



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



SCHEDULE OF SERVICE CHARGES

OF

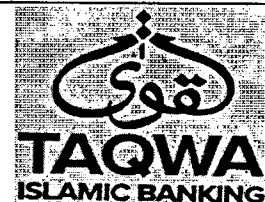
TAQWA ISLAMIC BANKING THE BANK OF PUNJAB

FOR THE PERIOD

JULY 01, 2017 TO DECEMBER 31, 2017



TAQWA ISLAMIC BANKING DIVISION
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SHARI'AH CLEARANCE

This clearance certificate represents only Shariah aspect of the facility while risk assessment, financial analysis, administrative approvals and regulatory requirements shall be obtained/ completed from the relevant department/ division as per rules and regulations of State Bank of Pakistan and Taqwa Islamic Banking – The Bank of Punjab.

Dr. Muhammad Mushtaq Ahmed
Resident Shariah Board Member

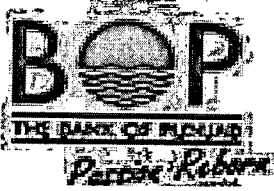


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A. INTERNATIONAL BANKING

Sr. No.	BANKING SERVICES	CHARGES	FED Applicability	
A-1	REMITTANCES - OUTWARD			
A-1.1	Outward remittance through debit of FC Account excluding Travelers Cheques	i. Upto value of US\$. 10,000/- or its equivalent ✓	Minimum US\$8 per item ✓	Yes
		i. If remittance exceeds US\$ 10,000 or its equivalent ✓	0.01% (flat) per item	Yes
		Minimum charges US\$ 8 or its equivalent & Maximum charges US\$ 75 or its equivalent ✓		Yes
		iii. For staff	Re. 1/-.	Yes
		0.5% amount will also be applicable if the deposit amount is withdrawn from the account before 15 days from receipt date and customer opts for remittance		Yes
A-1.2	Against surrender of Foreign Currency Notes. (This facility is currently available for issuance of Travelers Cheques only). (Refer SBP – FE Circular #. 24, Dated: 14.10.1999 & FE Circular #. 3, Dated : 13.02.2002).	1% service charges of the amount of TCs issued. Minimum Rs. 250/- Plus Telex/SWIFT/Courier Charges (if any) And Cash handling charges @ 1.5%	Yes	
A-1.3	Issuance of duplicate FDD	Rs. 500/-. Plus Telex/SWIFT/Courier Charges (if any).	Yes	
A-1.4	Issuance of Foreign Travelers Cheques	1% of the amount of Travelers Cheques.	Yes	
A-1.5	Cancellation of FDD / FTT / FMT	Rs. 500/-. Plus Telex/SWIFT/Courier Charges (if any).	Yes	
A-1.6	Stop payment of FDD	US\$ 5/- or Equivalent PKR Plus Telex/SWIFT/Courier Charges (if any).	Yes	
	Note: All charges may be recovered in Pak. Rupees or equivalent in other foreign currencies.			



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Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
A-2	REMITTANCES - INWARD			
A-2.1	Inward collection received from abroad or local banks & where the payment is demanded in foreign currency.	Rs. 300/- Plus Cable/Telex/SWIFT/Courier charges.		Yes
A-2.2	If proceeds are to be paid in foreign currency to other local banks.	US\$ 25 Plus Telex/SWIFT/Courier Charges (if any).		Yes
A-2.3	Inward cheques received from local branches or local banks for payment in Pak Rupees. (Convert the relevant foreign currency at TT buying rate)	If received from BOP Branches	NIL	N/A
		Others	Rs. 300/- Plus Cable/Telex/SWIFT/Courier charges.	Yes
A-2.4	Outward collection (of OFBCs) realized for credit into Pak Rupees Account.	Rs. 300/- Plus Cable/Telex/SWIFT/Courier Charges (if any).		Yes
A-2.5	If proceeds are credited to an account maintained with us.	NIL		N/A
A-2.6	If proceeds are credited to an account other than above.	US\$ 5 or equivalent.		Yes
A-2.7	<u>Home Remittances</u> If proceeds are to be credited to Pak Rupees Account maintained with any of our branches.	NIL		N/A
A-2.8	<u>Home Remittances</u> Others, where proceeds are to be paid in Pak Rupees to other local banks.	Charges/Commission on Pay Order / Demand Draft / Money Order plus Telex/Courier/Postage charges (if any) at actual.		Yes



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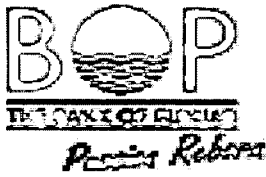
Sr. No.	BANKING SERVICES	CHARGES	FED Applicability	
A-3	FOREIGN REMITTANCES AGAINST PAK RUPEES			
A-3.1	Registration of student case	First year:	US\$ 50/-	Yes
		Every renewal	US\$ 25/-	Yes
A-3.2	Students For education purposes	Rs. 200/- per transaction. Plus Telex/SWIFT Charges (if any).	Yes	
A-3.3	Other than student case	0.25% or Rs. 1,000/- whichever is higher. Plus Telex/SWIFT Charges (if any).	Yes	
A-4	FOREIGN COLLECTIONS			
	Outward Collection			
A-4.1	FCY Cheques / Drafts/TCs/OFBCs sent on collection.	US\$ 25 Plus Telex/SWIFT/Courier Charges (if any).	Yes	
A-4.2	Outward US\$ Clearing through NIFT	US\$ 10/- per instrument Plus Telex/SWIFT/Courier Charges (if any).	Yes	
A-5	MAINTENANCE OF FOREIGN CURRENCY ACCOUNTS			
	Cash handling charges			
A-5.1	At the time of cash receipt into account / Foreign currency (cash handling services) under FE-25 (SBP)	NIL	N/A	
A-5.2	At the time of withdrawal from account	Amount of 0.5% of the withdrawals (Cash/Transfer/Remittances), applicable, if cash is withdrawn before completion of 15 days from receipt / deposit date. Amount may be deducted in foreign currency or in equivalent Pak Rupees at BOP Buying rate.	Yes	



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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
Foreign currency account handling charges			
A-5.3	Outward collection drawn on other banks (other than export proceeds)	US\$ 5/- per collection or its equivalent in other currencies. Plus Telex/SWIFT/Courier Charges (if any). (These charges are to be deducted from proceeds of the remittance).	✓ Yes
A-5.4	Outward collection drawn on BOP Branches.	US\$ 5/- per collection or its equivalent in other currencies Plus Telex/SWIFT/Courier Charges (if any). (These charges are to be deducted from proceeds of the remittance).	Yes
A-5.5	Inward collection	US\$ 15/- Plus Telex/SWIFT/Courier Charges (if any). (These charges are to be deducted from proceeds of the remittance).	Yes
A-5.6	Outward / Inward Collection items returned unpaid	Commission: NIL Foreign Bank Charges: Actual plus Telex/SWIFT/Courier Charges (if any).	No
A-5.7	Standing instructions	US\$ 5/- per instruction / transaction or equivalent in other currencies.	Yes
A-5.8	Issuance of cheque book In lieu of lost cheque book	US\$ 5/- or equivalent in other foreign currencies. Staff US\$ 01/- or equivalent. (No Sales Tax in Branches operating in province of Sindh, Islamabad, AJK, Tribal Areas and Gilgit-Baltistan)	Yes
A-5.9	Issuance of loose cheques	US\$ 2/- or equivalent in other foreign currencies. (per cheque) (No Sales Tax in Branches operating in province of Sindh, Islamabad, AJK, tribal Areas and Gilgit-Baltistan)	Yes
A-5.10	Stop payment of cheque	US\$ 5/- or equivalent for one cheque. Against single instruction: a. US\$ 8/- or equivalent for 02 to 10 cheques. b. US\$10/- or equivalent for more than 10 cheques or entire cheque book. c. US\$ 01/- or equivalent for staff.	✓ Yes



