



Habib Metropolitan Bank

(Subsidiary of Habib Bank AG Zurich)

SCHEDULE OF BANK CHARGES

FOR THE PERIOD

July 1, 2021 to December 31, 2021

TRADE

A. IMPORTS (INTERNATIONAL)

1. LETTERS OF CREDIT:

a) LETTERS OF CREDIT

i) OPENING COMMISSION / RE-VALIDATION COMMISSION** / TRANSFER OF LETTER OF CREDIT TO OTHER BENEFICIARY / NON REIMBURSABLE LETTERS OF CREDIT UNDER BARTER/AID/LOANS./ L/C UNDER "SUPPLIERS/BUYERS CREDIT".	L/C VOLUME (AMOUNT IN RUPEES) *		FIRST QUARTER OR PART THEREOF	EACH SUBSEQUENT QUARTER OR PART THEREOF	MINIMUM
	Upto	10.000 (M)	0.40%	0.20%	
	From	10.001 (M)	0.30%	0.15%	RS. 2200/-
	Upto	100.000 (M)			
	From	100.001 (M)	0.15%	0.10%	
	Upto	200.000 (M)			
	Above	200.000 (M)	0.10%	0.10%	
ii) L/C PROCESSING CHARGES (IN ADDITION TO (a-i) ABOVE)	RS. 1,500/- PER L/C				

* (PRICING CAN BE BASED ON L/C VOLUME OF A CUSTOMER/GROUP INCLUDING ALLIED ACCOUNTS DURING A CALENDAR YEAR JAN - DEC)

** REVALIDATION COMMISSION FOR EXPIRED L/CS SAME COMMISSION AS APPLICABLE TO OPENING OF FRESH L/CS (TO BE CHARGED AFTER DATE OF EXPIRY OF CREDIT).

b) AMENDMENTS.

i) RS. 1800/- PER AMENDMENT (FLAT)

ii) AMENDMENT PROCESSING CHARGES RS. 1800/- PLUS COMMISSION UNDER ITEMS (a-i) ABOVE, IF AMENDMENT INVOLVES INCREASE IN AMOUNT OR BEYOND VALIDITY OF LC / OR EXTENSION IN LC VALIDITY.

c) LC CANCELLATION CHARGES

RS. 2000/- PER L/C

2. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT:

a) MARK-UP ON PADs (SIGHT IMPORT BILLS DRAWN UNDER LETTERS OF CREDIT):

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| i) IF RETIRED WITHIN 20 DAYS FROM THE DATE OF NEGOTIATION.
<u>(DATE OF NEGOTIATION MEANS VALUE DATE BANK'S NOSTRO ACCOUNT DEBITED)</u> | 50 PAISA PER RS. 1000/- DAILY PRODUCT. |
| ii) IF RETIRED DURING 15 DAYS OF SUBSEQUENT TO THE PERIOD AT (i) ABOVE. | 51 PAISA PER RS. 1000/- DAILY PRODUCT. |
| iii) IF RETIRED AFTER THE PERIOD MENTIONED AT (i) & (ii) ABOVE. | 52 PAISA PER RS. 1000/- DAILY PRODUCT. |

- b) BANK'S COMMISSION IS TO BE CHARGED IF THE DOCUMENTS ARE NOT RETIRED WITHIN 10 DAYS FROM THE DATE OF LODGEMENT. 10 PAISA PER RS. 100/- ON THE PURCHASE PRICE.

- c) HANDLING & SERVICE CHARGES (IN ADDITION TO (a) AND (b) ABOVE). RS. 1000/- PER BILL PLUS @PAISA 15 PER RS. 100/-

3. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT:

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| a) | IF BILLS ARE DRAWN AT USANCE UNDER THE LETTERS OF CREDIT OTHER THAN PAYES, SUPPLIERS CREDIT/BUYERS CREDIT AND DEFERRED PAYMENT LETTERS OF CREDIT ON YEARLY BASIS. | |
| i) | HANDLING & SERVICE CHARGES AT THE TIME OF RETIREMENT. | RS. 1000/- PER BILL PLUS @PAISA 0.15 PER RS. 100/- |
| ii) | ACCEPTANCE COMMISSION. | @0.15% PER MONTH FOR THE PERIOD BEYOND VALIDITY OF LC OR PERIOD FOR WHICH L/C COMMISSION CHARGED (MIN RS. 700/-) |
| iii) | EXTENSION IN MATURITY OF USANCE BILLS UNDER L/C | RS. 1500/- PER BILL FLAT
(IN ADDITION TO L/C / ISSUANCE COMMISSION) |
| b) | IF ACCEPTED BILL REMAINS UNPAID AFTER DUE DATE. (PAST DUE ACCEPTANCE) | MARK-UP @ 50 PAISA PER RS 1,000/- PER DAY FROM DUE DATE TILL DATE OF PAYMENT. |

4. IMPORTS UNDER REGISTERED CONTRACTS:

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| a) | HANDLING & SERVICE CHARGES AT THE TIME OF REGISTRATION OF CONTRACTS/PURCHASE ORDER/PROFORMA INVOICE ETC. | CONTRACT BUSINESS
– UP TO RS. 50(M) 0.20%
– ABOVE RS. 50 (M) 0.15%
– MINIMUM RS. 1800/- |
| b) | CONTRACT AMENDMENT | RS. 850/- FLAT |

5. IMPORT BILLS UNDER REGISTERED CONTRACTS/COLLECTIONS:

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|----|---|---|
| a) | PAYMENT OF DOCUMENTS AGAINST REGISTERED CONTRACT / HANDLING & SERVICE CHARGES FOR IMPORT COLLECTION BILLS | i- RS.1500/- PER COLLECTION
ii- @0.15% PER COLLECTION/CONTRACT |
| b) | IMPORT COLLECTION DOCUMENTS DIRECTLY RECEIVED BY CUSTOMER / PAYMENT AGAINST GD / HANDLING & SERVICE CHARGES UPON PAYMENT OF BILLS | i- RS.1500/- PER COLLECTION
ii- @0.15% PER COLLECTION/CONTRACT
iii- FDD/FTT CHARGES |
| c) | IMPORT DOCUMENTS UNDER L/CS / CONTRACTS / COLLECTIONS RETURNED UNPAID | USD 90 (FLAT) FROM FORWARDING BANK PLUS COURIER CHARGES |
| d) | ADVANCE REMITTANCE FOR IMPORTS | i- RS.1500/-
ii- @0.12% OF BILL AMOUNT
iii- FDD/FTT CHARGES |

6. OTHER CHARGES UNDER IMPORT:

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| a) | CREDIT REPORTS ON FOREIGN SUPPLIERS. | USD 70 OR EQV. IN PAK RUPEES |
| b) | HANDLING OF DISCREPANT DOCUMENTS PRESENTED AGAINST LC | USD 90 (OR EQV. IN OTHER CURRENCY) TO BE RECOVERED FROM NEGOTIATING BANK AT THE TIME OF LODGMENT OF DOCUMENTS. |
| c) | ISSUANCE OF NO OBJECTION CERTIFICATE (NOC) REGARDING FORWARD EXCHANGE BOOKING / PAYMENT THROUGH OTHER BANK AT IMPORTER'S REQUEST. | RS. 600/- |
| d) | ISSUANCE OF FREIGHT CERTIFICATE FOR IMPORTS ON FOB BASIS | RS. 900/- PER CERTIFICATE |
| e) | "EIF" HANDLING CHARGES | RS. 18/- PER REQUEST |
| f) | BANK TO BANK EIF TRANSFER | RS. 500/- FLAT PER TRANSACTION |
| g) | OPEN ACCOUNT – EIF APPROVAL ON FREE OF COST BASIS | RS. 600/- FLAT PER TRANSACTION |
| h) | SERVICE CHARGES, IF IMPORTER ARRANGE FOREIGN EXCHANGE COVER THROUGH ANOTHER BANK FOR AFFECTING PAYMENT OF IMPORT DOCUMENTS UNDER L/C OPENED / CONTRACT REGISTERED WITH US. | RS. 2000/- FLAT |
| i) | HANDLING OF THREE WAY MERCHANTING TRADE TRANSACTIONS BY FIRMS AND COMPANIES IN PAKISTAN THROUGH BACK TO BACK L/Cs OR ADVANCE PAYMENTS ETC. | RS. 2000/- FLAT PER TRANSACTION |

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

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

IMPORTS (DOMESTIC)

