THE BANK OF PUNJAB

دی بینک آف پنجاب رکھے
#HarFardKaKhayal

SCHEDULE OF BANK CHARGES

JULY–DECEMBER 2026

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GENERAL NOTES

- Charges for Consumer Finance shall be as per policy and terms of the approved Scheme/PPM
- Bank reserves the right to change markup rates.
- Facilities under specialized products/deposit Schemes shall be applicable.
- No Service fees shall be charged from the student depositing the fee directly in the fee collection account of the educational institution
- All types of government levies from time to time including FED, Provincial Taxes, Duties, Zakat, etc on customer account will be deducted in addition to the bank charges, where applicable.
- All banking services are exempted from applicability of Provincial sales tax (PST) / Federal Excise Duty (FED) in Gilgit-Baltistan.
- Banking services (Cheque book issuance charges, Cheque return charges, Hajj & Umrah charges and Utility bills collection) are exempted from applicability of Provincial sales tax (PST) / Federal Excise Duty (FED) in Azad Jammu & Kashmir and Islamabad.
- In case of clients maintaining substantial deposit and/or routing handsome ancillary business, the bank reserves the right to waive some/all charges. Such waiver will be approved by respective Business/Group Head or relevant committee.
- Charges are negotiable, as per approval terms
- In case of Govt/Treasury Collections, Rs. 15/- (inclusive of taxes) will be charged for printing of duplicate challan form; subject to availability of option by respective biller.
- Charges for ATM/Debit Card renewal, SMS banking, Locker rent, account maintaining etc. cannot be recovered from prohibited Accounts of UNSC, OFAC (US) & 4th scheduled Persons/Entities (proscribed individuals/entities) freezed under advice of CCG and Deceased Accounts.
- BLIND CUSTOMERS/ DIFFERENTLY ABLED PERSONS: All accounts (LCY and FCY) of customers who are blind or differently-abled, as evidenced through their C/SNICs or written medical evidence, are exempted from levy of monthly Account Maintenance charges. All other charges are applicable, as per the features of specific accounts opened by such customers will be in accordance with the SOBC.
- GL Codes are mentioned against respective service charges where applicable. However where it is not required, "N/A" or "as per PPM" has been mentioned

Provincial sales tax (PST) / Federal Excise Duty (FED) Grid	
Yes	Tax applicable
No	a) Tax not applicable b) Services are free
TAI	Tax already included
TORI	Tax on Residual Income /Bank's Income

Red Font indicates "Changes" from previous SOBC

SOBC Effective from 01.07.2026 to 31.12.2026

Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
A-	**IMPORTS**			
I -	**LETTER OF CREDIT COMMISSION**			
1	Letter of Credit	102010204	0.5% per QTR Subsequent QTR 0.45% per QTR Min Rs. 3,000/-	Yes
	NOTE: In case the Letter of Credit liability increases due to exchange rate fluctuation, by virtue of providing forward cover to the customer, the above L/C commission at a) is also to be charged on enhanced amount. Further reduction in charges as above, needs relevant Business Head's approval.			
2)	Revalidation Commission	102010204	As applicable for opening of fresh LCs, i.e. in item 1 , Commission will be charged on liability amount, calculated as per prevailing exchange rate on the date of revalidation	Yes
3)	Change of Beneficiary / Transfer of LC	102010204	When beneficiary of the LC is changed at the request of the applicant, commission is charged as applicable in case of fresh LC, as mentioned in item 1 above	Yes
4 a)	Non reimbursable LC under Barter / Aid / Loans	102010204	1% for 1st quarter and 0.30% for each subsequent quarter or part thereof – Minimum Rs. 1,000/-	Yes
b)	LC or LG under "Suppliers/ Buyers Credit" Pay as You Earn Scheme And Deferred Payment LCs for Period over one year.	102010204(LC) 102010203(LG)	1. Commission @ Rs.0.50% per quarter or part thereof at the time of opening of LC on full amount of LC/LG liability plus interest payable thereon for the period from the date of opening of LC/LG till expiry. Thereafter Commission to be recovered on six monthly basis on outstanding / reducing liability as per Schedule of Bank Charges in vogue. In case forward cover is provided against LC/LG under suppliers/ buyers Credit, LC/LG Commission shall be recovered at the booked rate. Min. Rs.5,000/- 2. In case LC not involving Usance bills, such as deferred payment LCs, acceptance commission @ 0.30% per quarter is also to be recovered for any period after the validity of LC at the time of payment of installment even if the installment falls due after the expiry of the Letter of Credit. Min Rs. 5,000/-	Yes
c)	Issuance of LG undertaking favoring any bank for providing forward exchange risk cover under supplier/ buyers Credit on behalf of applicant.	102010203	Commission @0.5% per quarter to be charged on reducing liability on booked rate. Min. Rs.5,000/-	Yes
5)	If bills are to be drawn at a Usance under LCs other than "Pay As You Earn Scheme (PAYES)", suppliers / buyers credit and deferred payment LCs on yearly basis.	102061065	0.50 % per quarter Flat till the date of maturity of acceptance & no commission will be charged for the overdue acceptance period.	Yes
6)	**Amendments** i) Without increase in amount or extension in period of shipment / negotiation.	102010204	Rs.1,800/- per amendment (flat) plus SWIFT / Courier charges (if any).	Yes
	ii) Involving increase in amount and/or extension in period of shipment / negotiation.	102010204	Rs.1,800/- per transaction plus commission as per item 01 to 02 + SWIFT / Courier charges (if any) Min Rs. 1,800/-	Yes
7)	Markup on Import Bills under Letter of Credit. (Mark up is to be charged on Daily Product basis from the date of negotiation till the date of payment /retirement of bill.)	101010803	a) **SIGHT BILLS** 1) If retired within 10 days from date of negotiation / remittance, Mark-up @ 3Months KIBOR + 5%.	No
	If the negotiating bank mentions the date of claim of reimbursement on its covering schedule / SWIFT message, mark up should be charged from that date instead of date of negotiation)	101010803	2) If retired after 10 and within 20 days from date of negotiation / remittance, 3Months KIBOR + 10%. 3) If retired after 20 days from date of negotiation / remittance, 3Months KIBOR + 15% **b) USANCE BILLS** In case of Overdue Acceptances / Overdue Payments created due to non-payment on maturity against Usance LCs/ Suppliers' Credit / Pay As You Earn Scheme / Deferred Payment LCs: As per sanction advice otherwise Mark-up @ 3Months KIBOR+ 20%	No

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
7-a)	Overdue FIM (Finance Against Imported Merchandize) , FATR (Finance Against Trust Receipt) /FE 25 (Foreign Exchange -25) & LBD (Local Bills Discounting) etc	101010805 & 101010804 / 101010813 & 101011004	As per sanctioned advice otherwise markup @ 3Months KIBOR + 5% on outstanding amount from the date of overdue till full adjustment	No
	Note: a) Markup will be charged on import bill net of cash margin deposited with the branch before the date of negotiation till the retirement of the bill. However, no markup will be charged if 100% cash margin is held. b) Rate of mark-up is subject to change/or as approved by respective credit committee. c) Even commission will be charged as per CA, minimim charges as per SOBC are mandatory to be charged to the customer. Further reduction in charges LCs/amendments and / or contract needs relevant Business Head's approval.			
II-	**HANDLING CHARGES**			
8)	Import Bills returned unpaid	102061065	US$ 75/- (Flat) from forwarding bank plus courier / SWIFT charges, if any.	Yes
9)	Collection	102060402	i) Upto Rs. 1,200/- per collection if charges are on Drawee's (Importer's) account ii) US$ 75/- if charges are on Drawer's (Exporter's) account	Yes
10)	Fee for registration of contract CAD/DA Basis/Amendments	102010221	0.20% Min. Rs.1,800/- (Flat), uptill 1 year and later on the commission will be recovered again @ 0.20 %.	Yes
11)	Import against advance payment to Suppliers/ Import against receipt of documents directly by the importers	102060402	Upto 0.15% (Min charges: Upto Rs. 1,500/-) plus applicable SWIFT charges	Yes No
12)	Service charges against import transactions i.e. import bills / PAD collections	102060405	0.12% - Min Rs.1,200/-	Yes
13)	Endorsement of AWB for release of goods under registered contract/ collection (Bank to Bank Only)/LC.	102060402	Rs.2,300/- per collection	Yes
14)	LC / Contract Cancellation Charges	102061065	Rs.1,800 + SWIFT/Courier charges (if any)	Yes
15)	Correspondent bank Charges	N/A	At actual + SWIFT/Courier charges (if any) or as negotiated by FID	No
16)	Handling of discrepant import documents	102061065 102061065	i) If charges are on Importer/LC Applicant's account All charges for correspondence SWIFT etc. plus foreign banks charges (if any) ii) If charges are on Exporter/LC Beneficiary's account:- upto US$ 75/- or equivalent	Yes
17)	Registration of Contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from foreign lenders.	102010221	Handling Charges 0.20% - Min. Rs.5,000/-	Yes
18)	Issuance of Certificate regarding opening of L/C Registration of Contract to another bank for booking of forward exchange at importer’s request	102061065	Flat Rs.1,000/- per application	Yes
19)	Issuance of Freight Certificate for Imports on FOB Basis.	102061065	Rs.1,250/- Per certificate	Yes
20)	SBP Approval cases for remittances / import related transactions i.e. Advance Payment , excess shipment etc.	N/A	Free	No
21)	EIF Approval on FOC basis (Open Account, FOC, under warranty claim or any other with similar nature)	102061033	Rs.2,400/- per EIF	Yes
22)	Acceptance lodgment under foreign collection documents (DIFC)	102010221	Flat Rs.2,500 per collection	Yes

B-	EXPORTS			
I	**Letters of Credit**			
1	a) Advising	102010207	i) If payable by beneficiary Rs.2,400/- (Flat) + applicable courier / swift charges. ii) If payable by applicant US $50/- + applicable courier / swift charges.	Yes Yes
	b) Amendment Advising	102010207	Rs. 1,000/-(Flat) + Courier (if applicable) Rs. 1,800/- + Courier (if applicable) for Non-Customers	Yes
	c) Negotiation of Rupee Bills under Export LCs	101011004	0.30% flat Minimum Rs. 500/- OR subject to negotiation and approval from competent authority	Yes
	d) Confirmation	102010207	Confirmation charges for both Foreign and Local banks to be negotiated and approved by FID	Yes

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
	e) Transfer of Export LCs	102010207	Rs. 2,400/- Per LC	Yes
	f) Reimbursement payment to other local Banks from Non-Resident Rupee A/C	102061065	Rs.1,000/-	Yes
2	If the documents are sent to other Banks for negotiation under restricted L/C	102061065	Rs.1,250/-	Yes
3	Charges on advance payment	102060405	0.20% Min. Rs.1,500/- on realization with no documents handling charges. Handling charges of PKR 1,200/- if we handle documents of other banks.	Yes
4	Research & Development Surcharge/Handling charges	102060405	Rs.2,000/- per case	Yes
II	**COLLECTIONS**			
5	a) Clean (against export proceeds).	102060405	Rs. 300/- per collection + Courier charges	Yes
	b) Documentary (on which banks do not earn any exchange difference).	102060405	0.20 % Min Rs.1,000/- per collection or as per approval by respective business head	Yes
6	Handling of Duty Draw Back Claim/DL/TL	102060405	0.50% per claim minimum Rs. 900/-	Yes
7	Service Charges against Export Documents sent on Collection Basis Where payment cover is already received in our NOSTRO A/c	102060405	0.20 % Min Rs. 1,500/- per collection	Yes
Note: Any charges for delayed repatriation of export proceeds levied by State Bank of Pakistan, will be recovered from the concerned client accordingly.				
8	EXPORT REFINANCE			
i)	NOC for Export Refinance Entitlement(EE & EF)	102060405	Rs.2,100/- Flat per case	Yes
ii)	Preparation of Substitution case in ERF-Pre shipment	102060405	Rs.2,300/- Flat per case	Yes
iii)	1) Overdue Export Refinance 2) FAFB/ FAPC Own Source 3) FE 25 etc	101010811	For LCY Financing: Markup @ 3Months KIBOR + 5% from due date till the adjustment or as per CA Package For FCY Financing under F.E 25: SOFR + 5% OR as per approved CA Package.	No
iv)	Over due FDBP/IDBP (If not available in sanction advice)	101011004	Mark-up @ 3Months KIBOR +5% from due date till the adjustment OR as per approved CA Package.	No
Note: In case of New EFS Facility i.e. Rupee based discounting (ERF Facility and FDBP will be applied)				
C-	**INLAND LETTER OF CREDIT**			
1	Inland handling charges	102060405	Flat Rs.1,000/- each bill	Yes
2	Forced PAD Inland Bills	101010803	3Months KIBOR + 3% for first 10 days, For next 10 days 3Months KIBOR + 5% & After 20 days 3Months KIBOR + 6%	No
3	Inland Letters of Credit	102010204	0.50% per quarter Min. Rs. 3,000/- Discrepant document handling charges on inland LCs Rs. 5,000/- + FED/PST. LC of any amount if against 100% Cash Margin or return free deposit then Rs. 1,000/- only.	Yes
4	Amendment Charges	102010204	Rs.1,500/- per transaction flat plus commission as above, if amendment involves increase in amount or extension in period	Yes
5	Service Charges	102060405	0.10 % (Minimum Rs.500/-).For each bill lodged.	Yes
6	Advising/Amendment/Confirmation charges of (inward) Inland LCs.	102010207	Rs. 1,000 (flat) for advising and amendment. Confirmation charges shall be negotiated by FID separately on case to case basis.	Yes
	Documentary Bills Drawn Against Inland Letter of Credit.			
	Sight Bills			
	a) At Negotiating end	101011004	Charges are negoiable as per aproval or 0.50% flat - Min Rs. 600/- Courier charges Rs.200/- in either case.	Yes
	b) Collection charges for restricted LC (where negotiation is restricted to some other Banks and presented to us for forwarding)	102010303	Rs.750/- (Flat) Per Bill + Courier Charges Rs.300/-	Yes
	c) At opening end (at the time of retirement) Rates of Mark-up:			

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Sr. #	**BANKING SERVICE**	**GL CODE**	**CHARGES**	**Applicability of FED/PST**
7	i) If retired within 3 days from the date of lodgment	101010803	3Months KIBOR + 2%	No
	ii) If retired after 3 days but within 20 days of lodgment	101010803	3Months KIBOR + 5%	No
	iii) If retired after 20 days of lodgment	101010803	3Months KIBOR + 6%	No
	NOTE: No Mark-up will be charged from the date of negotiation till the date of lodgment of documents received under Inland LCs, where the payment as per reimbursement arrangement is made to the negotiating bank only on receipt of documents. No Markup charged if already held cash margin under said LC. Further reduction in charges/markup needs relevant Business Head approval.			
8	**Usance Bills**			
	1) Negotiating End	101011004	Charges are negoiable as per aproval or 0.50% flat - Min Rs. 600/- Courier charges Rs.200/- in either case.	Yes
	a) Markup on documentary Bills Purchased /Negotiated under Inland LC	101011004	I) In case of Sight LCs Mark-up is to be recovered/charged as per approval of Sanctioning Authority. (II) In case of Usance LCs Mark-up is to be recovered/charged as per approval of Sanctioning Authority. III) In case of Usance LCs of our own Bank, Mark up is to be recovered / charged as per approval of Sanctioning Authority.	No
	2) Opening End			
	a) At the time of Acceptance of the Bills and for defferred payment LCs as well.	102060402	Acceptance Commission @ 0.20% per month shall be recovered/charged for the Usance Import Bills for the period beyond the date upto which the commission has already been charged at the time of opening of LC or thereafter any extension is made in the validity of the LC.	Yes
	b) At the time of booking	102060402	Rs.600/- (Flat)	Yes
	c) At the time of maturity/due date	102060402	Rs.600/- (Flat)	Yes
	3) At Collecting End			
	a) Collection charges	102060402	Commission 0.25% Minimum Rs.900/-, Maximum Rs.5,000/- + courier charges Rs.300/-	Yes