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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability	
A-6	OTHER CHARGES			
A-6.1	Foreign postage	Rs. 300/- or actual, whichever is higher.	No	
A-6.2	Foreign courier	Rs. 2,100/- or actual, whichever is higher. Note: Where the party has direct arrangements with the courier company, no charges to be recovered.	No	
A-6.3	Foreign Cable/Telex/SWIFT	Message for LCs/ SBLC / LG / Misc. Communications		
		Short message	Rs. 1,000/-	No
		Full message	Rs. 2,000/-	No
A-6.4	Correspondence charges	Actual, if any, will be recovered.	No	
A-6.5	Foreign Fax / Telephone	Rs. 750/- or actual, whichever is higher.	No	
A-6.6	Issuance of Proceeds Realization Certificate, after one year.	Rs. 1,000/- flat per certificate.	Yes	
A-6.7	Issuance of Duplicate Proceeds Realization Certificate	Rs. 1,000/- flat per certificate.	Yes	
A-6.8	Handling charges in lieu of exchange earning where; Importers / exporters, buy or sell Foreign Exchange from/to other banks for <ul style="list-style-type: none"> - LC opened - Contract registered - Export documents issued - Export documents lodged through us. 	Ps. 04 per US\$ or equivalent in other currencies. Minimum Rs. 500/-.	Yes	
A-6.9	LCs verification charges Test / Signature / Mail	Rs. 600/-.	Yes	



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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
A-6.10	Agency Agreements Arrangements with banks, institutions and companies for handling their inward, outward remittances and other services.	As per agreement.	Yes
A-6.11	Issuance of business performance certificate at customer request	Rs. 1,000/-	Yes
A-6.12	Freight Subsidy Claim Processing	Rs. 100/- per case.	Yes
NOTE:			
a.	Charges may be collected in Pak-Rupee or Foreign Currency in all categories.		
b.	Any out of pocket expenses related to bank transactions, not covered above, will also be charged to the clients.		
c.	Clarifications issued by International Division vide their F.E. Information Circular No. 146, Dated: 13.11.2002 must also be referred.		
d.	No FED applicable on free banking services.		



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B. DOMESTIC BANKING

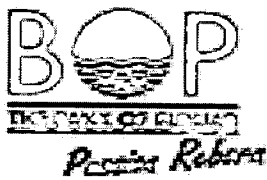
Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
B-1	REMITTANCES		
	Issuance of Universal Cheques, Drafts, MTs. & TTs	For Account Holders	For Cash / Non Account Holders (Subject to completion of all KYC Requirement)
B-1.1	a. Up to Rs. 500,000/-	Free	Rs. 500/- Flat.
	b. Above Rs. 500,000/-		0.20% ✓ Min: Rs. 1,000/- Max: Rs. 10,000/-
	c. Telephone/Telex/Fax Charges	Actual	Rs. 100/- Flat
	d. Postage / Courier UCs / MTs	Actual	Rs. 100/- Flat
B-1.2	a. Cancellation charges Universal Cheque / TT	Rs. 350/- Flat per UC/TT	Rs.600/- Flat per UC/TT
	b. Issuance of Duplicate Universal Cheque / TT	Rs. 350/- Flat per UC/TT	Rs. 650/- Flat per UC/TT
	c. Cancellation and Duplicate issuance of Universal Cheque for staff	Rs. 50/-	
	d. Charges for making UC & other related instruments for payment of fee dues in favor of educational institutions, HEC/Boards etc.	Shall not exceed 0.50% of fee / dues Or Rs. 25/- per instrument, whichever is less.	
	e. Customers handled under cash management services (Duly approved by the competent authority)	Negotiable	



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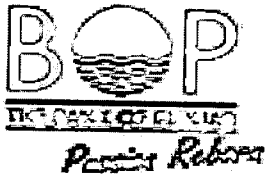
Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
		For Account Holders	For Non Account Holders (Subject to completion of all KYC Requirement)	
B-2	CALL DEPOSITS			
B-2.1	a. Issuance of Call Deposit Issuance to A/c Holders either through debiting his/her own account or depositing in cash.	Free	Rs. 500/- per instrument *(Copy of CNIC must be attached with P.O/CDR issuance Application Form)	Yes
	b. Issuance of duplicate CDR	Rs. 300/- per instrument	Rs. 400/- per instrument	
B-3	FREE REMITTANCE FACILITY FOR BOP's EMPLOYEES			
B-3.1	Up to Four Gross Salaries during a month. Commission Re. 1. No Courier charges will be recovered.			Yes
B-4	BILLS			
B-4.1	Collection			
a.	Documentary	0.40% - Minimum Rs. 500/- Plus Postage/Courier charges Rs. 75/- Flat. If BOP branch exists in collecting city, Rs.1,000/- Flat.		Yes
b.	Clean (including cheques / dividend warrants)	0.25% - Minimum Rs. 250/- : Max. Rs. 1,000/- Plus Postage/Courier charges Rs. 75/- Flat.		Yes No
c.	Urgent clearing / Collection of local cheques (Same day clearing through NIFT)	Rs. 500/- per transaction / collection.		Yes
d.	Collection made on Staff A/cs	Free up to 2 collections during a month - Re. 1 Commission - No Courier Charges will be recovered		Yes



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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability	
e.	Outward bills for collection sent in intercity Cleaning through NIFT	Rs. 300/-	Yes	
f.	Collection of instruments through on-line deposited with any Branch	Nil <u>Note:</u> For instruments sent in intercity clearing charges as per (e) above will be additional.	No Yes	
B-4.2	Instruments cleared / collected within Local Area of NIFT			
	Instruments cleared / collected within Local area of NIFT	Nil	N/A	
	Note: If total annual/annualized volume exceeds Rs. 50 (M) following slabs shall be applicable:-			
	Upto Rs. 100 (M)	0.20%	Minimum Rs. 35/-	Yes
	Above Rs. 100 (M) upto Rs. 500 (M)	0.15%	Minimum Rs. 35/-	Yes
	Above Rs. 500 (M) upto Rs. 1,000 (M)	0.10%	Minimum Rs. 35/-	Yes
	Above Rs. 1000 (M)	0.05%	Minimum Rs. 35/-	Yes
	Annual volume = Annual Import Business + Annual Export Business + Annual Remittance Business + Annual Average Balance for last whole year.			-
	<u>Note:</u> LCs for machinery / project will not qualify for volume criteria and rate may be negotiated and agreed by the Customer and Bank.			-
	a. Postage / Courier charges are to be recovered on collection/realization of each Instrument (whether clean or Documentary). However in case where party has deposited more than one cheque / instrument on a particular date to be collected/drawn on the same drawee or on the same branch of the bank, postage/courier charges are to be recovered once only.		No	
	b. Collecting agent charges, if the collecting bank is other than the bank, will be extra.		No	
	c. Telephone/Fax charges will be extra, if fate of the instrument is asked by Telephone/Fax.		No	



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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability	
B-4.3	Return Charges is case of instruments are returned unpaid for:			
a.	Documentary Collections	Rs. 500/- flat per bill	Yes	
b.	Clean Collections (Including LBC/OBC)	Rs. 300/- flat per bill	Yes	
	Note: No provincial tax / FED for branches operating in Islamabad, AJK, Tribal Areas And Gilgit-Baltistan.			
B-5	STANDING INSTRUCTIONS FEE			
B-5.1	Standing instruction's fee will be recovered in addition to the usual charges on remittances, if any	- Rs. 200/- per transaction - Re 1 for staff	Yes	
B-5.2	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable	Yes	
B-6	ON-LINE BANKING			
B-6.1	All types of online Facilities are free for all customers		N/A	
B-7	ATM / DEBIT CARD CHARGES			
B-7.1	Issuance of BOP Debit Master Card	Silver Card	Normal Saving & Current Accounts PKR 425 Per Annum ✓ Asaan Saving & Current Accounts PKR 250 Per Annum ✓	Yes
		Gold Card	PKR 725 Per Annum ✓	
		Platinum Card	PKR 1,225 Per Annum ✓	
B-7.2	Arbitration Charges / False Chargeback (Local & International)	USD 550/- or Equivalent Per Case ✓	Yes	

