

HABIBMETRO

# SCHEDULE OF CHARGES

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



## 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%	RS. 2200/-
		From 10,001 (M) Upto 100,000 (M)	0.30%	0.15%	
		From 100,001 (M) Upto 200,000 (M)	0.15%	0.10%	
		Above 200,000 (M)	0.10%	0.10%	
ii)	L/C PROCESSING CHARGES (IN ADDITION TO (a-i) ABOVE)	RS. 1,800/- PER L/C			
<p>* (PRICING CAN BE BASED ON L/C VOLUME OF A CUSTOMER/GROUP INCLUDING ALLIED ACCOUNTS DURING A CALENDAR YEAR JAN - DEC)</p> <p>** 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).</p>					
b)	AMENDMENTS.	<p>i) RS. 1800/ PER AMENDMENT (FLAT)</p> <p>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.</p>			
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):					
i)	IF RETIRED WITHIN 20 DAYS FROM THE DATE OF NEGOTIATION. (DATE OF NEGOTIATION MEANS VALUE DATE BANK'S NOSTRO ACCOUNT DEBITED)	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:

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:

a)	HANDLING & SERVICE CHARGES AT THE TIME OF REGISTRATION OF CONTRACTS/PURCHASE ORDER/PROFORMA INVOICE ETC.	<b>CONTRACT BUSINESS</b> - 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:

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:

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
j)	CORRESPONDENCE / SWIFT CHARGES WITH FOREIGN BANKS	RS. 750/- (FLAT)
k)	IMPORT BILL FOR COLLECTION - HOUSEKEEPING / HANDLING CHARGES FOR PENDING / OVERDUE DOCUMENTS REMAIN UNPAID FOR MORE THAN 60 DAYS FROM DATE OF RECEIPT.	RS. 1500/- PER DOCUMENT PER MONTH

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:

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	<p>i) RS. 1500/ PER AMENDMENT</p> <p>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.</p>
----	------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

## 2. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT:

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

## 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	<p>OD BUYING RATE OR AS PER TENOR OF THE BILL</p> <p>PAISA 50 PER DAY RS. 1,000/- TO BE CHARGED IF PROCEEDS REALIZED AFTER 12 DAYS IN CASE OF SIGHT DOCUMENTS.</p> <p>FOR USANCE DOCUMENTS, PAISA 50 PER DAY RS. 1,000/- TO BE CHARGED IN CASE OF DELAY BEYOND MATURITY DATE.</p> <p>IN ADDITION OF ABOVE</p> <p>-CLEAN DOCUMENTS RS. 1000/-</p> <p>-DISCREPANT DOCUMENTS RS. 2000/-</p>

e)	CONFIRMATION	0.40% PER QUARTER OR PART THEREOF MIN. RS. 1,200/-
f)	<ul style="list-style-type: none"> <li>• TRANSFER OF EXPORT L/Cs.</li> <li>• TRANSFER OF EXPORT L/Cs. WITH SUBSTITUTION OF DOCUMENTS</li> </ul>	RS. 1500/- PLUS COURIER CHARGES RS. 10,000/- FLAT PLUS COURIER CHARGES
g)	REIMBURSEMENT PAYMENT TO OTHER LOCAL BANKS FROM NON RESIDENT RUPEE ACCOUNT.	Rs.725/-
2.	<b>IF THE DOCUMENT ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER RESTRICTED L/Cs.</b>	RS. 1200/-
3.	<b>COLLECTIONS DOCUMENTARY</b> (ON WHICH BANK DOES NOT EARN ANY EXCHANGE DIFFERENCE)	RS. 1000/-
4.	<b>HANDLING OF ALL / ANY DUTY DRAW BACK CLAIM (DDT) / OTHER SUBSIDY</b>	0.50% OF THE CLAIM AMOUNT OR MIN RS. 1000/- PER CASE WHICHEVER IS HIGHER
5.	<b>COLLECTION OF EXPORT DEVELOPMENT SURCHARGE TO BE COLLECTED AT THE TIME OF REALIZATION OF EXPORT PROCEEDS</b>	RS.80/- PER TRANSACTION SEPARATELY FROM THE EXPORTER ON ACCOUNT OF SERVICES RENDERED.
6.	a) <b>HANDLING &amp; SERVICE CHARGES AGAINST EXPORT DOCUMENTS SENT ON COLLECTION BASIS.</b> b) <b>HANDLING &amp; SERVICE CHARGES AGAINST EXPORT DOCUMENTS AGAINST WHICH ADVANCE PAYMENT IS RECEIVED</b>	0.15% OF REALIZED BILL AMOUNT, MINIMUM RS. 2000/-  0.15% OF BILL AMOUNT, MINIMUM RS 1,000/-
7.	<b>EXPORT NOC ISSUED IN FAVOUR OF OTHER BANKS TO NEGOTIATE COLLECTION DOCUMENTS</b>	RS. 500/-
8.	<b>EXPORT REFINANCE STANDARDIZED PURCHASE ORDER (SPO)</b>	RS,300/- PER CASE
9.	<b>EXPORT REFINANCE APPLICATION HANDLING &amp; SERVICE CHARGES</b>	RS. 800/- PER APPLICATION
10.	<b>LTFH HANDLING &amp; SERVICE CHARGES (LONG TERM FINANCE FACILITY FOR 10 YEARS UNDER SBP EXPORT FINANCE)</b>	RS. 2000/-
11.	<b>EXPORT PERFORMANCE VERIFICATION EE FORM</b>	RS. 1000/- PER CASE
12.	<b>ERF LOAN OBTAINED FROM US WHEREAS EXPORT ROUTED THROUGH OTHER BANK</b>	RS. 2,500/-
13.	<b>CHARGES ON EE /EF NOC ISSUED TO OTHER BANKS UNDER ERF SCHEME</b>	RS. 1,500/-
14.	<b>APPLICATION SUBSTITUTION OF REFINANCE</b>	Rs. 600/- (EACH)
15.	<b>BUSINESS PERFORMANCE CERTIFICATE</b>	RS. 750/-

