



*Passion Reborn*

Half Yearly  
**Schedule of Bank Charges**  
Effective 01.07.2017 to 31.12.2017

Operations Group, Head Office Lahore

Summary of Amendments, Additions & Deletions in Bank's Schedule of Charges effective 01-07-2017, with reference to previous Bank's Schedule of Charges

<b>Description</b>	<b>Page #</b>	<b>Sr. #</b>
Note: Rates are negotiable as per approval terms.	1, 2, 3, 4, 5, 8, 9, 10, 11, 26, 39	Footnote deleted
Export Refinance	9	Sr.# 8 (iii) addition of FCY rates
Charges on maintenance of Foreign Currency A/Cs	18	Sr.# 6 rates description amended
Local currency (LCY)	22	1a) amended & description added
Local currency (LCY)	22	1b) revised
Call Deposit	23	2(i)(ii)(iii) revised
Free Universal Cheques	23	3a) deleted
Bills	24	1e) description amended
Tractor	32	Heading & 6th row description amended
Agri Vehicle Lease	33	New service added
Agri Term Finance	35	Sr.# changed from 2 to 4
Lockers	38	Sr.#1 annual rent (Extra large locker) revised

Guarantees	40	Sr.# VI New addition
Misc. Charges	41	6) charges revised
Misc. Charges	42	7 (2)(ii) charges revised
Misc. Charges	44	Sr.# 15 CD/BBA a/c rate revised
Misc. Charges	44	16) deleted
Misc. Charges	44	19) GL revised
Charges for ATM/DEBIT MASTER CARD	46,47	Sr.# 1 rate revised & description deleted Sr.# 2,3,5,6,13,14 rates revised
Mobile Banking-IBFT	48	New service added
Personal Loans	50	Legal charges-New addition
Consumer Auto Lease (Cargar)	51	Legal charges-New addition
SESEUY 1.0	52	Legal charges-New addition
Apna Rozgar Scheme	53	Legal charges-New addition
Fleet Financing (Carvaan)	54	Heading amended & row# 4 deleted
House Loan (Apna Ghar)	55	Heading & 4th row amended

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- 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 Scheme shall be applicable.
- The Charges for making UC and other related instruments for payment of fee dues in favor of educational institutions, HEC/Boards etc. shall not exceed 0.50% of fee/dues or RS. 25/- per instrument, whichever is less.
- No Service fee 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 Sales Tax ,Excise duties Taxes, Zakat, etc. on customer account will be deducted in addition to the bank charges.
- All banking services are exempted from applicability of Provincial Sales Tax / FED in Tribal Areas and Gilgit-Baltistan.
- In case of clients maintaining substantial deposit and/or routing handsome ancillary business, the bank reserves the right to waive some/all charges.
- Charges are negotiable as per approval terms.

## A. IMPORTS

### I - Letter of Credit commission

Sr. #	BANKING SERVICES	GL CODE	CHARGES	Applicability of Sales Tax
1	Letter of Credit	104016	a) 0.50% per QTR Subsequent QTRs 0.45% per QTR Min Rs. 3000/-	Yes
2 a	L/C upto PKR 25 M against Lien on PKR Profit Bearing BOP deposit /All Types of BOP FC Deposit	104016	Commission @ 0.05% per qtr, min. Rs. 1000/-	Yes
2 b	L/C upto PKR 25 M against 100% Cash Margin or Lien on PKR Return Free BOP Deposits	104016	LC of any amount if against 100% cash margin or return free deposit then Rs. 1,000/- only	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.

3)	Revalidation Commission	104016	As applicable for opening of fresh LCs, i.e. in item I (1 to 2) Commission will be charged on liability amount, calculated as per prevailing exchange rate on the date of revalidation	Yes
4)	Change of Beneficiary / Transfer of LC	104016	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 I (1 to 2) above	Yes
5a)	Non reimbursable LC under Barter / Aid / Loans	104016	1% for 1 <sup>st</sup> quarter and 0.30% for each subsequent quarter or part thereof – Minimum Rs. 1000/-	Yes

b)	<p>LC or LG under “Suppliers/ Buyers Credit” Pay as You Earn Scheme And Deferred Payment LCs for Period over one year.</p>	<p>104016(LC) 104014(LG)</p>	<p>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 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.5000/-</p> <p>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. 5000/-</p>	<p>Yes</p>
c)	<p>Issuance of LG undertaking favoring any bank for providing forward exchange risk cover under supplier/ buyers Credit on behalf of applicant.</p>	<p>104014</p>	<p>Commission @ 0.50% per quarter to be charged on reducing liability on booked rate Min. Rs.5000/-</p>	<p>Yes</p>

6)	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.	195015	0.50 % per quarter Flat till the date of maturity of acceptance & no commission will be charged for the overdue acceptance period.	Yes
7)	<b>Amendments</b> i) Without increase in amount or extension in period of shipment / negotiation. ii) Involving increase in amount and/or extension in period of shipment / negotiation.	104016	Rs.1,000/- per amendment (flat) plus Telex / SWIFT / Courier charges (if any). Rs.500/- per transaction plus commission as per item 01 to 02 given on page# 01 + Telex / SWIFT / Courier charges (if any) Min Rs. 1500/-	Yes
8)	Markup on Import Bills under Letter of Credit. (Markup is to be charged on Daily Product basis from the date of negotiation till the date of payment /retirement of bill.)	101008	a) <b>SIGHT BILLS</b> 1) If retired within 10 days from date of negotiation / remittance, Ps. 44/Rs.1000 per day. or as per approval	No

	<p>If the negotiating bank mentions the date of claim of reimbursement on its covering schedule/Telex / SWIFT message, mark up should be charged from that date instead of date of negotiation</p>	<p>101008</p>	<ol style="list-style-type: none"> <li>2. If retired after 10 and within 20 days from date of negotiation / remittance, Ps. 50/Rs.1000 per day.</li> <li>3. If retired after 20 days from date of negotiation / remittance, Ps. 65/Rs.1000 per day.</li> </ol> <p><b>b) USANCE BILLS</b></p> <p>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 @ Ps. 70 /Rs.1000 per day.</p>	<p>No</p>
<p>8-a)</p>	<p>Overdue FIM &amp; FATR/FE 25 etc</p>	<p>101010</p>	<p>As per sanctioned advice otherwise Ps. 70/ Rs.1000 per day</p>	<p>No</p>

**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 markup is subject to change / or as approved by respective credit committee.