D-	**OTHER CHARGES** **(To be recovered where applicable)**			
1	Foreign Postage	102060901	Rs. 300/- or actual which ever is higher	No
2	Foreign Courier	102060902	Rs. 4,500/- or actual which ever is higher (Note: Where the party has direct arrangements with the courier company, no charges are to be recovered)	No
3	Foreign Cable / SWIFT	102060904	Message for LCs/SBLC/LG/Misc. Communications Short message Rs. 1,000/- Full message Rs. 2,000/-	No
4	Foreign Fax / Telephone	102060903	Actual (if applicable)	No
5	**PRC (Proceeds Realization Certificate)**			
	a) Issuance of Proceeds Realization Certificate within one year.	N/A	Free	No
	b) Issuance of Proceeds Realization Certificate after one year.	102060405	Rs.500/- (Flat) per Certificate.	Yes
	c) Duplicate Proceeds Realization Certificate	102060405	Rs.500/- (Flat) per Certificate.	Yes
6	a) Handling Charges in lieu of exchange earning where importers / exporters buy/sell Foreign Exchange from/to other Banks for LC opened / contract registered/export documents issued / lodged through us.	102060402	Ps. 04 per US$ or equivalent in other currencies. Minimum Rs.500/-	Yes
	b) Test/Signatures/Mail LCs verification charges	102061065	Rs.600/-	
	c) Handling charges for export payments transferred to other banks within Pakistan, on customer's request.	102060426	Rs.5,000/- on per transfer.	Yes
7	Obtaining credit report on foreign buyer/ supplier.	102061065	Rs. 350/- plus foreign bank / credit reporting agency charges and SWIFT / Courier charges (if any)	Yes
8	**Agency Arrangements**: Arrangements with banks, institutions and companies for handling their inward, outward remittances and other services.	102010108	As per agreement	Yes
9	i) Issuance of Business performance Certificate at customers request	102060405	Rs.1,000/-	Yes
	ii) Freight subsidy Claim Processing	102061065	Rs.100/- per case	

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
10	**PURCHASE (FBP / FDBP)** a. Clean bills including T.Cs. drawn on banks abroad.	102010201	OD Buying Rate is to be applied plus Commission US$10/- Flat or equivalent in other FC plus Postages/ SWIFT/ Courier charges	Yes
	b. Documentary	102010201	Relevant Bill Buying Rates, as circulated vide our daily exchange rate bulletin, are to be applied plus postage/SWIFT/ Courier charges. Note: In case the proceeds of the bills are not realized within maturity/ due date (i.e. max upto 21 days in case of sight bills or as allowed in CA or in case of usance the due date calculated as per tenor of the bill). 0.30 % flat, Rs.350/- Minimum or as approval of Sanctioning Authority.	Yes
	c. Handling of export documents under foreign LC	N/A	Free	No
	d. FDBP	102060405	(i) Rs.2,400/- only (Clean) or (ii) In case discrepant Rs.1,680/-	Yes
11	Commodity Exchange Arrangements	102010503	Handling commission of 0.5 % flat on the amount of commodity exchange arrangement.	Yes
12	SWIFT Funds Return Charges USD/EUR/GBP/JPY/SAR/AED	102061033	20/- In respective currencies.	Yes
E-	**CHARGES ON MAINTENANCE OF FOREIGN CURRENCY A/Cs**			
1	**Cash Handling Charges** a) At the time of cash deposit receipt into account. b) At the time of withdrawal (if funds deposited in cash) from account.	N/A 102060401	a) Free b) 0.5% of the cash withdrawals / Remittance / transfer from account, if not retained in the account for 15 days. (Charges may be deducted in foreign currency or in equivalent PAK Rupees at BOP Buying Rate)	a) No b) Yes
2	Incidental charges, if average monthly balance in any account falls below US$ 500/- or equivalent in other currencies.	102060415	Upto Rs 50 /or equivalent per month	TAI
3	a. Outward collection drawn on other banks (other than exports proceeds)	102010302	US$ 5 per collection or its equivalent in other currencies plus SWIFT/ Courier charges (if any)	Yes
	b. Outward collection drawn on BOP Branches	102010302	Collection charges : Free SWIFT / courier (if any) Actual	No
	c. Inward Collection	102010302	US $ 15 plus Swift/ courier charges (if any) (These charges are to be deducted from the proceeds of remittance)	Yes
	d. Outward/inward collection items returned unpaid	102060801	Rs.250/-plus Foreign bank charges at actual plus SWIFT/courier charges (if any)	TORI
4	Standing Instructions	102061043	US$ 5/- per transaction or equivalent in other currencies.	Yes
5	Cheque Book issuance Charges - FCY ***Note:*** *No PST/FED in branches operating in Islamabad, Azad Jummu & Kashmir and Gilgit-Baltistan*	102060403	PLS A/c Rs. 24/- per leaf CD A/ c Rs. 14/- per leaf Note: Facilities under Specialized Products/ Deposit schemes shall be applicable Customized cheques (Negotiable on Case to Case basis)	Yes
6	Issuance of new Cheque Book in lieu of Lost Cheque Book or Cheque Book Requisition (These charges are in addition to Stop Payment charges -if any) ***Not*** *e: No PST/FED in branches operating in Islamabad, Azad Jummu & Kashmir and Gilgit-Baltistan*	102060403	Only New **Cheque Book issuance Charges - FCY** will be applied as per serial no 5 **Lost Cheque book Charges :** NIL If there is any stop payment request against lost Cheque book , then **Stop payment of Cheque** charges will be applied as per serial no 7	Yes
7	Stop payment of cheques	102060910	a) Up to 5 cheques per instruction Rs. 600/- b) More than 5 cheques per instruction Rs. 1,150/-	Yes
8	Release of Stop Payment of Cheques	N/A	Free Note : If the Cheque(s) for which Stop Payment instruction is being released is among the series of stopped cheques, then remarking Stop Payment for rest of the Cheque (as per system functionality) will be free of cost.	No

Note:

- Charges may be collected in Pak Rupee or Foreign Currency in all categories.
- Any out of pocket expenses related to the bank transactions, not covered above, will also be charged to the clients.
- Clarification issued by International Division vide their F.E. Information Circular # 146 dated 13.11.2002 must also be referred.

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
F-	**REMITTANCES**			
A)	**FOREIGN CURRENCY (FCY)**			
I-	**OUTWARD REMITTANCES:**			
1	Outward remittance through Debit of Foreign Currency Account excluding Travelers Cheques (OFTT , FDD, FMT) SWIFT Charges	OFTT: 102010113 FDD/FMT: 102010104 102060904	i) Up to US $ 25,000 (or equivalent): US $ 15 (or equivalent, inclusive of FED/PST). ii) Above US $ 25,000 (or equivalent): US $ 30 (or equivalent, inclusive of FED/PST). As per point D- 3 (Short Message charges) of this SOBC	TAI
2	a) Issuance of duplicate FDD	102061033	Rs.650/- plus SWIFT (Short Message charges) /Courier charges, (if any). Foreign Bank's charges also apply.	Yes
	b) Cancellation of OFTT /FDD	102061033	Rs.650/- plus SWIFT (Short Message charges) /Courier charges, (if any)	
Note: All charges may be recovered in Pak Rupees or equivalent in other foreign currencies.				
3	**FOREIGN REMITTANCES AGAINST PAK RUPEES:**			
	a) Students (for education purposes) OFTT FDD/FMT	102010113 102010104	PKR 350 (inclusive of FED/PST) plus SWIFT charges as per point D- 3 (Short Message charges) of this SOBC	TAI
	b) Patients (for health purposes) OFTT FDD/FMT	102010113 102010104	PKR 350 (inclusive of FED/PST) plus SWIFT charges as per point D- 3 (Short Message charges) of this SOBC	TAI
	c) Other Payments (Regardless of Amount) OFTT FDD/FMT	102010113 102010104	PKR 1160 or 0.29% of TT amount (Inclusive of FED/PST), whichever is higher plus SWIFT charges as per point D- 3 (Short Message charges) of this SOBC	TAI
	d) For Regular Trade Customer OFTT FDD/FMT	102010113 102010104	Negotiable	Yes
II-	**INWARD REMITTANCES**			
1	**Home Remittances** a) If proceeds are to be credited to Pak Rupees account maintained with any of our branches.	N/A	Free	No
	b) Others, where proceeds are to be paid in Pak Rupees to other local banks	102010106	Charges /Commission on Universal Cheque/Pay Order (if any) plus Courier/Postage charges	Yes
2	Inward Cheques received from local branches or local banks for payment in Pak rupees (convert the relevant foreign currency at TT buying rate).	102010106	a) If received from BOP branches ---- Free b) Others --- Rs.370/-plus Cable/Courier charges	a) No b) Yes
3	Inward Collection received from abroad or local banks and where the payment is demanded in foreign currency.	102010107	Rs.550/- plus SWIFT (Short Message charges) / Courier charges	Yes
4	Outward Collection (of OFBCs) realized for credit into Pak Rupees Account	102010302	Rs.550/- plus SWIFT (Short Message charges) / Courier charges	Yes
B)	**LOCAL CURRENCY (LCY)**			
1)	**Universal Cheque (UC)**			
	a) Issuance of Universal Cheque for Account Holder For Non account holders	102010101	i) Through A/c Rs. 450/- (Flat) irrespective of current or saving account. ii) Through cash Rs.800/- (Flat) per UC Rs.800/- (Flat) per UC (only for exceptions duly approved by GH-Business) For Account holder and Non-Account holder: Charges for issuance of Universal Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc.0.50% of fee/dues or Rs.25/- per instrument, whichever is less. (Free as per product features , if qualified.)	Yes
	b) Cancellation of Univeral Cheque for Account Holder For Non account holders	102010102	Rs. 500/- (Flat) per UC Rs.720/- (Flat) per UC	Yes
	c) Issuance of Duplicate Univeral Cheque for Account Holder For Non account holders	102010103	Rs. 475/- (Flat) per UC Rs.800/- (Flat) per UC	Yes
	Customers handled under cash management services (Duly approved by the Competent Authority)	N/A	Negotiable	Yes

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Sr. #	**BANKING SERVICE**	**GL CODE**	**CHARGES**	**Applicability of FED/PST**
2)	**Call Deposit Receipt (CDR)**			
	a) Issuance of Call Deposit Receipt to A/c holders through debiting his/her own A/c	102010105	Rs.130/- Flat	Yes
	b) Issuance of duplicate CDR	102010103	1. Rs. 300/- for account holder 2. Rs. 400/- for non account holder	Yes
	c) Cancellation of CDR	N/A	Free	No
Note:	-No charges are to be recovered on CDRs fvg. 'Food Department' for issuance of BARDANA, as detailed in Misc.Inst.Circular No:2018/058 dated 16.04.18. -For TIB account holders, CDR issuance charges will be applicable as per prevailing TIB SOBC.			
3)	Verification of Payment Instruments (UC, CDR etc)	N/A	Free	No

G-	**BILLS**			
I	**Collections**			
a)	Documentary	102010301	0.40% Minimum Rs. 500/- + Postage/Courier Charges Rs.75/- Flat. If BOP branch exists in collecting city, Rs. 1000/- Flat	Yes
b)	Outward Bills for Collection (OBC)	102010301	0.25% Minimum Rs. 300/- Maximum Rs.5,000 + Courier Charges Rs.75/- Flat.	Yes No
c)	Same day clearing through NIFT	102010309	Rs.525/- per collection	Yes
d)	Intercity clearing through NIFT *	102010304	Rs.325/-	Yes
	Note : Nil charges on Pak Rupee Cheques for Clearing through NIFT within a city of Rawalpindi /Islamabad (Rawalpindi /Islamabad is treated as one city)			
e)	Bank Gurantee collection / Handling Charges	102060402	0.1% of the Guarantee amount with minimum of Rs. 1000/-	Yes
f)	Collection of instruments through on-line deposited with any Branch.	N/A	Free Note: For instruments sent in intercity/same day clearing, intercity/same day clearing charges will be recovered.	No
g)	Direct Cheque Deposit Facility	102010310	0.2 % of transaction amount, Maximum Rs.500/- Note: Charges will be recovered upfront from the customer presenting the cheque for payment in his/her account.	Yes
II	**Purchase of Bills, Cheques etc.** Documentary Bills other than those Drawn against Letters of Credit and Clean Bills/Trade Cheques	101011006	Markup rate 6 Months KIBOR + 5% with a minimum of Rs. 500/- (plus charges as applicable w.r.t. clearing /collection service used) or any other special rate approved by the relavant credit committee.	No Yes
III	a) Instruments cleared/collected within Local Area of NIFT	N/A	Free	No
	NOTE: If total annual/annualized volume exceeds Rs.50(M) following slabs shall be applicable:			
	Up to Rs.100(M)		0.20% Min Rs.35/-	Yes
	Above Rs.100(M) up to Rs.500(M)		0.15% Min Rs.35/-	Yes
	Above Rs.500(M) up to Rs.1000(M)		0.10% Min Rs.35/-	Yes
	Above Rs.1000(M)		0.05% Min Rs.35/-	Yes
	Imports volume (Local +foreign) to be considered for Imports Exports volume (Local +foreign) to be considered for Exports Note:- LCs for machinery / Project will not qualify for volume criteria and rate may be negotiated & agreed by the customer and Bank. 1. 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. 2. Collecting agent's charges, if the collecting bank is other than the bank, will be extra. 3. Telegram/Trunk call charges will be extra, if fate of the instrument is asked by Telephone/Fax			
IV	Returning charges in case the instruments are returned unpaid for: Documentary Collections Clean collections (Including LBC/OBC)	102060802	Rs.500/- flat per bill Rs.300/- flat per bill	Yes
Note: No PST / FED for branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan				
V	Mark up shall be applied as under on Bills Purchased/ Negotiated including Documentary Bills other than those drawn under Inland LCs If proceeds are not realized within 12 days from the date of purchase and upon maturity of the Usance period	102010214	Ps. 70/1000 per day or Markup as per approval of Sanctioning Authority plus collection/courier charges	No