1. INLAND LETTERS OF CREDIT:

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| a) i) | OPENING COMMISSION | 0.35% PER QUARTER OR PART THEREOF. MIN. RS.1,800/-. |
| ii) | L/C PROCESSING CHARGES
(IN ADDITION TO (a-i) ABOVE) | RS. 1,500/- PER L/C |
| b) | AMENDMENTS | i) RS. 1500/- PER AMENDMENT

ii) AMENDMENT PROCESSING CHARGES RS. 1500/- PLUS COMMISSION UNDER ITEMS (a-i) ABOVE, IF AMENDMENT INVOLVES INCREASE IN AMOUNT OR BEYOND VALIDITY OF LC / OR EXTENSION IN LC VALIDITY. |

2. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT:

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| a) | SIGHT BILLS | |
| | FROM THE DATE OF LODGEMENT UPTO DATE OF RETIREMENT | 52 PAISA PER RS.1,000/- DAILY PRODUCTS. |
| b) | USANCE BILLS | |
| a) | IF BILL MATURES AFTER EXPIRY OF L/C. | DA COMMISSION @ 0.15% PER MONTH ON BILL AMOUNT FOR ANY PERIOD BEYOND VALIDITY OF LETTER OF CREDIT. |
| b) | IF BILL REMAINS UNPAID AFTER DUE DATE. | MARK-UP @ 54 PAISA PER RS 1,000/- PER DAY FROM DUE DATE TILL DATE OF PAYMENT. |
| c) | HANDLING / SERVICE CHARGES AGAINST L/C IN ADDITION TO ABOVE (a) & (b) | RS. 900/- |
| d) | LOCAL BILLS RETURNED UNPAID | RS. 1500/- |
| e) | HANDLING OF DISCREPENT DOCUMENTS UNDER INLAND L/C | RS. 1200/- |

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

B. EXPORTS (INTERNATIONAL)

1. LETTERS OF CREDIT

a)	ADVISING - FOR CUSTOMERS	RS. 1500/- PLUS COURIER CHARGES
	ADVISING - FOR NON CUSTOMERS	RS. 2500/- PLUS COURIER CHARGES
b)	AMENDMENT ADVISING FOR CUSTOMERS	RS. 1200/- PLUS COURIER CHARGES
	AMENDMENT ADVISING FOR NON CUSTOMERS	RS. 1500/- PLUS COURIER CHARGES
c)	NEGOTIATION OF RUPEE BILLS UNDER EXPORT L/Cs.	0.30% MIN. RS. 1000/-
d)	NEGOTIATION OF FOREIGN DOCUMENTARY BILLS	OD BUYING RATE OR AS PER TENOR OF THE BILL PAISA 50 PER DAY RS. 1,000/- TO BE CHARGED IF PROCEEDS REALIZED AFTER 12 DAYS IN CASE OF SIGHT DOCUMENTS. FOR USANCE DOCUMENTS, PAISA 50 PER DAY RS. 1,000/- TO BE CHARGED IN CASE OF DELAY BEYOND MATURITY DATE. IN ADDITION OF ABOVE – CLEAN DOCUMENTS RS. 1000/- – DISCREPANT DOCUMENTS RS. 2000/-
e)	CONFIRMATION	0.40% PER QUARTER OR PART THEREOF MIN.RS.1,200/-
f)	▪ TRANSFER OF EXPORT L/Cs.	RS. 1500/- 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 BANKS FROM NON RESIDENT RUPEE ACCOUNT.	Rs.725/-
2.	IF THE DOCUMENT ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER RESTRICTED L/Cs.	RS. 1200/-
3.	COLLECTIONS DOCUMENTARY (ON WHICH BANK DOES NOT EARN ANY EXCHANGE DIFFERENCE)	RS. 1000/-
4.	a) HANDLING OF DUTY DRAW BACK CLAIMS (DLTL)/ TEXTILE / NON-TEXTILE HANDLING CHARGES (INCREMENTAL SCHEMES)	0.50% OF THE CLAIM AMOUNT OR MIN RS. 100/- PER SHIPMENT / TRANSACTION WHICHEVER IS HIGHER
	b) HANDLING OF DUTY DRAW BACK CLAIMS (DLTL)/ FREIGHT SUBSIDY HANDLING CHARGES (<u>OLD SCHEME</u>)	RS. 1000/- FLAT
	c) HANDLING OF SUBSIDY CLAIMS ON EXPORT OF WHEAT / WHEAT FLOUR, SUGAR AND TEXTILE / NON-TEXTILE & OTHERS SUBSIDIES	0.50% OF THE CLAIM AMOUNT OR MIN RS. 1000/- PER CASE WHICHEVER IS HIGHER
5.	HANDLING OF RESEARCH & DEVELOPMENT SUPPORT CLAIMS	0.50% OF THE CLAIM AMOUNT, MINIMUM RS.1,000/-
6.	COLLECTION OF EXPORT DEVELOPMENT SURCHARGE TO BE COLLECTED AT THE TIME OF REALIZATION OF EXPORT PROCEEDS	RS.80/- PER TRANSACTION SEPARATELY FROM THE EXPORTER ON ACCOUNT OF SERVICES RENDERED.
7.	a) HANDLING & SERVICE CHARGES AGAINST EXPORT DOCUMENTS SENT ON COLLECTION BASIS.	0.15% OF REALIZED BILL AMOUNT, MINIMUM RS. 2000/-
	b) HANDLING & SERVICE CHARGES AGAINST EXPORT DOCUMENTS AGAINST WHICH ADVANCE PAYMENT IS RECEIVED	0.15% OF BILL AMOUNT, MINIMUM RS 1,000/-
8.	EXPORT NOC ISSUED IN FAVOUR OF OTHER BANKS TO NEGOTIATE COLLECTION DOCUMENTS	RS. 500/-
9.	EXPORT REFINANCE STANDARDIZED PURCHASE ORDER (SPO)	RS.300/- PER CASE

10.	EXPORT REFINANCE APPLICATION HANDLING & SERVICE CHARGES	RS. 800/- PER APPLICATION
11.	LTFE HANDLING & SERVICE CHARGES (LONG TERM FINANCE FACILITY FOR 10 YEARS UNDER SBP EXPORT FINANCE)	RS. 2000/-
12.	EXPORT PERFORMANCE VERIFICATION EE FORM	RS. 1000/- PER CASE
13.	ERF LOAN OBTAINED FROM US WHEREAS EXPORT ROUTED THROUGH OTHER BANK	RS. 2,500/-
14.	CHARGES ON EE /EF NOC ISSUED TO OTHER BANKS UNDER ERF SCHEME	RS. 1,500/-
15.	APPLICATION - SUBSTITUTION OF REFINANCE	Rs.600/- (EACH)
16.	BUSINESS PERFORMANCE CERTIFICATE	RS 750/-
17.	HANDLING & SERVICE CHARGES FOR OVERDUE EXPORT BILLS REPORTING	RS 1200/- PER BILL FOR ALL OVERDUE BILLS
18.	ISSUANCE OF DUPLICATE ANNEX A FOR THE PURPOSE OF CLAIMING DUTY DRAWBACK.	RS. 500/- PER TRANSACTION.
19.	HANDLING & SERVICE CHARGES IN LIEU OF EXCHANGE EARNINGS WHERE AN EXPORTER SELLS FOREIGN EXCHANGE TO SOME OTHER BANK WHILE DOCUMENTS WERE SENT FOR COLLECTION THROUGH HABIB METRO BANK.	@ 0.10% MIN Rs. 1000/-
20.	CIRCULATION OF LOSS OF 'E' FORM (RECOVERABLE FROM BANK'S OWN CUSTOMERS)	Rs. 1000/-
21.	DUPLICATE ADVICE ISSUANCE	RS. 300/- PER DUPLICATE ADVICE
22.	ASSIGNMENT OF PROCEEDS TO OTHER BANKS	RS. 1200/-
23.	HANDLING OF ADVANCE PAYMENT / ENDORSEMENT ON BILL OF LADING	Rs.600/-
24.	ISSUANCE OF NOC TO SHIPPING COMPANIES IN CASE OF SURRENDER / LOSS OF B/L	RS. 1000/- FLAT
25.	EXPORT DOCUMENTS / BILL OF EXCHANGE / TR RETURNED UNPAID	RS. 2000/-
26.	REIMBURSEMENT/PAYMENT CHARGES IN RESPECT OF EXPORT PAYMENTS RECEIVED IN ACU DOLLAR ACCOUNTS OF BANGLADESH/ SRILANKAN BANKS (MT 740/ MT 202)	USD 100
27.	CREDIT REPORTS ON FOREIGN BUYERS/BANKS	USD 75 OR EQV. IN PAK RUPEES
28.	CORRESPONDENT CHARGES WITH FOREIGN BANKS	RS. 750/-(FLAT)
29.	EXPORT BILL REALIZED FROM FCY ACCOUNT	0.10% MINIMUM RS. 1200/-
30.	SUBMISSION OF SHIPPING DOCUMENTS BY THE EXPORTER AGAINST ADVANCE PAYMENTS BEYOND 90 DAYS FROM SHIPMENT DATE	RS 500/- PER SHIPPING DOCUMENTS
31.	TRANSFER OF EXPORT PROCEEDS TO OTHER BANK WHERE NO DOCUMENTS HANDLED AT OUR END	RS 1000/- PLUS T.T. CHARGES
32.	EXPIRED ELECTRONIC FORM E (EFE) BEYOND 45 DAYS FROM CERTIFICATION DATE ON WEBOC.	RS. 100/- PER E FORM
33.	TRANSFER OF EFE (WEBOC) TO ANOTHER BANK	RS. 600/- PER TRANSACTION