**II- HANDLING CHARGES**

9)	Import Bills returned unpaid	195015	US\$ 55/- (Flat) from forwarding bank plus courier / SWIFT charges, if any.	Yes
10)	Collection	104075	Rs.1200/- Per collection	Yes
11)	Fee for registration of contract CAD/DA Basis	104016	0.20% Min. Rs.1500/-	Yes
12)	Import against advance payment to Suppliers/ Import against receipt of documents directly by the importers	118030	Rs.1200/- Per collection + service charges @0.10% + telephone/Swift Rs. 1000/-	Yes No
13)	Service charges against import transactions i.e. import bills / PAD collections	118051	0.10% - Min. Rs. 1000/-	Yes
14)	Endorsement of AWB for release of goods under registered contract.	104018	Rs.1200/- Per collection	Yes

15)	LC Cancellation Charges	104016	Rs.1,500+ Telex /SWIFT/Courier charges (if any)	Yes
16)	Correspondent bank Charges	N/A	At actual + Telex/SWIFT/Courier charges (if any)	Yes
17)	Handling of discrepant import documents	118030 118030	i) US\$75/- flat (to be recovered from the presenting bank) this clause must always be incorporated in the LC under the head "Other terms and conditions". ii) US\$ 75/- flat will not be deducted in case discrepant documents are received/handled through other correspondent banks under specific approval arrangement. e.g., documents received through the counter of SCB China Limited with their covering Letter wherein the original LC was transmitted under China Relay Program with SCB China Limited.	Yes
18)	Registration of Contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from foreign lenders.	195015	Handling Charges 0.20% - Min. Rs.5,000/-	Yes
19)	Issuance of Certificate regarding opening of LC Registration of Contract to another bank for booking of forward exchange at importer's request	118030	Flat Rs.1,000/- per application	Yes
20)	Issuance of Freight Certificate for Imports on FOB Basis.	118030	Rs.900/= Per certificate	Yes
21)	SBP Approval cases for remittances / import related transactions i.e. Advance Payment, excess shipment etc.	118030	Rs.5,000/- Per SBP case	Yes

**B – EXPORTS**

1	<b><u>Letters of Credit</u></b>			
	a) Advising	104019	i) If payable by beneficiary Rs. 2000/- (Flat) + applicable courier/swift charges	Yes No
	b) Amendment Advising	104019	ii) If payable by applicant Rs. 1,000/- (Flat)	Yes
	c) Negotiation of Rupee Bills under Export LCs.	101046	Rs. 350/- (Min) 0.25% (Max) + Mark-up @ Ps. 45/1000/ Day or as per approval	Yes No
	d) Confirmation	104019	0.25% per quarter or part thereof. Min.Rs.350/-	Yes
	e) Transfer of Export LCs	104019	Rs.1,450/- Per LC	Yes
f) Reimbursement payment to other local Banks from Non-Resident Rupee Account.	195015	Rs. 1,000/-	Yes	
2	If the documents are sent to other Banks for negotiation under restricted LC	195015	Rs. 500/-	Yes
3	Charges on advance payment	118051	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	R & D Processing charges	118051	Rs.1800/- per case	Yes
5	<b><u>COLLECTIONS</u></b> a) Clean (against export proceeds). b) Documentary (on which banks do not earn any exchange difference).	118051	Rs. 300/- per collection + courier charges 0.20 % Min Rs.450/- per collection.	Yes
6	Handling of Duty Draw Back Claim/DL/TL	118051	0.35% per claim minimum Rs. 500/- .	Yes
7	Service Charges against Export Documents sent on Collection Basis Where payment cover is already received in our Foreign Currency A/c	118051	0.20 % Min Rs.1200/- per collection.	Yes
<b>Note:</b> 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)	118051	Rs. 1,200/- Flat Per Case	Yes
ii) Preparation of Substitution case in ERF-Pre shipment	118051	Rs. 1,500/- Flat Per Case	Yes
iii) 1- Overdue Export Refinance 2- FAFB/FAPC Own Source 3- FE 25 etc	101011	For LCY Financing: Mark-up @ Ps. 70/1000 per day from due date till the adjustment or as per CA Package. For FCY Financing under F.E 25: LIBOR + 5%	No
iv) Overdue FDBP/IDBP (if not available in sanctioned advice)	101046	Mark-up @ Ps.70/1000 per day	No

## C - INLAND LETTER OF CREDIT

1	Inland handling charges	118030	Rs. 1000/- Flat	Yes
2	Forced PAD Inland Bills	101008	Ps. 44 per Rs.1000/- per day for first 10 days. For next 10 days commission @ 0.30% + Ps. 50 per Rs.1000/- per day & after 20 days Ps.70 per Rs.1000/- per day will be applied till full & final Adjustment.	No Yes No No
3	<b>Inland Letters of Credit</b>	104074	0.50% per quarter Min. Rs. 3000/- discrepant document handling charges on inland LCs Rs. 5000/-+FED/PST	Yes
4	Amendment Charges	104074	Rs: 1000/-per transaction flat plus commission as above, if amendment involves increase in amount or extension in period.	Yes
5	Service Charges	118051	0.10% (Minimum Rs.500/-). For each bill lodged.	Yes
6	Advising/Amendment/Confirmation charges of (inward) Inland LCs.	104019	Rs. 700/- (Flat) confirmation charges will be same as applicable in case of Export LCs	Yes

