

1 Account maintenance 2 Cash Withdrawal 1.1 Intra-city(Within) 2.3 Intra-city(Within) 2.4 Other ATM 2.5 International cash withdrawal via Debit card 3 SMS alert Debit Card Platium Card for normal RDA, Classic Card for Low Income Segment RDA) 4.1 International RDA, Classic Card for Low Income Segment RDA) 4.2 Annual 4.3 Supplementary-Issuance/Annual/Replacement 4.4 Supplementary-Issuance/Annual/Replacement 4.5 Balance inquiry at other ATM 4.6 International Balance inquiry at Obte ATM 4.7 Courier-Delivery Charges 6 Courier-Delivery Charges 6 Cheque Book 1 Issuance 7.2 Cancellation 7.3 Duplicate issuance 8.1 Outward Remittance (OFDD) 8.1 Issuance 8.2 Duplicate issuance 8.3 Cancellation 9 Inward/Outward Remittance 9.1 Mard Remittance 9
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15.3 Partial Payment
15.4 Vehicle Appraisal (if applicable)
15.5-a) Re-possession Charges
15.5-b) Survey charges for repossessed vehicle
15.5-c) Warehouse charges for repossessed vehicle
15.6 Legal charges
15.7 Late Payment Charges
15.8 Balloon Payment

Foreign Currency Value Account (FCVA)	Non-Resident Rupee Value Account (NRVA)
Free	Free
Free	Fron
Free	Free Free
N/A	Free
N/A	Free
N/A	Free
Free	Free
N/A	Free
N/A N/A	Free Free
Free	Free
1st Free, subsequent PLS: Rs 18	1st Free, subsequent PLS: Rs 18
per Leaf Subsequent CD: Rs 12 per leaf	per Leaf Subsequent CD: Rs 12 per leaf
For TIB:1st Free, subsequent Rs	For TIB:1st Free, subsequent R
18 per Leaf for All Accounts	18 per Leaf for All Accounts
Free	Free
Free	Free
Free. However Foreign Bank's	Free. However Foreign Bank's
charges also apply.	charges also apply.
Free. However Foreign Bank's	Free. However Foreign Bank's
charges also apply.	charges also apply.
Free. However Correspondent	Free. However Correspondent
Bank Charges will apply	Bank Charges will apply
Free	Free
Free. However Correspondent	Free. However Correspondent
Bank Charges will apply	Bank Charges will apply
Free	Free
N/A	Free
Free	Free
N/A	Free
Free	Free
Free	Free
stment in real estate	
Free	Free
Free	Free
Free Free	Free
Free	Free
Free N/A	Free Free
Free N/A Free	Free Free For Men: PKR 6,000/- per case
Free N/A	Free Free For Men: PKR 6,000/- per case
Free N/A Free N/A	Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per c
Free N/A Free N/A N/A	Free Free For Men: PKR 6,000/- per case
Free N/A Free N/A	Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by
Free N/A Free N/A N/A	Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company
Free N/A Free N/A N/A N/A N/A	Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by
Free N/A Free N/A N/A N/A N/A N/A N/A N/A	Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual
Free N/A Free N/A N/A N/A N/A N/A	Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual At Actual
Free N/A Free N/A N/A N/A N/A N/A	Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account.
Free N/A Free N/A N/A N/A N/A N/A N/A N/A	Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa
Free N/A Free N/A N/A N/A N/A N/A	Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa
Free N/A Free N/A N/A N/A N/A N/A	Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for m vehicle no penalty shall be
Free N/A Free N/A N/A N/A N/A N/A N/A	Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged)
Free N/A Free N/A N/A N/A N/A N/A	Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual At Actual At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) S% of Principal adjusted agains
Free N/A Free N/A N/A N/A N/A N/A N/A	Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged)
Free N/A Free N/A	Free Free Free Free For Momen: PKR 6,000/- per case For Women: PKR 4,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) S% of Principal adjusted agains lease/loan account. At Actual
Free N/A Free N/A	Free Free Free Free For Momen: PKR 6,000/- per case For Women: PKR 4,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) S% of Principal adjusted agains lease/loan account. At Actual
Free N/A Free N/A	Free Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per case For Women: PKR 4,000/- per case At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) S% of Principal adjusted agains lease/loan account. At Actual At Actual
Free N/A Free N/A N/A N/A	Free Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per case For Women: PKR 4,000/- per case At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) S% of Principal adjusted agains lease/loan account. At Actual At Actual upto maximum of PK 100,000/-, whichever is lower At Actual
Free N/A Free N/A	Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per case For Women: PKR 4,000/- per case At Actual At Actual - as charged by Insurance Company At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) 5% of Principal adjusted agains lease/loan account. At Actual At Actual upto maximum of PK 100,000/-, whichever is lower At Actual At Actual (Max. Rs. 500/- per d
Free N/A Free N/A	Free Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per case For Women: PKR 4,000/- per case For Women: PKR 4,000/- per case At Actual At Actual - as charged by Insurance Company At Actual At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer reparant in order to obtain finance for vehicle no penalty shall be charged) S% of Principal adjusted agains lease/loan account. At Actual At Actual upto maximum of PK 100,000/-, whichever is lower At Actual At Actual (Max. Rs. 500/- per di At Actual
Free N/A Free N/A N/A	Free Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) 5% of Principal adjusted agains lease/loan account. At Actual At Actual upto maximum of PK 100,000/-, whichever is lower At Actual At Actual At Actual (Max. Rs. 500/- per d At Actual PKR 1/- per thousand per day ca
Free N/A Free N/A N/A	Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per case For Women: PKR 4,000/- per case At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) 5% of Principal adjusted agains lease/loan account. At Actual At Actual At Actual upto maximum of PK 100,000/-, whichever is lower At Actual At Actual PK At Actual PKR 1/- per thousand per day of installment amount from due
Free N/A Free N/A N/A	Free Free Free For Men: PKR 6,000/- per case For Women: PKR 4,000/- per case For Women: PKR 4,000/- per ca At Actual At Actual - as charged by Insurance Company At Actual At Actual S% of Principal outstanding against lease/loan account. (However, if the customer repa in order to obtain finance for n vehicle no penalty shall be charged) 5% of Principal adjusted agains lease/loan account. At Actual At Actual At Actual upto maximum of PK 100,000/-, whichever is lower At Actual At Actual PKR 1/- per thousand per day co