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
H-	**CHARGES FOR ON-LINE BANKING (CASH/CLEARING/TRANSFER)**			
1)	**Inter city & Intra city** **For Savings & Current** Cash Withdrawal Cash Deposit Cheque Transfer	N/A	Free	No
2)	On-line collection/receipt/ remittance through challans in accounts of Newly established Metropolitan/ Municipal Corporations, Municipal Committees & District Councils	N/A	Free	No
3)	Customers handled under Cash management services	N/A	Free	No
4)	Online Collection of Govt Taxes & Duties (OTC & ADCs)	N/A	Free	No
I -	**STANDING INSTRUCTIONS FEE**			
1)	Standing Instructions fee will be recovered in addition to the usual charges on remittances/other services, if any.	102061068	Rs. 280/- per transaction (inclusive of FED/PST) Free for Bancassurance Standing Instructions	TAI No
2)	Customers handled under Cash Management Services (Duly approved by the Competent Authority)	N/A	Negotiable	Yes
J -	**SALE AND PURCHASE OF SECURITIES, IPS AND SAFE CUSTODY (ARTICLES IN SAFE DEPOSIT).**			
1	**SALE AND PURCHASE OF SECURITIES**			
a)	Sale and Purchase of shares & securities	102060402	0.35% upto Rs. 10,000/- of purchase price or Cost thereof Min. Rs. 40/- 0.20% On amount exceeding Rs.10,000/- Min. Rs.75/-	Yes
Note: a) The above charges are in addition to brokerage. b) Commission is not to be recovered on purchase of newly floated securities, where it is payable by the Government/Government Agencies and from the subscribers to new shares floatation. c) When orders for purchase or sale of shares/securities are executed through the bank's other offices, all incidental expenses, such as postage/courier, insurance charges etc., incurred will be recovered in addition to commission/ brokerage charges. d) These charges will not be applicable on sale/purchase of Govt. Securities(Tbills, PIBs and Ijara Sukuk) and on issuance of NPC/INPC.				
b)	Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal).	102060402	0.25% upto Rs. 10,000/- of the paid-up or face value. Min. Rs. 20/- 0.125% on amount exceeding Rs.10,000/-	Yes
c)	Withdrawal fee on Govt. securities.	102060402	Rs. 10/- per scrip	
Note: Where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities, as shown against item (I) or withdrawal fees, as shown against item (II) and (III) whichever is higher, will be charged, but not both.				
d)	Charges for collection of interest/return/dividend.	102060402	0.30% on the amount of interest/ return/ dividend collected/ paid. Min. Rs. 20/-	
e)	Handling Charges for conversion renewal, consolidation or subdivision of Government Securities.	102060402	Rs. 20/- per scrip	
f)	Public Flotation of Shares	102060402	Case to case basis	
g)	Issue of Right Shares	102060402	Case to case basis	
2	**INVESTOR PORTFOLIO SECURITIES (IPS)**			
a)	IPS Account Service Charges	N/A	Opening of IPS A/c Free Maintenance of IPS A/c Free	No
b)	Sale/ Purchase of Securities (Including movement of Securities)	N/A	Transfer in from Other Banks Free Transfer to Other Banks Free Collection of Coupon from SBP Free	No
3	**SAFE CUSTODY (ARTICLES IN SAFE DEPOSIT)**			
a)	Boxes (Duplicate Keys of other bank branches will be accepted in Boxes)	102060427	Rs. 5/- (flat) per 100 cubic inches or any part thereof with a min of Rs. 400/- per Qtr. + FED/PST Branches must ensure to recover/deduct charges along with applicable FED/PST and credit in the GL	Yes
b)	Envelopes	102060427	Rs. 3/- (flat) per 25 sq. inches or any part thereof with a min of Rs. 400/- per Qtr. + FED/PST Branches must ensure to recover/deduct charges along with applicable FED/PST and credit in the GL	Yes
K-	**LOCKERS** Rent/Fee/Key Deposit, etc. for Safe Deposit Lockers (To be recovered in advance)			
1	**Annual Rent (Inclusive of FED/PST)**	102060101		TAI
	Small		Rs.5,300/-	
	Medium		Rs.7,400/-	
	Large		Rs. 10,000/-	
	Extra Large		Rs.14,000/-	
2	**Key Deposit (FED/PST Not Applicable):**	403011512		No
	Small		Rs.5,220/-	
	Medium		Rs.6,960/-	
	Large		Rs.8,120/-	
	Extra Large		Rs.11,310/-	

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3	**Late Payment Fee**	102060102	**Per month charges with grace period of one Month.**	TAI
	Small		Rs 250/-	
	Medium		Rs 300/-	
	Large		Rs 350/-	
	Extra Large		Rs 700/-	
4	Locker Breaking Charges	102060105	Actual or Rs. 4,000/- which ever is higher (FED/PST on residual income)	TORI
5	Customers handled under cash management services (duly approved by the competent authority)	N/A	Rate Negotiable	Yes

Note: Key deposit to be taken from all account holders of all product types such as BTA, NAAZ Account, BOP KHAAS Account etc.

L-	**MISCELLANEOUS CHARGES**			
1	a) Reactivation of Dormant Account	N/A	Free	No
	b) Retrieval of unclaimed amount from SBP	N/A	Free	No
2	Duplicate statement of account or as and when demanded by the A/c holder other than Periodical statements dispatched	102060411	Rs. 30.17 per statement + Province wise FED/PST	Yes
3	E-Statement	N/A	Free	No
4	a) 3rd Party Funds Transfer through PRISM (MT 103) - Bank charges will be deducted and parked at Branch Level. - RTGS SBP share will be transferred to Treasury Operations	102010111	SBP charges 9:00 a.m. to 2:00 p.m Rs.200 2:00 p.m. to 3:30 p.m Rs.300 3:30 p.m. to 4:30 p.m Rs.500 + Bank's commission @10% of SBP charges **Note: Currently charges are FREE.** Will be reinstated as above after notification from SBP.	No Yes
	b) 3rd Party Funds Transfer through PRISM (MT-102) - Bank charges will be deducted and parked at Branch Level - RTGS SBP share will be transferred to Treasury Operations	102010111	Maximum PKR 50/- per payment instructions (PKR 25/- SBP Charges + PKR 25/- Bank charges) **Note: Currently charges are FREE.** Will be reinstated as above after notification from SBP.	No Yes
	c) Reprocessing of Returned Funds	102061033	SBP charges	No
5	Issuance of SBP/NBP cheques	102061033	Rs.500/- per cheque No charges if issued to Banks/DFIs & Corporate Customers	Yes
6	Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances	102061033	Rs.145/- per annum	Yes
7	1. Cheques return charges presented in Normal Outward Clearing. US Dollar Clearing (as a collecting Banker)	102060801	Free for PKR US $ 5 per Transactions	No Yes
	2 (i) Cheque return unpaid in outward clearing same day intercity	102060801	Rs. 350/-	Yes
	(ii) Cheques received in inward clearing and returned unpaid	102060801	Rs.600/- including NIFT charges (LCY) US$ 7, GB.£ 6, Euro€ 6 (FCY) These charges are to be recovered from the drawer (our A/c holder) who has issued the cheuqe drawn on our bank branch which is returened unpaid due to insufficient funds, where cheque retunred on counter no charges will be recovered.	Yes
	Note: No PST / FED for branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan			
8	Photo Copy of the Paid Cheque(s) Upto one year Above one year upto three years Above three years	102061033	Rs. 250 per cheque Rs. 750/- per cheque Rs. 1,500/- per cheque	Yes
9	Issuance of Balance Confirmation Certificate / Account Maintenance Certificate	102061033	Rs. 350/- per Certificate	Yes
10	Issuance of Certificates "TO WHOM IT MAY CONCERN" (Business Performance Certificate)	102061033	Rs. 350/- per certificate	Yes
11	a) Issuance of Balance Confirmation Certificate to External Auditors	102061033	Rs. 350/- per Certificate	Yes
	b) Certificate regarding profit & tax deducted during current or other than current financial year	N/A	Free	No
12	Account closing charges	N/A	Free	No
13	NIFT charges for Non-MICR coded instrument	302012106	Rs.12.50/-	No
14	Handling Charges for marking of Lien on Govt. securities.	102060402	Rs 500/-	Yes
15	Marking of Lien on securities issued by the Bank for other Banks	102060402	Rs 500/-	Yes

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
16	Cheque Book issuance Charges - LCY **Note:** No PST/ FED for branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan	102060403	PLS/Finance A/c Rs. 24/- per leaf CD/BBA Rs. 14/- per leaf (Zakat Committees and Zakat Mustehqeen A/Cs are exempted) Note: Facilities under Specialized Products/ Deposit schemes shall be applicable Customized cheques (Negotiable on Case to Case basis)	Yes
17	Issuance of new Cheque Book in lieu of Lost Cheque Book or Cheque Book Requisition (These charges are in addition to Stop Payment charges -if any) ***Not** e: No PST/FED in branches operating in Islamabad, Azad Jummu & Kashmir and Gilgit-Baltistan*	102060403	Only New **Cheque Book issuance Charges - LCY** will be applied as per serial no 16 **Lost Cheque book Charges :** NIL If there is any stop payment request against lost Cheque book , then **Stop payment of Cheque** charges will be applied as per serial no 18	Yes
18	Stop payment of cheque	102060909	a) Up to 5 cheques per instruction Rs. 600/- b) More than 5 cheques per instruction Rs. 1,150/-	Yes
19	Release of Stop Payment of Cheques	N/A	Free Note : If the Cheque(s) for which Stop Payment instruction is being released is among the series of stopped cheques, then remarking Stop Payment for rest of the Cheque (as per system functionality) will be free of cost.	No
20	Account maintaining charges on CD A/Cs only where the Average Balance is below Rs.10,000/- during a month	102060410	i) Rs.50/- (inclusive of FED/PST) per month (except 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. ii) All CD accounts opened by the TDR holders, exclusively for the purpose of crediting half year return, account opened for for the purpose of availing BOP consumer Finance are exempted. iii) Regular Current Account, BBA, Assan Accounts, Asaan Remittance Accounts , Assan Digital Accounts, BOP@Work, FDA and RDA lower segment accounts are also exempted. iv) No charges shall be levied on dormant/ unclaimed accounts. v) Exempted for specific Government Schemes	TAI
21	Breach of deposit/withdrawal limits in BBA	102060410	Rs.50/- (inclusive of FED/PST) per month	TAI
22	Collection of charges on behalf of the Govt. received through challan	102061033	To be negotiated with customer on case to case basis as per signed SLAs/Cash Management Services/Collection arrangement.	Yes
23	Salary Handling charges	102060407	Private Company Accounts: 1. Salary Handling Charges of Rs 30/- per credit (per account) should be recovered from company accounts. 2. If mode of disbursement for salary is UC , then standard UC Charges will be recovered in addition to salary handling charges from company accounts or as per arrangement	Yes
	Note: customers handled under cash management services (duly approved by the competent authority)		Negotiable	Yes
24	Cash withdrawal through Biometric Verification	102010514	Rs.250/- per transaction	Yes
25	Payment of Prize Money of National Prize Bonds (NPBs)	102061033	Cash-In-Transit (CIT) Charges At actual plus Rs.100/- CIT Charges:- Claim(s) by Single customer Full charges, as per actual Claims by Multiple customers Respective share *(actual CIT charges to be divided among number of claimants)*	TORI
26	**Emigrant/Overseas Employment Certificate**			
i)	Fee for Emigrant/Overseas Employment Certificate (Under the Emigration Rules, 1979-Certificate Type, Form 7 & 9) Issuance/Duplicate	N/A	Free	No
ii)	Encashment/ Refund of Emigrant Fee: i) Encashment to Promoter in BOP account only. (Note: Only issuing branch is eligible to encash Certificate in the promoter's account being maintained with BOP for the purpose.) ii) Refund, through transfer to Emigrant's BOP account/Issuance of UC to "Walk-In" Emigrant. (Note: Only issuing branch is eligible to refund the emigration fee)	N/A	i) Free ii) Free	No
27	Over-the-Counter IBFT Services for BOP Account Holders	102060779	**Transfer Amount** — **Fee** Upto PKR 25,000/month — Free Amount exceeding PKR 25,000 for the month — 0.1 % of transaction amount or Rs. 200 whichever is lower (inclusive of FED/PST)	TAI

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
M-	**DIGITAL BANKING SERVICE CHARGES**			
M-1	**BOP DEBIT CARDS**			
1	Classic Debit Master Card	102060713	Issuance Fee : PKR 3,000 *Annual Fee: PKR 3,000 per Annum Replacement Fee: PKR 3,000 Supplementary @ PKR 1,500 per annum	Yes
	Gold Debit Master Card	102060714	Issuance Fee : PKR 4,000 *Annual Fee: PKR 4,000 per Annum Replacement Fee: PKR 4,000 Supplementary @ PKR 2,000 per annum	Yes
	Platinum Debit Master Card	102060715	Issuance Fee : PKR 6,000 *Annual Fee: PKR 6,000 per Annum Replacement Fee: PKR 6,000 Supplementary @ PKR 3,000 per annum	Yes
	KHAAS Platinum Debit Master Card (for Non-Priority customers only) Issuance & renewal is free for priority customers. Charges will be applied if customer marked as Ex-priority.	102060726	Issuance Fee : PKR 7,000 *Annual Fee: PKR 7,000 per Annum Replacement Fee: PKR 7,000 Supplementary @ PKR 3,500 per annum	Yes
	World Debit Master Card	102060776	Issuance Fee , *Annual Fee and Replacement Fee: **For KHAAS/ Priority Current Account PKR 9,000 per annum **For KHAAS/ Priority Saving Account PKR 12,000 per annum For all Other customers PKR. 20,000 per Annum Supplementary: **For KHAAS/ Priority Current Account PKR 4,500 per annum **For KHAAS/ Priority Saving Account PKR 6,000 per annum For all Other customers PKR. 10,000 per Annum *** Note : Subsidized rates will apply in case the customer profile is marked as a priority otherwise standard rates will be applied.*	Yes
2	PayPak Debit Card	102060724	Issuance Fee : PKR 2,000 *Annual Fee: PKR 2,000 per Annum Replacement Fee: PKR 2,000	Yes
3	Lahore Qalandars Debit Card	102060744	Issuance Fee : PKR 3,500 *Annual Fee: PKR 3,500 per Annum Replacement Fee: PKR 3,500 Supplementary @ PKR 1,750 per annum	Yes
4	BOP Naaz Debit Card	102060750	Issuance Fee : PKR 2,700 *Annual Fee: PKR 2,700 per Annum Replacement Fee: PKR 2,700 Supplementary @ PKR 1,350 per annum	Yes
5	Freelancer Debit Card (PSEB)	102060714	Issuance Fee : PKR 3,000 *Annual Fee: PKR 3,000 per Annum Replacement Fee: PKR 3,000 Supplementary @ PKR 1,500 per annum	Yes
6	FCY Debit Card	102060778	Issuance Fee : USD 15/- *Annual Fee: USD 15/-per Annum Replacement Fee: USD 15/-	Yes
Note : *Annual Fee shall be applicable after 1st year of card issuance and on activated cards only				
M-2	**ATM SERVICES**			
1	**Cash Withdrawal Fee:**			
1-a	Cash Withdrawal by BOP Account holder from BOP ATMs	N/A	Free	No
1-b	Cash Withdrawal by Non-BOP account holder from BOP ATMs	407130610	PKR 35 per Transaction (Inclusive of FED/Provincial Sales Tax)	TAI
1-c	Cash Withdrawal by BOP account holder from other Bank ATMs	407130610	PKR 35 per Transaction (Inclusive of FED/Provincial Sales Tax)	TAI
1-d	Cash Withdrawal by International Card on BOP ATMs	102060706	PKR 750 per transaction including FED or 5% of the Value (Whichever is higher)	TAI
1-e	Cash Withdrawal by BOP account holder from International MasterCard ATMs	102060706	4.25% of the transaction amount	Yes
2	**Balance Enquiry Fee:**			
2-a	Balance Enquiry by BOP Account holder on BOP ATMs	N/A	Free	No
2-b	Balance Enquiry by Non- BOP Account holder on BOP ATMs	407130610	Rs. 4.67 per transaction (Inclusive of FED/Provincial Sales Tax)	TAI
2-c	Balance Enquiry by BOP Account holder on other Bank's ATMs	102060705	PKR 4.67 per inquiry (Inclusive of FED/Provincial Sales Tax)	TAI
2-d	Balance Enquiry by International Cards on BOP ATMs	102060706	PKR 225 per transaction including FED	TAI
2-e	Balance enquiry by BOP Account holder from International MasterCard ATMs	102060703	PKR 300 per inquiry	Yes
3	**Receipts Printing :** Cash Withdrawal /Balance Enquiry (Both On-us & Off-us transactions)	407130610	Rs. 4.67 per transaction (Inclusive of FED/Provincial Sales Tax)	TAI

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4	Mini Statement on BOP ATMs	407130610	4.67 Per Transaction (Inclusive of FED/Provincial Sales Tax)	TAI
5	IBFT through ATM	102060708	Transfer Amount / Fee Upto PKR 25,000/month: Free Amount exceeding PKR 25,000 for the month: 0.1 % of transaction amount or Rs. 200 whichever is lower (inclusive of FED/PST)	TAI
6	BOP Biometric Verification through ATM	102060727	PKR 22.50/- plus FED per transaction	Yes
M-3	**Other Digital Banking Services**			
1	Arbitration Charges / False Chargeback (Local and International)	102061033	USD 550 or equivalent per case	Yes
2	WhatsApp Account Services	N/A	Free	No
3	Direct Shopping at POS	102060716	Local purchases: Free International Purchases: 4.25% of transaction amount	Yes
4	E-Commerce Transaction	102060716	Local purchases: Free International Purchases: 4% of transaction amount	Yes
5	Rejected E-Commerce Transaction (Due to low balance or disabled e-commerce transactions)	102060926	Rs. 100/- Per transaction	Yes
6	* SMS Banking Service Charges	102061002	PKR 270/- + tax per month Free For BOP YES Business Account	Yes
	SMS Service Charges for intimating customers fate of instruments sent in Outward Clearing	302012607	Free	No
	* SMS alerts for all international and domestic digital transactions (such as ATM, POS and Internet/Mobile banking transactions, etc.) are free of cost. SMS Banking Service Charges' cover the fees for push/pull SMS alerts services, through which customers can receive branch transaction alerts and access to Balance Inquiry and Card Management, etc. via SMS."			