7	<p><b>Documentary Bills Drawn Against <u>Inland Letter of Credit.</u></b></p> <p><b><u>Sight Bills</u></b></p> <p>a) At Negotiation end:</p> <p>b) Collection charges for restricted LC (where negotiation is restricted to some other Banks and presented to us for forwarding).</p>	<p>101046</p> <p>104026</p>	<p>Charges are negotiable as per approval or 0.50% flat- Min. PKR 500/- Courier charges Rs. 150/- in either case.</p> <p>Rs. 500/- (Flat) Per Bill + Courier Charges Rs.150/-</p>	<p>Yes</p> <p>Yes</p>
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	<p>c) At opening end (at the time of retirement) <u>Rates of Mark-up</u></p> <p>i) If retired within 3 days from the date of lodgment</p> <p>ii) If retired after 3 days but within 20 days of lodgment</p> <p>iii) if retired after 20 days of lodgment</p>	<p>101008</p> <p>101008</p> <p>101008</p>	<p>i) Ps. 54/1,000 per day or as per approval</p> <p>ii) Ps. 56/1,000 per day or as per approval</p> <p>iii) Ps. 70/1000 per day or as per approval</p>	<p>No</p> <p>No</p> <p>No</p>
<p><b><u>NOTE:</u></b></p> <p>* 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.</p>				
	<p><b><u>Usance Bills</u></b></p> <p>1) <u>Negotiating End</u></p> <p>a) Markup on documentary Bills Purchased /Negotiated under Inland LC</p>	<p>101046</p>	<p>Charges are negotiable as per approval or 0.50% flat Min. PKR 500/- Courier charges Rs. 150/- in either case.</p> <p>(I) In case of Sight LCs Mark-up is to be recovered/charged as per approval of Sanctioning Authority.</p> <p>(II) In case of Usance LCs Mark-up is to be recovered/charged as per approval of Sanctioning Authority.</p>	<p>Yes</p> <p>No</p> <p>No</p>

			(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) <u>Opening End</u>			
	a) At the time of Acceptance of the Bills.	118030	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	118030	Rs. 500/- (Flat).	Yes
	c) At the time of maturity/due date	118030	Rs. 500/- (Flat).	Yes
	3) <u>At Collection End</u>			
	a) Collection Charges	118030	0.50 % + courier charges Rs. 150/- Min. Rs. 500/-	Yes

## **D . MISCELLANEOUS CHARGES (To be recovered where applicable)**

1	Foreign Postage	118005	Rs. 300/- or actual which ever is higher	No
2	Foreign Courier	118008	Rs. 2,100/- 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 / Telex / SWIFT	118025	Message for LCs/SBLC/LG/Misc. Communications Short message Rs. 1,000/- Full message Rs. 2,000/-	No

4	Foreign Fax / Telephone	118015	Rs. 750/- or actual which ever is higher	No
5	a) Issuance of Proceeds Realization Certificate after one year. b) Duplicate Proceeds Realization Certificate	118051	Rs. 1,000/- (Flat) per Certificate. Rs.1,000/- (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. b)Test/Signatures/Mail LCs verification charges	118030 195015	Ps. 04 per US\$ or equivalent in other currencies. Minimum Rs.500/-. Rs. 600/-	Yes
7	Obtaining credit report on foreign buyer/ supplier.	195015	Rs. 350/- plus foreign bank / credit reporting agency charges and Telex / SWIFT / Courier charges (if any).	Yes
8	<b>Agency Arrangements:</b> Arrangements with banks, institutions and companies for handling their inward, outward remittances and other services.	118045	As per agreement.	Yes

9	i) Issuance of Business performance Certificate at customers request ii) Freight subsidy Claim Processing	118051 195015	Rs.1,000/- Rs. 100/- Per case	Yes
10	<b><u>PURCHASE (FBP / FDBP)</u></b> a. Clean bills including T.Cs. drawn on banks abroad. b. Documentary  c. Handling of discrepant export documents under foreign LC d. FDBP (Clean) e. FDBP (Discrepant)	104004 104004  118030 118030 118030	OD Buying Rate is to be applied plus Commission US\$10/- Flat or equivalent in other FC plus Postages/ SWIFT/ Courier Charges 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 (12 days in case of sight bills or the date calculated as per tenor of the bill), 0.25% Minimum Rs.300/-- Plus Mark Up as approval of Sanctioning Authority Rs. 2000/- Rs. 2000/- only Rs. 1000/- only	Yes
11	Commodity Exchange Arrangements	104065	Handling commission of 0.5 % flat on the amount of commodity exchange arrangement.	Yes

## **E. CHARGES ON MAINTENANCE OF FOREIGN CURRENCY A/Cs**

1	<b><u>Cash handling charges:</u></b> a) At the time of cash receipt into account b) At the time of withdrawal from account.	118028 118028	Nil. No Charges on withdrawals upto USD 5,000, GBP 3,000 EURO 3,000 For amount above these, 0.5% of the withdrawals, if not retained in the account for 7 days. In case of Remittance or transfer, 0.5% of the amount remitted or transferred, if not retained in the account for 7 days. (Charges may be deducted in foreign currency or in equivalent PAK Rupees at BOP Buying Rate) In case of staff US 1/- or equivalent	Yes
2	Incidental charges, if average monthly balance in any account falls below US\$ 500/- or equivalent in other currencies.	118042	US \$1 Per month (or equivalent in other currencies) on monthly basis. Re. 1/- for staff	Yes
3	a. Outward Collection drawn on other banks (other than exports proceeds)  b. Outward collection drawn on BOP Branches.  c. Inward collection.	104022  104022  104022	US\$ 5/- per collection or its equivalent in other currencies plus Telex / SWIFT / Courier charges (if any).  Collection charges NIL Telex / swift / courier (if any) Actual  US\$ 15/- plus Telex / SWIFT / Courier charges (if any). (These charges are to be deducted from the proceeds of remittance)	Yes

	d. Outward/Inward Collection items returned unpaid.	195027	Commission NIL, Foreign bank Charges at Actual plus Telex / SWIFT / Courier charges (if any).	No
4	Standing Instructions	195015	US\$ 5/- per instruction / transaction or equivalent in other currencies.	Yes
5	Issuance of Cheque Book in lieu of lost Cheque Book. (These charges are in addition to stop payment charges).	118043	* US\$ 5/- or equivalent in other foreign currencies. Staff US \$1 or equivalent	Yes
6	Stop payment of cheques.	195015	US\$ 5/- or equivalent for one cheque <b>Against single instruction:</b> a) US\$ 8/- or equivalent for 2 to 10 cheques b) US\$ 10/- or equivalent for more than 10 cheques or entire cheque book. US\$ 1/- or equivalent for staff	Yes
7	Issuance of loose cheque.	118041	*US\$ 2/- or its equivalent in other foreign currency (per cheque)	Yes

\* No Sales Tax in branches operating in province of Sindh, Islamabad, AJK, Tribal Areas and Gilgit-Baltistan.