16.	<b>HANDLING &amp; SERVICE CHARGES FOR OVERDUE EXPORT BILLS REPORTING</b>	RS. 1200/- PER BILL FOR ALL OVERDUE BILLS
17.	<b>ISSUANCE OF DUPLICATE ANNEX A FOR THE PURPOSE OF CLAIMING DUTY DRAWBACK.</b>	RS. 500/- PER TRANSACTION.
18.	<b>HANDLING &amp; 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.</b>	@ 0.10% MIN RS. 1000/-
19.	<b>CIRCULATION OF LOSS OF 'E' FORM (RECOVERABLE FROM BANK'S OWN CUSTOMERS)</b>	Rs. 1000/-
20.	<b>DUPLICATE ADVICE ISSUANCE</b>	RS. 300/- PER DUPLICATE ADVICE
21.	<b>ASSIGNMENT OF PROCEEDS TO OTHER BANKS</b>	RS. 1200/-
22.	<b>HANDLING OF ADVANCE PAYMENT / ENDORSEMENT ON BILL OF LADING</b>	Rs.600/-
23.	<b>ISSUANCE OF NOC TO SHIPPING COMPANIES IN CASE OF SURRENDER / LOSS OF B/L</b>	RS. 1000/- FLAT
24.	<b>EXPORT DOCUMENTS / BILL OF EXCHANGE / TR RETURNED UNPAID</b>	RS. 2000/-
25.	<b>REIMBURSEMENT /PAYMENT CHARGES IN RESPECT OF EXPORT PAYMENTS RECEIVED IN ACU DOLLAR ACCOUNTS OF BANGLADESH/ SRILANKAN BANKS (MT 740/ MT 202)</b>	USD 100
26.	<b>CREDIT REPORTS ON FOREIGN BUYERS/BANKS</b>	USD 75 OR EQV. IN PAK RUPEES
27.	<b>CORRESPONDENCE / SWIFT CHARGES WITH FOREIGN BANKS</b>	RS. 750/-(FLAT)
28.	<b>EXPORT BILL REALIZED FROM FCY ACCOUNT</b>	0.10% MINIMUM RS. 1200/-
29.	<b>SUBMISSION OF SHIPPING DOCUMENTS BY THE EXPORTER AGAINST ADVANCE PAYMENTS BEYOND 90 DAYS FROM SHIPMENT DATE</b>	RS. 500/- PER SHIPPING DOCUMENTS
30.	<b>TRANSFER OF EXPORT PROCEEDS TO OTHER BANK WHERE NO DOCUMENTS HANDLED AT OUR END</b>	RS. 1000/- PLUS T.T. CHARGES
31.	<b>EXPIRED ELECTRONIC FORM E (EFE) BEYOND 45 DAYS FROM CERTIFICATION DATE ON WEBOC.</b>	RS. 100/- PER E FORM
32.	<b>TRANSFER OF EFE (WEBOC) TO ANOTHER BANK</b>	RS. 600/- PER TRANSACTION
33.	<b>EXPORT SAMPLE PROCEEDS: PROCESSING CHARGES</b>	RS. 1000/- PER INSTANCE
<p><b>NOTE:</b> 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.</p>		

## SCHEDULE OF CHARGES

1st July to 31st December 2022

## EXPORTS (DOMESTIC)

### 1. INLAND DOCUMENTARY BILLS OTHER THAN LETTERS OF CREDIT:

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)	<b>SIGHT BILLS</b>		
	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)	<b>USANCE BILLS</b>		
	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

	IF THE AMOUNT IS REALIZED BEYOND MATURITY DATE	DELAYED PERIOD MARKUP @51 PAISAS PER RS. 1,000/- PER DAY (ON ACTUAL ADVANCE)
4.	<b>IF THE DOCUMENT ARE SENT TO OTHER BANKS FOR NEGOTIATION UNDER RESTRICTED L/Cs.</b>	RS. 500/- FLAT PER BILL
<b>NOTE:</b> 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)	<b>FUND BASED</b> FOR COMPANIES / BUSINESS ACCOUNTS 0.25% P.A., MIN RS. 2,500/- FOR INDIVIDUALS 0.25% P.A., MIN RS. 750/- <b>(MAXIMUM LIMIT FOR BOTH CATEGORIES RS. 25,000/-)</b>