Note :
1Link Charges (where applicable) are subject to revision as per 1Link -SOC.
Customers handled under Cash Management Services (Approved by the Competent Authority) Negotiable

M-4	**DigiBOP (Internet /Mobile Bnaking)**			
1	Internet /Mobile Banking Service Charges	102061059	Initial Registration fee (including 1st year subscription): Free Annual Subscription (subsequent renewal): Free	No
2	Internet /Mobile Banking - IBFT	102061062	Transfer Amount / Fee Upto PKR 25,000/month: Free Amount exceeding PKR 25,000 for the month: 0.1 % of transaction amount or Rs. 200 whichever is lower (inclusive of FED/PST)	TAI
M-5	**RAAST Services:**			
1	RAAST ID Registration	N/A	Free	No
2	Interbank Fund Transfer via RAAST ID	N/A	Free	No
N	**BOP MASTERCARD PAYMENT GATEWAY SERVICES -MERCHANT ACQUIRING BUSINESS**			
1	BOP POS - Merchant Discount Rate	102060754	Up to 2.5% of Transaction Value + FED/ PST	Yes
2	BOP MasterCard Payment Gateway Services - One Time Setup Fee (at the time of on-Boarding)	102060753	Up to Rs. 50,000 per merchant ID + FED/PST	Yes
3	BOP MasterCard Payment Gateway Services - Monthly Fee	102060753	Up to Rs 5,400/- per month per merchant ID + FED /PST	Yes
4	BOP MasterCard Payment Gateway Services Per Transaction Charges	102060753	Up to Rs 25/- per successful transaction + FED /PST	Yes
5	BOP MasterCard Payment Gateway Services Per Transaction Charges for real time transaction Monitoring (Applicable to E Gate only)	102060753	Up to Rs. 5/- for selected high-risk merchants only (Risk level to be determined by BOP at the time of onboarding and/or at any time while merchant relationship is active + FED/ PST	Yes
6	BOP MasterCard Payment Gateway Services Merchant Discount Rate (MDR)	102060754	Up to 3.5% of Transaction Value + FED /PST	Yes
7	BOP POS BNPL - Buy Now Pay Later Merchant Discount Rate (MDR)	102060754	Up to 15.35% of Transaction Value + FED / PST	Yes
8	BOP RAAST (P2M) - Merchant Discount Rate	102060754	Up to 1.0% of Transaction Value + FED/PST	Yes

Note:
Merchant Discount rate and/or other charges may be revised for the merchants with exceptional business provisions subject to the management approval.

0-	**BOP MASTER CREDIT CARD**			
1	Annual Fee (Basic)	102060746	Mastercard World: Rs. 25,000/- Mastercard Platinum: Rs. 15,625/- Mastercard Gold: Rs. 6,250/- Lahore Qalandar Business Credit Card: Rs. 6,250/- Lahore Qalandar Executive Business Credit Card: Rs. 12,500/- Mastercard Business Credit Card: Rs 5,000/- Mastercard Executive Business Credit Card: Rs 12,500/- **Mastercard World Elite Credit Card - Rs 100,000/-**	Yes

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2	Annual Fee (Supplementary)	102060746	Mastercard World: Rs. 12,500/- Mastercard Platinum: Rs 7,812/- Mastercard Gold: Rs. 3,125/- Lahore Qalandar Business Credit Card: Rs 3,125/- Lahore Qalandar Executive Business Credit Card: Rs. 6,250/- Mastercard Business Credit Card: Rs 2,500/- Mastercard Executive Business Credit Card: Rs 6,250/- **Mastercard World Elite Credit Card - Rs 100,000/-**	Yes
2-a	**Card Replacement Fee**	**102060746**	**Mastercard World Elite Credit Card - Rs 50,000/-**	**Yes**
3	APR (Annualized Percentage Rate)	101012102	3.50% per month (42% Annual Percentage Rate) on Cash Advance 3.50% per month (42% Annual Percentage Rate) on Retail Transactions 2.08% per month (25% Annual Percentage Rate) on BTF Transactions	Yes
4	Cash Advance Fee	102060730	3% of transaction amount or Rs 1,200/- (whichever is higher)	Yes
5	Late payment fee	102060736	Rs 2,300/-	Yes
6	Over Limit Fee	102060738	Rs. 1,600/-	Yes
7	Return Cheque	102060806	Rs. 1,200/-	Yes
8	Card Upgrade Fee / Downgrade Fee	102060728	Rs. 1,200/-	Yes
9	Card Replacement Fee	102060728	Rs. 1,200/-	Yes
10	Utility Bill Payment Fee	102010459	Rs. 100/- per transaction	Yes
11	0% APR BT Processing Fee	102060740	3-months: 3.5% 6-months: 7.00% 12-months: 14.00%	Yes
12	BTF On Installment Plans – Flat Service Fees	102060740	Upto 4% per month	Yes
	BTF On Installment Plans APR	101012102	3-months: 26.80% 6-months: 30.23% 12-months: 31.72% 18-months: 31.76% 24-months: 31.46% 36-months: 30.59% 48-months: 29.70% 60-months: 28.88%	
13	Retail Transactions Installment Plan – Flat Service Fees	102060740	Upto 4% per month	Yes
	Retail Transactions Installment Plan APR	101012102	3-months: 31.23% 6-months: 35.15% 12-months: 36.74% 18-months: 36.68% 24-months: 36.22% 36-months: 35.07%	
14	PO/IBFT/Alliances Installment Plan – Flat Service Fees	102060740	Upto 4% per month	Yes
	PO/IBFT/Alliances Installment Plan APR	101012102	3-months: 35.65% 6-months: 40.05% 12-months: 41.70% 18-months: 41.50% 24-months: 40.88% 36-months: 39.43% 48-months: 38.05% 60-months: 36.82%	Yes
15	Flexible Installment Plan Processing Fee	102060740	Retail: Rs. 1,000/- (Flat) Alliances: 1.5% or Rs. 500 (Whichever is higher) Online Installment Plans: 1.5% or Rs. 500 (Whichever is higher)	Yes
16	Flexible Installment Plan pre-payment Charges	102060741	5% on Balance Amount or Rs 1,000/- whichever is higher	Yes
17	Foreign Transactions	102060734	Upto 5% over prevailing market rate or as per SBP directives. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with MasterCard.	Yes
18	MasterCard Arbitration Charges for disputed transactions	N/A	USD 500/-	Yes
19	Credit Cover Shield Premium	407130763	Upto 0.65% of outstanding amount	Yes
20	SMS & E-Alert Charges	102061120	Rs. 100/- per month	Yes
21	Litigation Charges	N/A	At Actual	No
22	Universal Cheque Issuance Charges	N/A	Rs. 500/- per request	Yes
23	Direct Debit Rejection Fee	102060806	Rs. 1,200/-	Yes
24	Lounge Access	N/A	MasterCard Airport Pass: - Free For Platinum & World Cardholders (As per MasterCard Fee Guide) -USD $ 32.00 per Guest Visit (As per MasterCard Fee Guide)	Yes
25	Gym Visit Fee (Where visits exceed allotment or spend criteria is not met)	102060729	Rs. 1,500/- per visit	Yes
26	Other Credit Card Bill Payment via BOP Credit Card	N/A	2% of Transaction Amount	Yes
27	Golf Visit Fee (Where visits exceed allotment or spend criteria is not met)	N/A	Rs. 2,900/ + FED/PST (or as per actual charges charged by merchant)	Yes
28	Cash on Call Processing Fee	102060740	750 or 1.5% of transaction amount whichever is higher. Annual Charges: 38% annually	Yes

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
O1	**BOP Corporate Credit Card**			
1	Annual Fee	102060758	Rs. 24,500/-	Yes
2	APR (Annualized Percentage Rate)	101012106	Upto 3.50% per month (42% per annum) of the outstanding amount.	Yes
3	Late Payment Fee	102060772	Rs 1,850/-	Yes
4	Card Replacement Fee	102060761	Rs 1,200/-	Yes
5	Cheque Return Charges	102060764	Rs 1,200/-	Yes
6	Direct Debit Rejection Fee	102060774	Rs 1,200/-	Yes
7	Foreign Transaction Charges	102060766	Upto 5% over prevailing market rate	Yes
8	Arbitration Charges	102060774	USD 500/-	Yes
9	SMS Alerts Fee	102060773	Rs 100/- per month	Yes
10	Credit Limit Enhancement Fee	102060774	Rs 1,000/-	Yes
O2	**BOP Green Credit Card**			
1	Annual Fee (Basic / Supplementary)	N/A	Free	N/A
2	Non-Usage Fee	102064107	Rs 500/- + FED/PST per Quarter	Yes

Note: Other charges as per Section –O (Charges for BOP Master Credit Card) will be applicable

P-	GOVERNMENT BUSINESS			
1	**IMPORTS**			
	Letter of credit			
	i) up to Rs. 1.000M	102010204	@1/8% per quarter or part thereof	Yes
	ii) Exceeding Rs. 1.000M	102010204	@1/16% per quarter or part thereof	yes
	iii) Non-reimbursable LC under Barter/Aid/ Loans	102010204	3/8% of LC In addition to above, branches will recover the actual cable/ SWIFT charges where LCs are desired to be established through cable and confirmation charges of foreign bank if foreign bank's confirmation is also to be added on openers request.	yes
Note: *The above concessionary rates/Charges will apply only to those letters of Credit which cover imports by the Government routed through SBP. In case L/C is received directly from the importing agency, normal charges are to be recovered.*				
2	Collection (including all types of Clearing lodgement and cheque return (inward and outward)) made on Government Accounts including Market Committees etc.	N/A	No charges to be recovered including returning charges.	No
3	**Miscellaneous Charges -Government Accounts** -Duplicate Statement of Accounts as and When demanded by the A/c Holder other than periodic statements dispatched - Issuance of Balance Confirmation Certificate/Account Maintenance Certificate -Issuance of Balance Confirmation Certificate to External Auditors -Account maintaining charges on CD A/Cs only where the Average Balance is below Rs.10,000/- during a month	N/A	Free	No
4	**Standing Instruction Fee:** Government Accounts where opening of account is for collection and collected funds are transferred to their main account through manual / auto sweep.	N/A	Free	No
5	Salary / Pension Handling Charges	N/A	1. Salary / Pension Handling Charges is Nil 2. If mode of disbursement for salary / pension is UC , charges is NIL	No

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
6	Zakat Committees Accounts	N/A	**Following services are free for Zakat Committees Accounts;** • Cheque Book issuance Charges - LCY • Account maintaining charges on CD A/Cs only where the Average Balance is below Rs.10,000/- during a month. • Duplicate Statement of Accounts as and When demanded by the A/c Holder other than periodic statements dispatched • Issuance of Balance Confirmation Certificate/Account Maintenance Certificate • Issuance of Balance Confirmation Certificate to External Auditors • Collection (including all types of Clearing lodgment and cheque return (inward and outward) • UC (Issuance , duplicate , cancellation , revalidation)	No

Q- GUARANTEES

1	Bid Bond Guarantee	102010203	* 0.50% Per Qtr. Min. Rs. 2400/-	Yes
	Performance Bond	102010203	* 0.50% Per Qtr. Min. Rs. 2400/-	
	Mobilization Advance	102010203	0.50% Per Qtr. Min. Rs. 2400/-	
	Collector of Customs	102010203	0.50% Per Qtr. Min. Rs. 2400/-	
	Financial Guarantee	102010203	0.75% Per Qtr. Min. Rs. 2400/-	
	Other Guarantee	102010203	0.50% Per Qtr. Min. Rs. 2400/-	
	Issuance of Duplicate Bank Guarantee subject to Management approval		PKR 5,000 Per Transaction	
2	Shipping Guarantee	102010205	Rs 1,800/- (Flat) against 100 to 110% cash margin	
	*For back to back guarantees, to be decided by FID on case to case basis.			
3	a) Guarantee against 100 % cash margin or lien on PKR return free BOP deposit b) Guarantee against lien on PKR Profit Bearing BOP Deposit/All types of BOP FC Deposits	102010203	a) Rs.1,000/- Flat b) 0.50% per Qtr. Min Rs.2,400	Yes
4	Back to back Guarantee including counter Guarantee	102010203	To be decided by FID on case to case basis.	Yes
5	Service Charges for handling claims lodged by beneficiary. a) Guarantee on customer request in Pakistan b) Guarantee issued by Banks abroad at our request c) For back to back guarantees	102060402 102060402 102060402	Rs.1,800/- Flat To be negotiated by respective business and FID on case to case basis To be decided by FID on case to case basis.	Yes
6	Amendment in Guarantee (other than increase in amount or extension of period)	102010203	Rs.1,000/- Flat For Back to Back guarantee to be decided by FID on case to case basis.	Yes
7	Charges for the vetting of Bank Guarantees from Lawyer on Bank's panel	102010203	Rs-3,000/- Per guarantee text NO Charges for FID Guarantees	Yes