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

EXPORTS (DOMESTIC)

1. INLAND DOCUMENTARY BILLS OTHER THAN LETTERS OF CREDIT:

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|----|-----------------------------------|---|
| a) | COMMISSION CHARGES | 0.35% OF BILL AMOUNT OR MIN RS. 400/- WHICHEVER IS HIGHER |
| b) | IN CASE OF PURCHASE | SAME CHARGES AS MENTIONED UNDER (A) ABOVE PLUS MARK DOWN
@ 50 PAISA PER DAY PER 1000 FROM THE DATE OF PURCHASE TO THE DATE OF PAYMENT. |
| c) | DOCUMENTARY BILLS RETURNED UNPAID | RS. 400/-. |

2. INLAND DOCUMENTARY BILLS DRAWN UNDER LETTERS OF CREDIT:

A) SIGHT BILLS

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|----|---------------------|---|
| a) | COMMISSION CHARGES | @ 0.30% OF BILL AMOUNT OR MIN RS. 400/- WHICHEVER IS HIGHER |
| b) | IN CASE OF PURCHASE | USUAL COMMISSION AS IN (A) ABOVE AND 51 PAISA PER DAY PER 1,000/- FROM THE DATE OF PURCHASE TILL THE DATE OF PAYMENT. |

B) USANCE BILLS

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|----|---------------------|--|
| a) | COMMISSION CHARGES | @ 0.50%. OF BILL AMOUNT OR MIN RS. 400/- WHICHEVER IS HIGHER |
| b) | IN CASE OF PURCHASE | USUAL COMMISSION AS IN (A) ABOVE AND 51 PAISA PER DAY PER 1,000/- FROM THE DATE OF PURCHASE TILL THE DATE OF MATURITY. |

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

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| IF THE AMOUNT IS REALIZED BEYOND MATURITY DATE | DELAYED PERIOD MARKUP @51 PAISAS PER RS. 1,000/- PER DAY (ON ACTUAL ADVANCE) |
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| 4. IF THE DOCUMENT ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER RESTRICTED L/Cs. | RS. 500/- FLAT PER BILL |
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NOTE: THE ABOVE RATES ARE SUBJECT TO DOWNWARD ADJUSTMENT / WAIVER TAKING INTO ACCOUNT THE BUSINESS CONSIDERATIONS /COMMITMENTS, WITH THE PRIOR APPROVAL OF THE RESPECTIVE ZONAL HEAD / DIVISIONAL HEAD.

C. FINANCING/ADVANCES:

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

a)	PROJECT EXAMINATION & REVIEW FEE	1 % MIN RS. 10,000/- MAX RS. 100,000/-
b)	LEGAL DOCUMENT FEE	ACTUAL
c)	ARRANGEMENT FEE (NEW FACILITY)	FUND BASED FOR COMPANIES / BUSINESS ACCOUNTS 0.25% P.A., MIN RS. 2,500/- FOR INDIVIDUALS 0.25% P.A., MIN RS. 750/- (MAXIMUM LIMIT FOR BOTH CATEGORIES RS. 25,000/-)
d)	REVIEW FEE (RENEWAL)	FOR COMPANIES / BUSINESS ACCOUNTS 0.25% P.A., MIN RS. 2,500/- FOR INDIVIDUALS 0.25% P.A., MIN RS. 500 (MAXIMUM LIMIT FOR BOTH CATEGORIES RS. 15,000/-)
e)	ARRANGEMENT FEE	NON FUND BASED 0.125% P.A., MIN RS. 1,250/- (MAX RS. 12,500/-)
f)	REVIEW FEE (RENEWAL)	0.125% P.A., MIN RS. 1,250/- (MAX RS. 5,000/-)
g)	INTERIM REVIEW FEE FOR ENHANCEMENT (TEMPORARY OR PERMANENT) OF EXISTING FACILITIES.	0.10% PER REQUEST FOR COMPANIES MIN RS. 1,200/- RS. 600/- FLAT (PER REQUEST) FOR INDIVIDUALS (IRRESPECTIVE OF AMOUNTS)
h)	PENAL CHARGE ON OVERDUE FIM, FTR, EXPORT FINANCE & ALL OTHER OVERDUE FINANCES.	2% P.A. OVER AND ABOVE THE NORMAL MARK-UP RATE.
i)	REGISTRATION / MODIFICATION / SATISFACTION OF CHARGE WITH SECP	ACTUAL
j)	CHARGE DOCUMENTS ADVANCES / CREDIT INCLUDING HANDLING & SERVICE CHARGES	ACTUAL PLUS 05% HANDLING & SERVICE CHARGES
k)	BUSINESS COMMITMENT SHORTFALL FEE	IF A PARTY FAILS TO PASS ON COMMITTED BUSINESS WHILE GETTING THE CREDIT LINE SANCTIONED IN THEIR FAVOUR, THE BANK RESERVES THE RIGHT TO RECOVER COMPENSATORY COMMISSION MAXIMUM @ 2 % TO THE EXTENT OF SHORTFALL IN BUSINESS COMMITTED TO BE ROUTED THROUGH US.
l)	ISSUANCE OF NOC FOR PARI PASSU / SECOND CHARGE ON FIXED ASSETS / CURRENT ASSETS	RS 3,500/= PER CASE
m)	RESTRUCTURING & RESCHEDULING FEE ON FINANCING FACILITIES INCLUDING ALL TYPES OF MORATORIUM DEFERMENT	@0.10% OF RESCHEDULED/RESTRUCTURED AMOUNT OR AS PER AGREEMENT WITH THE CUSTOMER.
n)	LETTER OF VACATION OF CHARGE	RS.1000/- PER NOC
o)	DIRECTORS / CHARGE SEARCH /CTCs ETC FROM SECP & LOCAL CREDIT REPORT	ACTUAL
p)	MARKING OF LIEN ON HABIBMETRO DEPOSITS / SECURITIES FOR OTHER BANKS	RS.1,000/= FLAT
q)	CIB ON LINE CHARGES PER REPORT	RS. 75/-
r)	PHOTO COPIES OF PROPERTY DOCUMENTS: ON CUSTOMER REQUEST / FOR PROPERTY SEARCH PURPOSE	RS. 4/- PER PAGE
s)	OVERDRAFT / FINANCING WITHOUT PRIOR ARRANGEMENT	DEFAULT RATE (1MONTH KIBOR PLUS 5%)

2. IN HOUSE LEGAL ASSISTANCE

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

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|----|---|-----------------|
| d) | HOLDING SECURITIES / PROPERTY DOCUMENTS ETC., ON BEHALF OF OTHER BANKS / FIS AGAINST THEIR CONSTRUCTIVE CHARGE. | RS 1,000/= P.A. |
| e) | EVALUATION OF ASSETS HELD AS SECURITY. | ACTUAL |

THE ABOVE CHARGES ARE IN ADDITION TO THE COST OF STAMPS PLUS 10% SERVICE & HANDLING CHARGES & ACTUAL LEGAL / MISCELLANEOUS. EXPENSES FOR EXECUTION OF DOCUMENTS.
(NOTE: THE BANK RESERVES THE RIGHT TO DETERMINE THE APPLICABILITY AS PER ARRANGEMENTS WITH CUSTOMERS).