	ROSHAN APNA GHAR				
16					
16.1	Processing Fee - (Non Refundable) Including FED				
16.2	Loan Enhancement Fee including FED				
16.1	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to Mortgage of property, Lien				
10.1	Marking etc.				
16.2	Late / Non-Payment Penalties (including FED)				
16.3	Property Insurance				
-					
16.4	16.4 Life Assurance				
16.5	Partial Pre-Payments/Early Termination				
10.5					
17	GENERAL HOUSING FINANCE				
17.1	Processing Fee - (Non Refundable) Including FED				
17.2	Loan Enhancement Fee including FED				
	Valuation Charges, Legal Charges, foreclosure charges. All stamp				
17.3	duties, CVT, and any expenses related to property transfer, mortgage				
	and redemption etc.				
17.4	Late (New Developt Charges (including CCD)				
17.4	Late / Non-Payment Charges (including FED)				
17.5	Life & Property Insurance Cost				
17.6	Pre-Payment (Partial or Full Adjustment)				
17.7	Income Estimation Charges				
18 18.1	LOW COST HOUSING				
18.2	Processing Fee/ Charges (Non Refundable) External agency charges				
18.3	Early payment (unit purchase option)				
18.4	Pre-Payment Charges (partial or full adjustment)				
	Valuation Charges, Legal Charges, foreclosure charges. All stamp				
18.5	duties, CVT, and any expenses related to property transfer, mortgage				
	and redemption etc.				
18.6	Late / Non-Payment Charges (including FED)				
10.7	Life** & Property Insurance Cost				
	Life** & Property Insurance Cost				
18.7	**Life Assurance is optional.				
18.8	**Life Assurance is optional. Income Estimation Charges				
18.8 19	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (ISLAMIC)				
18.8	**Life Assurance is optional. Income Estimation Charges				
18.8 19	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (ISLAMIC) Application Processing Fee				
18.8 19 19.1 19.2 19.3	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (ISLAMIC) Application Processing Fee (Inclusive of documentation charges) Early Settlement Charges Partial Payment				
18.8 19 19.1 19.2	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (ISLANIC) Application Processing Fee (Inclusive of documentation charges) Early Settlement Charges				
18.8 19 19.1 19.2 19.3	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (ISLAMIC) Application Processing Fee (Inclusive of documentation charges) Early Settlement Charges Partial Payment				
18.8 19 19.1 19.2 19.3 19.4	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (ISLAMIC) Application Processing Fee (Inclusive of documentation charges) Early Settlement Charges Partial Payment Vehicle Appraisal (if applicable)				
18.8 19 19.1 19.2 19.3 19.4	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (ISLAMIC) Application Processing Fee (Inclusive of documentation charges) Early Settlement Charges Partial Payment Vehicle Appraisal (if applicable)				
18.8 19 19.1 19.2 19.3 19.4 19.5	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (ISLAMIC) Application Processing Fee (Inclusive of documentation charges) Early Settlement Charges Partial Payment Vehicle Appraisal (if applicable) Re-possession Charges				
18.8 19 19.1 19.2 19.3 19.4 19.5 19.6 19.7	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (ISLAMIC) Application Processing Fee (Inclusive of documentation charges) Early Settlement Charges Partial Payment Vehicle Appraisal (if applicable) Re-possession Charges Warehouse charges for repossessed vehicle				
18.8 19 19.1 19.2 19.3 19.4 19.5 19.6	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (ISLAMIC) Application Processing Fee (Inclusive of documentation charges) Early Settlement Charges Partial Payment Vehicle Appraisal (if applicable) Re-possession Charges Warehouse charges for repossessed vehicle Legal Notice Fee				
18.8 19 19.1 19.2 19.3 19.4 19.5 19.6 19.7 20					
18.8 19 19.1 19.2 19.3 19.4 19.5 19.6 19.7	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (ISLAMIC) Application Processing Fee (Inclusive of documentation charges) Early Settlement Charges Partial Payment Vehicle Appraisal (if applicable) Re-possession Charges Warehouse charges for repossessed vehicle Legal Notice Fee ROSHAN APNA GHAR - ISLAMIC				
18.8 19 19.1 19.2 19.3 19.4 19.5 19.6 19.7 20					
18.8 19 19.1 19.2 19.3 19.4 19.5 19.6 19.7 20 20.1					
18.8 19 19.1 19.2 19.3 19.4 19.5 19.6 19.7 20 20.1 20.1	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (IsLAMIC) Application Processing Fee (Inclusive of documentation charges) Early Settlement Charges Partial Payment Vehicle Appraisal (if applicable) Re-possession Charges Warehouse charges for repossessed vehicle Legal Notice Fee ROSHAN APNA GHAR - ISLAMIC (Subsidized & Normal House Finance) Processing Fee - (Non Refundable) Including FED Finance Enhancement Fee including FED Valuation Charges, Legal Charges, roreclosure charges. All stamp duties, CVT, and any expenses related to Mortgage of property, Lien				
18.8 19 19.1 19.2 19.3 19.4 19.5 19.6 19.7 20 20.1 20.2 20.3					
18.8 19 19.1 19.2 19.3 19.4 19.5 19.6 19.7 20 20.1	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (IsLAMIC) Application Processing Fee (Inclusive of documentation charges) Early Settlement Charges Partial Payment Vehicle Appraisal (if applicable) Re-possession Charges Warehouse charges for repossessed vehicle Legal Notice Fee ROSHAN APNA GHAR - ISLAMIC (Subsidized & Normal House Finance) Processing Fee - (Non Refundable) Including FED Finance Enhancement Fee including FED Valuation Charges, Legal Charges, roreclosure charges. All stamp duties, CVT, and any expenses related to Mortgage of property, Lien				
18.8 19 19.1 19.2 19.3 19.4 19.5 19.6 19.7 20 20.1 20.2 20.3					
18.8 19 19.1 19.2 19.3 19.4 19.5 19.6 19.7 20 20.1 20.2 20.3					
18.8 19 19.1 19.2 19.3 19.4 19.5 19.6 19.7 20 20.1 20.2 20.3 20.4	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (IsLAMIC) Application Processing Fee (Inclusive of documentation charges) Early Settlement Charges Partial Payment Vehicle Appraisal (if applicable) Re-possession Charges Warehouse charges for repossessed vehicle Legal Notice Fee ROSHAN APNA GHAR - ISLAMIC (Subsidized & Normal House Finance) Processing Fee - (Non Refundable) Including FED Finance Enhancement Fee including FED Finance Enhancement Fee including FED Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to Mortgage of property, Lien Marking etc. Property Takaful				
18.8 19 19.1 19.2 19.3 19.4 19.5 19.6 19.7 20 20.1 20.2 20.3 20.4	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (IsLAMIC) Application Processing Fee (Inclusive of documentation charges) Early Settlement Charges Partial Payment Vehicle Appraisal (if applicable) Re-possession Charges Warehouse charges for repossessed vehicle Legal Notice Fee ROSHAN APNA GHAR - ISLAMIC (Subsidized & Normal House Finance) Processing Fee - (Non Refundable) Including FED Finance Enhancement Fee including FED Finance Enhancement Fee including FED Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to Mortgage of property, Lien Marking etc. Property Takaful				
18.8 19 19.1 19.2 19.3 19.4 19.5 19.6 19.7 20 20.1 20.2 20.3 20.4	**Life Assurance is optional. Income Estimation Charges ROSHAN APNI CAR (IsLAMIC) Application Processing Fee (Inclusive of documentation charges) Early Settlement Charges Partial Payment Vehicle Appraisal (if applicable) Re-possession Charges Warehouse charges for repossessed vehicle Legal Notice Fee ROSHAN APNA GHAR - ISLAMIC (Subsidized & Normal House Finance) Processing Fee - (Non Refundable) Including FED Finance Enhancement Fee including FED Finance Enhancement Fee including FED Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to Mortgage of property, Lien Marking etc. Property Takaful				