### 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 No.146 dated 13.11.2002 must also be referred.*

## F- REMITTANCES

### FOREIGN CURRENCY (FCY) I- OUTWARD

1	Outward remittance through Debit of Foreign Currency Account excluding Travelers Cheques.	104011	i) Minimum US\$ 8/- per item upto value of US \$ 10,000-or its equivalent. ii) 0.01% (Flat) per item for value if remittance exceeds US \$ 10,000/- or its equivalent. Minimum Charges US\$ 8 or its equivalent and Maximum Charges US \$ 75 or its equivalent Re.1/-for staff	Yes
2	Against surrender of Foreign Currency notes.(This facility is currently available for issuance of Travelers Cheques only.)  (Please refer SBP, FE Circular # 24 dated. 14/10/1999) & F.E.Circular # 03 dated 13/02/2002)	104031	1% of amount of T.Cs sold. Minimum Rs.250/- plus Telex/SWIFT/Courier charges (if any) and cash handling charges @ 1.5 %.	Yes
3	a) Issuance of duplicate FDD b) Cancellation of FDD/FTT c) Issuance of Foreign Travellers Cheques  <b>Note:</b> All charges may be recovered in Pak. Rupees or equivalent in other foreign currencies.	195015 195015 104031	Rs.500/- plus Telex /SWIFT/Courier charges, (if any) Rs.500/- plus Telex/SWIFT/Courier charges, (if any) 1% of the amount of Travellers Cheques sold.	Yes

## II. FOREIGN REMITTANCES AGAINST PAK RUPEES

1	Students ( for education purposes)	104011	Rs.200/- plus Telex/SWIFT Charges, if any.	Yes
2	Other than Students	104011	0.25% or Rs. 1000/- whichever is higher, plus Telex/SWIFT Charges if any.	Yes
3	For Regular Trade Customers	104011	Negotiable	Yes

### III- INWARD REMITTANCES

1	<b>Home Remittances</b>			
	a) If proceeds are to be credited to Pak Rupees account maintained with any of our branches.	104901	Nil	
	b) Others, where proceeds are to be paid in Pak Rupees to other local banks.	104901	Charges/Commission on Universal Cheque / Pay Order (if any) plus telex/courier / postage charges.	Yes
2	If proceeds are to be paid in foreign currency to other local banks.	104076	US\$ 25 + Telex / SWIFT / Courier charges (if any)	Yes
3	Inward cheques received from local branches or local banks for payment in Pak rupees (convert the relevant foreign currency at TT buying rate)	104901	a) If received from BOP branches---- Nil charges b) Others-Rs.300/-plus Cable/Telex/courier charges	Yes
4	Inward Collection received from abroad or local banks and where the payment is demanded in foreign currency.	104076	Rs.300/-plus Cable/Telex/SWIFT/Courier charges	Yes
5	Outward Collection (of OFBCs) realized for credit into Pak Rupees Account	104022	Rs. 300/- Plus Cable / Telex / SWIFT / Courier charges, if any	Yes

## LOCAL CURRENCY (LCY)

1)	<b>Universal Cheque</b> a) Issuance of Univeral Cheque	104030	i) Through Debit of Current A/c (of any type) Rs.250/- Flat ii) Through Debit of Savings A/C (of any type) Rs.300/- Flat iii) Against Cash, or Non-A/C holder: Upto Rs.500,000/- Rs.500/- Flat Above Rs.500,000/- 0.20%, Min.Rs.1000, Max.Rs.10,000/- (Free as per product features of BTA, LCA & YEA if qualified)	Yes
	b) Cancellation of Univeral Cheque for A/C holder	104009	Rs.350/- (Flat) per UC	Yes
	For Non account holders	104009	Rs.600/- (Flat) per UC	Yes
	c) Issuance of Duplicate Univeral Cheque for A/C holder	104010	Rs.350/- (Flat) per UC	Yes
	For Non account holders	104010	Rs.650/- (Flat) per UC	Yes
	Customers handled under cash management service (Duly approved by the competent authority)		Negotiable	
	The Charges for making UC and other related instruments for payment of fee dues in favor of educational institutions, HEC/Boards etc. shall not exceed 0.50% of fee/dues or Rs.25/- per instrument, which ever is less.			Yes

## Remittances Domestic Banking

2)	<b>Call Deposits</b>				
	i) Issuance of Call Deposit Receipt to A/c Holders either through debiting his/her own A/c or depositing in cash.	104013	Rs.100/- Flat	Yes	
	ii) Issuance of CDR to Non A/c Holders	104013	Rs. 500/- Per Instrument Copy of CNIC/SNIC must be attached with Application Form		
iii) Issuance of duplicate CDR	104010	For Account holder: Rs. 300/-, Non Account holder: Rs. 400/-			
3)					
a-	<b><u>Free Remittance Facility for our bank's Employees</u></b>			104030	Yes
	Up to Four Gross Salaries during a month, commission Re. 1, No Courier charges will be recovered.				
b-	<b><u>Verification of Payment Instruments(UC, CDR etc)</u></b>			N/A	
	Free of Charge				

### G. BILLS

<b>I</b>	<b><u>Collections</u></b>			
	a) Documentary	104012	0.40% Minimum Rs. 500/-+ Postage/Courier Charges Rs.75/- Flat. If BOP branch exists in collecting city, Rs. 1000/- Flat	Yes
	b) OBC	104012	0.25 % Minimum Rs. 250/-, Max. Rs. 5,000/- + Postage/Courier Charges Rs.75/- Flat.	Yes No
	c) Same day clearing through NIFT	104039	Rs. 500/- per collection	Yes
	d) Collection made on Staff A/Cs	104012	Free up to 2 collections during a month (Re. 1 Commission, no Courier Charges will be recovered)	Yes
	e) Intercity clearing through NIFT	104027	Rs.300/- Free for BTA A/Cs if cheque amount is up to 3 times of last month's average balance, otherwise as per SOC i.e. Rs. 300/-	Yes Yes
f) Bank Guarantee collection/handling charges	118030	0.1 % of guarantee amount with min. of Rs. 1000/-	Yes	
g) Collection of instruments through on-line deposited with any Branch	104067	<b>NIL</b> Note: For instruments sent in intercity / same day clearing, intercity / same day clearing charges will be recovered.	No Yes	
<b>II</b>	<b><u>Purchase of Bills, Cheques etc.</u></b>			
	Documentary Bills other than those Drawn against Letters of Credit and Clean Bills/Trade Cheques	104079	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 relevant credit committee.	No Yes
<b>III</b>	a) Instruments cleared/collected within Local Area of NIFT	N/A	NIL	