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

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| a) | GODOWN RENT | ACTUAL |
| b) | GODOWN STAFF SALARIES (GODOWN KEEPERS/CHOWKIDARS | ACTUAL |
| c) | GODOWN / STOCKS / MORTGAGED ASSETS INSPECTION | |
| i) | WITHIN MUNICIPAL LIMITS OR WITHIN A RADIUS OF 10 KMS FROM INSPECTING OFFICE BY BANK STAFF. | Rs. 1,000/- |
| ii) | OUTSIDE THE ABOVE LIMITS BY BANK STAFF | TA & DA AS PER RULES PLUS (i) ABOVE |
| iii) | BY THE OUTSOURCED AGENT APPOINTED BY THE BANK | ACTUAL
(NOTE: WHERE BANK STAFF VISITS JOINTLY WITH OUTSOURCED AGENT, TA & DA AS PER (ii) ABOVE WILL APPLY AND ITEM (i) ABOVE SHALL NOT APPLY.) |
| d) | OTHER INCIDENTAL EXPENSES (INSURANCE PREMIA, LEGAL CHARGES ETC). | ACTUAL |
| e) | MUCCADUM STORAGE / TRANSPORTATION OF GOODS | ACTUAL |
| f) | ISSUANCE OF DELIVERY ORDER | RS. 200/- PER DELIVERY ORDER |

4. HABIBMETRO PRIME MINISTER'S YOUTH BUSINESS LOAN PROCESSING CHARGES RS. 100 /-

5. COMMITMENT FEE DEALER INVOICE FINANCING (CREDIT FACILITY)
FEE TO BE CHARGED AT THE TIME OF INITIAL REVIEW OR AT ANNUAL REVIEW

UPTO RS. 100.00 (M)
RS. 25,000/-
ABOVE RS. 100.00 (M)
RS. 50,000/-

6. <u>HABIBMETRO ASAN LOAN</u> (NON REFUNDABLE, PAYABLE UP FRONT)	<u>PROCESSING</u>	<u>RENEWAL</u>	<u>INTERIM</u>
- UP TO PKR 1 MILLION	RS. 2,500/-	RS. 2,500/-	RS. 2,500/-
- ABOVE PKR 1 MILLION AND LESS THAN PKR 5 MILLION	RS. 2,500/-	RS. 5,000/-	RS. 2,500/-
- ABOVE PKR 5 MILLION AND LESS THAN PKR 50 MILLION	RS. 10,000/-	RS. 10,000/-	RS. 10,000/-
- PKR 50 MILLION AND ABOVE	RS. 20,000/-	RS. 20,000/-	RS. 20,000/-

7. PRIME MINISTER'S KAMYAB JAWAN - YOUTH ENTREPRENEURIAL SCHEME PROCESSING FEE RS. 100/-

NOTE:

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

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

1. SALE AND PURCHASE OF SHARES AND SECURITIES:

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

NOTE:

- i) THE ABOVE CHARGE IS IN ADDITION TO BROKERAGE.
- ii) COMMISSION IS NOT TO BE RECOVERED ON PURCHASE OF NEWLY FLOATED SECURITIES, WHERE IT IS PAYABLE BY THE GOVERNMENT / GOVERNMENT AGENCIES AND FROM THE SUBSCRIBERS TO NEW SHARE FLOTATION.
- iii) WHEN ORDERS FOR PURCHASE OR SALE OF SHARES/SECURITIES ARE EXECUTED THROUGH THE BANK'S OTHER OFFICES, ALL INCIDENTAL EXPENSES, SUCH AS POSTAGE, INSURANCE CHARGES ETC., INCURRED WILL BE RECOVERED IN ADDITION TO THE COMMISSION/ BROKERAGE CHARGES.

2. SAFE CUSTODY ARTICLES IN SAFE DEPOSITS:

- | | |
|---|-------------------------|
| a) FEE FOR ARTICLE IN SAFE DEPOSIT (TO BE RECOVERED IN ADVANCE AT THE TIME OF DEPOSIT OR AT THE COMMENCEMENT OF EACH YEAR): | |
| i) BOXES AND PACKAGES. | RS.500/- PER ANNUM |
| ii) ENVELOPES | RS.200/- PER ANNUM |
| b) WITHDRAWAL FEE ON SHARES AND SECURITIES HELD IN SAFE CUSTODY (TO BE RECOVERED AT THE TIME OF WITHDRAWAL). | |
| i) UPTO RS.10,000/- OF THE FACE VALUE | 0.25%. MINIMUM RS.15/- |
| ii) AMOUNT EXCEEDING RS. 10,000/- | 0.125% MINIMUM RS.20/-. |
| c) WITHDRAWAL FEE ON GOVERNMENT SECURITIES. | RS.10/- PER SCRIPT. |

NOTE:

WHERE SHARES AND/OR SECURITIES SOLD ARE FROM THOSE HELD IN SAFE CUSTODY, EITHER COMMISSION ON SALE OF SHARES AND SECURITIES, AS SHOWN AGAINST ITEM (1) OR WITHDRAWAL FEES, AS SHOWN AGAINST ITEM 2(B) AND (C) WHICHEVER IS HIGHER, WILL BE CHARGED, BUT NOT BOTH.

3. SALE AND PURCHASE OF SECURITIES – CUSTODIAN CHARGES OF THE CENTRAL DEPOSITORY SYSTEM:

CUSTODIAN CHARGES OF THE CENTRAL DEPOSITORY SYSTEM

- | | |
|---|---|
| a) INITIAL DEPOSIT FEE (TO CHANGE FROM PHYSICAL SHARES TO THE CDC SYSTEM) | RS. 0.05 PER SHARE OR RS. 250/- PER TRANSACTION WHICHEVER IS HIGHER |
| b) SHARE TRANSFER, STAMP & MISC EXPENSES | ACTUAL |
| c) TRANSACTION FEE | RS. 0.005% MARKET VALUE PER TRANSACTION |
| d) <u>CUSTODY FEE</u> FOR SHARES | RS 0.0200% OF THE MARKET VALUE OF SHARE. MINIMUM RS. 25/- |
| FOR TFCs / OTHER SECURITIES | RS. 0.030% P.A. OF THE MARKET VALUE OF TFCs / OTHER SECURITIES MINIMUM RS. 25/- |
| e) CDS SUB A/C OPENING CHARGES AT THE TIME OF ACCOUNT OPENING | FOR INDIVIDUAL RS. 500/-
FOR CORPORATE RS. 1000/- |
| f) CDS SUB A/C MAINTENANCE CHARGES | RS. 500/- PER ANNUM |
| g) TRANSFER OF PHYSICAL SHARES FROM ONE BENEFICIARY TO ANOTHER | RS. 250 PER SCRIP |
| h) RIGHT SUBSCRIPTION REQUEST FEE | RS. 0.0050 PER RIGHT ENTITLEMENT SUBSCRIBED |

i)	WITHDRAWAL FEE FOR ELECTRONIC TO PHYSICAL SHARES	RS. 0.20 PER SHARE
j)	CDS STATEMENT OF ACCOUNT	NIL
k)	PLEDGE/RELEASE OF SHARES HELD WITH OTHER PARTICIPANT A/CS.	NIL
l)	PLEDGE / RELEASE OF SHARES HELD IN SUB-ACCOUNT	NIL
4.	<u>INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS) TRANSACTION CHARGES</u>	RS. 925/- PER TRANSACTION PLUS RS.200/- SBP SETTLEMENT CHARGES IN CASE OF PURCHASE OF SECURITIES.

E. GUARANTEES:

1.	<u>GUARANTEES ISSUED TO SHIPPING COMPANIES IN LIEU OF BILLS OF LADING/ ENDORSEMENT OF AIR WAY BILL (AWB) / RAILWAY RECEIPT</u>	RS. 1,500/- (FLAT)
2.	<u>GUARANTEES ISSUED TO COLLECTOR OF CUSTOM IN LIEU OF PAYMENT OF EXPORT DUTY WHICH ARE VALID UPTO 6 MONTHS.</u>	0.60% PER QTR OR PART THEREOF MINIMUM RS. 1200/- OR AS PER ARRANGEMENT
3.	<u>OTHER GUARANTEES</u>	
a)	ON BEHALF OF RESIDENTS	0.50% PER QTR OR PART THEREOF MINIMUM RS. 1000/-
b)	ON BEHALF OF NON RESIDENTS AGAINST THE COUNTER GUARANTEE OF CORRESPONDENT/ FOREIGN BANKS.	0.50% PER QUARTER OR PART THEREOF MINIMUM USD 100/-
4.	<u>GUARANTEES IN FAVOUR OF BENEFICIARIES RESIDENT OUTSIDE PAKISTAN. (STRICTLY AS PER SBP INSTRUCTIONS) OR WITH THE PRIOR APPROVAL OF SBP AS THE CASE MAY BE):</u>	
a)	COMMISSION	0.50% PER QTR OR PART THEREOF MINIMUM RS. 1000/-
b)	CABLE/TELEX CHARGES	FULL TEXT CABLE/TELEX L/Gs RS. 1,200/- INCLUDING HANDLING & SERVICE CHARGES OR ACTUAL WHICH EVER IS HIGHER.
c)	OTHER CHARGES	CORRESPONDENTS' GUARANTEE COMMISSION AND OTHER CHARGES AT ACTUAL.
5.	<u>GAS CONNECTION GUARANTEES:</u>	RS. 0.3.% PER QUARTER – MINIMUM RS.600/-
6.	<u>GUARANTEES ISSUED IN FAVOUR OF EDUCATIONAL INSTITUTIONS/FOR EDUCATIONAL PURPOSES:</u>	RS. 0.10% PER QUARTER OR PART THEREOF MINIMUM RS. 250/-
7.	<u>LG AMENDMENT IN AMOUNT / PERIOD</u>	RS. 500/- AMENDMENT CHARGES. IN ADDITION TO DIFFERENCE OF COMMISSION FOR EXTENDED PERIOD AND AMOUNT
8.	<u>CLAIM HANDLING CHARGES</u>	RS, 2,500 (FLAT)