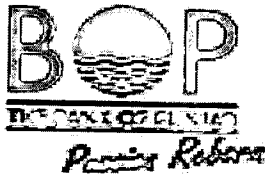
Sl. No.	BANKING SERVICES	CHARGES		Applicable
B-7.3	Document Retrieval Charges for POS disputes	Local Transaction	PKR 200 per Document	Yes
		International Transaction	US\$10 or Eqv. PKR per Document	
B-7.4	BOP Debit Master Card Replacement Charges	Silver Card	PKR 400 Per Card ✓	Yes
		Gold Card	PKR 500 Per Card ✓	
		Platinum Card	PKR 1,000 Per Card ✓	
B-7.5	International Cash Withdrawal at Master Card ATMs	3.50% of the transaction amount.		Yes
B-7.6	Cash Withdrawal at BOP ATM	Free.		N/A
B-7.7	Cash Withdrawal at 1Link / MNet ATM	PKR 15 per Transaction.		Yes
B-7.8	International Balance Inquiry at Master Card ATMs	PKR 300 Per Inquiry		Yes
B-7.9	Balance Inquiry at MNET ATMs	PKR 5 Per Inquiry		Yes
B-7.10	Mini Statement (BOP and 1-Link ATMs)	Nil		N/A
B-7.11	Direct Shopping at POS	Local Transactions	Free	N/A
		International Transactions	3.50% of the transaction amount. ✓	Yes



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Sr. No.	BANKING SERVICES		CHARGES	FED Applicability
B-7.12	SMS Alert Service Charges		Rs. 600/- per annum. ✓	Yes
B-7.13	IBFT through ATM		Rs. 100/- per transaction.	Yes
B-7.14	Mobile Banking - IBFT		Rs. 100/- per transaction. ✓	Yes
B-7.15	ADC Charges for Staff		Free	N/A
B-7.16	Customers handled under cash management services (Duly approved by the competent authority)		Negotiable	Yes
B-8	LOCKERS			
B-8.1	<u>Size of Lockers</u>	<u>Annual Rent</u>	<u>Key Deposit</u>	<u>Breaking Charges</u>
	Small	Rs. 4,000/-	Rs. 12,000/-	Actual Or Rs. 4,000/- whichever is higher.
	Medium	Rs. 5,000/-	Rs. 15,000/-	
	Large	Rs. 6,000/-	Rs. 18,000/-	
	Extra Large	Rs. 8,000/-	Rs. 24,000/-	
	Note – 1: Revised Key Deposit shall be applicable with effect from January 01, 2017 and shall be applicable for new lockers opened on or after January 01, 2017.			
	Note – 2: Rent will be recovered in advance at the time of renting out on proportionate basis depending upon the calendar month the locker is rented for the 1 st year, and for full calendar year thereafter. Broken days of locker renting calendar month will be treated as one whole month irrespective of date of renting out.			



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B-8.2	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable		Yes
B-8.3	Locker rent for staff members	Only 01 Small Size locker allowed.	Re. 1/-.	Yes
		All other sizes	Full rent on commercial rates will be received.	
		(Key Deposit of Re. 1 applicable on all sizes).		
B-9	GOVERNMENT ACCOUNTS / BUSINESS CHARGES			
B-9.1	Collection made on government accounts including market committees etc.	No charges to be recovered including returning charges.		N/A
B-10	MISCELLANEOUS CHARGES			
B-10.1	Public floatation of shares	Case to case basis.		Yes
B-10.2	Issue of right shares	Case to case basis.		Yes
B-10.3	Reactivation of Dormant / inoperative/Unclaimed Account within branch	Free.		N/A
B-10.4	Retrieval of unclaimed amount from SBP	Rs. 200/- per instance.		Yes



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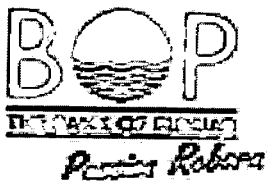
Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
B-10.5	Duplicate Statement of Account or as and when demanded by the A/C Holder other than periodical Statement dispatched.	Rs. 35/- (inclusive of FED)	Yes
		Re. 1 for staff.	Yes
B-10.6	Verification of payment instruments UC, CDR etc.	Free.	N/A
B-10.7	3 rd party Funds Transfer through PRISM (MT-103)	SBP Charges + Bank's Commission @ 10% of SBP Cheques.	No Yes
B-10.8	3 rd party Funds Transfer through PRISM (MT-102)	Maximum PKR 50/- per payment instructions (PKR 25/- SBP Charges + PKR 25/- Bank Charges).	No Yes
B-10.9	Reprocessing of returned funds	SBP Charges.	No
B-10.10	Issuance of SBP/NBP Cheque	Rs. 500/- per cheque. No charges if issued to Bank's / DFI's & Corporate Customers (Current & Saving Both).	Yes
B-10.11	Handling charges for issuance of Student Exchange Remittance Permit and maintenance of record for subsequent remittances	Rs. 100/- per annum.	Yes
B-10.12	Stop payment of cheque	Rs. 350/- for one cheque. ✓ Against single instruction: a. Rs. 500/- for 02 to to 10 cheques. b. Rs. 1,000/- for more than 10 cheques or entire cheque book. ✓ c. Re. 1/- for staff.	Yes
B-10.13	Cheque return charges presented in normal outward clearing. US Dollar Clearing (As a collecting Banker)	Nil for PKR.	N/A
		US\$ 5 per transaction.	Yes
		Staff: Free of charge.	N/A



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Sr. No.	BANKING SERVICES	CHARGES		FED Applicability
B-10.14	Cheque return unpaid in outward clearing (Same day and intercity)	Rs. 300/-		Yes
		Staff: Re. 1/- per instrument.		Yes
B-10.15	Cheques received in inward clearing and returned unpaid.	LCY	Rs. 350/- including NIFT Charges.	Yes
		FCY	US \$ 6/-, GB 5/-, Euro 5/- (FCY).	
		These charges are to be recovered from the drawer (Our A/c holder) who has issued the cheque drawn on our Bank Branch which is returned unpaid due to insufficient funds, where cheque returned on counter no charges will be recovered.		
		Staff: Free of charges		N/A
Sindh Sales Tax / FED applicable for Branches operating in the province of Sindh. (Effective since April 14, 2012).				
B-10.16	Delivery of Cheque Book by Registered Mail/Courier	Rs. 150/- courier charges		Yes
B-10.17	Photo Copy of the Paid Cheque to Customer:			
	Upto One Year	Rs. 250/- per cheque		Yes
	Above one year upto three years	Rs. 750/- per cheque		
	Above three years	Rs. 1,500/- per cheque		
B-10.18	Issuance of Balance Confirmation Certificate	Rs. 300/- per certificate		Yes



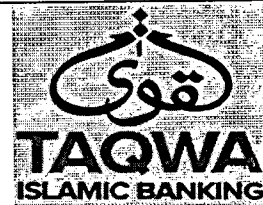
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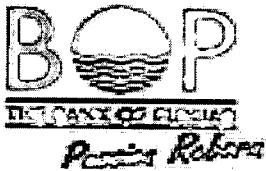
Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
B-10.19	Issuance of Certificate "TO WHOM IT MAY CONCERN" (Business Performance Certificate)	Rs. 450/- per certificate	Yes
B-10.20	Issuance of Balance Confirmation Certificate to External Auditors	Rs. 300/- per certificate	Yes
B-10.21	Certificate regarding profit & tax deducted during other financial years	Nil	N/A
B-10.22	Certificate of tax withheld on cash withdrawals	Nil	N/A
B-10.23	Issuance of Duplicate RFC's in lieu of original reported lost.	Rs. 300/- per instrument Staff Re. 1	Yes
B-10.24	Account Closing Charges (LCY/FCY) (where the account is being closed at the request of customer) Except PLS Deposit Accounts & Asaan Account	Rs. 150/- (Except Govt A/C, Staff Members, Zakat Committees, Students, Mustehqeen-e-Zakat, Salary A/Cs of Govt/Semi Govt. employees, Pensioner's account (only for salary/pension purpose) including widows / children of deceased employees' eligible for family pension / benevolent fund grant etc.). No charges if account is transferred to another branch or different type of account is opened at the same branch.	Yes
B-10.25	Cheque Book issuance Charges	a. First 25 leave cheque book free. b. After first free cheque book; All Accounts Rs. 10/- per leaf. 05 Leaves cheque book Rs. 100/- per leaf. i. Staff members, Zakat Committees and Zakat Mustehqeen A/Cs are exempted. ii. Facilities under specialized products, deposit schemes shall be applicable. iii. Customized cheques – Negotiable on case to case basis.	Yes