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 <b>(MAXIMUM LIMIT FOR BOTH CATEGORIES RS. 15,000/-)</b>
e)	ARRANGEMENT FEE	{ <b>NON FUND BASED</b> 0.125% P.A., MIN RS. 1,250/- <b>(MAX RS. 12,500/-)</b>
f)	REVIEW FEE (RENEWAL)	{ 0.125% P.A., MIN RS. 1,250/- <b>(MAX RS. 5,000/-)</b>
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
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
<p>THE ABOVE CHARGES ARE IN ADDITION TO THE COST OF STAMPS PLUS 10% SERVICE &amp; HANDLING CHARGES &amp; ACTUAL LEGAL / MISCELLANEOUS. EXPENSES FOR EXECUTION OF DOCUMENTS.  <b>(NOTE: THE BANK RESERVES THE RIGHT TO DETERMINE THE APPLICABILITY AS PER ARRANGEMENTS WITH CUSTOMERS).</b></p>		

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

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
<b>4.</b>	<b>HABIBMETRO PRIME MINISTER'S YOUTH BUSINESS LOAN</b>	PROCESSING CHARGES RS. 100/-
<b>5.</b>	<b>COMMITMENT FEE DEALER INVOICE FINANCING (CREDIT FACILITY) FEE TO BE CHARGED AT THE TIME OF INITIAL REVIEW OR AT ANNUAL REVIEW</b>	UPTO RS. 100.00 (M) RS. 25,000/- ABOVE RS. 100.00 (M) RS. 50,000/-

6.	<b>HABIBMETRO ASAAN LOAN</b> (NON REFUNDABLE, PAYABLE UP FRONT)	<b>PROCESSING</b>	<b>RENEWAL</b>	<b>INTERIM</b>
		- UP TO PKR 1 MILLION	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/-	
<b>7.</b>	<b>PRIME MINISTER'S KAMYAB JAWAN - YOUTH ENTREPRENEURIAL SCHEME</b>	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:

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/.
<b>NOTE:</b>		
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. 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. 0.0045% MARKET VALUE PER TRANSACTION
d)	<b>CUSTODY FEE FOR SHARES</b>  FOR TFCS / OTHER SECURITIES	RS. 0.0200% OF THE MARKET VALUE OF SHARE. MINIMUM RS. 25/-  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 (FIRST YEAR NOT APPLICABLE FOR NEW CDC SUB ACCOUNT)
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
<b>4.</b>	<b>INVESTMENT PORTFOLIO SECURITIES ACCOUNT (IPS) TRANSACTION CHARGES</b>	RS. 1,425/- PER TRANSACTION PLUS RS. 200/- SBP SETTLEMENT CHARGES IN CASE OF PURCHASE OF SECURITIES.

## E. GUARANTEES:

1.	<b>GUARANTEES ISSUED TO SHIPPING COMPANIES IN LIEU OF BILLS OF LADING/ ENDORSEMENT OF AIR WAY BILL (AWB) / RAILWAY RECEIPT</b>	RS. 1,500/- (FLAT)
2.	<b>GUARANTEES ISSUED TO COLLECTOR OF CUSTOM IN LIEU OF PAYMENT OF EXPORT DUTY WHICH ARE VALID UPTO 6 MONTHS.</b>	0.60% PER QTR OR PART THEREOF MINIMUM RS. 1200/- OR AS PER ARRANGEMENT

### 3. OTHER GUARANTEES

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/- (COMMISSION SUBJECT TO APPROVAL FROM FINANCIAL INSTITUTIONS DEPT. ON CASE-TO-CASE BASIS.)

### 4. 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):

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.	<b>GAS CONNECTION GUARANTEES:</b>	RS. 0.3.% PER QUARTER - MINIMUM RS.600/-
6.	<b>GUARANTEES ISSUED IN FAVOUR OF EDUCATIONAL INSTITUTIONS/FOR EDUCATIONAL PURPOSES:</b>	RS. 0.10% PER QUARTER OR PART THEREOF MINIMUM RS. 250/-
7.	<b>LG AMENDMENT IN AMOUNT / PERIOD</b>	RS. 500/- AMENDMENT CHARGES. IN ADDITION TO DIFFERENCE OF COMMISSION FOR EXTENDED PERIOD AND AMOUNT
8.	<b>CLAIM HANDLING CHARGES</b>	RS, 2,500 (FLAT)
9.	<b>GUARANTEE CANCELLATION CHARGES</b>	RS. 1000/- PER GUARANTEE(L/G ISSUED AGAINST NIL MARGIN)