## Domestic Banking

<b>NOTE:</b>				
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 and 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.				No
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)	195027	Rs. 500/- flat per bill Rs. 300/- flat per bill	Yes Yes

\*Note: No Provincial Tax / FED for branches operating in Islamabad, AJK, Tribal Areas and Gilgit-Baltistan

V	<p><u>Mark up shall be applied as under on Bills Purchased/ Negotiated including Documentary bills other than those Drawn under Inland LCs.</u></p> <p>If proceeds are not realized within 12 Days from the date of purchase and upon maturity of the Usance period</p>	104075	Ps. 70/1000 per day or Markup as per approval of Sanctioning Authority plus collection /courier charges	No
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### H - ADVANCES

1)	Fee and charges in respect of Project Financing in addition to mark-up/return on investment.	104081	<p>1) Application/Evaluation/ Appraisal Fee Negotiable on case to case basis. To be recovered as per terms and conditions negotiated with the customer.</p> <p>2) Commitment Fee 1.0% of the undisbursed amount at the end of availability period.</p> <p>3) Legal Documentation Fee At actual</p> <p>4) Project Monitoring Fee As negotiated with the customer</p> <p>5) Trusteeship Fee As negotiated with the customer</p>	Yes
Charges 1-5 may be waived/ negotiated with approval from the relevant approving authority/committee.				

2-A	<b>PROCESSING FEE FOR ALL TYPES OF CREDIT LINES ON FRESH, RENEWAL AND SUBSEQUENT ENHANCEMENT AND INTERIM REVIEWS (if involve any increase) EXCEPT All staff Loans/Finances</b>			104081	
	1. upto Rs. 0.100(M)	Rs.1000/-		Yes	
	2. Over Rs. 0.100(M) to Rs. 2(M)	Rs.5000/-			
	3. Over Rs. 2(M) to Rs. 5(M)	Rs.10,000/-			
	4. Over Rs. 5(M) to Rs. 10(M)	Rs.20.000/-			
	5. Over Rs. 10(M) to Rs. 50(M)	As per approval, min. Rs. 30,000/-			
	6. Over Rs. 50(M)	As per approval			
	7. Finance 100% secured by Deposit with BOP	No Fee			
	8. One time accommodation	Rs.10,000/- (only for Funds based facilities) Min. Rs. 1000/-			
	9. Excess Over Limit	0.10% of EOL amount Min. Rs. 500/-			
	<p><b>Note:</b> 1. Charges to be recovered after acceptance of offer letter and before issuance of DAC.                  2. These charges may be waived/negotiated with approval from relevant committee/authority                  3. No charges on review of long term funded facilities and open end guarantees for interim purposes.                  4. Processing Fee for interim review will only be charged on the enhanced amount.</p>				
2-B	<b>TRANSFER OF LOAN ACCOUNT FROM ONE BRANCH TO OTHER (BOP) BRANCH.</b>	Nil			

## Domestic Banking

3	Charges of CIB report	118046	Rs. 100/- per report/borrower	Yes
4	<b>MISC. CHARGES</b>			
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.	195015	Rs. 10,000/- (Flat) Min. Rs. 500/-	Yes
b	All Other NOCs	195015	NIL Charges	
c	<b>Restructuring and re-scheduling Fee</b> 1) Serviceable limits up to Rs.50 M 2) Serviceable limits above Rs.50M	104081	1) 0.10% of restructured amount, minimum Rs. 10,000/- 2) 0.10% of restructured amount, minimum Rs. 50,000/-	Yes
d	Commitment Fee (for term loans other than Consortium/ project lending)	104081	0.50% p.a. to be recovered on actual no. of days from 30 days after issuance of DAC till availment or end of availability period (whichever comes earlier) for the undisbursed amount.	Yes
<b>Note:</b> Misc.charges may be waived /negotiated with approval from relevant committee /authority				

<b>5 For Finance against pledge/ hypothecation the various charges may be levied as follows:-</b>				
a)	Godown Rent	105002	Actual	No
b)	Godown Staff salaries. Salaries of Godown Keepers/ Chowkidars.	N/A	Actual	No
c)	For each delivery Order issued Charges against per FIM/pledge	195015	Rs.100/- per delivery or as negotiated / approved	Yes
d)	Stock Inspection Charges (Hypothecation /Pledge)	104064	<p>i) In case of inspection by outside surveyors, actual billed amount to be recovered from customer's account.</p> <p>ii) If inspection is carried out by Bank staff as per CPM, PKR 2,000/- per site should be recovered as inspection charges in addition to travelling expenses.</p> <p>Note:</p> <p>1. In case the Bank Staff visited along with outside surveyor, above charges will be applicable in addition to the charges billed by the surveyor.</p> <p>2. No charges in case of surprise inspection by Bank's staff.</p>	Yes

## Domestic Banking

1.	<b><u>Deferral/Interim Review (if do not involve any enhancements) charges on Finance</u></b>	104081	NIL or as per approval	Yes
2.	<b><u>Delivery Charges</u></b> If Godown Keeper is not posted, conveyance charges will be recovered.	195015	Actual	No
3.	<b><u>Other Incidental Expenses</u></b> Insurance Premium, Legal Charges	118040	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.