TAQWA ISLAMIC BANKING DIVISION
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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
B-10.26	NIFT charges for Non-MICR coded instruments	Rs. 12.50/-.	Yes
		Staff: Free of charges.	N/A
B-10.27	Handling Charges for marking of lien on Govt. securities	Rs. 750/- per cheque.	Yes
B-10.28	Marking of Lien on securities issued by the Bank for other Banks	Rs. 750/- per cheque	Yes
B-10.29	Issuance of new cheque book in lieu of lost cheque book	Rs. 300/- + actual Cheque book issuance charges	Yes
		Staff: Free of charges	N/A
B-10.30	Retrieval of paid cheques:		
	a. Within one year	Rs. 300/-	Yes
	b. Exceeding one year	Rs. 1500/-	
B-10.31	Collection of charges on behalf of the Govt. received through challan	Rs. 20/- per Challan from Depositors	Yes
B-10.32	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable	Yes

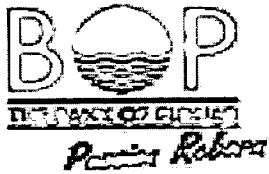


TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



C. CHARGES ON ISLAMIC FINANCING / INVESTMENTS

Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
C-1	IJARAH		
	(Processing Fees is refundable in case of decline of the request after deduction of actual expenses)		
	<u>Facility</u>	<u>Processing Fee</u>	
C-1.1	Consumer Ijarah		
	a. Motor Cycle	Rs. 1,500/-per vehicle including FED ✓	Yes
	b. Motor Vehicle	Rs. 6,000/- per case including FED ✓	Yes
C-1.2	Commercial Ijarah (Sanctioned Amount)		
	a. Up to Rs. 1,000,000/-	Rs. 5,000/-	Yes
	b. Rs. 1,000,001/- up to Rs. 10,000,000/-	Rs. 25,000/-	Yes
	c. Rs. 10,000,001/- and above	0.25% of the Ijarah amount	Yes
C-1.3	Repossession charges (including transportation & storage charges)		
	Motorcycle (Under Consumer Financing)	Actual	No
	Vehicle (Under Consumer Financing)	Actual	No
	Others	Actual	No



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



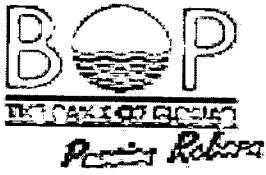
Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
C-2	DIMINISHING MUSHARAKAH		
	Processing Fees is refundable in case of decline of the request after deduction of actual expenses.		
	Sanctioned Limit (Fresh Cases)	Processing Fee	Yes
	Up to Rs. 100,000/-	Rs. 1,000/-	Yes
	Rs. 100,001/- to Rs. 2,000,000/-	Rs. 5,000/-	Yes
	Rs. 2,000,001/- to Rs. 5,000,000/-	Rs. 10,000/-	Yes
	Rs. 5,000,001/- to Rs. 10,000,000/-	Rs. 20,000/-	Yes
	Rs. 10,000,001/- to Rs. 50,000,000/-	As per Approval Minimum: Rs. 30,000/-	Yes
	Over Rs. 50,000,000/-	As per Approval	Yes
	Valued corporate customers	Negotiable	Yes
C-3	MISCELLANEOUS CHARGES		
C-3.1	Misc. Service Charges (i.e. charged for documents, legal charges, evaluation of security and maintenance thereof etc.)	Actual	No
C-3.2	Search Report charges	Actual	No
C-3.3	Godown Rent	Actual	No
C-3.4	Delivery Service charges if a Godown Keeper is not posted. Conveyance charges will be recovered.	Actual	No
C-3.5	eCIB Report Charges	Rs. 100/- per report / borrower	Yes
C-3.6	Other expenses	Actual	No



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



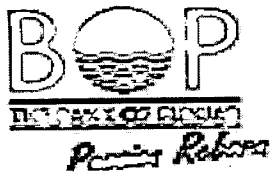
Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
C-4 LETTER OF GUARANTEE			
1	No Processing Fee shall be charged.		
2	Federal Excise Duty applicable		
	Guarantee Amount Range		
	From	To	Per Quarter Charges or part thereof
	Amount Up to	300,000	1,500
	300,001	500,000	2,000
	500,001	1,500,000	5,000
	1,500,001	2,000,000	8,750
	2,000,001	2,500,000	11,250
	2,500,001	3,000,000	13,750
	3,000,001	3,500,000	16,250
	3,500,001	4,000,000	18,750
	4,000,001	4,500,000	21,250
	4,500,001	5,000,000	23,750
	5,000,001	5,500,000	26,250
	5,500,001	6,000,000	28,750
	6,000,001	6,500,000	31,250
	6,500,001	7,000,000	33,750
	7,000,001	7,500,000	36,250
	7,500,001	8,000,000	38,750
	8,000,001	8,500,000	41,250
	8,500,001	9,000,000	43,750
	9,000,001	9,500,000	46,250
	9,500,001	10,000,000	48,750
	10,000,001	12,500,000	56,250
	12,500,001	15,000,000	68,750
	15,000,001	17,500,000	81,250
	17,500,001	20,000,000	93,750
	20,000,001	22,500,000	106,250



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
	<p>NOTES:</p> <p>I. Rs. 3,000/- will be charged on LGs up to Rs. 5.00 Million and Rs. 5,000/- will be charged on LGs above Rs. 5.00 Million issued against 100% cash margin / lien on BOP Islamic Banking (IPLS) deposit or RFC.</p> <p>It is to be advised that service charges are recoverable at the time of issuance of LGs for the entire period of LG. However at the time of renewal of LG the charges are to be recovered again according to the period of LG being issued. The charges are not allowed to be recovered in portion / segments.</p> <p>II. Minimum one quarter charges are to be recovered if the guarantee is issued for less than one quarter.</p> <p>III. All guarantees amount exceeding Rs. 100 Million shall attract additional service of Rs. 1,500/- per Rs. 1 Million each (Per quarter or part thereof.)</p> <p>IV. Rs. 1,000/- (flat) will be charged per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity of Guarantee.</p> <p>V. If Guarantee are got issued by any other Bank, that other Bank charges shall be recovered on actual basis.</p> <p>VI. Service charges for guarantees issued on behalf of banks (correspondent / local / foreign) under their counter guarantees may be negotiated on a case to case basis at the sole discretion of the bank.</p> <p>VII. Claim handling service charges Rs. 2,500/- (flat).</p> <p>VIII. Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.</p> <p>IX. Airway bill endorsement /Issuance of Shipping Guarantee R. 1,500/-.</p>		



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
C-5 LETTER OF CREDIT – INLAND			
1	No Processing Fee shall be charged		
2	Federal Excise Duty applicable		
	Inland Letter of Credit Amount Range		Per Quarter or part thereof
	From	To	
	1	500,000	1,600
	500,001	800,000	2,900
	800,001	1,000,000	4,100
	1,000,001	1,500,000	5,600
	1,500,001	2,000,000	7,900
	2,000,001	2,500,000	10,100
	2,500,001	3,000,000	12,400
	3,000,001	3,500,000	14,600
	3,500,001	4,000,000	16,900
	4,000,001	4,500,000	19,100
	4,500,001	5,000,000	21,400
	5,000,001	5,500,000	23,600
	5,500,001	6,000,000	25,900
	6,000,001	6,500,000	28,100
	6,500,001	7,000,000	30,400
	7,000,001	7,500,000	32,600
	7,500,001	8,000,000	34,900
	8,000,001	8,500,000	37,100
	8,500,001	9,000,000	39,400
	9,000,001	9,500,000	41,600
	9,500,001	10,000,000	43,900
	10,000,001	12,500,000	50,600
	12,500,001	15,000,000	61,900
	15,000,001	17,500,000	73,100
	17,500,001	20,000,000	84,400

TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
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Inland Letter of Credit Amount Range		Per Quarter or part thereof
From	To	
20,000,001	22,500,000	95,600
22,500,001	25,000,000	106,900
25,000,001	27,500,000	118,100
27,500,001	30,000,000	129,400
30,000,001	35,000,000	151,900
35,000,001	40,000,000	174,400
40,000,001	45,000,000	196,900
45,000,001	50,000,000	219,400
50,000,001	55,000,000	241,900
55,000,001	60,000,000	264,900
60,000,001	65,000,000	287,500
65,000,001	70,000,000	310,100
70,000,001	75,000,000	332,700
75,000,001	80,000,000	355,300
80,000,001	90,000,000	400,500
90,000,001	100,000,000	445,700
100,000,001	110,000,000	490,900
110,000,001	120,000,000	536,100
120,000,001	130,000,000	581,300
130,000,001	140,000,000	626,500
140,000,001	150,000,000	671,700
150,000,001	160,000,000	716,900
160,000,001	170,000,000	762,100
170,000,001	180,000,000	807,300
180,000,001	190,000,000	852,500
190,000,001	200,000,000	897,700
200,000,001	210,000,000	942,900
210,000,001	220,000,000	988,100
220,000,001	230,000,000	1,033,300
230,000,001	240,000,000	1,078,500
240,000,001	250,000,000	1,123,700
250,000,001	260,000,000	1,168,900
260,000,001	270,000,000	1,214,100

	Inland Letter of Credit Amount Range		Per quarter or part thereof
	From	To	
	270,000,001	280,000,000	1,259,300
	280,000,001	290,000,000	1,304,500
	290,000,001	300,000,000	1,349,700
	300,000,001	310,000,000	1,394,900
	310,000,001	320,000,000	1,440,100
	320,000,001	330,000,000	1,485,300
	330,000,001	340,000,000	1,530,500
	340,000,001	350,000,000	1,575,700
	350,000,001	360,000,000	1,620,900
	360,000,001	370,000,000	1,666,100
	370,000,001	380,000,000	1,711,300
	380,000,001	390,000,000	1,756,500
	390,000,001	400,000,000	1,801,700
	400,000,001	410,000,000	1,846,900
	410,000,001	420,000,000	1,892,100
	420,000,001	430,000,000	1,937,300
	430,000,001	440,000,000	1,982,500
	440,000,001	450,000,000	2,027,700
	450,000,001	460,000,000	2,072,900
	460,000,001	470,000,000	2,118,100
	470,000,001	480,000,000	2,163,300
	480,000,001	490,000,000	2,208,500
	490,000,001	500,000,000	2,253,700
	500,000,001	As decided by the Bank at the time of Approval of the Facility.	



TAQWA ISLAMIC BANKING DIVISION
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NOTES:

1. For outstation where the Bank of Punjab Branches are not located, processing fee may be charged up to double of the slabs given above for each Islamic Mode of Finance.
2. If any special scheme is launched for consumers, the processing fee shall be collected as per terms of the scheme.
3. Any other out of pocket expenses incurred will be treated as the cost incurred for acquiring the goods.
4. No processing Fee is charged for Murabaha Financing. All other charges will be recovered from customer at actual.
5. Processing Fee for small Agricultural cases shall be exempted.



TAQWA ISLAMIC BANKING DIVISION
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D. TRADE FINANCE

Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
	IMPORTS		
D-1	LETTER OF CREDIT		
	Issuance of Letter of Credit – Sight		
D-1.1	Cash – Letter of Credit (established under Murabaha Agency Arrangements)	As per Annexure-A.	Yes
D-1.2	LCs to be issued against 100% cash margin.	50% of slabs of attached Annexure – A	Yes
	Issuance of Letter of Credit – Usance		
D-1.3	Usance – Letter of Credit (established under Murabaha Agency Arrangements)	As per Annexure-B.	Yes
D-1.4	LCs to be issued against 100% cash margin.	50% of slabs of attached Annexure – B	Yes
	LC Handling Charges		
	<p>Note: In case the letter of credit liability increase by virtue of exchange rate fluctuation and/or due to utilization of "Forward Cover Facility (by the customer), bank reserves the right to recover above letter of credit commission on increased liability for the un-expired letter of credit period. Charges may be collected in Pak Rupees or Foreign Currency in all categories. Bank reserve the right to change the rate of return on financing at any stage (in Murabaha only before signing sale Deed) rate not exceeding rates notified by the state bank of Pakistan or already rate conveyed to customer.</p>		
D-1.5	Revalidation commission	On expiry of LC when the same is re-validated, revalidation commission will be recovered as is applicable for opening fresh LC as per Annexure A & B. Revalidation commission will be charged on liability amount, calculated as per prevailing exchange rate on the date of revalidation.	Yes



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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
D-1.6	Change of beneficiary / Transfer of LC	When beneficiary of the LC is changed, at the request of the applicant, transfer commission will be charged as applicable in case of opening of fresh letter of credit as per Annexure A & B.	Yes
D-1.7	If bills are to be drawn at Usance under letters of credits	a) Rs.750/-per bill to be charged at the time of retirement of bill. b) As per applicable slab given in Annexure B. (For any period beyond the validity of letter of credit). However, no commission to be charged if the maturity/payment period of the bills fall within the period for which LC opening commission has already been recovered.	Yes
D-1.8	a. Letter of credit confirmation. b. LC confirmation cancellation in case where the charges are on account of opener.	At actual.	No
D-1.9	Letter of credit cancellation charges	Rs. 1,500/- Plus Telex/ SWIFT / Courier charges, if any.	Yes
D-1.10	Service charges on retirement of Sight / Usance bills	0.10% flat. Minimum Rs. 750/-.	Yes
D-1.11	Issuance of NOC to other Banks for booking foreign exchange or effecting remittance under our L/C or registration contract.	Rs. 1,000/- flat per transaction.	Yes
Amendments			
D-1.12a	Amendments – letter of credit / contract Without increase in amount or extension in period of shipment / negotiation.	Rs. 1,000/- per amendment (flat). Plus Telex/SWIFT/Courier charges, if any.	Yes
D-1.12b	Amendment - letter of credit / contract Amendment involving increase in amount and / or extension in period of shipment / negotiation.	Rs. 500/- per transaction Plus commission as applicable in case of opening fresh letter of credit as per Annexure A & B. Plus Telex/SWIFT/Courier charges, if any. Minimum Rs. 1,500/-.	Yes



TAQWA ISLAMIC BANKING DIVISION
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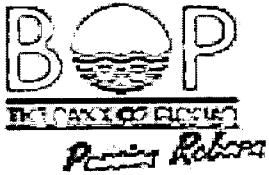
Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
	Import on Consignment basis		
D-1.13	Fee for Registration of contract for imports on CAD / DA basis	0.20% - Minimum Rs. 1,500/-.	Yes
D-1.14	Amendment of Contract Registration	Rs. 1,500/-.	Yes
	Handling charges		
D-1.15	Profit rate to be applicable in case of Murabaha in Sight LC	14% to 18%.	Yes
D-1.16	Import bills returned unpaid	US\$ 55/- flat, from forwarding bank Plus Courier / SWIFT charges, if any.	Yes
D-1.17	Collection	Rs. 1,200/- per collection.	Yes
D-1.18	Import against advance payment to suppliers. Import against receipt of documents directly by the importers.	Rs. 1,200/- per collection. Plus Service Charges @ 0.10% Plus Telephone / Swift Rs. 1,000/-	Yes
D-1.19	Service charges against import transactions i.e Import bills without Murabaha arrangements	0.10% - Minimum Rs.1,000/-	Yes
D-1.20	Endorsement of AWB for release of goods under registered contract.	Rs. 1,200/- per collection.	Yes
D-1.21	Correspondent bank charges	At actual. Plus Texlex/SWIFT/Courier charges, if any.	Yes