**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)	<b>FIRST CHEQUE BOOK ISSUANCE CHARGES</b>	
	<ul style="list-style-type: none"> <li>• <b>CURRENT ACCOUNTS (LCY / FCY)</b></li> <li>• <b>SAVING ACCOUNTS (LCY / FCY)</b></li> <li>• <b>BASIC BANKING ACCOUNT</b></li> </ul>	<p>FREE</p> <p>RS. 20/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES</p> <p>RS. 100/- CHEQUE BOOK (25 LEAVES)</p>
1.(b)	<b>SUBSEQUENT CHEQUE BOOK ISSUANCE CHARGES</b>	
	<ul style="list-style-type: none"> <li>• <b>CURRENT ACCOUNTS (LCY / FCY)</b></li> <li>• <b>MERA MUSTAQBIL CURRENT ACCOUNT</b></li> <li>• <b>HABIBMETRO LADIES CURRENT ACCOUNT</b></li> <li>• <b>SILVER CURRENT ACCOUNT</b></li> <li>• <b>SAVING ACCOUNTS (LCY / FCY)</b></li> <li>• <b>BASIC BANKING ACCOUNT</b></li> </ul>	<p>RS. 20/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES OR CHARGES WAIVED, IF AVG MONTHLY BALANCE MAINTAINED DURING LAST MONTH =&gt; 100K OR EQUIVALENT IN OTHER CURRENCIES</p> <p>RS. 20/- PER LEAF OR CHARGES WAIVED, IF AVG MONTHLY BALANCE MAINTAINED DURING LAST MONTH =&gt; 25K</p> <p>RS. 20/- PER LEAF</p> <p>FREE</p> <p>RS. 20/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES</p> <p>RS. 100/- CHEQUE BOOK (25 LEAVES)</p>

## 2. FOREIGN REMITTANCES:

<b>2.1 OUTWARD REMITTANCES:</b>		
a)	ISSUANCE OF FDDS	US\$ 20/- OR EQV. IN OTHER CURRENCIES
b)	ISSUANCE OF FTTS	US\$ 37/- OR EQV. IN OTHER CURRENCIES
c)	CANCELLATION OF FDDS / FTTS	US \$ 5/- OR EQV. IN OTHER CURRENCIES PLUS CORRESPONDENT BANK'S CHARGES AT ACTUAL (IF ANY)
d)	HANDLING & SERVICE CHARGES:	
	- AGAINST ISSUANCE OF FOREIGN TELEGRAPHIC TRANSFERS (FTTs) / FOREIGN DEMAND DRAFTS (FDDs) AGAINST PAK RUPEES EXCEPT SCRA ACCOUNT	MINIMUM RS. 750/- OR PAISA 10 PER RS. 100 (WHICHEVER IS HIGHER)
e)	STOP PAYMENT OF FDD / FTT	US\$ 22/ OR EQV. IN OTHER CURRENCIES

<b>2.2 INWARD REMITTANCES:</b>		
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)
<b>2.3 FOREIGN BILLS FOR COLLECTIONS (FBC):</b>		
a)	<b>OUTWARD COLLECTIONS:</b>	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)	<b>INWARD COLLECTIONS (CHEQUES DRAWN ON FOREIGN CURRENCY ACCOUNTS UNDER F. E. 25 OF 1998)</b>	COMMISSION 0.15% MIN US\$ 10 OR EQV. IN OTHER CURRENCIES
c)	<b>CHEQUES, DRAFTS PURCHASED</b>	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
d)	CHEQUE RETURNED CHARGES	ACTUAL CHARGES OF RETURNING BANK PLUS USD 5/- OR EQUIVALENT FOREIGN CURRENCY

## 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. 350/- (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. 450/- (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. 220/
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.	<b>MONDAY - FRIDAY</b> 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  <b>(PLUS COMMISSION @ 10% AND FED)</b> - 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.
b)	FOR MULTIPLE TRANSFER OF FUNDS (MT-102) AMOUNT BELOW RS. 1 MILLION.	<b>MONDAY - FRIDAY</b> 9 A.M. TO 4:00 P.M.  RS. 25/- PER TRANSACTION (PRISM CHARGES) <b>(PLUS COMMISSION RS. 25/- AND FED)</b>

\* PRESENTLY RTGS CHARGES ARE WAIVED AS PER SBP DIRECTIVE TILL FURTHER INSTRUCTIONS



## 5. SAFE DEPOSIT LOCKERS:

a)	RENT FREE AGAINST PRESCRIBED REFUNDABLE LOCKER DEPOSIT.	i) SMALL ii) MEDIUM iii) LARGE iv) EXTRA LARGE  (INCLUSIVE OF KEY DEPOSIT)	Rs. 25,000/- Rs. 40,000/- Rs. 70,000/- Rs. 125,000/-
b)	BREAKING CHARGES	RS. 3,000/ PER LOCKER.	
c)	<b>LOCK REPLACEMENT CHARGES</b> (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)	<b>CORPORATE WEB BANKING</b> • 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. 1100/-
b)	CARD RE ISSUANCE	RS. 550/-
c)	PIN RE ISSUANCE	RS. 100/-
d)	ATM SWITCH – FINANCIAL TRANSACTION	RS. 23.44 PER TRANSACTION
e)	BALANCE INQUIRY ON OTHER BANK'S ATM	RS. 3.13 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:

		PREMIUM	GOLD	PLATINUM	SIGNATURE	INFINITE
a)	ANNUAL FEE	RS. 1,500/-	RS. 1,800/-	RS. 3,000/-	<b>PRIORITY CUSTOMER</b> RS. 7,500/- OR RS. 6,000/- , IF AVG MONTHLY BALANCE MAINTAINED DURING LAST MONTH => RS. 5M <b>NON-PRIORITY CUSTOMER</b> RS. 12,000/-	<b>Rs. 25,000/- *</b> <small>* ANNUAL FEE WILL NOT BE CHARGED IF MONTHLY AVERAGE BALANCE OF RS. 20 MILLION OR ABOVE IS MAINTAINED DURING LAST THREE MONTHS.</small>
b)	CARD RE-ISSUANCE CHARGES	RS. 750/-	RS. 900/-	RS. 1,200/-	RS. 1,000/-	RS. 3,000/-
c)	ADDITIONAL CARD ISSUANCE FEE	RS. 600/-	RS. 750/-	RS. 1,200/-	<b>PRIORITY CUSTOMER</b> RS. 7,500/- OR RS. 6,000/- , IF AVG MONTHLY BALANCE MAINTAINED DURING LAST MONTH => RS. 5M <b>NON-PRIORITY CUSTOMER</b> RS. 12,000/-	<b>PRIORITY CUSTOMER</b> RS. 13,000/-  <b>NON-PRIORITY CUSTOMER</b> RS. 25,000/-
d)	PIN RE-ISSUANCE CHARGES	RS. 120/-	RS. 120/-	RS. 120/-	RS. 120/-	RS. 120/-
e)	RETRIEVAL CHARGES (LOCAL)	RS. 300/-	RS. 300/-	RS. 300/-	RS. 300/-	RS. 300/-
f)	RETRIEVAL INTERNATIONAL CHARGES (INTERNATIONAL)	RS. 1000/-	RS. 1000/-	RS. 1000/-	RS. 1000/-	RS. 1000/-
g)	ARBITRATION CHARGEBACK CHARGES	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
h)	ATM WITHDRAWAL (LOCAL) AT OTHER BANK	RS. 23.44 PER TRANSACTION				
i)	ATM WITHDRAWAL (INTERNATIONAL)	4 %	4 %	4 %	4 %	4 %
j)	POS PURCHASE (LOCAL)	NIL	NIL	NIL	NIL	NIL

k)	POS PURCHASE (INTERNATIONAL & INTERNET TRANSACTIONS EXECUTED THROUGH INTERNATIONAL MERCHANTS)	4 %	4 %	4 %	4 %	4 %
l)	BALANCE INQUIRY ON OTHER BANK'S ATM	RS. 3.13 PER TRANSACTION				
m)	BALANCE INQUIRY (INTERNATIONAL)	RS. 200/-	RS. 200/-	RS. 200/-	RS. 200/-	RS. 200/-
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				
	-Eligibility criteria for Platinum Debit Card: - 3 Million Average Balance for Last 3 Months					
	<b>INTERNATIONAL SERVICES</b>	<b>FEE PER REQUEST</b>				
p)	<b>LOST AND STOLEN CARD REPORT ALL CARDS</b>	\$35				
q)	<b>EMERGENCY CARD REPLACEMENT</b> VISA ELECTRON VISA CLASSIC VISA GOLD, VISA PLATINUM AND VISA INFINITE VISA BUSINESS AND VISA CORPORATE	\$225 \$225 \$250 \$250				
r)	<b>EMERGENCY CASH DISBURSEMENT</b> VISA ELECTRON, VISA CLASSIC, VISA GOLD, VISA PLATINUM, VISA INFINITE, VISA BUSINESS AND VISA CORPORATE CARDS	\$175				
s)	<b>EMERGENCY SERVICE REQUEST DENIED OR FULFILLED BY ISSUER OR CANCELLED</b> VISA ELECTRON, VISA CLASSIC, VISA GOLD, VISA PLATINUM, VISA INFINITE, VISA BUSINESS AND VISA CORPORATE CARDS	\$ 50				
t)	<b>CARDHOLDER INQUIRY SERVICE/VISA ASSISTANCE CENTRE</b> ALL CARDS	\$7.50				
<b>10. MERA MUSTAQBIL CARD</b>						
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. 25,000/- IS NOT MAINTAINED				
b)	CARD RE ISSUANCE	FREE SUBJECT TO MAINTAINING MONTHLY AVERAGE BALANCE OF RS. 25,000/- OTHERWISE VISA DEBIT CARD FEE WILL BE APPLIED AS PER SOC				
<b>11. HABIBMETRO LADIES DEBIT CARD</b>						
a)	ANNUAL FEE	FREE (FOR THE 1ST YEAR) FOR SUBSEQUENT YEARS, ANNUAL FEE OF VISA DEBIT CARD WILL BE APPLIED AS PER THE SOC				
b)	CARD RE ISSUANCE	RS. 750/-				
<b>12. WEB BANKING SERVICES PIN RE-ISSUANCE</b>						
		RS. 100/-				
<b>13. SMS ALERT SERVICE</b>						
i)	<b>ALL TRANSACTIONS</b> a) LOCAL NUMBER b) INTERNATIONAL NUMBER ii) <b>DIGITAL / ADC TRANSACTIONS</b>	RS. 90/- PER MONTH (FLAT) OR EQV. IN OTHER CURRENCIES. RS. 180/- PER MONTH OR EQV. IN OTHER CURRENCIES. FREE				
<b>14. INTER BANK FUNDS TRANSFER (IBFT)</b>						
	<b>TRANSACTION SLABS</b>	<b>FEE PER TRANS. (INCL 1LINK &amp; GOVT. TAXES)</b>				
	<b>CUSTOMER TO CUSTOMER FUND TRANSFER</b> UPTO RS. 25,000/- PER MONTH ABOVE RS. 25,000/- PER MONTH	FREE 0.1% OF THE TRANSACTION AMOUNT OR RS. 200/- WHICHEVER IS LOWER				

