



**Roshan Digital Account(RDA)
Schedule of Bank Charges**

July to December 2024

Registered Office: BOP Tower, 10-B, Block E-II, Main Boulevard Gulberg III, Lahore
UAN: 111-267-200
www.bop.com.pk

S-	BOP ROSHAN DIGITAL ACCOUNT (RDA) (Normal & Low Income Segment)
1	Account maintenance
2	Cash Withdrawal
2.1	Intercity
2.2	Intra-city(Within)
2.3	BOP ATM
2.4	Other ATM
2.5	International cash withdrawal via Debit card
3	SMS alert
4	Debit Card (Platinum Card for normal RDA, Classic Card for Low Income Segment RDA)
4.1	Issuance
4.2	Annual
4.3	Replacement
4.4	Supplementary-Issuance/Annual/Replacement
4.5	Balance inquiry at other ATM
4.6	International Balance inquiry
4.7	Shopping at POS
5	Courier-Delivery Charges
6	Cheque Book
6.1	Issuance
6.3	Stop payment
7	Remittance (Local)(UC)
7.1	Issuance
7.2	Cancellation
7.3	Duplicate issuance
8	Outward Remittance (OFDD)
8.1	Issuance
8.2	Duplicate issuance
8.3	Cancellation
9	Inward/Outward Remittance
9.1	OFTT
9.2	SWIFT charges
9.3	Inward Remittance
10	Account Statement (E-Statement)
11	Funds transfer
11.1	Through ADC
11.2	Online (Within/Intercity)
12	Mobile Banking Subscription/Annual Charges
13	* Clearing
13.1	Normal/intercity
13.2	Same Day
	* Outward Clearing is applicable only for collection of instruments in respect of disinvestment in real estate
14	Others
14.1	Account closure
14.2	Balance confirmation certificate
14.3	Tax deduction certificate
14.4	Utility bill payments
14.5	Processing Naya Pakistan Applications
15	ROSHAN APNI CAR
15.1 -a)	Application Processing Fee (Inclusive of documentation charges)
15.1 -b)	Income Estimation Charges
15.1 -c)	Vehicle Insurance & Tracker Cost
15.1 -d)	Evaluation charges of pre owned / used and imported vehicles
15.1 -e)	Registration Charges
15.2	Early Termination / Pre Payment Penalty
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	Free
Free	Free
N/A	Free
N/A	Free
N/A	Free
Free	Free

N/A	Free
N/A	Free
N/A	Free
N/A	Free
N/A	Free
N/A	Free
Free	Free

1st Free, subsequent PLS: Rs 18 per Leaf Subsequent CD: Rs 12 per leaf	1st Free, subsequent PLS: Rs 18 per Leaf Subsequent CD: Rs 12 per leaf
For TIB:1st Free, subsequent Rs 18 per Leaf for All Accounts	For TIB:1st Free, subsequent Rs 18 per Leaf for All Accounts
Free	Free

Free	Free
Free	Free
Free	Free

Free	Free
Free. However Foreign Bank's charges also apply.	Free. However Foreign Bank's charges also apply.
Free. However Foreign Bank's charges also apply.	Free. However Foreign Bank's charges also apply.

Free. However Correspondent Bank Charges will apply	Free. However Correspondent Bank Charges will apply
Free	Free
Free. However Correspondent Bank Charges will apply	Free. However Correspondent Bank Charges will apply
Free	Free

N/A	Free
Free	Free
N/A	Free

Free	Free
Free	Free

Free	Free
Free	Free
Free	Free
N/A	Free
Free	Free

N/A	For Men: PKR 6,000/- per case For Women: PKR 4,000/- per case
N/A	At Actual
N/A	At Actual - as charged by Insurance Company
N/A	At Actual
N/A	At Actual
N/A	5% of Principal outstanding against lease/loan account. (However, if the customer repays in order to obtain finance for new vehicle no penalty shall be charged)
N/A	5% of Principal adjusted against lease/loan account.
N/A	At Actual
N/A	At Actual upto maximum of PKR 100,000/-, whichever is lower
N/A	At Actual
N/A	At Actual (Max. Rs. 500/- per day)
N/A	At Actual
N/A	PKR 1/- per thousand per day of installment amount from due date till actual payment
N/A	5% of Principal adjusted against lease/loan account.

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

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

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/- Others = PKR.10,000/-
N/A	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 thousand 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	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 year NO Charges

Tawa Islamic Banking
Roshan Digital Account (RDA)

Schedule of Bank Charges – July to Dec 2024

F: BOP Roshan Digital Account (RDA) (Normal & Low Income Segment)					FED/PST Applicability
Sr. No.	Service/Features		Foreign Currency Value Account FCVA	Non-Resident Rupee Value Account NRVA	
1	Account maintenance				
1.1	Account maintenance		Free	Free	NA
2	Cash Withdrawal				
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	SMS Alert				
3.1	SMS alert		Free	Free	
4	Debit Card (Platinum Card for normal RDA, Classic Card for Low Income Segment RDA)				
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	Courier				
5.1	Delivery Charges		Free	Free	NA
6	Cheque Book				
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	Remittance (Local)(UC)				
7.1	Issuance		Free	Free	NA
7.2	Cancellation		Free	Free	NA
7.3	Duplicate issuance		Free	Free	NA
8	Outward 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/Outward Remittance				
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 Statement (E-Statement)				
10.1	E-Statement		Free	Free	NA
11	Fund transfer				
11.1	Through ADC		N/A	Free	NA
11.2	Online (Within/Intercity)		Free	Free	NA
12	Mobile Banking				
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				
	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 Applications		Free	Free	NA
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

14.5	Re-possession Charges		N/A	At Actual Upto maximum of Rs.100,000/-, whichever is lower	
14.6	Warehouse charges for repossessed vehicle		N/A	At Actual or (Max. Rs. 500/- per day)	No
14.7	Legal Notice Fee		N/A	At Actual	No
14.8	Vehicle Registration Charges		N/A	At Actual	No
14.9	Cheque Return Charges		N/A	PKR 500/- per presentation	Yes
14.10	Survey Charges for Repossessed Vehicle		N/A	At Actual	No
14.11	Vehicle Takaful and Tracker Cost		N/A	At Actual	No
14.12	Any Other Charges		N/A	At Actual	-
15	ROSHAN APNA GHAR - ISLAMIC (Subsidized & Normal House Finance)				
15.1	Processing Fee - (Non Refundable) Including FED		N/A	PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED)	-
15.2	Finance Limit Enhancement Fee including FED		N/A	PKR 5,000/-	-
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
15.4	Property Takaful		N/A	Covering Finance amount absolutely Free	-
15.5	Life Takaful		N/A	Optional – Covering death (due to any cause & accidental/natural disability)	-
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	-
15.7	Pricing/Rental rate for delay in purchase of Musharakah Unit(s) by the Customer		N/A	As per agreed pricing	No
15.8	Any Other Charges		N/A	At Actual	No

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.