N/A	PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED)				
N/A	PKR 5,000/-				
N/A	At Actual				
N/A	PKR 1/- per thousand per day of installment amount from due date till actual payment				
N/A	Covering Finance amount absolutely Free				
N/A	Optional – Covering death (due to any cause) & accidental/natural disability				
N/A	1% will be charged for 1st year and after one year NO Charges				
N/A	SI / SEP = PKR 8,000/-				
N/A	Others = PKR.10,000/- PKR 5,000				
N/A	At Actuals				
N/A	PKR 1/- per thousand per day of installment amount from due date till actual payment				
N/A	At Actuals				
N/A	3% of Principal Amount				
N/A	At Actual				
N/A	For all categories: Rs. 5,000/-				
N/A	Charged at actual				
N/A	No restriction on early payment/ unit purchase				
N/A	Free				
N/A	At Actuals - borne by customer				
N/A	PKR 1/- per thousdand per day of installment amount from due date till actual payment				
N/A	At Actuals - borne by customer				
N/A	At Actuals - borne by customer				
N/A	Rs. 6,000/- + FED per case				
N/A	as per payment schedule				
N/A	Not Applicable				
N/A	At Actual				
N/A	At Actual upto maximum of Rs.100,000/-, whichever is lower				
N/A	At Actual or (Max. Rs. 500/- per day)				
N/A	At Actual				
N/A	PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED)				
N/A	PKB 5 000/-				