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

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

F. GENERAL BANKING

1.(a) FIRST CHEQUE BOOK ISSUANCE CHARGES

- | | |
|--------------------------------|---|
| ▪ CURRENT ACCOUNTS (LCY / FCY) | FREE |
| ▪ SAVING ACCOUNTS (LCY / FCY) | RS. 18/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES |
| ▪ BASIC BANKING ACCOUNT | RS. 100/- CHEQUE BOOK (25 LEAVES) |

1.(b) SUBSEQUENT CHEQUE BOOK ISSUANCE CHARGES

- | | |
|----------------------------------|--|
| ▪ CURRENT ACCOUNTS (LCY / FCY) | RS. 18/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES
OR
CHARGES WAIVED, IF AVG MONTHLY BALANCE MAINTAINED
DURING LAST MONTH => 100K OR EQUIVALENT IN OTHER
CURRENCIES |
| ▪ MERA MUSTAQBIL CURRENT ACCOUNT | RS. 18/- PER LEAF OR
CHARGES WAIVED, IF AVG MONTHLY BALANCE MAINTAINED
DURING LAST MONTH => 50K |
| ▪ SILVER CURRENT ACCOUNT | FREE |
| ▪ SAVING ACCOUNTS (LCY / FCY) | RS. 18/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES |
| ▪ BASIC BANKING ACCOUNT | RS. 100/- CHEQUE BOOK (25 LEAVES) |

2. FOREIGN REMITTANCES:

2.1 OUTWARD REMITTANCES:

- | | |
|---|--|
| a) ISSUANCE OF FDDS | US\$ 18/- OR EQV. IN OTHER CURRENCIES PLUS
CORRESPONDENT CHARGES (IF ANY) |
| b) ISSUANCE OF FTTS | US\$ 32/- OR EQV. IN OTHER CURRENCIES PLUS
CORRESPONDENT CHARGES (IF ANY) |
| c) CANCELLATION OF FDDS / FTTS | US \$ 3/- OR EQV. IN OTHER CURRENCIES
CORRESPONDENT CHARGES US\$ 2 (IF ANY) |
| d) HANDLING & SERVICE CHARGES: | |
| - AGAINST ISSUANCE OF FOREIGN TELEGRAPHIC
TRANSFERS (FTTs) / FOREIGN DEMAND DRAFTS
(FDDs) AGAINST PAK RUPEES EXCEPT SCRA
ACCOUNT | @ PAISA 10 PER RS. 100/ . MINIMUM RS.750/- |
| e) STOP PAYMENT OF FDD / FTT | US\$ 22/- OR EQV. IN OTHER CURRENCIES |

2.2 INWARD REMITTANCES:

- | | |
|---|------------------|
| a) HOME REMITTANCES | NIL |
| b) OTHER REMITTANCES (COMMERCIAL): | |
| i) IF THE PROCEEDS ARE CREDITED TO AN
ACCOUNT WITH HABIBMETRO | NIL |
| ii) IF PROCEEDS REMITTED TO ANOTHER
BANK OR CASH PAYMENT | RS. 300/- FLAT |
| c) HANDLING & SERVICE CHARGES ON PAYMENT OF
INWARD FOREIGN DRAFTS/FTTS WHERE PAYMENT IS
MADE TO BENEFICIARIES AFTER PAYMENT COVER IS
RECEIVED IN OUR FOREIGN CURRENCY A/C. | RS. 250/- (FLAT) |

2.3 FOREIGN BILLS FOR COLLECTIONS (FBC):

- | | | |
|----|--|--|
| a) | <u>OUTWARD COLLECTIONS:</u> | US\$.2.40
PER US\$.1000/- OR EQV. IN OTHER CURRENCIES PER INSTRUMENT.

MINIMUM US\$. 10/-
MAXIMUM US\$ 50/-
OR EQUIVALENT IN OTHER CURRENCIES PER INSTRUMENT

PLUS COURIER CHARGES |
| b) | <u>INWARD COLLECTIONS (CHEQUES DRAWN ON FOREIGN CURRENCY ACCOUNTS UNDER F. E. 25 OF 1998)</u> | COMMISSION 0.15% MIN US\$ 10 OR EQV. IN OTHER CURRENCIES |
| c) | <u>CHEQUES, DRAFTS PURCHASED</u> | RS. 1000/- HANDLING & SERVICE CHARGES PLUS COURIER CHARGES
OD BUYING RATE TO BE APPLIED

IF PROCEEDS NOT REALIZED WITHIN 12 DAYS THEN PAISAS 50 PER DAY PER RS. 1,000/- TO BE CHARGED FOR ANY DELAY BEYOND 12 DAYS
ACTUAL CHARGES OF RETURNING BANK PLUS
USD 5/- OR EQUIVALENT FOREIGN CURRENCY |
| d) | CHEQUE RETURNED CHARGES | |

3. LOCAL REMITTANCES

3.1 ISSUANCE OF DEMAND DRAFTS AND TELEGRAPHIC TRANSFERS:

- | | | |
|------|--|--|
| a) | COMMISSION: | |
| i) | UPTO RS.10,000/- | RS. 100/- (FLAT) |
| ii) | FROM RS.10,001/- TO RS.100,000/- | 0.20% MIN. RS. 100/- |
| iii) | OVER RS.100,000/- | 0.075% MIN. RS. 200/- |
| b) | D.D. CANCELLATION
DUPLICATE D.D. | RS. 300/- (FLAT) PER D.D.
RS. 250/- (FLAT) PER D.D. |
| c) | STOP PAYMENT INSTRUCTIONS FOR
TELEGRAPHIC TRANSFERS | RS. 225/- (FLAT) PER INSTRUCTION PLUS COURIER CHARGES. |

NOTE:

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

3.2 PAY ORDERS, SBP/NBP CHEQUES:

- | | | |
|----|------------------------------------|-----------------|
| a) | ISSUANCE OF PAYORDER | FREE |
| b) | ISSUANCE OF SBP/NBP CHEQUES | RS. 500/-. |
| c) | CANCELLATION / DUPLICATE PAY ORDER | RS. 400/ (FLAT) |

3.3 OUTWARD BILLS COLLECTION (OBC)

- | | | |
|----|---|---|
| a) | COLLECTION | 0.35% OF THE BILL AMOUNT
OR
MIN. RS. 125/-
(WHICHEVER IS HIGHER BUT MAX UPTO RS. 600/-)

PLUS COURIER CHARGES
AND PAYING BANK CHARGES AT ACTUAL |
| b) | BILLS RETURNED UNPAID | RS. 180/- |
| c) | OTHER CHEQUES/DEMAND INSTRUMENTS
(LIKE DIVIDEND WARRANTS) PURCHASE | 0.40% MIN. RS.25/- |
| d) | COLLECTING AGENTS CHARGES, IF THE
COLLECTING BANK IS OTHER THAN THE
BANK, WILL BE EXTRA | AT ACTUAL |

4. RTGS TRANSACTION CHARGES

a) FOR TRANSFER OF FUNDS (MT-103)
 AMOUNT RS. 1 MILLION AND ABOVE.

MONDAY - FRIDAY

- i- Upto 1:00 p.m. RS.200/- PRISM CHARGES
- ii- 1:01 p.m. to 3:00 p.m. RS.300/- PRISM CHARGES
- iii- 3:01 p.m. to 4:00 p.m. RS.500/- PRISM CHARGES

(PLUS COMMISSION @ 10% AND FED)

- IF SATURDAY HOLIDAY IS DISCONTINUED, TIMINGS WILL BE CUT BY 30 MINUTES. SAME CHARGES WILL APPLY.
- TIMING'S WILL BE CUT BY 30 MINUTES AS PER SBP TIME FOR PROCESSING OF RTGS.