TAQWA ISLAMIC BANKING DIVISION
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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
D-1.22	Handling of discrepant import documents	<p>i. US\$ 75/- flat. (To be recovered from the presenting bank). This clause must always be incorporated in the LC under the head 'Other terms & conditions'.</p> <p>ii. US\$ 75/- flat will not be deducted in case discrepant documents are received / handled through other correspondent banks under specific approval arrangement.</p> <p>e.g documents received through the counter of SCB China Limited with their covering letter, wherein the original LC was transmitted under China Relay Program with SCB China Limited.</p> <p>Charges to be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed.</p>	Yes
D-1.23	Issuance of freight certificate for imports on FOB basis.	Rs. 900/- per certificate.	Yes
D-1.24	Obtaining credit reports on foreign buyer / supplier	Rs. 350/- Plus foreign bank/credit reporting agency charges Plus Telex/SWIFT/Courier charges, if any.	Yes
D-1.25	Correspondence charges, if any will be recovered	Actual. Plus Telex / SWIFT / Courier charges, if any.	No
D-1.26	Postage	Rs. 150/- or actual, whichever is higher.	Yes
D-1.27	Courier services	Rs. 2,000/- or actual, whichever is higher.	Yes
D-1.28	Tele messages/ SWIFT messages		
	i. Full telex of letters of credit/swift	Rs. 2,000/- or actual, whichever is higher.	Yes
	ii. Brief telex / SWIFT – Letters of Credit	Rs. 1,000/- or actual, whichever is higher.	Yes
	iii. Brief telex / Text amendment of LCs	Rs. 500/- Or as per the arrangement with customer.	Yes



TAQWA ISLAMIC BANKING DIVISION
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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability	
EXPORTS				
D-2	LETTER OF CREDIT			
D-2.1	Advising	If payable by beneficiary	Rs. 2,000/- flat. Plus applicable courier / swift charges.	Yes
		If payable by applicant	US\$ 50/-.	Yes
D-2.2	Amendment advising	For customers	Rs. 1,000/- flat.	Yes
		For Non-customers	Rs. 1,500/- flat.	
D-2.3	Confirmation	0.25% per quarter or part thereof. Minimum Rs. 350/-.	Yes	
D-2.4	Transfer of export letter of credit	Rs. 1,450/- (flat) per LC.	Yes	
D-2.5	Reimbursement payment to other local banks from Non-Resident Pak-Rupees Account/Asian clearing Union accounts.	Rs. 1,000/- (flat).	Yes	
D-2.6	If the documents are sent to other banks for negotiation under restricted LC	Rs. 500/-.	Yes	
D-2.7	Charges on advanced payment	0.20% Minimum Rs. 1,500/- on realization with no documents handling charges. Handling charges of Rs. 1,200/-, if we handle documents of other banks.	Yes	
D-2.8	Services Charges against export R&D claim submission to SBP.	Rs. 1,800/- flat per claim.	Yes	



TAQWA ISLAMIC BANKING DIVISION
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Sr. No.	BANKING SERVICES	CHARGES	FED Applicability
D-3	COLLECTIONS		
D-3.1	Clean (against export proceeds)	Rs. 300/- per collection. Plus courier charges.	Yes
D-3.2	Documentary (on which bank does not earn any exchange income)	0.20%. Minimum Rs. 450/- per collection.	Yes
D-3.3	Services charges against export documents sent on collection basis where payment cover is already received in Bank's foreign currency account/advance payment.	0.20%. Minimum Rs. 1,200/- per collection.	Yes
D-4	HANDLING CHARGES		
D-4.1	Handling of duty draw-back claim/DL/TL	0.35% per claim. Minimum Rs. 500/-.	Yes
D-4.2	NOC Issuing charges for each Form E	Rs. 100/- per form.	Yes
D-4.3	NOC for entitlement against EE statement	Rs. 1,200/- per NOC.	Yes
D-4.4	Handling charges in lieu of exchange earning where an exporter sells foreign exchange to some other bank while documents were sent for collection through BOP-IBD.	0.10%. Minimum Rs. 1,000/-.	Yes
	NOTE: Any charges for delayed repatriation of export proceeds levied by State Bank of Pakistan, will be recovered from the concerned client accordingly.		



TAQWA ISLAMIC BANKING DIVISION
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ANNEXURE – A

IMPORT LETTER OF CREDIT

AMOUNT RANGE (Amount in PKR)		1 st Quarter or part thereof	Subsequent quarters or part thereof
FROM	TO		
1	500,000	1,500	1,000
500,001	750,000	1,900	1,300
750,001	1,000,000	2,500	1,700
1,000,001	1,500,000	3,500	2,200
1,500,001	2,000,000	5,200	3,400
2,000,001	2,500,000	6,700	4,400
2,500,001	3,000,000	8,200	5,400
3,000,001	3,500,000	9,700	6,400
3,500,001	4,000,000	11,200	7,400
4,000,001	4,500,000	12,700	8,400
4,500,001	5,000,000	14,200	9,400
5,000,001	5,500,000	15,700	10,400
5,500,001	6,000,000	17,200	11,400
6,000,001	6,500,000	18,700	12,400

	AMOUNT RANGE (Amount in PKR)		1 st quarter or part thereof	Subsequent quarters or part thereof
	FROM	TO		
	6,500,001	7,000,000	20,200	13,400
	7,000,001	7,500,000	21,700	14,400
	7,500,001	8,000,000	23,200	15,400
	8,000,001	8,500,000	24,700	16,400
	8,500,001	9,000,000	26,200	17,400
	9,000,001	9,500,000	27,700	18,400
	9,500,001	10,000,000	29,200	19,400
	10,000,001	12,500,000	33,700	22,400
	12,500,001	15,000,000	41,200	27,400
	15,000,001	17,500,000	48,700	32,400
	17,500,001	20,000,000	56,200	37,400
	20,000,001	22,500,000	63,700	42,400
	22,500,001	25,000,000	67,200	43,800
	25,000,001	27,500,000	70,700	45,400
	27,500,001	30,000,000	73,800	46,000
	30,000,001	32,500,000	78,000	48,800
	32,500,001	35,000,000	84,300	50,500
	35,000,001	37,500,000	90,500	54,300
	37,500,001	40,000,000	96,800	58,000

TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017

	AMOUNT RANGE (Amount in PKR)		1 st Quarter or part thereof	Subsequent quarters or part thereof
	FROM	TO		
	40,000,001	42,500,000	102,400	61,800
	42,500,001	45,000,000	103,000	65,500
	45,000,001	47,500,000	107,400	69,300
	47,500,001	50,000,000	109,300	73,000
	50,000,001	52,500,000	112,400	76,800
	52,500,001	55,000,000	115,500	80,500
	55,000,001	57,500,000	117,400	84,300
	57,500,001	60,000,000	121,800	88,000
	60,000,001	62,500,000	122,400	91,800
	62,500,001	65,000,000	127,400	95,500
	65,000,001	67,500,000	132,400	99,300
	67,500,001	70,000,000	137,400	103,000
	70,000,001	72,500,000	142,400	106,800
	72,500,001	75,000,000	147,000	110,500
	75,000,001	77,500,000	152,000	114,300
	77,500,001	80,000,000	157,400	118,000
	80,000,001	82,500,000	162,400	121,800
	82,500,001	85,000,000	167,400	125,500

	AMOUNT RANGE (Amount in PKR)		1 st Quarter or part thereof	Subsequent quarters or part thereof
	FROM	TO		
	85,000,001	87,500,000	172,400	129,300
	87,500,001	90,000,000	177,400	133,000
	90,000,001	92,500,000	182,400	136,800
	92,500,001	95,000,000	187,400	140,500
	95,000,001	97,500,000	192,400	144,300
	97,500,001	100,000,000	197,400	148,000

NOTE:

1. All import LC amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 1,500/- per Rs. 1 Million each (Per quarter or part thereof.) and Rs. 1,000/- for subsequent quarters per Rs. 1 Million.
2. Charges related to corporate customers may differ as per the agreement between customers and the Bank.