N/A	PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED)				
N/A	PKR 5,000/-				
N/A	At Actual				
N/A	Covering Finance amount absolutely Free				
N/A	Optional – Covering death (due to any cause) & accidental/natural disability				
N/A	In case of early termination for 1st year 1% increase in buyout price will made and after one yea NO Charges				

Note:For other charges please refer to our Schedule of Bank Charges

Tawa Islamic Banking Roshan Digital Account (RDA)

Schedule of Bank Charges – July to Dec 2024

		F: BOP Roshan Di		nt (RDA)	FED/PST Applicability
Sr. No.		Service/Features	Foreign Currency Value Account <u>FCVA</u>	Non-Resident Rupee Value Account <u>NRVA</u>	
1		Acco	ount maintenance		
	1.1	Account maintenance	Free Free Free		NA
2					
	2.1	Intercity	Free	Free	NA
	2.2	Intra-city(Within)	Free	Free	NA
	2.3	BOP ATM	N/A	Free	NA
	2.4	Other ATM	N/A	Free	NA
	2.5	International cash withdrawal via Debit card	N/A	Free	NA
3					
	3.1	SMS alert	Free	Free	
4		Debit Card (Platinum Card for nor	rmal RDA, Classic Card t RDA)	for Low Income Segment	
	4.1	Issuance-Platinum Card	N/A	Free	NA
	4.2	Annual	N/A	Free	NA
	4.3	Replacement	N/A	Free	NA
	4.4	Supplementary- Issuance/Annual/Replacement	N/A	Free	NA
	4.5	Balance inquiry at other ATM	N/A	Free	NA
	4.6	International Balance inquiry	N/A	Free	NA
	4.7	Shopping at POS	N/A	Free	NA
5					
	5.1	Delivery Charges	Free	Free	NA
6					
	6.1	Issuance	1st Free subsequent Rs 18 per Leaf for All Accounts	1st Free subsequent Rs 18 per Leaf for All Accounts	Yes
	6.2	Stop payment	Free	Free	NA
7		Rem			
	7.1	Issuance	Free	Free	NA
	7.2	Cancellation	Free	Free	NA
	7.3	Duplicate issuance	Free	Free	NA
8		Outwar	d Remittance (OFDD)		
	8.1	Issuance	Free	Free	NA
	8.2	Duplicate issuance	Free. However Foreign Bank's charges also apply.	Free. However Foreign Bank's charges also apply.	NA