## SCHEDULE OF CHARGES

1st July to 31st December 2022

	<b>GOVERNMENT PAYMENTS (MANDATE-FBR/CUSTOM)</b> UP-TO 100K 100K+ TO 1M ABOVE 1M	RS. 10/- RS. 20/- RS. 50/-
<b>15. SILVER CURRENT ACCOUNT</b>		
	IF MONTHLY AVERAGE BALANCE FALLS BELOW RS. 50,000/- DURING ANY MONTH	FLAT RS. 150/- FOR PARTICULAR MONTH.
<b>16. SERVICE CHARGES</b>		
	APPLICABLE ON ALL SAVING ACCOUNTS 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		
<b>17. ONLINE CASH WITHDRAWAL &amp; DEPOSIT CHARGES</b>		
	i. INTERCITY a. IN ALL TYPES OF SAVING ACCOUNT b. IN ALL TYPES OF CURRENT ACCOUNT ii. INTRACITY (WITHIN CITY)	a. RS. 250/- (FLAT) PER TRANSACTION b. FREE FREE
*ISLAMABAD AND RAWALPINDI ARE TREATED AS WITHIN CITY WHILE DEDUCTING CHARGES.		

## G. CONSUMER BANKING PRODUCTS:

<b>a) AUTO LOANS:</b>		
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)	REPOSSESSED VEHICLE STORAGE CHARGES	RS. 15,000/- MONTH OR ACTUAL (WHICHEVER IS LOWER)
x)	REPOSSESSED 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)	ISSUANCE OF DUPLICATE NOC	RS. 1,000/-
<b>b) STANDING INSTRUCTIONS FOR CONSUMER PRODUCTS</b>		
i)	AMENDMENT	RS.100/- PER AMENDMENT
ii)	DEFAULT DUE TO LACK OF FUNDS	RS.500/-
<b>c) HOME LOANS</b>		
<b>c-i)</b>	<b>REGULAR</b>	
i)	PROCESSING FEE	Rs. 15,000/- (NON REFUNDABLE) Rs. 7,500/- (NON REFUNDABLE) FOR LADIES CURRENT ACCOUNT HOLDER
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/-
<b>c-ii)</b>	<b>MERA PAKISTAN MERA GHAR</b>	
i)	PROCESSING FEE	RS. 5,000/- (NON REFUNDABLE) Rs. 2,500/- (NON REFUNDABLE) FOR LADIES CURRENT ACCOUNT HOLDER
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. ROSHAN DIGITAL ACCOUNT:

		FCVA		NRVA	
		CURRENT	SAVINGS	CURRENT	SAVINGS
1	<b>ACCOUNT MAINTENANCE CHARGES</b>	FREE			
2	<b>CASH WITHDRWAL - OWN ATM</b>	NOT APPLICABLE		0	
3	<b>CASH WITHDRWAL - OTHER BANK ATM</b>	NOT APPLICABLE		RS. 23.44 PER TRANSACTION	
4	<b>CASH WITHDRAWAL - INTERNATIONAL</b>	NOT APPLICABLE		4%	
5	<b>VISA DEBIT CARD</b> PREMIUM GOLD PLATINUM	NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE		RS. 1,500/- RS. 1,800/- RS. 3,000/-	
6	<b>FIRST CHEQUE BOOK ISSUANCE CHARGES</b>	FREE	RS. 20/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES	FREE	RS. 20/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES
7	<b>SUBSEQUENT CHEQUE BOOK ISSUANCE CHARGES</b>	RS. 20/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES OR CHARGES WAIVED, IF AVG MONTHLY BALANCE MAINTAINED DURING LAST MONTH => 100K OR EQUIVALENT IN OTHER CURRENCIES	RS. 20/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES	RS. 20/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES OR CHRGES WAIVED, IF AVG MONTHLY BALANCE MAINTAINED DURING LAST MONTH => 100K OR EQUIVALENT IN OTHER CURRENCIES	RS. 20/- PER LEAF OR EQUIVALENT IN OTHER CURRENCIES
8	<b>OUTWARD REMITTANCE</b>	FREE			
9	<b>BALANCE INQUIRY ON OTHER BANK ATM</b>	NOT APPLICABLE		RS. 3.13 PER TRANSACTION	
10	<b>TRANSACTION ALERTS - EMAIL</b>	FREE			
11	<b>INTER BANK FUND TRANSFER (IBFT): UP TO RS. 25,000/- PER MONTH</b>	NOT APPLICABLE		FREE	
12	<b>INTER BANK FUND TRANSFER (IBFT): ABOVE RS. 25,000/- PER MONTH</b>	NOT APPLICABLE		0.1% OF THE TRANSACTION AMOUNT OR RS. 200/-WHICHEVER IS LOWER	
13	<b>COURIER CHARGES - INTERNATIONAL</b>	RS. 4,000/- OR ACTUAL WHICHEVER IS HIGHER			
14	<b>ROSHAN APNA GHAR</b>	RS. 4,000/- (NON-REFUNDABLE)			
i	PROCESSING FEE	AT ACTUAL			
ii	LEGAL DOCUMENTS	AT ACTUAL			
iii	APPRAISAL DOCUMENTS	AT ACTUAL			
iv	LEGAL OPINION	AT ACTUAL			
v	INCOME ESTIMATION	AT ACTUAL			
vi	PREPAYMENT CHARGES	PARTIAL PRE-PAYMENTS ARE ALLOWED WITH APPLICABLE CHARGES OF 1%. HOWEVER, NO CHARGES WILL BE LEVIED AFTER COMPLETION OF FIRST YEAR OF THE LOAN.			
vii	EARLY TERMINATION	FOR FIRST YEAR, 1% WILL BE CHARGED UPON EARLY TERMINATION. NO CHARGES WILL BE LEVIED AFTER COMPLETION OF FIRST YEAR OF THE LOAN.			