R- ADVANCES

R1	General			
1	Fee and charges in respect of Project Financing in addition to mark-up/return on investment.	102060501	1) Application/Evaluation/ Appraisal Fee Negotiable on case to case basis. To be recovered as per terms and conditions negotiated with the customer. 2) Commitment Fee 1.0% of the undisbursed amount at the end of availability period. 3) Legal Documentation Fee At actual 4) Project Monitoring Fee As negotiated with the customer 5) Trusteeship Fee As negotiated with the customer	1) Yes 2) Yes 3) No 4) Yes 5) Yes
	Charges 1-5 may be wavied/negotiated with the approval from the relvant approving authority/committee.			
2-A	**PROCESSING FEE FOR ALL TYPES OF CREDIT LINES ON FRESH, RENEWAL AND SUBSEQUENT ENHANCEMENT AND INTERIM REVIEWS (if involve any increase)**			
1	upto Rs. 0 .100(M)	102060501	As per approval, minimum Rs.1,000/-	Yes
2	Over Rs.0.100(M) To Rs.2(M)		As per approval, minimum Rs.5,000/-	
3	Over Rs.2(M) to Rs.5(M)		As per approval, minimum Rs.10,000/-	
4	Over Rs.5(M) to Rs.10(M)		As per approval, minimum Rs.20,000/-	
5	Over Rs. 10(M) to Rs.50(M)		As per approval, minimum Rs. 30,000/-	
6	Over Rs. 50(M)		As per approval	
7	Finance 100% secured by Deposit with BOP		As per approval	
8	One time accommodation		Min Rs.1,000 or As per approval	
9	Excess Over Limit		0.10% of EOL amount Min. Rs. 500/-	
	Note:			
2-B	**TRANSFER OF LOAN ACCOUNT FROM ONE BRANCH TO OTHER (BOP) BRANCH.**	N/A	Free	No
3	Charges of CIB report	407130603	Rs.60/- per report/borrower	No
4	**MISC. CHARGES**			
a)	NOC Issuance on the request of customers/clients for creating additional/pari-passu charge /second charge on their fixed assets for acquiring further project finance from other Banks/ Financial Institutions.	102061033	On case to case basis as per agreement with the party Min upto Rs. 10,000/-	Yes

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b)	All Other NOCs	N/A	Free	No
c)	**Restructuring and re-scheduling Fee** 1) Serviceable limits up to Rs.50M 2)Serviceable limits above Rs.50M	102060501	1) 0.10% of restructured amount, minimum Rs. 10,000/- 2) 0.10% of restructured amount, minimum Rs. 50,000/- *Note: Restructuring and Rescheduling Fees are exempted in SAMD Non Performing Loan cases*	Yes
d)	Commitment Fee (for term loans other than Consortium / project lending)	102060501	0.50% p.a. to be recovered on actual no. of days from 30 days after issuance of DAC till availment or end of availment or end of availability period (whichever comes earlier) for the undisbursed amount.	Yes
e)	TASDEEQ charges	102061127	Rs 150/- (inclusive of FED/PST)	TAI
	Note: Misc. charges may be waived /negotiated with approval from relevant committee/authority.			
5	**For Finance against pledge/ hypothecation the various charges may be levied as follows**:-			
a)	Godown Rent	102060103	Actual	No
b)	Godown Staff salaries. Salaries of Godown Keepers/ Chowkidar.	N/A	Actual	No
c)	For each delivery Order issued Charges against per FIM/Pledge	102061033	Rs.125/- per delivery order or as per Facility Offer Letter (FOL)	Yes
d)	Stock Inspection Charges (Hypothecation /Pledge)	102061001 for booking charges at i)a. only	**i) Stock inspection (Pledge) by Bank staff** a. Inspection Charges PKR 2,500/- per site inclusive of FED/PST b. Travelling Expenses At Actual (to be credited to staff's account) **ii) Stock inspection (Hypothecation or Pledge) by outside surveyors** a. Inspection Charges At Actual (to be credited to vendor's account) b. Travelling Expenses At Actual (if Bank Staff visited along with surveyor) (to be credited to staff's account and vendor account)	TAI No No No
e)	Muqaddum Charges	N/A	At Actual	No
1	Deferral/Interim Review (if do not involve any enhancements) charges on Finance	102060501	Free or as per approval	No
2	**Delivery Charges** If Godown Keeper is not posted, conveyance charges will be recovered.	102061033	Actual	No
3	**Other Incidental Expenses**			
	Insurance Premium, Legal Charges	102060404	Actual/arranged and paid by the customer	No
	Note: While recovering the miscellaneous charges like Godown rent, Godown staff salary, inspection charges etc. the amount recovered from the borrowers shall not exceed the total rent of the Godown, salary of the Godown staff etc. In other words miscellaneous charges should be levied as per actuals and should not become a source of profit to the bank.			
R2	**Agri Financing**			

The below are standard charges which may be customized/increased/decreased based on individual approval of a loan or terms of MOU/arrangement agreed with particular organization on case to case basis.

1	**BOP Tractor & Agri Implements/Machinery Leasing**			
	Processing Fee - Non Refundable (includes Provincial Sales Tax/FED) The Bank shall not charge separately for ECIB, NADRA Verisys and Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps.	102060565	Rs. 6,500 per tractor / Agri Implements/Machinery For women: Rs. 4,500 per tractor / Agri Implements/Machinery	TAI
	Valuation, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property, mortgage, charge creation and redemption	102060565	At Actual	No
	Registration/ Transfer Charges	407131297	At Actual (To be recovered upfront)	No
	Late Payment Charges	102061030	Re. 1/- per thousand per day of each rental for overdue days	Yes
	Income estimation charges	102060565	At Actual	No
	Repossession Charges	407130625	Repossession charges will be recovered on actual basis	No
	Early Termination/Partial adjustment	102061007	3 % of Principal Payment	Yes
	Warehouse Charges for repossessed tractors	407130634	Rs.1,000/- per day per tractor or actual , whichever is lower	No
	Insurance & Tracker Cost	407130625	Actual, to be paid by lessee	No
2	**AGRI VEHICLE LEASE**			
	Processing Fee - Non Refundable (includes Provincial Sales Tax/FED) Inclusive of revenue stamp, Govt. Duties/ Fee, ECIB Charges, Nadra Verisys etc.	102060565	Rs. 6,500 per Vehicle For women: Rs. 4,500 per Vehicle	TAI
	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property, mortgage, charge creation and redemption	102060565	At Actual	No
	Evaluation/Registration/Legal Charges	407130633/407131297	At Actual	No
	Late Payment Penalties	102061030	Rs.1/1000 per day of monthly principal portion of rental from due date till actual payment date +FED	Yes
	Fitness Certificate and route permit certificate, wherever applicable	N/A	The lessee shall be responsible to arrange fitness and route permit certificate and pay all related charges.	No
	Early termination Charges	102061007	5% on the outstanding principle amount net of LKM	Yes
	Balloon payment charges	102061007	3% of amount adjusted against principal amount	Yes
	Income estimation charges	102060565	At Actual	No
	Repossession Charges	407130625	Upto Rs.100,000/- as repossession charges or actual, whichever is lower	No
	Warehouse Charges for repossessed Agri Vehicles	407130634	Rs.1,000/- per day per vehicle or at actual , whichever is lower	No
	Insurance & Tracker Cost	407130625	At Actual, to be paid by lessee	No

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3	**AGRI RUNNING FINANCE**			
	Processing Fee/ Renewal/ Enhancement Fee Non Refundable (includes Provincial Sales Tax/FED) The Bank shall not charge separately for ECIB, NADRA Verisys and Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps.	102060501	Financing Limit upto Rs.5 M = Rs. 5,500 Financing Limit above Rs.5 M upto Rs.10 M = Rs. 10,500 Financing Limit above Rs. 10 M = Rs.20,500 For women: Financing Limit upto Rs.5 M = Rs. 3,500 Financing Limit above Rs.5 M upto Rs.10 M = Rs. 5,500 Financing Limit above Rs. 10 M = Rs.10,500	TAI
	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property, mortgage, charge creation and redemption	N/A	At Actual	No
	Late/ Non Payment Penalties (includes Provincial Sales Tax/FED)	102061032	WC/RF for Production/Storage: In case of overdue for more than 30-Days 2% additional M.up over & above will be charged for the overdue days.	TAI
	Income Estimation Charges	N/A	At Actual	No
	Asset/ Crop Insurance	N/A	At Actual	No
4	**AGRI TERM LOANS**			
	Processing Fee (Non Refundable) Including FED The Bank shall not charge separately for ECIB, NADRA Verisys and cost of charge Documents i.e. Government Duties/Fee/Revenue Stamps.	102060565	Financing Limit upto Rs.5 M = Rs. 5,500 Financing Limit above Rs.5 M upto Rs.10 M = Rs. 10,500 Financing Limit above Rs. 10 M = Rs.20,500 For women: Financing Limit upto Rs.5 M = Rs. 3,500 Financing Limit above Rs.5 M upto Rs.10 M = Rs. 5,500 Financing Limit above Rs. 10 M = Rs.10,500	TAI
	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property, mortgage, charge creation and redemption	102060565	At Actual	No
	Late / Non-Payment Penalties (including FED/PST)	102061032	Term Finance for Storage/Construction: Rs.1/- per thousand per day of each due amount (principal only) for overdue days from due date till recovery date	TAI
	Pre Payment (Partial or Full Adjustment)	102061007	3% of Principal Amount	Yes
	Asset Insurance Cost	407130625	At Actual	No
	Income Estimation Charges	N/A	At Actual	No
5	**NON FARM FINANCING**			
	Processing Fee/ Renewal/ Enhancement Fee-Non Refundable (includes Provincial Sales Tax/FED) The Bank shall not charge separately for ECIB, NADRA Verisys and cost of charge Documents i.e. Government Duties/Fee/Revenue Stamps.	102066019	Financing Limit upto Rs.5 M = Rs. 5,500 Financing Limit above Rs.5 M upto Rs.10 M = Rs. 10,500 Financing Limit above Rs. 10 M = Rs.20,500 For women: Financing Limit upto Rs.5 M = Rs. 3,500 Financing Limit above Rs.5 M upto Rs.10 M = Rs. 5,500 Financing Limit above Rs. 10 M = Rs.10,500	TAI
	Valuation, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property, mortgage, charge creation and redemption	102066019	At Actual	No
	Late / Non-Payment Penalties (includes Provincial Sales Tax/FED)	102061157	Re. 1/- per thousand per day of installment amount from due date till actual payment (first 30 days grace period can be given by Head ACD)	Yes
	Income Estimation Charges	N/A	At Actual	No
	Insurance	407131386	At Actual	No
6	***MARKUP SUBSIDY & RISK SHARING SCHEME FOR FARM MECHANIZATION (MSRSSFM)**			
	Processing Fee (includes FED) Inclusive of documentation Charges, revenue stamp, Govt. duties & fee, ECIB & Nadra Verisys charges etc.	FMC1: 102066019 FMC2 :102066020	Financing Limit upto Rs.5 M = Rs. 5,000 Financing Limit above Rs.5 M upto Rs.15 M = Rs. 15,000 Financing Limit above Rs. 15 M = Rs.20,000	TAI
	Evaluation/ Legal Charges	FMC1: 407131384 FMC2 : 407131385	At Actual	No
	Registration/ Transfer Charges	FMC1: 407131390 FMC2 : 407131391	At Actual (To be recovered upfront)	No
	Income estimation charges	FMC1: 102061161 FMC2 : 102061162	At Actual	No
	Repossession Charges	FMC1: 407131392 FMC2 : 407131393	Repossession charges will be recovered on actual basis	No
	Warehouse Charges for repossessed tractor/machinery	FMC1: 407131394 FMC2 : 407131395	Rs.1,000/- per day per tractor/machinery or actual, whichever is higher.	No
	Insurance & Tracker (where applicable) Cost	FMC1: 407131386 FMC2 : 407131387	Actual, to be paid by lessee	No
	Early Termination/Partial adjustments/ Balloon	N/A	Free	No
	Late payment charges	FMC1: 102061157 FMC2 : 102061158	Re.1/- per thousand per day of each principal installment for overdue days	Yes
	***Note : The Product has been discontinued for further offering.**			
7	**Digital Financing for Agriculture**			
	Processing Fee including FED (At the time of Disbursement of Loan)	as per PPM	Rs10,000/- including FED. The bank shall not charge separately for e-CIB / Data Check/Nadra Verisys/agronomy score/advisory services and eStamp paper / Stamp Duty payment. Stamp charges will be expensed out. *This Processing Fee shall be deducted from customer account before disbursement of the assigned limit.	TAI
	Renewal Fee (after 3 years) for working capital Loans (At the time of renewal in system)	as per PPM	Rs10,000/- including FED. The bank shall not charge separately for e-CIB / Data Check/Nadra Verisys and eStamp paper / Stamp Duty payment. Stamp charges will be expensed out.	TAI

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	Late Payment Charges (LPC)	as per PPM	For RF: Fixed Rs.2000/- for Late payment on monthly markup For TF : Rs.1/- per thousand per day of principal portion of rental from due date till actual payment date	Yes
	Insurance	as per PPM	At actual	No
R3	**CONSUMER / SME FINANCING**			
1	**SONEY PE SUHAGA** (Financing Against Gold/Gold Ornaments)			
	Processing Charges	102060501	0.50% of loan amount or minimum Rs. 2,500/- (whichever is higher). Maximum Rs. 15,000/-	yes
	Valuation charges by Gold smith	N/A	Actual as per Shroff	No
	Documentation charges	N/A	At Actual	No
	Insurance charges	N/A	At Actual	No
	Early Settlement Charges (in case of Term / Demand Finance)	N/A	Allowed without penalty	No
	Facility Renewal Processing charges	102060501	Rs. 1,500/- (May be waived by the Business Head)	Yes
	ECIB Charges	407130603	Rs. 60/- per eCIB report	No
	Late Payment Charges	101011808	@ 2 % p.a. in addition to the mark-up rate	Yes

The below are standard charges which may be customized/increased/decreased based on individual approval of a loan or terms of MOU/arrangement agreed with particular organization on case to case basis.

2	**PERSONAL LOANS**			
	Processing Fee including upfront FED/PST for Fresh Facility (Non Refundable) The Bank shall not charge separately for ECIB, NADRA Verisys and Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps	102060512	Salaried Individuals = PKR. 5,000/- SEB/SEP = PKR. 6,750/- SEB/SEP (Women) = PKR, 6,000/-	TAI
	Renewal Charges (for Quick Cash)/ Emergency Limit approval including FED /PST The Bank shall not charge separately for ECIB, NADRA Verisys and Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps	102060512	Rs. 4,000/-	TAI
	Pre-Mature Termination Charges	102061020	Salaried Individuals = 3% of outstanding Principal, this shall be NIL incase the customer wants to avail Fresh Loan/ Top Up SEB/SEP/Others = 5% of outstanding principal	No Yes
	Late / Non-Payment Penalty	102061017	Re.1/- per thousand per day per installment, for overdue days	Yes
	Verification Charges Upfront	102060517	At Actual, Offset against processing fee	No
	Income Estimation Charges (If any)	N/A	At Actuals, to be borne by the customer	No
	Balloon / partial payment	102061020	Salaried Individuals / SEB/ SEP – PKR. 10,000/- or 1% of partial payment amount, whichever is higher.	Yes
	Legal Charges if any	407131299	At Actual	No
	Service Charge on emergency limit including FED/PST	102060512	3% of every draw down / loan amount	TAI
3	**SMART ADVANCE CASH**			
	Processing fee inclusive of NADRA charges, ECIB/ Data check charges etc. (Non refundable) The Bank will not charge separately for ECIB, NADRA Verisys and Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps	102060524	3.5% of Amount Availed or Rs 100 /- whiever is higher	TAI
	Late Payment Charges (5 days grace period allowed after completion of 30 days tenure)	102060524	3% of Loan Availed or Rs. 100/- whichever is higher on Monthly Basis	Yes
4	**CONSUMER AUTO LEASE (CarGar)**			
	Processing fee (Non Refundable) inclusing FED / PST. The Bank will not charge separately for ECIB, NADRA Verisys and Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps	102060513	For Men: Rs. 9,000/- per case For Women: Rs. 7,000/- per case For Men & Women: Rs. 3750/- for Motorcycles without FED	TAI
	Income Estimation Charges	N/A	At Actual	No
	Registration charges	407131299	At Actual	No
	Repossession charges	407131299	At Actual upto maximum of Rs.100,000/-, whichever is lower	No
	Early Termination / Pre Payment charges	102061022	5% of Principal outstanding against lease/loan account.	Yes
	Late / Non-Payment Penalty	102061013	Re. 1/- per thousand per day of installment amount from due date till actual payment	Yes
	Balloon Payment	102061022	5% of Principal adjusted against lease/loan account.	Yes
	Vehicle Insurance & Tracker Cost	407131285	At Actual - as charged by Insurance Company	No
	Survey charges for repossessed vehicle	N/A	At Actual	No
	Warehouse charges for repossessed vehicle	407131299	At Actual (Max. Rs. 500/- per day)	No
	Evaluation charges of pre owned / used vehicles	N/A	At Actual	No
	Legal Charges	407131299	At Actual	No