### 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. The bank will not charge for ECIBs, Nadra Verisys and Cost of Charged Documents			
1	<b>TRACTOR</b>			
	Processing Fee - Non Refundable (includes FED)	104081	Rs. 5,000 per tractor	Yes
	Valuation, Legal Charges, foreclosure charges. All stamp duties, CVT and expenses related to property, mortgage, charge creation and redemption	N/A	At Actual	No
	Registration Charges	N/A	At Actual (To be recovered upfront)	No
	Late Payment Penalties	119203	Re. 1/- per thousand per day of installment amount from due date till actual payment	Yes
	Income estimation charges	N/A	At Actual	No
	Repossession Charges	N/A	Up to Rs.100,000/- as repossession charges or actual (whichever is lower)	No
	Pre Payment (Partial or Full Adjustment)	118065	3% of Principal Payment	Yes
	Warehouse Charges for repossessed tractors	N/A	Rs.1,000/- per day per tractor or actual, whichever is lower	No
	Insurance & Tracker Cost	N/A	Actual, to be paid by lessee	No

2	AGRI VEHICLE LEASE			
	Processing Fee - Non Refundable (Includes FED)	104081	Rs. 5,000 per vehicle	Yes
	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
	Registration Charges	N/A	At Actual (vary from case to case)	No
	Late Payment Penalties	119203	Re. 1/- per thousand per day of installment amount from due date till actual payment	Yes
	Income estimation charges	N/A	At Actual	No
	Repossession Charges	N/A	Up to Rs.100,000/- as repossession charges or actual (whichever is lower)	No
	Pre Payment (Partial or Full Adjustment)	118065	5 % of Principal Payment	Yes
	Warehouse Charges for repossessed Agri Vehicles	N/A	Rs.1,000/- per day per vehicle or at actual , whichever is lower	No
	Insurance & Tracker Cost	N/A	At Actual, to be paid by the lessee	No

<b>3</b>	<b>AGRI RUNNING FINANCE</b>			
	Processing / Renewal Fee (Non Refundable) including FED	104081	Financing Limit upto Rs.10 M = Rs. 15,000 Financing Limit above Rs. 10 M = Rs.25,000	Yes
	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 (including FED)	119223	Re. 1/- per thousand per day of markup amount from due date till actual payment	Yes
	Income estimation charges	N/A	At Actual	No
	Asset / Crop Insurance	N/A	At Actual	No

4	<b>AGRI TERM FINANCE</b> These charges are applicable only on fresh cases.			
	Processing Fee (Non Refundable) including FED	104081	Financing Limit upto Rs.10 M = Rs. 15,000 Financing Limit above Rs. 10 M = Rs.25,000	Yes
	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 (including FED)	119203	Re. 1/- per thousand per day of installment amount from due date till actual payment	Yes
	Pre Payment (Partial or Full Adjustment)	118065	3 % of Principal Amount	Yes
	Asset Insurance Cost	N/A	At Actual	No
	Income estimation charges	N/A	At Actual	No

### **I - STANDING INSTRUCTIONS FEE**

1)	Standing Instructions fee will be recovered in addition to the usual charges on remittances, if any.	195015	Rs. 200/- per transaction (Re 1 for staff ) NIL For Bancassurance Standing Instructions	Yes
2)	Customers handled under cash management services (Duly approved by the competent authority)	195015	Negotiable	Yes

### **J - SALE AND PURCHASE OF SECURITIES SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS**

1)	Sale and Purchase of shares & securities	118030	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
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**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.

## Domestic Banking

I)	Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal).	118030	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	
II)	Withdrawal fee on Govt. securities.	118030	Rs. 10/- per scrip		
<b>Note:</b> 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.					
III)	Charges for collection of interest/return/dividend.	118030	0.30% on the amount of interest/return/dividend collected/paid. Min. Rs. 20/-		
IV)	Handling Charges for conversion renewal, consolidation or subdivision of Government Securities.	118030	Rs. 20/- per scrip		
V)	Public Flotation of Shares	118030	Case to Case Basis		
VI)	Issue of Right Shares	118030	Case to Case Basis		
VII)	IPS Account Service Charges	104028	Opening of IPS A/C NIL Maintenance of IPS A/C- Rs.1000/- flat fee per month		
VIII)	Movement of Securities	104028	Transfer in from Other Banks Rs. 700/- per transaction, (Rs.500 bank + Rs. 200/- SBP charges) Transfer to Other Banks Rs.500 per transaction Collection of Coupon from SBP NIL		
2)	Safe Custody of Duplicate Keys of other bank branches	118030			
a	Boxes and Packages	118030	As per case to case approval	Yes	

### K - LOCKERS

Rent/Fee for Safe Deposit Lockers (To be recovered in advance or at the commencement of the period).

1.	<u>Size of Lockers</u>	<u>Annual Rent</u>	<u>Key Deposit</u>	<u>Breaking Charges</u>	<u>Remarks</u>	
	Small Medium Large Extra Large	Rs. 4000/- Rs. 5000/- Rs. 6000/- Rs. 8000/- GL: 105001	Three time of Annual Rent of respective size of Lockers	Actual or Rs. 4000/- which ever is higher.  GL: 195015 (PST on residual income)	All terms & conditions in our circulars issued from time to time	Yes
Rent will be recovered in advance at the time of renting out on proportionate basis depending upon the calendar month the locker is rented for the 1st year, and for full calendar year thereafter. Broken days of locker renting calendar month will be treated as one whole month irrespective of date of renting out. Late Payment Fee Rs. 250/- for Small, Rs. 300/-for Medium, Rs.350/-for Large, Rs.700/-for Extra Large per month with grace period of one Month						
2.	<u>Locker rent for staff members</u> Only one small size locker is allowed, charges Re. 1, for other sizes, full rent on commercial rates will be received.					Yes
3.	Customers handled under cash management services (duly approved by the competent authority)      Rate Negotiable					Yes

Note: Re.1/- Rent for Locker Facility to BTA Account Holder(s) maintaining annual average balance of Rs. 1,000,000/- and above. However Key deposit to be taken from BTA account holders, availing lockers facility, regardless of maintaining annual average balance of Rs. 1,000,000/- and above.