<b>15</b>	<b>ROSHAN APNI CAR</b>	
i	APPRAISAL CHARGES	AT ACTUAL
ii	CHEQUE RETURN CHARGES	RS. 150/-
iii	CHEQUE/CASH PICK UP FEE	RS. 300/-
iv	DUPLICATE ISSUANCE OF DOCUMENTS	RS. 300/-
v	INCOME ESTIMATION	AT ACTUAL
vi	INSURANCE	AT ACTUAL
vii	ISSUANCE OF DUPLICATE NOC	RS. 1,000/-
viii	LATE PAYMENT CHARGES	RS. 300/- (PER INSTANCE)
ix	LITIGATION CHARGES	AT ACTUAL
x	PREPAYMENT CHARGES	8% OF PRINCIPAL OUTSTANDING (FIRST 2 YEARS ONLY)
xi	PROCESSING FEE	RS. 6,000/-
xii	REGISTRATION SERVICE FEE (OVER & ABOVE REGISTRATION CHARGED BY EXCISE & TAXATION DEPT)	AT ACTUAL
xiii	REPOSSESSED VEHICLE STORAGE CHARGES	RS. 15,000/- MONTH OR ACTUAL (WHICHEVER IS LOWER)
xiv	REPOSSESSED VEHICLE VALUATION	RS. 7,000/- OR ACTUAL (WHICHEVER IS LOWER)
xv	REPOSSESSION CHARGES	RS. 100,000 OR ACTUAL (WHICHEVER IS LOWER)
xvi	SECURED TRANSACTION REGISTRY (STR) FEE	RS. 1,000/-
ALL OTHER CHARGES WILL BE APPLICABLE AS PER STANDARD SOC		

## I. MISCELLANEOUS CHARGES:

WHERE APPLICABLE FOLLOWING CHARGES ARE TO BE RECOVERED.

<b>1.</b>	<b>CORRESPONDENTS' CHARGES, IF ANY</b>	ACTUAL PLUS D/D, T/T / HANDLING & SERVICE CHARGES AS THE CASE MAY BE.
<b>2.</b>	<b>a) COURIER CHARGES</b> i) LOCAL  ii) FOREIGN  <b>b) CORRESPONDENCE / SWIFT CHARGES WITH FOREIGN BANKS</b>	RS. 90/- OR ACTUAL WHICHEVER IS HIGHER  RS. 4,000/- OR ACTUAL WHICHEVER IS HIGHER  RS. 750/- (FLAT)
<b>3.</b>	<b>ISSUANCE OF PROCEEDS CERTIFICATE BEYOND ONE YEAR</b>	RS. 500/ (FLAT) PER CERTIFICATE
<b>4.</b>	<b>STANDING INSTRUCTIONS CHARGES:</b>	
	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/-
<b>5.</b>	<b>STOP PAYMENT OF CHEQUE:</b>	
	F.C. ACCOUNT	RS. 500/- PER INSTRUCTION OR EQUIVALENT IN OTHER CURRENCIES
	RUPEE ACCOUNT	
<b>6.</b>	<b>LOCAL US DOLLAR INSTRUMENT COLLECTION AND SETTLEMENT SYSTEM</b>	
	a) PROCESSING CHARGES	RS. 400/- PER INSTRUMENT
	b) PROCESSING CHARGES ON RETURN INSTRUMENT	RS. 500/- PER INSTRUMENT INCLUDING HANDLING & SERVICE CHARGES