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5	***BOP HUMRAHI**			
	Processing Fee (Non Refundable) Including FED/PST The Bank shall not charge separately for ECIB, NADRA Verisys and cost of charge Documents i.e. Government Duties/Fee/Revenue Stamps	102060511	Rs. 5,000/- per case	TAI
	Income Estimation Charges	N/A	At Actual	No
	Registration charges	403011622	Rs. 3,800/-	Yes
	Repossession charges	403011622	At Actual upto maximum of Rs.25,000/-, whichever is lower	No
	Prepayment Penalty	N/A	There is no prepayment penalty	No
	Late / Non Payment Penalties	102061016	Rs. 10/- per day from due date till actual payment date	Yes
	Vehicle Insurance	407131286	Rs. 5,800/- (at actual)	No
	Survey charges for repossessed vehicle	N/A	At Actual	No
	Warehouse charges for repossessed vehicle	403011622	At Actual (Max. Rs.100/- per day)	No
	Legal Charges	403011622	At Actual	No
	***Note : The Product has been discontinued for further offering.**			
6	***SESEUY 1.0 (Self -Employment Scheme for Unemployed Educated Youth)**			
	Repossession charges	407131299	At actual upto a maximum of Rs. 100,000/- whichever is lower	No
	Penalty on Repossession of Vehicles (including FED/PST)	102061055	Rs. 10,000/-	TAI
	Pre Payment Penalty	102061010	5% on Principal Outstanding	Yes
	Late / Non-Payment Penalty Bolan Mehran	102061009	Rs.35 per day per rental from due date till actual payment Rs.25 per day per rental from due date till actual payment	Yes
	Vehicle Insurance & Tracker Cost	407131290	Actual – charged by insurance company	No
	Survey charges for repossessed vehicle	407131299	Actual	No
	Warehouse charges for repossessed vehicle	407131299	Actual (Max. Rs.500/- per day)	No
	Legal Charges	407131299	Actual	No
	***Note : The Product has been discontinued for further offering.**			
7	***APNA ROZGAR SCHEME**			
	Repossession charges	403011622	At actual upto maximum of Rs. 100,000/- whichever is lower	No
	Penalty on Repossession of Vehicles (Including FED/PST)	102061055	Rs. 10,000/-	TAI
	Pre Payment Penalty	102061054	5% on Principal outstanding	Yes
	Late/Non-Payment Penalty	102061045	Re. 1/- per thousand per day of installment amount from due date till actual payment	Yes
	Vehicle Insurance & Tracker Cost	403011609	Actual - charged by insurance company	No
	Survey charges for repossessed vehicle	N/A	Actual	No
	Warehouse charges for repossessed vehicle	102061055	Actual (Max. Rs.500/- per day)	No
	Legal Charges	403011622	Actual	No
	Note: The lessee shall be responsible to arrange fitness & route permit certificate and pay all related charges.			
	***Note : The Product has been discontinued for further offering.**			
8	**FLEET FINANCING**			
	Processing Fee (non-refundable) including FED/PST/ Documentation Charges inclusive of revenue stamp, Govt. duties/ fee, ECIB charges, NADRA Verisys etc.	102060503	Rs. 9,000/- per Vehicle	TAI
	Evaluation/ Registration/ Legal Charges	407131294	At Actual, to be borne by customer	No
	Repossession Charges	407131299	upto Rs.100,000/- as repossession charges or actual, whichever is lower	No
	Warehouse Charges for repossessed vehicles	102061051	Actual (Max. Rs.1,000/- per day) to be borne by customer	No
	Insurance & Tracker Cost	407131299	At Actual, to be paid by lessee	No
	* Early Termination	102061025	3% on the outstanding principal amount net off LKM	Yes
	Late Payment Penalty	102061019	Re. 1/1000 per day of monthly principal portion of rental from due date till actual payment	Yes
	Balloon Payment Penalty	102061022	3% of amount adjusted against principal amount	Yes
	* Charges negotiable on case to case basis			
9	**HOUSE LOANS**			
	Processing Fee (Non Refundable) Including FED/PST The Bank shall not charge separately for ECIB, NADRA Verisys and Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps.	102060509	Salaried individual/Self-employed professional (SI/SEP) Rs.12,000/- Others :Rs.14,000/-	TAI
	Loan Enhancement Fee including FED/PST	102060509	Rs. 7,500	TAI
	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property transfer, mortgage and redemption	N/A	At Actual	No
	Late / Non-Payment charges (including FED/PST)	102061015	Re. 1/- per thousand per day of instalment amount from due date till actual payment	TAI
	Life & Property Insurance Cost	407131264/40	At Actual	No
	Pre Payment (Partial or Full Adjustment)	102061023	3% of Principal Amount	Yes
	Income Estimation Charges	N/A	At Actual	No

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Sr. #	**BANKING SERVICE**	**GL CODE**	**CHARGES**	**Applicability of FED/PST**
10	***ASHIANA HOUSING FINANCE**			
	Processing Fee (Non Refundable) Including FED/PST The Bank shall not charge separately for ECIB, NADRA Verisys and cost of charge Documents i.e. Government Duties/Fee/Revenue Stamps.	102060514	Rs. 4,000/-	TAI
	Verification Fee upfront (Non Refundable)	102061050	Rs. 1,000/- (No charges shall be recovered where verification report is being provided by DCOs)	Yes
	Valuation, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property, mortgage and redemption	N/A	At Actual	No
	Late Payment Penalties	102061046	Re. 1/- per thousand per day of installment amount from due date till actual payment	Yes
	Prepayment / Partial Payment Penalty	102061024	No Prepayment / Partial Payment Penalty	No
	Life & Property Insurance Cost	407131288/407131292	At Actual	No
	Income Estimation Charges	N/A	At Actual	No
	***Note : The Product has been discontinued for further offering.**			
11	**BOP SHAMSI TAWANAI**			
	Processing Charges	102060544 (Agri Lease) 102060545 (Consumer Lease)	Processing charges Rs. 5,000/- per application or 0.1% of the loan amount, whichever is higher. Processing charges would be subject to levy of sales tax at the rate applicable in the province where services are being consumed. For Women: Rs. 2,500/- per application or 0.05% of the loan amount, whichever is higher.	Yes
12	***Mera Pakistan Mera Ghar (Low Cost Housing)**			
	Processing Fee/Charges (Non-refundable)	102060563	For all categories: Rs.5,000/- plus FED/PST	Yes
	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc.	102060563	At Actual-borne by applicant	No
	External agency charges	N/A	Charged at actual	No
	Early Payment (Unit Purchase Option)	102061023	No restrictions on early payment/unit purchase.	N0
	Pre-Payment Charges (Partial or Full Adjustment)	N/A	Free as per SBP	No
	Late / Non-Payment Charges (including FED)	102061102	Re. 1/- per thousand per day of installment amount from due date till actual payment	TAI
	Life** & Property Insurance Cost **Life Assurance is optional.	407131214/407131215	At Actual-Borne by applicant	No
	Income Estimation Charges	N/A	At Actual-Borne by applicant	No
	***Note : The Product has been discontinued for further offering.**			
	SME Financing			
13	**BOP Fori Sahulat**			
	a) Application Processing Fee (Non-refundable, payable up-front) b) Annual Renewal Fee (Non-refundable, payable up-front)	102060501	a) 0.10% of the facility amount, min. PKR 5,000/- **For women:** 0.05% of the facility amount, min. PKR 2,500/- OR As negotiated with the customer on case to case basis, min PKR 5,000/- For women Min Rs. 2500/- b) 0.05% of the facility amount, min. PKR 2,500/- **For women:** 0.025% of the facility amount, min. PKR 1,250/- OR As negotiated with the customer on case to case basis, min PKR 2,500/- For women Min Rs. 1,250/-	Yes
14	**BOP Apni Dokan**			
	Documents charges	102060527	Actual cost of revenue and special adhesive stamps	No
	Legal charges	407130818	Actual and approved charges of lawyers on the bank's approved panel	No
	Valuation charges	102060530	Actual and approved charge of valuators on the bank's approved panel	No
	Late payment Charges	102060527	Late payment charges shall be calculated on the principal amount of the installment due at existing mark-up rate from 6th day of the month.	Yes
	Processing Fee (up-front with LAF)	102060527	Rs. 10,000/- or 0.1% of the loan amount, whichever is higher. **For women borrowers:** Minimum of Rs. 5,000/- or 0.05% of the loan amount, whichever is higher.	Yes

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Sr. #	**BANKING SERVICE**	**GL CODE**	**CHARGES**	**Applicability of FED/PST**
15	**BOP Kamyab Karobar**			
	a) Application Processing Fee (Non-refundable, payable up-front) b) Annual Renewal Fee (Non-refundable, payable up-front) c) Interim Facility Enhancement	102060501	a) 0.10% of the facility amount, min. PKR 5,000/- **For women borrowers:** 0.05% of the facility amount, min. PKR 2,500/- OR As negotiated with the customer on case to case basis, min PKR 5,000/- For women Min Rs. 2500/- b) 0.05% of the facility amount, min. PKR 2,500/- **For women borrowers**: 0.025% of the facility amount, min. PKR 1,250/- OR As negotiated with the customer on case to case basis, min PKR 2,500/- For women Min Rs. 1,250/- c) 0.05% of the amount of excess requested over approved limits, min. PKR 2,500/- **For women borrowers**: 0.025% of the amount of excess requested over approved limits, min. PKR 1,250/-	Yes
	Property Evaluation Fee	N/A	At Actual	No
	Legal Fee	N/A	At Actual	No
	Credit/Market Check & Income Estimation Fee	N/A	At Actual	No
	Property Insurance Premium Rate	N/A	At Actual	No
16	**BOP Supply Chain Finance**			
	a) Processing Fee b) Annual Renewal Fee	102060501	a) Rs. 5,000 or 0.05% of the limit amount (whichever is higher)* b) Rs. 1,250 **Note: to be collected one time at limit approval*	Yes
17	**BOP E-Business Qarza**			
	Processing Fee including FED (At the time of disbursement of loan)	102066002	Rs. 9,500 including FED The bank shall not charge separately for e-CIB, / Data Check and E-Stamp paper / Stamp Duty payment	TAI
	Late Payment Charges (LPC)	102061128	Rs. 2,000 (including FED) per late payment of monthly markup amount	TAI
18	**Electronic Warehouse Receipt Finance**			
	Processing Fee/Renewal Fee (Non-Refundable) Including FED	102060538	Financing Limit up to Rs.10 M = Rs.5,000 Financing Limit up to Rs.20 M = Rs.10,000 Financing Limit up to Rs.30 M = Rs.20,000 Financing Limit Above Rs.30M= 0.10% of the finance amount. -> Reduction up to 50% to be approved by Head ACD/SMED. -> Reduction of more than 50% to be approved by GH-CBG.	TAI
	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT and expenses related to Collateral, charge creation / removal and redemption etc.	407130724	At Actual	No
	Late/Non Payment charges (including FED)	102061087	Re.1/- per thousand per day of installment amount from due date till actual payment (First 30 days grace period can be given by BU Head)	TAI
	Income Estimation Charges	407130723	At Actual	No
	Any other charges	407130723	At Actual	No
19	**BOP Clean Finance**			
	Processing Fee	102062107	Rs. 10,000/- including FED. The bank shall not charge separately for e-CIB and E-Stamp paper / Stamp Duty Payment.	TAI
	Late Payment Charges (LPC)	101010907	If mark-up is not recovered within 30 days, then 2 % over and above of normal rate shall be charged	TAI
	Renewal charges	102062107	0.1% oF limit amount or Rs. 5,000/- whichever is higher	TAI
20	**BOP SME Digital Finance**			
	Processing Fee including FED* for both New Loans and Enhancements.	as per PPM	**SLAB:** Up to Rs. 3 Million : Amount: Rs. 7,500 **SLAB:** >Rs 3 Million to Rs. 7 Million : Amount: Rs. 15,000 **SLAB**: >Rs 7 Million to Rs. 10 Million : Amount: Rs. 20,000 This includes NADRA Verisys, Name Screening, Credit Bureau Report and RM visit Charges. The bank shall not charge separately for these charges. This Processing Fee shall be charge upfront from the applicant. In case if the case is decline then following charges shall be deducted from processing fees and the remaining shall be refunded back to the applicant.	TAI
	Renewal Fee including FED* for Revolving Loans	as per PPM	**SLAB:** Up to Rs. 3 Million : Amount: Rs. 5,000 **SLAB:** >Rs 3 Million to Rs. 7 Million: Amount: Rs. 10,000 **SLAB:** >Rs 7 Million to Rs. 10 Million: Amount: Rs. 15,000 The bank shall not charge separately for NADRA Verisys and Credit Bureau Report.In case if the case is decline then following charges shall be deducted from processing fees and the remaining shall be refunded back to the applicant	TAI
	Psychometric Testing	as per PPM	At Actual – Shall be paid upfront	No
	RM Visit Charges	as per PPM	Rs. 2500/- Shall be paid upfront	No
	Adhesive Stamp	as per PPM	At Actual	No