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



ANNEXURE – B

ACCEPTANCE OF BILLS UNDER USANCE LETTER OF CREDIT

ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month Or Part thereof
FROM	TO	
1	500,000	500
500,001	750,000	700
750,001	1,000,000	900
1,000,001	1,500,000	1,250
1,500,001	2,000,000	1,750
2,000,001	2,500,000	2,250
2,500,001	3,000,000	2,750
3,000,001	3,500,000	3,250
3,500,001	4,000,000	3,750
4,000,001	4,500,000	4,250
4,500,001	5,000,000	4,750
5,000,001	5,500,000	5,250
5,500,001	6,000,000	5,750
6,000,001	6,500,000	6,250
6,500,001	7,000,000	6,750

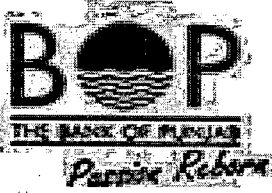
	ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month Or Part thereof
	FROM	TO	
	7,000,001	7,500,000	7,250
	7,500,001	8,000,000	7,750
	8,000,001	8,500,000	8,250
	8,500,001	9,000,000	8,750
	9,000,001	9,500,000	9,250
	9,500,001	10,000,000	9,750
	10,000,001	12,500,000	11,250
	12,500,001	15,000,000	13,750
	15,000,001	17,500,000	16,250
	17,500,001	20,000,000	18,750
	20,000,001	22,500,000	21,250
	22,500,001	25,000,000	23,750
	25,000,001	27,500,000	26,250
	27,500,001	30,000,000	28,750
	30,000,001	32,500,000	31,250
	32,500,001	35,000,000	33,750
	35,000,001	37,500,000	36,250
	37,500,001	40,000,000	38,750



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



	ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month Or Part thereof
	FROM	TO	
	40,000,001	42,500,000	41,250
	42,500,001	45,000,000	43,750
	45,000,001	47,500,000	46,250
	47,500,001	50,000,000	48,750
	50,000,001	52,500,000	51,250
	52,500,001	55,000,000	53,750
	55,000,001	57,500,000	56,250
	57,500,001	60,000,000	58,750
	60,000,001	62,500,000	61,250
	62,500,001	65,000,000	63,750
	65,000,001	67,500,000	66,250
	67,500,001	70,000,000	68,750
	70,000,001	72,500,000	71,250
	72,500,001	75,000,000	73,750
	75,000,001	77,500,000	76,250
	77,500,001	80,000,000	78,750
	80,000,001	82,500,000	81,250
	82,500,001	85,000,000	83,750



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



	ACCEPTANCE/AMOUNT RANGE (Amount in PKR)		Per Month Or Part thereof
	FROM	TO	
	85,000,001	87,500,000	86,250
	87,500,001	90,000,000	88,750
	90,000,001	92,500,000	91,250
	92,500,001	95,000,000	93,750
	95,000,001	97,500,000	96,250
	97,500,001	100,000,000	98,750

NOTE:

1. All acceptance amounts exceeding Rs. 100 Million shall attract additional service charges of Rs. 750/- monthly per Rs. 1 Million each (or part thereof.)
2. Charges related to corporate customers may differ as per the agreement between customers and banks.



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



E.

GENERAL NOTES

1	The charges for making UC and other related instruments for payment of fee dues in favor of educational institutions, HEC/Board etc. shall not exceed 0.50% of fee/dues or Rs. 25/- per instrument, whichever is less.
2	No service fee shall be charged from the student depositing the fee directly in the fee collection account of the educational institution.
3	All type of government levies from time to time including FED, Excise duties Taxes, Zakat, etc. on customer account will be deducted in addition to the bank charges.
4	Management may waive off/exempt any charges to customer with approval of the Resident Shariah Board Member (RSBM).
5	No FED applicable on free banking services.



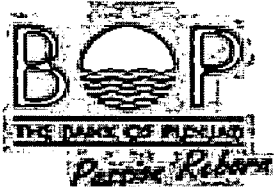
TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



SUMMARY OF CHANGES

Taqwa Islamic Banking – Schedule of Charges

July-December 2017 & January-June 2017



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



A. INTERNATIONAL BANKING

JANUARY – JUNE 2017			JULY – DECEMBER 2017		
Outward remittance through debit of FC Account excluding Travelers Cheques	i. Upto value of Rs. 10,000/-	Minimum. US\$ 5/- per item. or its equivalent	A-1.1 Outward remittance through debit of FC Account excluding Travelers Cheques	i. Upto value of US\$. 10,000/- or its equivalent	Minimum US\$8 per item
	ii. Over value of Rs. 10,000/-	0.01% (flat) per item. Minimum charges US\$ 8. or its equivalent		i. If remittance exceeds US\$ 10,000 or its equivalent	0.01% (flat) per item
	-----	-----		Minimum charges US\$ 8 or its equivalent & Maximum charges US\$ 75 or its equivalent	
	iii. For staff	Re. 1/-.		iii. For staff	Re. 1/-.
	0.5% amount will also be applicable if the deposit amount is withdrawn from the account before 15 days from receipt date and customer opts for remittance.			0.5% amount will also be applicable if the deposit amount is withdrawn from the account before 15 days from receipt date and customer opts for remittance.	
Foreign Demand Draft (FDD) Issuance through debit of account	US\$ 15 or Equivalent PKR Plus SWIFT charges of US\$ 5 or equivalent PKR.		Deleted		
Outward collection drawn on other banks (other than export proceeds)	US\$ 10/- per collection or its equivalent in other currencies. Plus Telex/SWIFT/Courier Charges (if any). (These charges are to be deducted from proceeds of the remittance).		A-5.3 Outward collection drawn on other banks (other than export proceeds)	US\$ 5/- per collection or its equivalent in other currencies. Plus Telex/SWIFT/Courier Charges (if any). (These charges are to be deducted from proceeds of the remittance).	



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



JANUARY – JUNE 2017		JULY – DECEMBER 2017	
Issuance of cheque book In lieu of lost cheque book	US\$ 5/- or equivalent in other foreign currencies.	A-5.8 Issuance of cheque book In lieu of lost cheque book	US\$ 5/- or equivalent in other foreign currencies. Staff US\$ 01/- or equivalent. (No Sales Tax in Branches operating in province of Sindh, Islamabad, AJK, Tribal Areas and Gilgit-Baltistan)
Issuance of loose cheques	US\$ 2/- or equivalent in other foreign currencies.	A-5.9 Issuance of loose cheques	US\$ 2/- or equivalent in other foreign currencies. (per cheque) (No Sales Tax in Branches operating in province of Sindh, Islamabad, AJK, tribal Areas and Gilgit-Baltistan)
Stop payment of cheque	US\$ 5/- per cheque, or equivalent in other foreign currencies.	A-5.10 Stop payment of cheque	S\$ 5/- or equivalent for one cheque. Against single instruction: a. US\$ 8/- or equivalent for 02 to 10 cheques. b. US\$ 10/- or equivalent for more than 10 cheques or entire cheque book. c. US\$ 01/- or equivalent for staff.
		Following clause in notes has been added: No FED applicable on free banking services.	

B.

