

## Annexure A: SOC for RDA

Service/Features	FCVA	NRVA
<b>Account maintenance</b>		
Account maintenance	Free	Free
<b>Cash Withdrawal</b>		
Intercity	Free	Free
Intra-city(Within)	Free	Free
Own ATM	N/A	Free
Other ATM	N/A	Free
International cash withdrawal via Debit card	N/A	Free
<b>SMS Alert</b>		
SMS alert	Free	Free
<b>Debit Card</b>		
Issuance-Platinum Card	N/A	Free
Annual	N/A	Free
Replacement	N/A	PKR 1500
Balance inquiry at other ATM	N/A	Free
International Balance inquiry	N/A	Free
Shopping at POS	N/A	Free
<b>Courier</b>		
Delivery Charges	Free	Free
<b>Cheque Book</b>		
Issuance	1st Free subsequent PLS: Rs 15 per Leaf Subsequent CD : Rs 10 per leaf For TIB;1st Free subsequent Rs 15 per Leaf for PLS/CD	1st Free subsequent PLS: Rs 15 per Leaf Subsequent CD : Rs 10 per leaf For TIB;1st Free subsequent Rs 15 per Leaf for PLS/CD
Stop payment	Free	Free
<b>Remittance (Local)(UC)</b>		
Issuance	N/A	Free
Cancellation	N/A	Free
Duplicate issuance	N/A	Free
<b>Outward Remittance (OFDD)</b>		
Issuance	Free	Free
Duplicate issuance	Free. However Foreign Bank's charges also apply.	Free. However Foreign Bank's charges also apply.
Cancellation	Free. However Foreign Bank's charges also apply.	Free. However Foreign Bank's charges also apply.
<b>Inward/Outward Remittance</b>		
OFTT	Free. However Correspondent Bank Charges will apply	Free. However Correspondent Bank Charges will apply
SWIFT charges	Free	Free
Inward Remittance	Free. However Correspondent Bank Charges will apply	Free. However Correspondent Bank Charges will apply
<b>Account Statement (E-Statement)</b>		
E-Statement	Free	Free
<b>Fund transfer</b>		
Through ADC	N/A	Free
Online (Within/Intercity)	N/A	Free
<b>Mobile Banking</b>		
Mobile Banking Subscription/Annual Charges	N/A	Free
<b>Clearing</b>		
Normal/intercity	N/A	Free
Same Day	N/A	Free
<b>Other</b>		
Account closure	Free	Free
Balance confirmation certificate	Free	Free
Tax deduction certificate	Free	Free
Utility bill payments	N/A	Free
Processing Naya Pakistan Applications	Free	Free

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

\*Outward Clearing not applicable