7.	<b>REMITTANCE (LOCAL/ABROAD) AGAINST FOREIGN CURRENCY NOTES DEPOSITED IN FOREIGN CURRENCY ACCOUNTS</b>	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.	<b>REGISTRATION OF AGREEMENT WITH SBP IN RESPECT OF PRIVATE FOREIGN CURRENCY LOANS OBTAINED BY BORROWERS IN PAKISTAN FROM FOREIGN LENDERS</b>	RS. 3000/- FLAT AS HANDLING & SERVICE CHARGES
9.	<b>OBTAINING SBP APPROVAL RELATED TO FOREIGN EXCHANGE TRANSACTIONS</b>	RS. 1500/- FLAT
10.	<b>REMITTANCE OF FREIGHT CHARGES AT THE REQUEST OF FREIGHT FORWARDERS IN TERMS OF SBP FE CIRCULAR NO-6 OF 2006</b>	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.	<b>HANDLING OF FOREIGN INVESTMENT CASES (OUTWARD/INWARD)</b>	0.15% MINIMUM RS. 3000/-
12.	<b>FOREIGN DIRECT INVESTMENT: DESIGNATION OF BANK FOR PAYMENT OF DIVIDENDS &amp; DISINVESTMENT PROCEEDS WHERE SBP HAS ALREADY REGISTERED THE SHARES IN THEIR RECORD</b>	0.15% MINIMUM RS. 2500/-
13.	<b>BANK GUARANTEE ASSIGNMENT NOTING (HAVING ASSIGNMENT CLAUSE) CHARGES / CONFIRMING GENUINENESS</b>	RS. 1000/-
14.	<b>DUPLICATE STATEMENT OF ACCOUNT</b>	RS 5/- PER PAGE (MAX RS 28/-) OR EQUIVALENT IN OTHER CURRENCIES
15.	<b>CHEQUE RETURNED CHARGES (ONLY IF THE CHEQUE IS RETURNED BY "US" DUE TO INSUFFICIENT FUNDS)</b>	RS. 650/- PER CHEQUE
16.	a) <b>SAME DAY CLEARING PROCESSING CHARGES</b>	RS. 180/- OR ACTUAL WHICHEVER IS HIGHER
	b) <b>SAME DAY CHEQUE RETURNED CHARGES</b>	RS. 275/- OR ACTUAL WHICHEVER IS HIGHER
17.	a) <b>INTERCITY CLEARING CHARGES</b>	RS. 150/- OR ACTUAL WHICHEVER IS HIGHER
	b) <b>INTERCITY CLEARING CHEQUE RETURNED CHARGES</b>	RS. 150/- OR ACTUAL WHICHEVER IS HIGHER
18.	<b>DUPLICATE ADVICE CHARGES</b>	RS. 10/- PER ADVICE.
19.	<b>CONFIRMATION OF BALANCE TO AUDITORS.</b>	RS. 300/-
20.	<b>ACCOUNT CLOSING CHARGES (OTHER THAN PLS SAVINGS, ASAAN CURRENT &amp; SAVING ACCOUNTS (20610, 20615, 20616, 20305, 20628))</b>	RS. 120/- OR EQUIVALENT IN OTHER CURRENCIES



21.	<b>ACCOUNT MAINTENANCE CERTIFICATE</b>	RS.350/- PER CERTIFICATE
22.	<b>BALANCE CONFIRMATION CERTIFICATE</b>	RS.300/- PER CERTIFICATE
23.	<b>OLD RECORD INFORMATION CHARGES</b>	RS. 500/- PER TRANSACTION
24.	<b>CREDIT WORTHINESS REPORT</b>	RS. 300/- PER REPORT
25.	<b>ISSUANCE OF CHEQUE BOOK AGAINST FORM "B" IN CASE OF LOST CHEQUE BOOK</b>	RS.300/-
26.	<b>NON COLLECTION OF CHEQUE BOOK WITHIN 40 DAYS EXCEPT IF CHEQUE BOOK ISSUANCE CHARGES ALREADY RECOVERED FROM CUSTOMER</b>	RS. 300/- PER CHEQUE BOOK
27.	<b>HOLD MAIL CHARGES</b>	RS. 1000/- PER ANNUM
28.	<b>CHARGES FOR AVAILING 'BANKING SERVICES THROUGH FAX / SCANNED IMAGE INSTRUCTIONS VIA EMAIL', IF ACCEPTED</b>	RS. 2,000/- ONE TIME WHILE REGISTRATION.
29.	<b>SPECIALIZED CHEQUE BOOK ISSUANCE CHARGES</b>	AT ACTUAL
30.	<b>SIRAT AUTO FINANCE THROUGH FIRST HABIB MODARABA (FHM) - PROCESSING FEE"</b>	RS. 7,000/- IN FAVOR OF FIRST HABIB MODARABA (FHM)
31.	<b>SERVICE CHARGES FOR PROCESSING &amp; CLAIMING OF WINING PRIZE MONEY UPTO RS. 500,000/-</b>	0.5% OF CLAIMED PRIZE MONEY PLUS CIT CHARGES AT ACTUAL

**PLEASE NOTE:**

<p><b>1. ACCOUNTS MAINTAINED BY FOLLOWING WILL BE EXEMPTED FROM LEVY OF SERVICE CHARGES.</b></p> <p>a) STUDENTS</p> <p>b) MUSTAHIQUEEN OF ZAKAT</p> <p>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.</p>
<p><b>2. CHARGES FOR DEPOSITING FEE/DUES OF EDUCATIONAL INSTITUTIONS IN PAKISTAN</b></p> <p>a) NO CHARGES ARE TO BE RECOVERED FOR DEPOSITING THE AMOUNT OF FEE DIRECTLY IN FEE COLLECTION ACCOUNT OF THE EDUCATIONAL INSTITUTION IN PAKISTAN.</p> <p>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.</p> <p>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.</p> <p>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.</p>
<p><b>3. 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)</b></p>
<p><b>4. GOVT DUTIES / TAXES AND LEVIES ARE ON CUSTOMER'S ACCOUNT AND WILL BE CHARGED SEPARATELY.</b></p>
<p><b>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 / DIVISIONAL HEAD.</b></p>

# HABIBMETRO

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