Rs. 1,000/- Per NOC |
| ix) Directors / Charge Search / CTCs etc. from SECP & Local Credit Report | Actual |
| x) Marking of Lien on HabibMetro - IBB Deposits / Securities for other banks | Rs. 1,000/- Flat |
| xi) CIB Online Charges per report | Rs. 75/- |
| xii) 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. PROCESSING, 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

Same as per Structuring & Advisory Fees for both Funded & Non Funded facilities

5. REVIEW FEE (RENEWAL)

For All Customers:

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

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

7. SIRAT VEHICLE FINANCE – SME

i	Processing Fees	PKR 11,000/- + FED (Non-refundable)
ii	Charity on Delayed Rental Payment	PKR 900/- per instance
iii	Cheque/Cash Pickup Fees	PKR 900/-
iv	Issuance of Duplicate Documents	PKR 600/-
v	Issuance of Duplicate NOC	PKR 2,200/-
vi	Repossession Charges	Minimum Rs. 25,000 upto Rs. 100,000
vii	Repossessed Vehicles Storage Charges	Minimum Rs. 10,000 per Month or At Actual
viii	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	Repossessed 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)	At Actual
	Registration Charged By Excise & Taxation Dept)	

Note: Business segment Head has the discretion to amend the above fees as per arrangement between the customer and the Bank subject to the adherence of the regulatory requirements such as disallowance in current account related business.

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 USD 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. 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) All guarantees issued by bank will preferably contain specific amount and expiry date and a date by which the claims are to be logged.
- 2) 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 1 Million Or Equivalent In Other Currencies (Up To 50 Leaves)

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)
iii.	SIRAT Current Plus Account	Free

H. FOREIGN REMITTANCES

1. OUTWARD REMITTANCES

a)	Issuance of FDD Charges	USD 20/- or Eqv. in other Currencies
b)	Issuance of F.T.T. Charges	USD 37/- or eqv. In other currencies plus correspondent bank's charges at actual (if any)
c)	Cancellation of FDD / FTT	USD 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	Minimum Rs.750/- or Paisa 10 per Rs. 100/- (whichever is higher) in addition to the charges appended in H - 1 - b
e)	Stop Payment of FDD	USD 22/ Or Eqv. In Other Currencies Plus Drawee Bank Charges If Any At Actual

2. INWARD REMITTANCES

a)	Home Remittances	Nil
b)	Other Remittances	Nil
i)	If the proceeds are credited to an account with HabibMetro	Nil
ii)	If proceeds remitted to another bank or cash payment.	Rs. 300/- flat if proceeds remitted to another bank via RTGS Note: Presently RTGS charges are waived as per sbp directive till further instructions
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.	For Inward Foreign Drafts Rs. 250/- (Flat) Plus Correspondent Bank's Charges At Actual (If Any) For Inward FTT Correspondent Bank's Charges At Actual (If Any)

I. FOREIGN BILLS FOR COLLECTIONS (FBC)

1.	OUTWARD COLLECTIONS.	USD 2.4/-per each USD 1,000/- or Equivalent in Other Currencies per instrument Minimum USD 10 or Equivalent in Other Currencies. Maximum USD 50 plus courier charges
2.	INWARD COLLECTIONS (CHEQUES DRAWN ON CURRENCY ACCOUNT UNDER F.E. 25 OF 1998)	0.15%, Minimum USD 10 or equivalent in other currencies 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)	At Actual

J. LOCAL REMITTANCES

1) Issuance of Demand Drafts and Telephonic Transfer

a)	Commission	Rs. 100/- (Flat)
i).	Upto Rs. 10,000/-	0.20% minimum Rs. 100/-
ii).	From Rs. 10,001 to Rs. 100,000	0.075% minimum Rs. 200/-
iii).	Over Rs. 100,000	
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 |
| d) For SIRAT Current Plus Account | Demand Draft (Drawn at HabibMetro only) for SIRAT Current Plus Account - Free |

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

4) RTGS Transaction Charges *

- a) For transfer of Funds (MT-103)
Amount Rs. 1 million and above

Monday 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) Shariah Compliant (Subscription)	Rs. 150/- plus Govt. Taxes per Transaction or as per arrangements
E) E-IPO, IPO, SUKUK & 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

ALL TRANSACTIONS

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

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

DIGITAL / ADC TRANSACTIONS currencies

b) International Number

Note: SIRAT Current Plus Account - Free for all transactions on local number

9) Inter Bank Fund Transfer (IBFT)

a) Through Web / ATM / SMS
(Including 1-Link & Govt. Taxes)

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.

b) Government Payments
(Mandate-FBR / Custom)

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

10) Limit Increase - Digital Channels / Debit Cards

Rs. 200 Per Request

11) Cash Withdrawal Through H-POS

Rs. 25 Per Transaction

12) SIRAT VISA DEBIT CARD

a) Issuance/Annual/Re-issuance Fee/Additional
Card Issuance Fee

SIRAT Premium/Classic (Rs.)	SIRAT Gold (Rs.)	SIRAT Platinum* (Rs.)
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

USD700	USD700	USD700
--------	--------	--------

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
(International Transactions Executed
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
(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