MONDAY – FRIDAY

9 A.M. TO 4:00 P.M.

RS. 25/- PER TRANSACTION (PRISM CHARGES)

(PLUS COMMISSION RS. 25/- AND FED)

b) FOR MULTIPLE TRANSFER OF FUNDS
 (MT-102) AMOUNT BELOW RS. 1 MILLION.

5. SAFE DEPOSIT LOCKERS:

a) RENT FREE AGAINST PRESCRIBED
 REFUNDABLE LOCKER DEPOSIT.

- i) SMALL Rs. 25,000/-
- ii) MEDIUM Rs. 40,000/-
- iii) LARGE Rs. 70,000/-
- iv) EXTRA LARGE Rs. 125,000/-

(INCLUSIVE OF KEY DEPOSIT)

b) BREAKING CHARGES

RS. 3,000/- PER LOCKER.

c) **LOCK REPLACEMENT CHARGES**
 (IF LOCKER IS SURRENDERED WITHIN 6 MONTHS)

RS. 1500/- (INCLUDING HANDLING CHARGES)

d) ADDITIONAL LOCK INSTALLATION (HANDLING & SERVICE CHARGES)

ACTUAL PLUS RS. 500/-

6. BASIC BANKING ACCOUNTS:

a) IF MORE THAN 2 CHEQUES ARE ISSUED IN A MONTH

RS. 25/- PER CHEQUE FROM 3RD CHEQUE

b) ADDITIONAL STATEMENT OF ACCOUNT

RS. 20/- PER STATEMENT

7. TRANSACTION BANKING

a) CORPORATE COLLECTION

AS PER ARRANGEMENT

b) CORPORATE E-SALARY

RS. 50/- PER E-SALARY CREDIT OR AS PER ARRANGEMENTS

c) CORPORATE ELECTRONIC PAYMENT (CEP)

RS. 150/- PLUS GOVT. TAXES PER TRANSACTION OR AS PER ARRANGEMENTS

d) ELECTRONIC DIVIDEND PAYMENT (E-DIVIDEND)

RS. 150/- PLUS GOVT. TAXES PER TRANSACTION OR AS PER ARRANGEMENTS

e) E-IPO, IPO, TFC & BOOK BUILDING

0.50% OF SUBSCRIPTION AMOUNT PLUS RS. 40,000/- HANDLING & SERVICE CHARGES OR AS PER AGREEMENT

f) RIGHT SHARES COLLECTION & COLLECTION OF DEPOSIT AGAINST BONUS SHARES

0.50% OF SUBSCRIPTION AMOUNT PLUS RS. 40,000/- HANDLING & SERVICE CHARGES OR AS PER AGREEMENT

g) HABIBMETRO@WORK ACCOUNT

RS. 100/- PER SALARY CREDIT TRANSACTION OR AS PER ARRANGEMENT

h) HABIBMETRO@WORK PAYROLL CARD

RS. 50/- PER LOAD OR AS PER THE ARRANGEMENT

i) **CORPORATE WEB BANKING**

- SIGN-UP FEE
- ANNUAL MAINTENANCE FEE

RS. 100,000/- OR AS PER THE ARRANGEMENT

RS. 10,000/- PER ANNUM OR AS PER THE ARRANGEMENT

8. PAYPAK DEBIT CARD

a)	ANNUAL FEE	RS. 900/-
b)	CARD RE ISSUANCE	RS. 450/-
c)	PIN RE ISSUANCE	RS. 100/-
d)	ATM SWITCH – FINANCIAL TRANSACTION	RS. 18.75 PER TRANSACTION
e)	BALANCE INQUIRY ON OTHER BANK’S ATM	RS. 2.50 PER TRANSACTION
f)	RETRIEVAL CHARGES	RS. 100/-
g)	ARBITRATION CHARGEBACK CHARGES	RS. 10,000/-
h)	RECEIPT ON OTHER BANK ATM CASH WITHDRAWAL	RS. 2.50

9. VISA DEBIT CARD:

VISA DEBIT CARD:		*				
		PREMIUM	GOLD	PLATINUM	SIGNATURE	INFINITE
a)	ANNUAL FEE	RS. 1,250/-	RS. 1,500/-	RS. 2,400/-	<u>PRIORITY CUSTOMER</u> RS. 7,500/- OR RS. 6,000/- , IF AVG MONTHLY BALANCE MAINTAINED DURING LAST MONTH => RS. 5M <u>NON-PRIORITY CUSTOMER</u> RS. 12,000/-	<u>PRIORITY CUSTOMER</u> RS. 13,000/- <u>NON-PRIORITY CUSTOMER</u> RS. 25,000/-
b)	CARD RE-ISSUANCE CHARGES	RS. 600/-	RS. 750/-	RS. 1,000/-	RS. 1,000/-	RS. 3,000/-
c)	ADDITIONAL CARD ISSUANCE FEE	RS. 600/-	RS. 750/-	RS. 1,200/-	<u>PRIORITY CUSTOMER</u> RS. 7,500/- OR RS. 6,000/- , IF AVG MONTHLY BALANCE MAINTAINED DURING LAST MONTH => RS. 5M <u>NON-PRIORITY CUSTOMER</u> RS. 12,000/-	<u>PRIORITY CUSTOMER</u> RS. 13,000/- <u>NON-PRIORITY CUSTOMER</u> RS. 25,000/-
d)	PIN RE-ISSUANCE CHARGES	RS. 120/-	RS. 120/-	RS. 120/-	RS. 120/-	RS. 120/-
e)	RETRIEVAL CHARGES (LOCAL)	RS. 250/-	RS. 250/-	RS. 250/-	RS. 250/-	RS. 250/-
f)	RETRIEVAL INTERNATIONAL CHARGES (INTERNATIONAL)	RS. 800/-	RS. 800/-	RS. 800/-	RS. 800/-	RS. 800/-
g)	ARBITRATION CHARGEBACK CHARGES	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
h)	ATM WITHDRAWAL (LOCAL) AT OTHER BANK	RS. 18.75	RS. 18.75	RS. 18.75	RS. 18.75	RS. 18.75
i)	ATM WITHDRAWAL (INTERNATIONAL)	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
j)	POS PURCHASE (LOCAL)	NIL	NIL	NIL	NIL	NIL
k)	POS PURCHASE (INTERNATIONAL & INTERNET TRANSACTIONS EXECUTED THROUGH INTERNATIONAL MERCHANTS)	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
l)	BALANCE INQUIRY ON OTHER BANK'S ATM	RS. 2.50	RS. 2.50	RS. 2.50	RS. 2.50	RS. 2.50
m)	BALANCE INQUIRY (INTERNATIONAL)	RS. 170/-	RS. 170/-	RS. 170/-	RS. 170/-	RS. 170/-
n)	LOW BALANCE DECLINED CHARGES INTERNATIONAL (PER TRANSACTION)	RS. 35/-	RS. 35/-	RS. 35/-	RS. 35/-	RS. 35/-
o)	RECEIPT ON OTHER BANK ATM CASH WITHDRAWAL	RS. 2.50	RS. 2.50	RS. 2.50	RS. 2.50	RS. 2.50