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	Late Payment Charges (LPC)	as per PPM	**Term Loan:** Rs. 1 per 1,000 per day of overdue principal amount + FED. This amount shall be calculated from the due date of the installment i.e. 1st of each month **Revolving Loan:** Rs. 2,500 per month including FED If the customer fails to pay the due amount, then the LPC shall be charges. Late payment charges can be waived by Head RFD up to 50% and above 50% by GC CBG on a case to case basis only upon the request of the customer.	Yes
R4	**GOVERNMENT INITIATIVES**			
1	**Prime Minister Youth Business & Agriculture Loan Scheme**			
	Processing Fee (At the time of Disbursement of Loan. Non-refundable inclusive of NADRA online CNIC verification fees.)	Unsecured: 102060526 Vehicle: 102060527 SME: 102060528	Rs.100/- plus FED	Yes
	Registration/Income Estimation/Valuation/Legal/Documentation Charges inclusive of Revenue Stamp, Government Duties/Fee/ECIB/Nadra Verisys etc.	N/A	At Actual	No
	Physical Verification	N/A	Outsourced: At Actual – per case to be borne by the customer In house: Rs.1,800 – per case to be borne by the customer	No
	Late Payment Charges (LPCs) Payment is due on 1st of every month, Grace period of 5 days apply. LPCs shall be applicable from 6th of each month. If 5th of any month is a holiday then grace period shall up till the next working day.	Unsecured: 102061069 Vehicle: 102061070 SME: 102061071	PKR 1 per 1000 per day on the principal amount due as monthly installment from due date till actual payment date	Yes
	Partial/Balloon/Early Settlement	N/A	Free	No
	Insurance including Tracker (if applicable)	N/A	For all Logistic cases & T3 (SME): At actual, to be paid by applicant. T3 (ACD Cases): Dairy & Fattening animals only, At actual, to be paid by applicant	No
	Repossession Charges (For Logistics only)	N/A	To be borne by the applicant. Up to Rs.150,000/- as repossession charges or actual (whichever is lower)	No
	Warehouse Charges for repossessed vehicles (For Logistics only)	N/A	To be borne by the applicant. Rs.500/- per day per vehicle or at actual, whichever is lower	No
	Fitness Certificate & Route Permit Certificate, wherever applicable (For Logistics only)	N/A	The applicant shall be responsible to arrange fitness & route permit certificate & pay all related charges.	No
2	***Punjab Rozgar Scheme**			
	Registration/ Valuation/Legal / Documentation Charges inclusive of revenue stamp, Govt. Duties / Fee etc.	407130716	At Actual	No
	Repossession Charges (Logistics only)	N/A	To be borne by the applicant. Up to Rs.150,000/- as repossession charges or actual (whichever is lower)	No
	Warehouse Charges for repossessed vehicles (Logistics only)	608130697	To be borne by the applicant. Rs.500/- per day per vehicle or at actual, whichever is lower	No
	Fitness Certificate & Route Permit Certificate, wherever applicable (For Logistics only)	N/A	The applicant shall be responsible to arrange fitness & route permit certificate & pay all related charges.	No
	Insurance (if applicable) Insurance animals (in case livestock/dairy)	407130866	For clean loans: Life Assurance - Borne by bank For SE + Logistics (including Tracker): At actual, to be paid by applicant For animals: At actual, to be paid by borrower	No
	Partial/Balloon/Early Settlement	N/A	Free	No
	Late Payment Charges (LPCs) Payment is due on 1st of every month, Grace period of 5 days apply. LPC shall be applicable from 6th of each month. If 5th is a holiday, then grace period shall be up to the next working day. LPC shall be charged from applicant at the time of maturity	102061082 102061085 102061086 102061083 102061084	Re. 1/- per 1000 per day on the principal amount to be calculated from monthly installment due date till actual payment	Yes
	***Note : The Product has been discontinued for further offering.**			

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Sr. #	**BANKING SERVICE**	**GL CODE**	**CHARGES**	**Applicability of FED/PST**
3	**BOP SME Asaan Finance (SAAF)**			
	Processing Fee Non Refundable	102060573	**For business loans other than logistics:** Rs. 5,000 or 1% of loan amount (whichever is higher) Or As negotiated with the customer on case to case basis **For Logistics:** Rs. 6,200/- per vehicle, non refundable.	Yes
	Registration/ Valuation/Legal / Documentation Charges inclusive of revenue stamp, Govt. Duties / Fee etc.	407131252	At Actual	No
	Repossession Charges (Commercial Vehicle Only)	407131252	Rs. 10,000/- as fixed penalty and up to Rs. 100,000/- as repossession charges or actual (whichever is lower)	Yes
	Warehouse Charges for repossessed vehicles (Commercial Vehicle Only)	407131252	Rs. 500/- per day per vehicle charges or Actual, whichever is lower.	No
	Insurance & Tracker Cost (Fixed Assets & Commercial Vehicles) (if applicable) Tracker (In case of Logistic)	407131245	Actual	No
	* Early Termination Partial/ Balloon /Early settlement	102061110	**For RFD (Vehicles):** For early settlement 3% on the outstanding Principal amount net of LKM (Lease Key Money) Balloon /Partial payment charges 3% of amount adjusted against principle amount **For SME Business Loans:** i. Nil in case of Short-Term Loans ii. Surcharge @ 5% of outstanding principal amount in case of balloon/ full payment during 1st year in case of Long-Term Loans. No surcharge on partial/balloon payment of Long-Term Loans after completion of 1 year from disbursement date.	Yes
	Late Payment Penalty (LPC) LPC shall be charged from applicant at the time of maturity	102061109	Re 1 per 1000 per day on the overdue principal to be calculated from monthly installment due date till actual payment.	Yes
	* Charges negotiable on case to case basis			
	Note: The lessee shall be responsible to arrange fitness & route permit certificate and pay all related charges.			
4	**Interest-Free Bikes to Students in Punjab Province**			
	Repossession Charges	407131447 (E Bike) 407131454 (P Bike)	To be borne by the applicant up to Rs.25,000/- as repossession charges or at Actual (Whichever is lower)	No
	Warehouse charges for repossessed Bike	407131448 (E Bike) 407131455 (P Bike)	To be borne by the applicant up to Rs.200/-- per day per Bike or At Actual, whichever is lower.	No
	Partial/ Balloon /Early settlement	N/A	NIL	No
	Late Payment Charges (LPC) Payment is Due on 1st of every month LPC shall be charged from applicant at the time of maturity	102061175 (E Bike) 102061177 (P Bike)	PKR 1 per 1,000 per day on the principal amount due as monthly installment from due date till actual payment date.	Yes
5	**CM Punjab Asaan Karobar Finance Scheme**			
	Processing Fee (per application) Non-refundable & inclusive of FED	CAL1 - 102066042 CAF1- 102066043 CAL2- 102066044 CAF2- 102066045	TIER-1 - Rs.5000 TIER-2 - Rs. 10,000 Payable up-front by the Applicant at the time of loan application. Fee shall be deposited by the applicant in PSIC's Single Collection Account.	TAI
	Late Payment Charges (LPCs)	CAL1- 102063112 CAF1- 102063108 CAL2- 102063109 CAF2- 102063110	Re 1 per 1,000 per day on the principal amount to be calculated from monthly installment due date till actual payment plus @ 16% FED with auto recovery in case of unsecured finances system will auto recover LPC. In case of unsecured finances system will auto recover LPC and in case of secured finances including Logistics system will only compute LPC and recovery will be made at the end of the contract tenor manually before release of security. LPC Deduction: For Tier 1 (excluding logistics): System based automatic deduction for LPCs exclusively. If at any point the bank intends to deduct the LPCs manually our CBS team shall deduct manually. For Tier 1(Logistics) and Tier 2: The computation of the LPCs shall be systematic however the deduction shall be manual. Note: 5 days' grace period shall be available to borrower. If the instalment is not paid by 5th of each calendar month, Late payment charges shall be applicable from the Due Date i-e 1st of that month for each day of delayed payment.	Yes
	Security Valuation/ Legal/ Documentation/ Mortgage inclusive of Revenue Stamps, Government Duties/ Fee	N/A	At Actual	TAI
	Income estimation/ Bureau report / Nadra Verisys etc.	N/A	At Actual to be borne by bank	TAI

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Sr. #	**BANKING SERVICE**	**GL CODE**	**CHARGES**	**Applicability of FED/PST**
	Insurance (including Tracker in case of logistics/ vehicle)	CAL1 - 407131481 CAL2 - 407131483	At Actual to be borne by applicant First Year Insurance shall be collected Up front while subsequent insurance shall be collected in Advance with monthly rentals .	No
	Repossession Charges (For Logistics Only)	CAL1- 407131496 CAL2- 407131497	Rs 6,000 Banks Repo management Fee including FED+ Agency charges at Actual (Maximum up to Rs 100,000/-)	Yes
	Warehouse charges for repossessed vehicle (For Logistics Only)	CAL1- 407131499 CAL2- 407131501	Rs.500 per day per asset or at actual whichever is lower, to be borne by applicant	Yes
	Registration Charges	CAL1- 407131493 CAL2- 407131494	Government Charges At Actual + Agent fee At Actual	Yes
	Fitness Certificate & Route Permit Certificate, wherever applicable (For Logistics Only).	N/A	The applicant shall be responsible to arrange fitness & route permit certificate & pay all related charges.	No
6	**Chief Minister Punjab Hi- Tech Farm Mechanization Financing Program**			
	Processing Fee - Non Refundable (includes Provincial Sales Tax/FED) The Bank shall not charge separately for ECIB, NADRA Verisys and Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps.	As per PPM	PKR 5000/- (including FED etc.) shall be recovered by bank at the time of contract booking in system along with LKM & other charges i.e insurance, registration, etc	TAI
	Valuation, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property, mortgage, charge creation and redemption	As per PPM	At actual	No
	Registration/ Transfer Charges	As per PPM	At Actual (To be recovered upfront)	No
	Late Payment Charges	As per PPM	Rs. 1/- per thousand per day of principal portion of rental from due date till actual payment	Yes
	Income estimation charges	As per PPM	At Actual	No
	Repossession Charges	As per PPM	Repossession charges will be recovered on actual basis	No
	Early Termination/Partial adjustment	N/A	Nil	No
	Warehouse Charges for repossessed tractors	As per PPM	Rs.1,000/- per day per tractors agri Implement /Machinery or actual, whichever is lower	No
	Insurance & Tracker Cost	As per PPM	Actual, to be paid by lessee	No
7	**Cost Sharing Scheme for Electric Bikes and Rikshaws/Loaders (PAVE)**			
	Processing fee	N/A	NIL	NO
	Physical Verification Charges	As per PPM	Rs. 2500/- To be borne by Borrower.	NO
	Bureau / NADRA / PMD Charges	As per PPM	At Actual – To be borne by Borrower	NO
	Legal/Adhesive/Booklet/Documentation charges	As per PPM	At Actual – To be borne by Borrower	NO
	Registration Charges	As per PPM	At Actual – To be borne by Borrower	NO
	Repossession Charges	As per PPM	Bank Administrative / Recovery Processing Charges on repossession: Rs.10,000/- -Repossession charges up to Rs.25,000/- or actual (whichever is lower)	NO
	Warehouse charges for repossessed Two-three electric wheeler	As per PPM	To be borne by Borrower Rs 250/- per day per Two-three electric wheeler or at Actual, whichever is lower.	NO
	Insurance Rates	As per PPM	At Actual – To be borne by Borrower	NO
	Partial/ Balloon /Early settlement	N/A	NIL	NO
	Late Payment Charges (LPC)	As per PPM	PKR 1 per 1000 per day on the principal amount due as monthly installment from due date till actual payment date.	Yes
8	**CM Punjab Interest Free E-Taxi Scheme in Lahore (Manual)**			
	Processing Fee (non-refundable)	As per PPM	Rs. 5,000/- per Vehicle	Yes
	Physical Verification Charges	As per PPM	Rs. 1,500/-	No
	Registration charges	As per PPM	At actual. (To Be Borne by GoPb)	No
	Legal/Adhesive/Booklet/Documents charges	As per PPM	At actual	No
	Repossession Charges	As per PPM	- Bank Administrative / Recovery Processing Charges on repossession: Rs.10,000/- -Repossession charges up to Rs.25,000/- or actual (whichever is lower)	No
	Warehouse Charges	As per PPM	Rs 500 /- per day per vehicle or at Actual, whichever is lower.	No
	Asset(s)/Vehicle(s) Insurance & Tracker Cost	As per PPM	Actual - charged by Insurance company	No
	Partial/ Balloon /Early settlement	N/A	Nil	No
	Late/Non-Payment Charges	As per PPM	Rs. 1/- per 1,000 per day on principal amount due in monthly instalment from due date till actual payment	Yes
	Fitness Certificate & Route Permit Certificate, wherever applicable (For Commercial Vehicles Only)	N/A	The applicant shall be responsible to arrange fitness & route permit certificate & pay all related charges.	No

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Sr. #	BANKING SERVICE	GL CODE	CHARGES		Applicability of FED/PST
S-	**BOP ROSHAN DIGITAL ACCOUNT (RDA) (Regular & Low Income Segment)**				
			Foreign Currency Value Account (FCVA)	**Non-Resident Rupee Value Account (NRVA)**	
1	**Account maintenance**		Free	Free	
2	**Cash Withdrawal**				
2.1	Intercity		Free	Free	
2.2	Intra-city(Within)		Free	Free	
2.3	BOP ATM		N/A	Free	
2.4	Other ATM		N/A	Free	
2.5	International cash withdrawal via Debit card		N/A	Free	
3	**SMS alert**		Free (Service available for local mobile numbers only)	Free (Service available for local mobile numbers only)	
4-A	**Debit Cards -PKR**				
4.1a	**Classic Debit Master Card**		N/A	Issuance Fee : PKR 3,000 *Annual Fee: PKR 3,000 per Annum Replacement Fee: PKR 3,000 Supplementary @ PKR 1,500 per annum	
4.2a	**Gold Debit Master Card**		N/A	Issuance Fee : PKR 4,000 *Annual Fee: PKR 4,000 per Annum Replacement Fee: PKR 4,000 Supplementary @ PKR 2,000 per annum	
4.3a	**Platinum Debit Master Card**		N/A	Issuance Fee : PKR 6,000 *Annual Fee: PKR 6,000 per Annum Replacement Fee: PKR 6,000 Supplementary @ PKR 3,000 per annum	
4.4a	Balance inquiry at other ATM		N/A	Free	
4.5a	International Balance inquiry		N/A	Free	
4.6a	Shopping at POS		N/A	Free	

Note : *Annual Fee shall be applicable after 1st year of card issuance and on activated cards only

4-B	**FCY Debit Cards-USD**				
4.1b	**RDA Lower Income :** **FCY Debit Gold Card-USD** (Issuance Fee , Annual Fee and Replacement Fee)		USD 12 per annum	N/A	
4.2b	**RDA Regular :** **FCY Debit Platinum Card-USD** (Issuance Fee , Annual Fee and Replacement Fee)		USD 15 per annum	N/A	

Note: Charges as per Section -M (from serial no 7 to 21) will be applicable

5	**Cheque Book /Debit Cards-Delivery Charges**		At actual, capped at PKR 5,000/-	At actual, capped at PKR 5,000/-	

Note: PKR 5,000 will be deducted upfront. If the actual billed amount is less than PKR 5,000 then differential amount will be credited back to customer on receipt of courier bill

6	**Cheque Book**				
6.1	Issuance		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	
6.3	Stop payment		Free	Free	
7	**Remittance (Local)(UC)**				
7.1	Issuance		Free	Free	
7.2	Cancellation		Free	Free	
7.3	Duplicate issuance		Free	Free	
8	**Outward Remittance (OFDD)**				
8.1	Issuance		Free	Free	
8.2	Duplicate issuance		Free. However Foreign Bank's charges also apply.	Free. However Foreign Bank's charges also apply.	
8.3	Cancellation		Free. However Foreign Bank's charges also apply.	Free. However Foreign Bank's charges also apply.	
9	**Inward/Outward Remittance**				
9.1	OFTT		Free. However Correspondent Bank Charges will apply	Free. However Correspondent Bank Charges will apply	
9.2	SWIFT charges		Free	Free	
9.3	Inward Remittance		Free. However Correspondent Bank Charges will apply	Free. However Correspondent Bank Charges will apply	
10	**Account Statement (E-Statement)**		Free	Free	
11	**Funds transfer**				
11.1	Through ADC		N/A	Free	
11.2	Online (Within/Intercity)		Free	Free	
12	**Mobile Banking Subscription/Annual Charges**		N/A	Free	
13	*** Clearing**				
13.1	Normal/intercity		Free	Free	
13.2	Same Day		N/A	Free	
	* Outward Clearing is applicable only for collection of instruments in respect of disinvestment in real estate				
14	**Others**				
14.1	Account closure		Free	Free	
14.2	Balance confirmation certificate		Free	Free	
14.3	Tax deduction certificate		Free	Free	
14.4	Utility bill payments		N/A	Free	
14.5	Processing Naya Pakistan Applications		Free	Free	