8.3	Cancellation		Free. However Foreign Bank's charges also apply.	Free. However Foreign Bank's charges also apply.	NA
9	Inward				
9.1	OFTT		Free. However Correspondent Bank Charges will apply	Free. However Correspondent Bank Charges will apply	NA
9.2	SWIFT charges		Free	Free	NA
9.3	Inward Remittance		Free. However Correspondent Bank Charges will apply	Free. However Correspondent Bank Charges will apply	NA
10	Account	Sta	tement (E-Statement	1	
10.1	E-Statement		Free	Free	NA
11		Fu	und transfer	1	
11.1	Through ADC		N/A	Free	NA
11.2	Online (Within/Intercity)		Free	Free	NA
12		Mo	bile Banking	1	
12.1	Mobile Banking Subscription/Annual Charges		N/A	Free	NA
13			* Clearing		
13.1	Normal/intercity		Free	Free	NA
13.2	Same Day		Free	Free	NA
	* Outward Clearing is applicable only for collection of instruments in respect of disinvestment in real estate				
			Other	1	
	Account closure		Free	Free	NA
	Balance confirmation certificate		Free	Free	NA
	Tax deduction certificate		Free	Free	NA
	Utility bill payments		N/A	Free	NA
	Processing Naya Pakistan		Free	Free	NA
	Applications				
14	ROSHAN APNI CAR (ISLAMIC)				
14.1	Application Processing Fee (Inclusive of documentation charges)		N/A	For men Rs. 6,000/- & For Women: Rs. 4,000/- per case+ FED per case	-
14.2	Early Settlement Charges		N/A	as per payment schedule	
14.3	Partial Payment		N/A	Not Applicable	NA
14.4	Vehicle Appraisal (if applicable)		N/A	At Actual	No

15.8	Any Other Charges	N/A	At Actual	No
15.7	Pricing/Rental rate for delay in purchase of Musharakah Unit(s) by the Customer	N/A	As per agreed pricing	No
15.6	Partial Pre-Payments/Early Termination	N/A	In case of early termination for 1st year 1% increase in buyout price will made and after one year NO Charges	-
15.5	Life Takaful	N/A	Optional – Covering death (due to any cause & accidental/natural disability	-
15.4	Property Takaful	N/A	Covering Finance amount absolutely Free	-
15.3	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and are expenses related to Mortgage of property, Lien Marking etc.	N/A	At Actual	No
15.2	Finance Limit Enhancement Fee including FED	N/A	PKR 5,000/-	-
15.1	Processing Fee - (Non Refundable) Including FED	N/A	PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED)	-
15	ROSHAN APNA GHAR - ISLAMIC (Subsidized & Normal House Finance)			
14.12	Any Other Charges	N/A	At Actual	-
14.11	Vehicle Takaful and Tracker Cost	N/A	At Actual	No
14.10	Survey Charges for Repossessed Vehicle	N/A	At Actual	No
14.9	Cheque Return Charges	N/A	PKR 500/- per presentation	Yes
14.8	Vehicle Registration Charges	N/A	At Actual	No
14.7	Legal Notice Fee	N/A	At Actual	No
14.6	Warehouse charges for repossessed vehicle	N/A	At Actual or (Max. Rs. 500/- per day)	No
14.5	Re-possession Charges	N/A	At Actual Upto maximum of Rs.100,000/-, whichever is lower	

Note:

• For other charges please refer to our Schedule of Bank Charges.

- *Outward Clearing not applicable,
- * Outward Clearing is applicable only for collection of instruments in respect of disinvestment in real estate.
- No PST/ FED for branches operating in Islamabad,
- Azad Jammu & Kashmir and Gilgit-Baltistan.