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

<u>INTERNATIONAL SERVICES</u>		FEE PER REQUEST
p)	<u>LOST AND STOLEN CARD REPORT</u> ALL CARDS	\$35
q)	<u>EMERGENCY CARD REPLACEMENT</u> VISA ELECTRON	\$225
	VISA CLASSIC	\$225
	VISA GOLD, VISA PLATINUM AND VISA INFINITE	\$250
	VISA BUSINESS AND VISA CORPORATE	\$250
r)	<u>EMERGENCY CASH DISBURSEMENT</u> VISA ELECTRON, VISA CLASSIC, VISA GOLD, VISA PLATINUM, VISA INFINITE, VISA BUSINESS AND VISA CORPORATE CARDS	\$175
s)	<u>EMERGENCY SERVICE REQUEST DENIED OR FULFILLED BY ISSUER OR CANCELLED</u> VISA ELECTRON, VISA CLASSIC, VISA GOLD, VISA PLATINUM, VISA INFINITE, VISA BUSINESS AND VISA CORPORATE CARDS	\$ 50
t)	<u>CARDHOLDER INQUIRY SERVICE/VISA ASSISTANCE CENTRE</u> ALL CARDS	\$7.50
10.	<u>MERA MUSTAQBIL CARD</u>	
a)	ANNUAL FEE	FREE (FOR THE 1ST YEAR) FOR SUBSEQUENT YEARS, ANNUAL FEE OF VISA DEBIT CARD WILL BE APPLIED AS PER THE SOC, IF THE YEARLY AVG BALANCE OF RS. 50,000/- IS NOT MAINTAINED
b)	CARD RE ISSUANCE	FREE SUBJECT TO MAINTAINING MONTHLY AVERAGE BALANCE OF RS. 50,000/- OTHERWISE VISA DEBIT CARD FEE WILL BE APPLIED AS PER SOC
11.	<u>WEB BANKING SERVICES PIN RE-ISSUANCE</u>	RS. 100/-
12.	<u>SMS ALERT SERVICE</u>	
i)	<u>ALL TRANSACTIONS</u>	
a)	LOCAL NUMBER	RS. 75/- PER MONTH (FLAT) OR EQV. IN OTHER CURRENCIES
b)	INTERNATIONAL NUMBER	RS. 150/- PER MONTH OR EQV. IN OTHER CURRENCIES.
ii)	<u>DIGITAL / ADC TRANSACTIONS</u>	FREE
13.	<u>INTER BANK FUNDS TRANSFER (IBFT)</u>	
	<u>TRANSACTION SLABS</u>	<u>FEE PER TRANS. (INCL 1LINK & GOVT. TAXES)</u>
	<u>CUSTOMER TO CUSTOMER FUND TRANSFER</u>	
	UPTO RS. 25,000/- PER MONTH	FREE
	ABOVE RS. 25,000/- PER MONTH	0.1% OF THE TRANSACTION AMOUNT OR RS. 200/- WHICHEVER IS LOWER
	<u>GOVERNMENT PAYMENTS (MANDATE-FBR/CUSTOM)</u>	
	UP-TO 100K	RS. 10/-
	100K+ TO 1M	RS. 20/-
	ABOVE 1M	RS. 50/-
14.	<u>SILVER CURRENT ACCOUNT</u>	
	IF MONTHLY AVERAGE BALANCE FALLS BELOW RS. 50,000/- DURING ANY MONTH	FLAT RS. 150/- FOR PARTICULAR MONTH.
15.	<u>SERVICE CHARGES</u>	
	<u>APPLICABLE ON ALL SAVING ACCOUNTS</u>	
	WHERE AVERAGE BALANCE DURING THE MONTH FALLS BELOW PKR 10,000/-	RS. 43/- PLUS TAXES
	* EXCEPT ON REGULAR PLS SAVING, ALL CURRENT ACCOUNTS, BASIC BANKING, ASAAN, HABIBMETRO@WORK ACCOUNT & ROSHAN DIGITAL ACCOUNT	
16.	<u>ONLINE CASH WITHDRAWAL & DEPOSIT CHARGES</u>	
i.	INTERCITY	
a.	IN ALL TYPES OF SAVING ACCOUNT	a. RS. 250/- (FLAT) PER TRANSACTION
b.	IN ALL TYPES OF CURRENT ACCOUNT	b. FREE
ii.	INTRACITY (WITHIN CITY)	FREE
	*ISLAMABAD AND RAWALPINDI ARE TREATED AS WITHIN CITY WHILE DEDUCTING CHARGES.	

G. CONSUMER BANKING PRODUCTS:

a) PERSONAL LOAN:

i)	PROCESSING FEE	MINIMUM RS. 2,500/- OR UPTO 1% OF LOAN AMOUNT (WHICHEVER IS HIGHER)
ii)	LATE PAYMENT CHARGES	RS. 250/-
iii)	CHEQUE RETURN CHARGES	RS.125/-
iv)	DUPLICATE ISSUANCE OF DOCUMENTS	RS. 250/-
v)	CHEQUE/CASH PICK UP FEE	RS. 250/-
vi)	PREPAYMENT CHARGES	5% OF OUTSTANDING PRINCIPAL
vii)	ENHANCEMENT / TOP UP	RS. 2,000/-
viii)	LITIGATION CHARGES	AT ACTUAL
ix)	LEGAL DOCUMENTATION / STAMPING CHARGES	AT ACTUAL
x)	ADVANCE SALARY LOAN PROCESSING FEE	5% ON LOAN AMOUNT

b) AUTO LOANS/ RESIDUAL VALUE LEASE:

i)	PROCESSING FEE	RS. 6,000/-
ii)	REPOSSESSION CHARGES	RS. 100,000 OR ACTUAL (WHICHEVER IS LOWER)
iii)	LATE PAYMENT CHARGES	Rs. 300/- (PER INSTANCE)
iv)	CHEQUE RETURN CHARGES	Rs. 150/-
v)	DUPLICATE ISSUANCE OF DOCUMENTS	Rs. 300/-
vi)	CHEQUE/CASH PICK UP FEE	Rs. 300/-
vii)	APPRAISAL CHARGES	AT ACTUAL
viii)	INSURANCE	AT ACTUAL
ix)	REPOSSED VEHICLE STORAGE CHARGES	RS. 15,000/- MONTH OR ACTUAL (WHICHEVER IS LOWER)
x)	REPOSSED VEHICLE VALUATION	RS. 7,000/- OR ACTUAL (WHICHEVER IS LOWER)
xi)	LITIGATION CHARGES	AT ACTUAL
xii)	PREPAYMENT CHARGES	8% OF PRINCIPAL OUTSTANDING (FIRST 2 YEARS ONLY)
xiii)	INCOME ESTIMATION	AT ACTUAL
xiv)	REGISTRATION SERVICE FEE (OVER & ABOVE REGISTRATION CHARGED BY EXCISE & TAXATION DEPT)	AT ACTUAL
xv)	SECURED TRANSACTION REGISTRY (STR) FEE	RS. 1,000/-
xvi)	LEASE TERMINATION CHARGES FOR RESIDUAL VALUE LEASE	Rs. 50,000/-
xvii)	ISSUANCE OF DUPLICATE NOC	RS. 1,000/-

c) STANDING INSTRUCTIONS FOR CONSUMER PRODUCTS

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

d) AUTO LEASE

i)	PROCESSING FEE	0.5% OF THE LEASE AMOUNT
ii)	PREPAYMENT CHARGES	WITHIN ONE (1) YEAR 7.00 %, AFTER ONE (1) YEAR 5.00 %
iii)	REPOSSESSION CHARGES	MAXIMUM UPTO RS. 100,000/- INCLUDING HANDLING & SERVICE CHARGES (PLUS ACTUAL LEGAL & VALUATION CHARGES)
iv)	LATE PAYMENT CHARGES	RS. 200/-
v)	CHEQUE RETURN CHARGES	RS. 100/-
vi)	DUPLICATE ISSUANCE OF DOCUMENTS	RS. 200/-
vii)	CHEQUE/CASH PICK UP FEE	RS. 200/-

e) HOME LOANS

e-i) REGULAR

i)	PROCESSING FEE	Rs. 15,000/- (NON REFUNDABLE)
ii)	LEGAL DOCUMENTS	AT ACTUAL
iii)	APPRAISAL CHARGES	AT ACTUAL
iv)	LEGAL OPINION	AT ACTUAL
v)	INCOME ESTIMATION	AT ACTUAL
vi)	PREPAYMENT CHARGES - BTf TO OTHER BANKS	5% OF OUTSTANDING PRINCIPAL
vii)	PREPAYMENT CHARGES - FULL SETTLEMENT 1ST YEAR - 5TH YEAR 6TH YEAR ONWARDS	5% OF OUTSTANDING PRINCIPAL NIL
viii)	LATE PAYMENT CHARGES	RS. 1,500/- (PER INSTANCE)
ix)	CHEQUE RETURN CHARGES	RS. 1,200/- (PER CHEQUE)
x)	BALLOON PAYMENT / PARTIAL SETTLEMENT (ONCE A YEAR, MAX 25% OUTSTANDING AMOUNT)	4.25% OF PARTIAL PAYMENT AMOUNT
xi)	OFFER LETTER RE-ISSUANCE	50% OF APPLICABLE PROCESSING FEE AT THE TIME
xii)	CHEQUE / CASH PICK UP FEE	RS. 1,000/-

e-ii) MERA PAKISTAN MERA GHAR

i)	PROCESSING FEE	RS. 5,000/- (NON REFUNDABLE)
ii)	LEGAL DOCUMENTS	AT ACTUAL
iii)	APPRAISAL CHARGES	AT ACTUAL
iv)	LEGAL OPINION	AT ACTUAL
v)	INCOME ESTIMATION	AT ACTUAL
vi)	PREPAYMENT CHARGES	NIL

H.