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Sr. #	BANKING SERVICE	GL CODE	CHARGES		Applicability of FED/PST
15	ROSHAN APNI CAR				
15.1 -a)	Application Processing Fee (Inclusive of documentation charges)		N/A	For Men: Rs. 9,000 per case For Women: Rs. 6,500 per case	
15.1 -b)	Income Estimation Charges		N/A	At Actual	
15.1 -c)	Vehicle Insurance & Tracker Cost		N/A	At Actual - as charged by Insurance Company	
15.1 -d)	Evaluation charges of pre owned / used and imported vehicles		N/A	At Actual	
15.1 -e)	Registration Charges		N/A	At Actual	
15.2	Early Termination / Pre Payment Penalty		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)	
15.3	Partial Payment		N/A	5% of Principal adjusted against lease/loan account.	
15.4	Vehicle Appraisal (if applicable)		N/A	At Actual	
15.5-a)	Re-possession Charges		N/A	At Actual upto maximum of PKR 100,000/-, whichever is lower	
15.5-b)	Survey charges for repossessed vehicle		N/A	At Actual	
15.5-c)	Warehouse charges for repossessed vehicle		N/A	At Actual (Max. Rs. 500/- per day)	
15.6	Legal charges		N/A	At Actual	
15.7	Late Payment Charges		N/A	PKR 1/- per thousand per day of installment amount from due date till actual payment	
15.8	Balloon Payment		N/A	5% of Principal adjusted against lease/loan account.	
16	ROSHAN APNA GHAR				
16.1	Processing Fee - (Non Refundable) Including FED		N/A	PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED)	
16.2	Loan Enhancement Fee including FED		N/A	PKR 5,000/-	
16.1	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to Mortgage of property, Lien Marking etc.		N/A	At Actual	
16.2	Late / Non-Payment Penalties (including FED)		N/A	PKR 1/- per thousand per day of installment amount from due date till actual payment	
16.3	Property Insurance		N/A	Covering Finance amount absolutely Free	
16.4	Life Assurance		N/A	Optional – Covering death (due to any cause) & accidental/natural disability	
16.5	Partial Pre-Payments/Early Termination		N/A	1% will be charged for 1st year and after one year NO Charges	
17	GENERAL HOUSING FINANCE				
17.1	Processing Fee - (Non Refundable) Including FED		N/A	SI / SEP = PKR 8,000/- Others = PKR.10,000/-	
17.2	Loan Enhancement Fee including FED		N/A	PKR 5,000	
17.3	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc.		N/A	At Actuals	
17.4	Late / Non-Payment Charges (including FED)		N/A	PKR 1/- per thousand per day of installment amount from due date till actual payment	
17.5	Life & Property Insurance Cost		N/A	At Actuals	
17.6	Pre-Payment (Partial or Full Adjustment)		N/A	3% of Principal Amount	
17.7	Income Estimation Charges		N/A	At Actual	
18	LOW COST HOUSING				
18.1	Processing Fee/ Charges (Non Refundable)		N/A	For all categories: Rs. 5,000/-	
18.2	External agency charges		N/A	Charged at actual	
18.3	Early payment (unit purchase option)		N/A	No restriction on early payment/ unit purchase	
18.4	Pre-Payment Charges (partial or full adjustment)		N/A	Free	
18.5	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc.		N/A	At Actuals - borne by customer	
18.6	Late / Non-Payment Charges (including FED)		N/A	PKR 1/- per thousdand per day of installment amount from due date till actual payment	
18.7	Life** & Property Insurance Cost **Life Assurance is optional.		N/A	At Actuals - borne by customer	
18.8	Income Estimation Charges		N/A	At Actuals - borne by customer	

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
T-	**FEATURES OF SPECIALIZED PRODUCT/DEPOSIT SCHEMES (INCLUDING WAIVER/CONCESSIONS)			

LOCAL CURRENCY PRODUCTS

A. CURRENT ACCOUNTS

Features

1 **BOP Tijarat Account**

On Maintaining monthly average PKR 25,000

IBFT	* Free
Cheque Book	* Free
Debit Card	* Issuance free
	* Renewal free on maintaining PKR 25,000 as monthly average balance
Locker	* PKR 1 (only small & medium) on maintaining monthly average balance of PKR 1,000,000 preceding issuance/renewal date
Universal Cheque Issuance	* Free
CDR Issuance	* Free
OBC Collection	* Free

* Waiver to be applied for 1st month due to unavailability of monthly average. Preceding Month's Average balance criteria to be applied for later months.

** Conditions as per 'General Notes' apply.

2 **BOP Life Current Account**

On Maintaining monthly average PKR 25,000

Debit Card	Issuance is free for Classic Debit Card. For other Debit cards, charges will apply *Renewal will be free subject to monthly average balance criteria
Universal Cheque Issuance	* Free

* Waiver to be applied for 1st month due to unavailability of monthly average. Preceding Month's Average balance criteria to be applied for later months.

3 **Salary Plus Account**

Debit Card	Issuance Free for Classic Debit Card. For other Debit cards, charges will apply
Collection of Outstation Cheques	Free upto 3 Gross Salaries in a Month

4 **Youth Education Account**

Debit Card	Issuance & renewal free for PayPak (Classic) debit card. For other Debit cards, charges will apply
Univeral Cheque Issuance favouring educational institution	Free
Account Maintaining Charges	Exempted

5 **Asaan Current and Asaan Digital Current Account**

Debit Card (PayPak Classic)	Issuance/ replacement /renewal of Paypak at PKR 1,200/- for other card variants charges will be applied as per standard rates
Cheque Book	First 25 Leaf free

6 **Asaan Remittance Current and Asaan Digital Remittance Current Account**

Debit Card (PayPak Classic)	Issuance/ replacement /renewal of Paypak at PKR.1,200 (deductable on the receipt of 1st remittance in the account) for other card variants charges will be applied as per standard rates

7 **YES Business Account**

SMS Alerts	Free
Internet /Mobile Banking subscription	Free

8 **BOP Kissan Dost Current Account**

On maintaining monthly average balance PKR 10,000

Debit Card	Free issuance of Debit Card (PayPak Classic). For renewal, charges apply as per SOBC
Cheque book	Free 1st 25 leaf cheque book
Universal Cheque	Free upto 2 UCs per month
Agricultural (ACD) Financing	Rate break/discount of 1.00% on all agricultural (ACD) Financing products

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
9	**BOP @ Work PKR Current Account**			
	Salary Disbursement Charges		As per agreement / mandate with the client No charges from Govt. or Semi Govt organizations	
	Cheque Book		Free	
	Debit Card Issuance		Paypak: Free Classic Debit Card: Free Gold Debit card: Free Platinium: Free KHAAS Platinium card: Free* *KHAAS Platinium card will be issued only to priority marked customers	
	Issuance of universal cheque		Free (One per month)	
	Debit Card Renewal		Free	
	Cash withdrawals (Off us / Other Bank ATMs)		Free	
	E-Statement		Free	
	Mobile App (Annual susbcription and registration)		Free	
	SMS Alert Charges		Free	
	Bank Statement (Duplicate)		Free	
	IBFT through ATM & Mobile Banking App		Free	
10	**BOP KHAAS (Current Account)**			
	"BOP KHAAS Customers": Customers who maintain a certain relationship for certain periods as defined by bank from time to time.			
	Waivers:			
	Issuance of KHAAS Platinum Card		Free - BOP KHAAS Customers	
	Renewal of KHAAS Platinum Card		Free - BOP KHAAS Customers	
	Supplementary KHAAS Platinum Debit Card		Free - BOP KHAAS Customers	
	Issuance of all Currency Cheque books (Any Size)		Free - BOP KHAAS Customers	
	Issuance of Universal Cheque		Free - BOP KHAAS Customers	
	CDR Issuance		Free BOP KHAAS Customers	
	Locker Annual Rent		Free for BOP KHAAS Customers	
	IBFT (ATM and Mobile Banking)		Free - BOP KHAAS Customers	
	Internet /Mobile Banking Subscription		Free - BOP KHAAS Customers	
	SMS Alerts		Free - BOP KHAAS Customers	
	Statement of Account (Annual/Half Yearly)		Free - BOP KHAAS Customers	
	Charges:			
	Priority Fee		PKR 700 quarterly if quarterly average balance falls below 2M in relationship balance	
	Subject to fulfilling of pre-requisite of BOP KHAAS Customer.			
	For all Other/Regular Current accounts which have been marked as KHAAS, all of above mentioned waivers/ charges shall apply i.e. with the exception of waiver on Locker Annual Rent & CDR issuance charges, both of which shall be charged as per the below mentioned grid:			
	Locker Annual Rent		50% Fee Waiver: BOP KHAAS Customers	
	CDR Issuance		As per regular charges	
11	**BOP Naaz Current Account**			
	Account Maintenance charges		Free	
	Lockers		Locker Fee: Annual Rent - Free for 1st Year.	
	Debit Card		Free Issuance of 1st Naaz Debit Card	
	Cheque book		Free 1st, 25 leaves Cheque Book	
	SMS Alerts		Free	
12	**BOP SACA Account**			
	(Monthly average balance requirement - NIL)			
	Account Maintenance charges		Free	
	Cash Transaction Intercity		Free	
	Cash Transaction Intra-City		Free	
	Own ATM Withdrawal		Free	
	SMS Alerts		Free	
	Debit Card Classic / Paypak (Issuance)		Free classic / Paypak Card for other card variants charges will be applied as per standard rates	
	Debit Card Classic / Paypak (Renewal)		Free classic / Paypak Card for other card variants charges will be applied as per standard rates	
	Cheque Book Issuance		Free	
	Cheque book stop payment		Free	
	UC Issuance (Through Account)		Free	
	Fund Transfer (Digital)		Free	
	Locker Rent (Small and Medium)		Free (subject to maintenance of PKR 1 M Average balance in Last Month)	
	Issuance of duplicate statement of account		Free	
	Issuance of duplicate UC		Free	
	Cancellation of UC		Free	
	Cheque Returned unpaid from Payees A/c Outward Clearing		Free	
	Clean Bill for collection/ Intercity Outward clearing		Free	
	Internet/ Mobile Banking Subscription and Renewal		Free	

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Sr. #	**BANKING SERVICE**	**GL CODE**	**CHARGES**	**Applicability of FED/PST**
13	**BOP KHAAS Karobar Current Account**			
1)	**Silver benefits (subject to maintenance of monthly average balance of 500K or above)**			
1.1)	Cheque book		**Free**	
1.2)	IBFT (ATM & Mobile banking)		Free	
1.3)	SMS Alert		Free	
1.4)	Duplicate Account Statement		Free	
1.5)	Stop Payment		Free	
1.6)	Issuance/ Cancellation/ Duplication of UC and CDR		Free	
2)	**Silver + Gold benefits (subject to maintenance of monthly average balance over 1.5M)**			
2.1)	Issuance & renewal of BOP KHAAS Platinum card o Primary KHAAS Platinum card o Supplementary KHAAS Platinum card		Free	
2.2)	o Primary World Debit card		PKR 7,500/-	
2.3)	Same day clearing		Free	
2.4)	Intercity clearing		Free	
2.5)	OBC		Free	
3)	**Silver + Gold + Platinum benefits (subject to maintenance of monthly average balance above 3M)**			
3.1)	Cash Management solution on subsidized rates as follows: 1) Standard Collection Services (0.2% plus 1-day float) 2) Bulk payment services via BOP Biz through Raast (Free)		1) Standard Collection Services (0.2% plus 1-day float) 2) Bulk payment services via BOP Biz through Raast (Free)	
3.2)	Issuance of Guarantee (25% of approved LG amount to be maintained as average balance in current account)		Free	
3.3)	issuance of LC (25% of approved LC amount to be maintained as average balance in current account)		Free	

B. SAVING ACCOUNTS

1 Young Lions Saving Account

Cheque Book	First 25 Leaf free
Debit Card	Issuance free for PayPak (Classic) Debit Card. Annual/renewal charges will apply. For other Debit cards, charges will apply as mentioned in Cards Section

2 Asaan Saving and Asaan Digital Saving Account

Debit Card (PayPak Classic)	Issuance & Annual/renewal at PKR 1,200. For other Debit cards, charges will apply

3 BOP Kissan Dost Saving Account

On maintaining monthly average balance PKR 25,000

Cheque book	Free 1st 25 leaf cheque book
Universal Cheque	Free upto 2 UCs per month
Agricultural (ACD) Financing	Rate break/discount of 1.00% on all agricultural (ACD) Financing products

4 BOP @ Work PKR Saving Account

Salary Disbursement Charges	As per agreement / mandate with the client No charges from Govt. or Semi Govt organizations
Debit Card Issuance	Paypak: Free Classic Debit Card: Free Gold Debit card: Free Platinium: Free KHAAS Platinium card: Free* *KHAAS Platinium card will be issued only to priority marked customers
E-Statement	Free
Mobile App (Annual susbcription and registration)	Free
Bank Statement (Duplicate)	Free

5 BOP KHAAS (Saving Account)

BOP KHAAS Customers are customers who maintain a certain relationship as defined by bank from time to time.

Waivers :

Issuance of KHAAS Platinum Card	Free - BOP KHAAS Customers
Renewal of KHAAS Platinum Card	Free - BOP KHAAS Customers
Supplementary KHAAS Platinum Debit Card	Free - BOP KHAAS Customers
Issuance of Universal Cheque	Free - BOP KHAAS Customers
Locker Annual Rent	50% Fee Waiver: BOP KHAAS Customers
SMS Alerts	Free - BOP KHAAS Customers
IBFT (ATM and Mobile Banking)	Free - BOP KHAAS Customers
Internet /Mobile Banking Subscription	Free - BOP KHAAS Customers
Statement of Account (Annual/Half Yearly)	Free - BOP KHAAS Customers
Issuance of all Currency Cheque books (Any Size)	Free - BOP KHAAS Customers

Charges:

Priority Fee	PKR 700 quarterly if quarterly average balance falls below 2M in relationship balance

Subject to fulfilling of pre-requisite of BOP KHAAS Customer.

All above waivers/charges shall also be applicable on Saving accounts marked as KHAAS.

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST

FOREIGN CURRENCY PRODUCTS

1 FCY Supreme Current Account

On maintaining minimum balance of USD 10,000 or EURO 8,000 or GBP 7,000

Debit Card for PKR Account	Issuance & renewal free
Cheque Book	1 free per month
Locker (small & medium)	PKR 1/- on maintaining above mentioned balance for six months.
OBC Facility (in PKR CD Account)	Free
Universal Cheque	Free
CDR	Free

2 FCY Supreme Saving Account

On maintaining minimum balance of USD 15,000 or EURO 12,000 or GBP 10,000

Debit Card for PKR Account	Issuance & renewal free
Cheque Book	1 free per month
Locker (small & medium)	PKR 1/- on maintaining above mentioned balance for six months.
OBC Facility (in PKR CD Account)	Free
Universal Cheque	Free
CDR	Free

U- BOP STAFF

Banking Service Description (applicable for staff salary A/c only)	Charges for Staff
Collection made on A/c	PKR 1/- per instrument
Locker rent	Only one small size locker is allowed , charges PKR 1.16 (inclusive of FED/PST). For other sizes, full rent on commercial rates will be received. Key Deposit is exempted for staff.
Cheque book issuance charges	PKR 1/- per cheque book
Amount maintaining charges on CD A/c only where the average balance is below Rs.10,000 during a month	Free
ADC charges	Free
BOP Universal Cheque (Issuance, duplicate, cancellation & revalidation)	PKR 1/- per instrument.(irrespective of the amount)
Stop Payment of Cheques	Free
Issuance of Balance Confirmation Certificate / Account Maintenance Certificate	Free
Duplicate statement of account other than Periodical statements dispatched	Free
Same Day Clearing	Free
Foreign Remittances against Pak Rupees (OFTT/FDD/FMT)	Free