	Sirat FCY Premium/Classic	Sirat FCY Gold	Sirat FCY Platinum*
13) SIRAT FCY VISA DEBIT CARD			
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)	USD700	USD700	USD700
d) ATM Withdrawal (International)		5% of all transaction	
e) POS Purchase / E-commerce Transaction (International Transactions Executed 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/ 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	USD 700
e) Atm Cash Withdrawal (International)	4% 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. 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/ 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	USD 700
e) Atm Cash Withdrawal (International)	4% 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	USD 700/-	USD 700/-
e) Atm Cash Withdrawal International	4% of transaction amount	
f) POS Purchase / E-commerce Transaction (International Transactions Executed Through International 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/ 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	USD35
b) Emergency Card Replacement SIRAT Visa Classic, SIRAT Visa Ladies SIRAT Visa Gold, SIRAT Platinum, SIRAT Infinite, SIRAT Business Debit card	USD225 USD250
c) Emergency Cash Disbursement All Visa Cards	USD175
c) Emergency Service Request Denied Or Fulfilled By Issuer Or Cancelled All Visa Cards	USD 50
e) <u>CARDHOLDER INQUIRY SERVICE/VISA ASSISTANCE CENTRE</u> All Cards	USD 7.50

19) SIRAT Current Plus Account

Note : Annual Fee, Card Re-Issuance & Card Replacement Fee will be waived for VISA Platinum / Classic, Gold, Premium, UnionPay (Single Logo/ Co-Badged) Debit Cards.

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	Foreign Currency Value Account (FCVA)		Non-Resident Value Account (NRVA)	
		Current	Savings	Current	Savings
1	Account Maintenance Charges	Free			
2	Cash withdrawal - Own ATM	Not Applicable		0	
3	Cash withdrawal - Other Bank ATM	Not Applicable		Rs. 35.00 Per Transaction	
4	Cash Withdrawal - International	Not Applicable		4% of transaction amount	
5	VISA Debit Cards				
	Classic/Premium	Not Applicable		Rs. 3,300/-	
	Gold	Not Applicable		RS. 4,400/-	
	Platinum	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	Inward/Outward Remittance	INTERMEDIARY / CORRESPONDENT CHARGES APPLICABLE, IF ANY			
8	Balance inquiry on other Bank ATM	Not Applicable		Rs. 4.67	
9	Transaction alerts - Email	Free			
10	Inter Bank Fund Transfer (IBFT): Up To Rs. 25,000/- per month	Not Applicable		Free	
11	Inter Bank Fund Transfer (IBFT): Above Rs. 25,000/- per month	Not applicable		0.1% of the transaction amount Or Rs. 200/- whichever is lower	
12	Courier Charges - International	Rs. RS. 10,200/-/-			
13	Receipt on other Bank ATM Cash Withdrawal	Not Applicable		RS. 4.67	

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 EARLY UNIT PURCHASE (PARTIAL)	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 EARLY 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. 2,500/- (PER INSTANCE)
14	ROSHAN APNI CAR	
i	APPRAISAL CHARGES	AT ACTUAL
ii	CHEQUE/CASH PICK UP FEE	Rs. 900/-
iii	DUPLICATE ISSUANCE OF DOCUMENTS	Rs. 600/-
iv	INCOME ESTIMATION	AT ACTUAL
v	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 (FULL PURCHASED)	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	At Actual

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. 10,200/-
	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	USD 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) Processing Charges Outward Lodgement	USD 3/- (Flat) Per Cheque
	b) Outward clearing cheque return charges	USD 3/- (Flat) 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 (Charges are not applicable on FC cash / withdrawals.) b) 0.75% in case of surrender of cash USD notes by exporters against export to Afghanistan.
8)	Registration of Agreement with SBP in respect of private foreign currency loans obtained by borrowers in Pakistan from foreign lenders 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	Handling & Service Charges @ Paisa 10 Per Rs. 100/- . Minimum Rs. 750/- For Issuance of FDD / FTT Against pak Rupees in A ddition to the charges appended in H-1.(b)
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)	PKR 800/- Plus 15% FED Per Cheque
13)	Same day outward clearing processing charges	PKR 350/- Plus 15% FED Per Cheque
	a) Intercity clearing lodgement charges	PKR 300/- Plus 15% FED Per Cheque
	b) Intercity Clearing Cheque returned Charges (Outward)	PKR 300/- Plus 15% FED Per Cheque
14)	Same day outward cheque return charges	PKR 350/- Plus 15% FED Per Cheque

Note: Same Day Outward & Intercity Outward clearing charges for SIRAT Current Plus Account - Free

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. Early Purchase Price	NIL
	ii. Charity Due to Delayed Rental Payments	Rs. 2,500 (Per Instance)
	iii. Takaful Charges	At Actual
36)	Consumer Banking Products	
	a. Sirat Auto Finance	
	i) Processing Fee	Rs. 10,000/- (Non Refundable) for Ladies Current Account Holder
	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	Charity Due to Delayed Rental Payment	Rs. 2500/- (Per Instance)
ix	Appraisal Charges	At Actual
x	Takaful	At Actual
xi	Repossessed 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
xvi	Issuance of duplicate NOC	Rs. 2,200/-
b. INSTACAR		
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 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
viii	Takaful Charges	At Actual
c. Home Finance		
i	Processing Fee	Rs. 25,000/- (Non Refundable)
	For Sirat Ladies Account Holders Only	Rs. 10,000/- (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. 2,500/- (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.
xi	Takaful Charges	At Actual
d. Wazir-e-Azam Apna Ghar Program - Ghar Ho Tu Apna		
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	Early Purchase Price	Nil
vii	Charity Due To Delayed Rental Payments	PKR 2,500/- (Per Instance)
viii	Takaful Charges	At Actual
e. 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. 2,500/- (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, subject to the adherence of the regulatory requirements such as disallowance in current account related business.**

HABIBMETRO
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