MISCELLANEOUS CHARGES:

WHERE APPLICABLE FOLLOWING CHARGES ARE TO BE RECOVERED.

1.	CORRESPONDENTS' CHARGES, IF ANY	ACTUAL PLUS D/D. T/T / HANDLING & SERVICE CHARGES AS THE CASE MAY BE.
2.	a) <u>COURIER CHARGES</u>	
	i) LOCAL	RS. 70/- OR ACTUAL WHICHEVER IS HIGHER
	ii) FOREIGN	RS. 2,500/- OR ACTUAL WHICHEVER IS HIGHER
	b) <u>SWIFT - QUERY MESSAGES ON BEHALF OF CUSTOMER</u>	RS. 500/- PER REQUEST
3.	ISSUANCE OF PROCEEDS CERTIFICATE BEYOND ONE YEAR	RS. 500/ (FLAT) PER CERTIFICATE
4.	STANDING INSTRUCTIONS CHARGES:	
	F.C. ACCOUNT	US\$. 2.00 PER INSTRUCTION OR EQUIVALENT IN OTHER CURRENCIES.
	RUPEE ACCOUNT	RS. 350/- PER INSTRUCTION.
	WEB BANKING	RS. 25/- UPTO 5 INSTRUCTIONS AND/OR MULTIPLES OF 5 INSTRUCTIONS RS. 25/-
	MOBILE BANKING	RS. 25/- UPTO 5 INSTRUCTIONS AND/OR MULTIPLES OF 5 INSTRUCTIONS RS. 25/-
5.	STOP PAYMENT OF CHEQUE:	
	F.C. ACCOUNT	RS. 500/- PER INSTRUCTION OR EQUIVALENT IN OTHER CURRENCIES
	RUPEE ACCOUNT	
6.	LOCAL US DOLLAR INSTRUMENT COLLECTION AND SETTLEMENT SYSTEM	
	a) PROCESSING CHARGES	RS. 400/- PER INSTRUMENT
	b) PROCESSING CHARGES ON RETURN INSTRUMENT	RS. 500/- PER INSTRUMENT INCLUDING HANDLING & SERVICE CHARGES
7.	REMITTANCE (LOCAL/ABROAD) AGAINST FOREIGN CURRENCY NOTES DEPOSITED IN FOREIGN CURRENCY ACCOUNTS	a) 0.50% IF FUNDS REMITTED LOCALLY OR ABROAD WITHIN 14 DAYS FROM DATE OF DEPOSIT IN FOREIGN CURRENCY ACCOUNT (CHARGES ARE NOT APPLICABLE ON FC CASH WITHDRAWALS) b) 0.75% IN CASE OF SURRENDER OF CASH USD NOTES BY EXPORTERS AGAINST EXPORT TO AFGHANISTAN
8.	REGISTRATION OF AGREEMENT WITH SBP IN RESPECT OF PRIVATE FOREIGN CURRENCY LOANS OBTAINED BY BORROWERS IN PAKISTAN FROM FOREIGN LENDERS	RS. 3000/- FLAT AS HANDLING & SERVICE CHARGES
9.	OBTAINING SBP APPROVAL RELATED TO FOREIGN EXCHANGE TRANSACTIONS	RS. 1500/- FLAT
10.	REMITTANCE OF FREIGHT CHARGES AT THE REQUEST OF FREIGHT FORWARDERS IN TERMS OF SBP FE CIRCULAR NO-6 OF 2006	RS. 3000/- FLAT PLUS HANDLING & SERVICE CHARGES @ PAISA 10 PER RS. 100/ . MINIMUM RS.750/- FOR ISSUANCE OF FDD / FTT AGAINST PAK RUPEES EXCEPT SCRA ACCOUNT
11.	HANDLING OF FOREIGN INVESTMENT CASES (OUTWARD/INWARD)	0.15% MINIMUM RS. 3000/-

12.	<u>FOREIGN DIRECT INVESTMENT:</u> DESIGNATION OF BANK FOR PAYMENT OF DIVIDENDS & DISINVESTMENT PROCEEDS WHERE SBP HAS ALREADY REGISTERED THE SHARES IN THEIR RECORD	0.15% MINIMUM RS. 2500/-
13	BANK GUARANTEE ASSIGNMENT NOTING (HAVING ASSIGNMENT CLAUSE) CHARGES / CONFIRMING GENUINENESS	RS. 1000/-
14.	DUPLICATE STATEMENT OF ACCOUNT	RS 5/- PER PAGE (MAX RS 28/-) OR EQUIVALENT IN OTHER CURRENCIES
15.	CHEQUE RETURNED CHARGES (ONLY IF THE CHEQUE IS RETURNED BY "US" DUE TO INSUFFICIENT FUNDS)	RS. 600/- PER CHEQUE
16	a) SAME DAY CLEARING PROCESSING CHARGES	RS. 150/- OR ACTUAL WHICHEVER IS HIGHER
	b) SAME DAY CHEQUE RETURNED CHARGES	RS. 225/- OR ACTUAL WHICHEVER IS HIGHER
17.	a) INTERCITY CLEARING CHARGES	RS. 120/- OR ACTUAL WHICHEVER IS HIGHER
	b) INTERCITY CLEARING CHEQUE RETURNED CHARGES	RS. 120/- OR ACTUAL WHICHEVER IS HIGHER
18.	DUPLICATE ADVICE CHARGES	RS. 10/- PER ADVICE.
19.	CONFIRMATION OF BALANCE TO AUDITORS.	RS. 300/-
20.	ACCOUNT CLOSING CHARGES (OTHER THAN PLS SAVINGS, ASAAN CURRENT & SAVING ACCOUNTS (20610, 20615, 20616, 20305, 20628))	RS. 120/- OR EQUIVALENT IN OTHER CURRENCIES
21.	ACCOUNT MAINTENANCE CERTIFICATE	RS.300/- PER CERTIFICATE
22.	BALANCE CONFIRMATION CERTIFICATE	RS.250/- PER CERTIFICATE
23.	OLD RECORD INFORMATION CHARGES	RS. 500/- PER TRANSACTION
24.	CREDIT WORTHINESS REPORT	RS. 300/- PER REPORT
25.	ISSUANCE OF CHEQUE BOOK AGAINST FORM "B" IN CASE OF LOST CHEQUE BOOK	RS.300/-
26.	NON COLLECTION OF CHEQUE BOOK WITHIN 40 DAYS EXCEPT IF CHEQUE BOOK ISSUANCE CHARGES ALREADY RECOVERED FROM CUSTOMER	RS. 300/- PER CHEQUE BOOK
27.	HOLD MAIL CHARGES	RS. 1000/- PER ANNUM
28.	CHARGES FOR AVAILING 'BANKING SERVICES THROUGH FAX / SCANNED IMAGE INSTRUCTIONS VIA EMAIL', IF ACCEPTED	RS. 2,000/- ONE TIME WHILE REGISTRATION.
29.	SPECIALIZED CHEQUE BOOK ISSUANCE CHARGES	AT ACTUAL
30.	SIRAT AUTO FINANCE THROUGH FIRST HABIB MODARABA (FHM) – PROCESSING FEE"	RS. 7,000/- IN FAVOR OF FIRST HABIB MODARABA (FHM)

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| 31. SERVICE CHARGES FOR PROCESSING & CLAIMING
OF WINING PRIZE MONEY UPTO RS. 500,000/- | 0.5% OF CLAIMED PRIZE MONEY PLUS CIT
CHARGES AT ACTUAL |
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PLEASE NOTE:

1. **ACCOUNTS MAINTAINED BY FOLLOWING WILL BE EXEMPTED FROM LEVY OF SERVICE CHARGES.**
 - a) STUDENTS
 - b) MUSTAHIQUEEN 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 FAVOUR OF EDUCATIONAL INSTITUTIONS. HEC /BOARD ETC IN PAKISTAN NOT TO EXCEED 0.50% OF FEE/DUES OR RS. 25/- PER INSTRUMENT WHICHEVER IS LESS.
 - 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. **GOVT DUTIES / TAXES AND LEVIES ARE ON CUSTOMER'S ACCOUNT AND WILL BE CHARGED SEPARATELY.**
4. **THE ABOVE RATES ARE SUBJECT TO DOWNWARD ADJUSTMENT / WAIVER TAKING INTO ACCOUNT THE BUSINESS CONSIDERATIONS /COMMITMENTS, WITH THE PRIOR APPROVAL OF THE RESPECTIVE ZONAL HEAD / DIVISIONAL HEAD.**