### L - GUARANTEES

I)	Bid Bond Guarantee	104014	0.50% Per Qtr. Min. Rs. 2000/-	Yes
	Performance Bond	104014	0.50% Per Qtr. Min. Rs. 2000/-	
	Mobilization Advance	104014	0.50% Per Qtr. Min. Rs. 2000/-	
	Collector of Customs	104014	0.50% Per Qtr. Min. Rs. 2000/-	
	Financial Guarantee	104014	0.75% Per Qtr. Min. Rs. 2000/-	
	Other Guarantee	104014	0.50% Per Qtr. Min. Rs. 2000/-	
	Shipping Guarantee	104017	Rs.1500/- against 110% cash margin, otherwise Rs.10000/- flat	
II)	a) Guarantee against 100% Cash Margin or Lien on PKR Return Free BOP Deposit.	104014	a) Rs. 1000/- Flat	Yes
	b) Guarantee against lien on PKR profit Bearing BOP Deposit/All Types of BOP FC Deposits	104014	b) Commission Rate as per i) above or Rs.10,000/- per quarter which ever is low.	
III)	Back to back Guarantee including counter Guarantee.	104014	0.40 % per quarter min. Rs. 1,000/-	Yes

IV)	Service Charges for handling claims lodged by beneficiary.			Yes
	a) Guarantee on customer request in Pakistan.	118030	Rs. 1800/- Flat	
	b) Guarantee on request of foreign bank.	118030	US\$ 100/- Flat	
	c) Guarantee issued by Banks abroad at our request.	118030	US\$ 100/- Flat	
V)	Amendment in guarantee (other than increase in amount or extension of period.)	104014	Rs. 1000/- Flat	Yes
VI)	Charges for the vetting of Bank Guarantees from lawyers on Bank's panel		Rs. 3000/- per guarantee text	No

### M - MISCELLANEOUS CHARGES

1)	a) Reactivation of Dormant/inoperative/ Unclaimed Account within branch b) Retrieval of unclaimed amount from SBP	195015	Free (for relation strengthening) Rs. 200/- per instance	Yes
2)	Duplicate Statement of Account or as and when demanded by the A/C Holder other than Periodical Statements dispatched.	195015	Rs. 35/-per statement ( Inclusive of FED) Re. 1 for staff	Yes
3)a	3rd Party Funds Transfer through PRISM (MT-103)	195015	SBP Charges + Bank's Commission @ 10% of SBP Charges	No Yes
3)b	3rd Party Funds Transfer through PRISM (MT-102)	195015	Maximum PKR 50/- per payment instructions (PKR 25/- SBP Charges + PKR 25/- Bank Charges)	No Yes
3)c	Reprocessing of Returned Funds	195015	SBP charges	No
4)	Issuance of SBP/NBP cheques	195015	Rs. 500/- per cheque. No charges if issued to Bank's /DFI's & Corporate Customers.	Yes
5)	Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances.	195015	Rs. 100/- per annum.	Yes
6)	Stop payment of cheque	195015	Rs. 350/- for one cheque <b>Against single instruction:</b> a) Rs. 500/- for 2 to 10 cheques b) Rs. 1000/- for more than 10 cheques or entire cheque book. Re. 1/- for staff	Yes

7)	1. Cheque return charges presented in normal outward clearing. US Dollar Clearing (As a Collecting Banker)	195027	NIL for PKR US \$ 5 per Transaction	} Staff free of charge	Yes
	2. i) Cheque return unpaid in outward clearing same day intercity	195027 195031	Rs. 300/- Staff Re. 1/- per instrument		
	ii) Cheques received in inward clearing and returned unpaid.	195027	Rs. 350/- including NIFT charges (LCY) US\$, 6/-, GB, £.5/-, Euro €5/- (FCY) These charges are to be recovered from the drawer (our A/c holder) who has issued the cheque drawn on our Bank Branch which is returned unpaid due to insufficient funds, where cheque returned on counter no charges will be recovered, Staff, Free of Charge		
	Note: No Provincial Tax / FED for branches operating in Islamabad, AJK, Tribal Areas and Gilgit-Baltistan				
8)	Delivery of Cheque Book by Registered Mail/Courier	118008	Rs. 150/- courier charges		Yes

## Domestic Banking

9)	Photo Copy of Paid Cheque(s) Upto one year Above one year upto three years Above three years	195015	Rs.250/- per cheque Rs.750/- per cheque Rs.1500/- per cheque	Yes
10)	Issuance of Balance Confirmation Certificate	195015	Rs.300/- per Certificate	Yes
11)	Issuance of Certificates "TO WHOM IT MAY CONCERN" (Business Performance Certificate)	195015	Rs.450/- per Certificate.	Yes
12a)	Issuance of Balance Confirmation Certificate to External Auditors	195015	Rs.300/- per certificate	Yes
12b)	Certificate regarding profit & tax deducted during other than current financial year	195015	Free	No
13)	Issuance of Duplicate SNTD, TDR (both for A/C Holder & Non A/C Holder) in lieu of original reported lost.	195015	Rs. 300/- per instrument. Staff Re. 1/-	Yes
14)	Account closing charges (where the account is being closed at the request of the customer)except PLS deposit accounts and Asaan Accounts	118092	Rs. 150/- (Except Govt A/C, Staff Members, Zakat Committees, Students, Mustehqeen-e-Zakat, Salary A/Cs of Govt/Semi Govt. employees, Pensioner's account (only for salary/pension purpose) including widows /children of deceased employees' eligible for family pension/benevolent fund grant etc.) No charges if account is transferred to another branch or different type of account is opened at the same Branch.	Yes

15)	Cheque Book issuance Charges (LCY+FCY)  Note: No Sales Tax/FED for branches operating in the province of Sindh, Islamabad, AJK, Tribal Areas & Gilgit- Baltistan	118041	PLS/Finance A/c CD/BBA (Staff members, 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) 5 Leaves Cheque book	Rs. 10/- per leaf Rs.10/- per leaf    Rs.100/- per leaf	Yes
16)	NIFT charges for Non-MICR coded instruments	363508	Rs. 12.50/- Staff, free of charge		No
17)	Handling Charges for marking of Lien on Govt. securities.	118030	Rs. 750/-		Yes
18)	Marking of Lien on securities issued by the Bank for other Banks	118030	Rs. 750/-		Yes
19)	Issuance of new Cheque Book in lieu of lost Cheque book	118043 118041	Rs.300/-+ Actual Cheque book issuance charges (Staff, Free of charge)		Yes