DOMESTIC BANKING

Remittances							
Issuance of Universal Cheque, MTs. & TTs	For A/c Holders	For Cash / Non – A/c Holders (Subject to completion of all KYC Requirement)		Issuance of Universal Cheque, MTs. & TTs	For A/c Holders	For Cash / Non Account Holders (Subject to completion of all KYC Requirement)	
a. Up to Rs. 500,000/-	Free	Rs. 500/- Flat.	B-1.1	a. Up to Rs. 500,000/-	Free	Rs. 500/- Flat.	
b. Above Rs. 500,000/-		0.10% Min: Rs. 500/- Max: Rs. 10,000/-		b. Above Rs. 500,000/-		0.20% Min: Rs. 1,000/- Max: Rs. 10,000/-	
c. Telephone / Telex / Fax Charges	Actual	Rs. 100/- Flat		c. Telephone / Telex / Fax Charges	Actual	Rs. 100/- Flat	
				d. Postage / Courier UCs / MTs	Actual	Rs. 100/- Flat	



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



JANUARY – JUNE 2017				JULY – DECEMBER 2017			
		A/c Holder	Non-A/c Holder			A/c Holder	Non-A/c Holder
	a. Cancellation charges Universal Cheque / TT	Rs. 300/- Flat per UC/TT	Rs.600/- Flat per UC/TT	B-1.2 (a)	a. Cancellation charges Universal Cheque / TT	Rs. 350/- Flat per UC/TT	Rs.600/- Flat per UC/TT
Call Deposits							
		For Account Holders	For Non Account Holders (Subject to completion of all KYC Requirement)			For Account Holders	For Non Account Holders (Subject to completion of all KYC Requirement)
	a. Issuance of Call Deposit Issuance to A/c Holders either through debiting his/her own account or depositing in cash.	Free	Rs. 300/- per instrument *(Copy of CNIC must be attached with P.O/CDR issuance Application Form)	B-2.1 (a)	a. Issuance of Call Deposit Issuance to A/c Holders either through debiting his/her own account or depositing in cash.	Free	Rs. 500/- per instrument *(Copy of CNIC must be attached with P.O/CDR issuance Application Form)
	b. Issuance of duplicate CDR	Rs. 300/- per instrument	Rs. 300/- per instrument	B-2.1 (b)	b. Issuance of duplicate CDR	Rs. 300/- per instrument	Rs. 400/- per instrument
Issuance of BOP Debit Master Card							
Silver Card.	Normal Saving & Current Accounts.	PKR 350 Per Annum	B-7.1	Silver Card	Normal Saving & Current Accounts	PKR 425 Per Annum	
	Asaan Saving & Current Accounts	PKR 250 Per Annum			Asaan Saving & Current Accounts	PKR 250 Per Annum	
Gold Card.	PKR 600 Per Annum			Gold Card	PKR 725 Per Annum		
Platinum Card	PKR 1,000 Per Annum			Platinum Card	PKR 1,225 Per Annum		



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



JANUARY – JUNE 2017				JULY – DECEMBER 2017				
Arbitration Charges / False Chargeback (Local & International)								
USD 500 or Equivalent Per Case				B-7.2	USD 550/- or Equivalent Per Case			
BOP Debit Master Card Replacement Charges								
Silver Card		PKR 350 Per Card		B-7.4	Silver Card		PKR 400 Per Card	
Gold Card		PKR 600 Per Card			Gold Card		PKR 500 Per Card	
Platinum Card		PKR 1,000 Per Card			Platinum Card		PKR 1,000 Per Card	
International Cash Withdrawal at Master Card ATMs								
3% of the transaction amount.				B-7.5	3.50% of the transaction amount.			
Direct Shopping at POS								
Local Transactions		Free		B-7.11	Local Transactions		Free	
International Transactions		3% of the transaction amount.			International Transactions		3.50% of the transaction amount.	
SMS Alert Service Charges								
Rs. 400/- per annum.				B-7.12	Rs. 600/- per annum.			
Lockers								
<u>Size of Lockers</u>	<u>Annual Rent</u>	<u>Key Deposit</u>	B-8.1	<u>Size of Lockers</u>	<u>Annual Rent</u>	<u>Key Deposit</u>	B-8.1	
Extra Large	Rs. 7,000/-	Rs. 21,000/-		Extra Large	Rs. 8,000/-	Rs. 24,000/-		
				Note-2	Rent will be recovered in advance at the time of renting out on proportionate basis depending upon the calendar month the locker is rented for the 1 st year, and for full calendar year thereafter. Broken days of locker renting calendar month will be treated as one whole month irrespective of date of renting out.			



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



JANUARY – JUNE 2017		JULY – DECEMBER 2017		
Mobile Banking - IBFT				
		B-7.14	Mobile Banking - IBFT Rs. 100/- per transaction.	
Government accounts / business charges				
		B-9.1	<u>Collection made on government accounts including market committees etc.</u> No charges to be recovered including returning charges.	
Miscellaneous charges				
Duplicate Statement of Account or as and when demanded by the A/C Holder other than periodical Statement dispatched	Rs. 30/-	B-10.5	Duplicate Statement of Account or as and when demanded by the A/C Holder other than periodical Statement dispatched	Rs. 35/- (inclusive of FED)
	Re.1/- for staff			Re. 1 for staff
Stop payment of cheque				
Rs. 300/- in case of one cheque. Rs. 500/- per instruction, in case of more than one cheques. Re. 1 for staff.		B-10.12	Rs. 350/- for one cheque. Against single instruction: a. Rs. 500/- for 02 to to 10 cheques. b. Rs. 1,000/- for more than 10 cheques or entire cheque book. c. Re. 1/- for staff.	
Cheques received in inward clearing and returned unpaid.				
LCY	Rs. 300/- including NIFT Charges.	B-10.15	LCY	Rs. 350/- including NIFT Charges.



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



C. CHARGES ON ISLAMIC FINANCING / INVESTMENTS

JANUARY – JUNE 2017				JULY – DECEMBER 2017			
Consumer Ijarah							
a.	Motor Cycle	Rs. 1,000/- per vehicle			C-1.1 (a)	Motor Cycle	Rs. 1,500/- including FED per vehicle
b.	Motor Vehicle	Up to 1000 CC	Rs. 3,000/- per vehicle	Up to 1000 CC	C-1.1 (b)	Motor Vehicle	Rs. 6,000/- per case including FED
		Above 1000CC up to 1800 CC	Rs. 5,000/- per vehicle	Above 1000CC upto 1800 CC			
		Above 1800 CC	Rs. 7,500/- per vehicle	Above 1800 CC			
Diminishing Musharakah							
<u>Sanctioned Limit (Fresh Cases)</u>		<u>Processing Fee</u>		C-2	<u>Sanctioned Limit (Fresh Cases)</u>		<u>Processing Fee</u>
Up to Rs. 100,000/-		Rs. 3,000/-			Up to Rs. 100,000/-		Rs. 1,000/-
Rs. 100,001/- to Rs. 2,000,000/-		Rs. 5,000/-			Rs. 100,001/- to Rs. 2,000,000/-		Rs. 5,000/-
Rs. 2,000,001/- to Rs. 30,000,000/-		Rs. 25,000/-			Rs. 2,000,001/- to Rs. 5,000,000/-		Rs. 10,000/-
Exceeding Rs. 30,000,000/-		Rs. 35,000/-			Rs. 5,000,001/- to Rs. 10,000,000/-		Rs. 20,000/-
					Rs. 10,000,001/- to Rs. 50,000,000/-		As per Approval Minimum: Rs. 30,000/-
					Over Rs. 50,000,000/-		As per Approval
					Valued corporate customers		Negotiable
F	Charity should be collected as per flat rate of 24% p.a. on late payments.			----	Deleted. (Shall be part of Islamic Financing Agreements.)		



TAQWA ISLAMIC BANKING DIVISION
SCHEDULE OF CHARGES
JULY 01 – DECEMBER 31, 2017



D. TRADE FINANCE

LC Handling Charges

<p>Change of beneficiary / Transfer of LC</p> <p>When letter of credits transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh letter of credit</p>	<p>D-1.6 Change of beneficiary / Transfer of LC</p> <p>When beneficiary of the LC is changed, at the request of the applicant, transfer commission will be charged as applicable in case of opening of fresh letter of credit as per Annexure A & B.</p>
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Exports

<p>Letter of credit - Confirmation 0.25%. Minimum Rs. 350/-</p>	<p>D-2.3 Letter of credit - Confirmation 0.25% per quarter or part thereof. Minimum Rs. 350/-</p>
<p>Charges on advanced payment 0.12%</p> <p>Minimum Rs. 1,500/- on realization with no documents handling charges.</p> <p>Handling charges of Rs. 1,200/-, if we handle documents of other banks.</p>	<p>D-2.7 Charges on advanced payment 0.20%</p> <p>Minimum Rs. 1,500/- on realization with no documents handling charges.</p> <p>Handling charges of Rs. 1,200/-, if we handle documents of other banks.</p>

E. GENERAL NOTES

Following clause has been added;
No FED applicable on free banking services.