## Domestic Banking

20)	Account maintaining charges on CD A/Cs only where the Average Balance is below Rs. 10,000/- during a month.	118077	<p>i) Rs.50/- (<b>Inclusive of FED</b>) per month (Except Staff members, Zakat committees, students, Mustehqeen-e-Zakat, Salary A/Cs Of Govt/Semi Govt. employees, Pensioner's account (only for salary/pension purpose) including widows /children of deceased employees are eligible for family pension/benevolent fund grant etc.</p> <p>ii) All CD Accounts opened by the TDR holders, exclusively for the purpose of crediting half year return, account opened for the purpose of availing BOP consumer Finance are exempted</p> <p>iii) All accounts falling under SBP BRD Circular # 30 dated 29-11 -2005 are exempted BBA and Assan Account</p> <p>iv) However no charges shall be levied on dormant inoperative/unclaimed accounts</p>	Yes						
21)	<table border="0"> <tr> <td>Retrieval of Paid cheques</td> <td>Within one year</td> </tr> <tr> <td></td> <td>Exceeding one year</td> </tr> </table>	Retrieval of Paid cheques	Within one year		Exceeding one year	195015	<table border="0"> <tr> <td>Rs. 300/-</td> </tr> <tr> <td>Rs. 1500/-</td> </tr> </table>	Rs. 300/-	Rs. 1500/-	Yes
Retrieval of Paid cheques	Within one year									
	Exceeding one year									
Rs. 300/-										
Rs. 1500/-										
22)	Collection of Charges On Behalf Of The Govt received through challan	195015	Rs.20/- per Challan from Depositor	Yes						
23)	Salary Handling Charges.	118055	Rs.25/- Should be recovered from the employee's A/C (Govt/Semi Govt employees are exempted)	Yes						
	Note: Customers handled under cash management services (Duly approved by the competent authority)		Negotiable	Yes						

## Alternate Distribution Channels (ADC) Services

### N- CHARGES FOR ATM/DEBIT MASTERCARD

S.#	Transaction Type	GL Code	Charges	
1	<b>Silver Debit Master Card</b> Free for Salary Accounts of Govt, Semi Govt, Corporate employees	107513	PKR 425 per annum Supplementary PKR 350 per annum	Yes
	FOR PLS Assan Account FOR CD Assan Account		PKR 250 per annum PKR 250 per annum	
	<b>Gold Debit Master Card</b>	107514	PKR 725 per annum on all accounts Supplementary PKR 600 per annum	
	<b>Platinum Debit Master Card</b>	107515	PKR 1225 per annum on all accounts Supplementary PKR 1225 per annum	
2	Apna ATM Cash Card	107501	Current A/Cs PKR 300 per annum Saving A/Cs PKR 400 per annum	
3	Arbitration Charges / False Chargeback (Local and International)	195015	USD 550 or equivalent per case	
4	Document Retrieval Charges for POS Disputes	195015	PKR 200 per document (Local Transaction)	
			PKR equivalent to USD 10.00 per document for (International Transaction)	
5	BOP Debit MasterCard Replacement Charges	107513	PKR 400 for Silver Card	
		107514	PKR 500 for Gold Card	
		107515	PKR 1000 for Platinum Card	
6	International Cash Withdrawal at MasterCard ATMs	107520	3.5% of the Transaction amount.	
7	Cash Withdrawal at BOP ATM		Free	
8	Cash Withdrawal at 1Link/Mnet ATM	107508	PKR 15 per Transaction	Yes

### N - CHARGES FOR ATM/DEBIT MASTERCARD

S.#	Transaction Type		Charges	
9	<b>For Salary Accounts of Govt, Semi Govt, Corporate Employees who have been provided free Debit Card</b> (a) Over the counter (OTC) cash withdrawal Up to Rs.25,000/- Where ATM is installed at the Paying Branch (b) Above Rs.25,000/- withdrawal or where ATM is not installed at the Paying Branch.	195033	PKR 25 No charges	Yes
10	International Balance Inquiry at MasterCard ATMs	107503	PKR 300 per Inquiry	Yes
11	Balance Inquiry at MNet ATMs	107503	PKR 5 per inquiry	
12	Mini Statement on BOP ATMs	107504	NIL	
13	Direct Shopping at POS	107509	Free (Local Transactions) 3.5% of the Transaction Amount (International Transaction)	
14	SMS Alerts Service Charges CD Assan Accounts	107101	PKR 600 per annum PKR 400 per Annum	Yes
15	IBFT through ATM	107511	PKR 100/- per transaction from any account	Yes
16	ADC charges for staff	N/A	Free	

Customers handled under Cash management services (Approved by the Competent Authority) Negotiable

## O- MOBILE BANKING

TRANSACTION TYPE			CHARGES	
Mobile Banking Subscription Charges		107301	PKR 300/- per annum	Yes
Mobile Banking - IBFT		107302	PKR 100/- per transaction from any account	Yes

## P- CHARGES FOR ON-LINE BANKING

	TRANSACTION TYPE			CHARGES	
Inter city	CD (All Types)		107602	Free	No
	PLS Account		107602	Rs. 100/- per Transaction	Yes
Intra City	CD (All Types)		107601	Free	
	PLS Account		107601	Rs. 100/- per Transaction	Yes
On Line Facility For Staff	Intra city Inter city		107601 107602	Re. 1/- for Staff	Yes
Customers handled under cash management services				Nil	

### Q- BANK CHARGES FOR GOVERNMENT BUSINESS

a.	<b><u>IMPORTS</u></b> <b><u>Letters of Credit</u></b>			
	i) Up to Rs.1.000(M)	104016	@ 1/8 % Per quarter or part thereof.	Yes
	ii) Exceeding Rs.1.000(M)	104016	@ 1/16% Per quarter or part thereof.	Yes
	iii) Non-reimbursable LC under Barter/Aid/Loans	104016	3/8% of LC.  In addition to above, branches will recover the actual cable/Telex/SWIFT charges where LCs are desired to be established through cable/telex and confirmation charges of foreign bank if foreign bank's confirmation is also to be added on opener's request.	Yes
b	Collection Made on Government Accounts including Market Committees etc.	N/A	No Charges to be recovered including returning charges.	No
<b><u>NOTE:</u></b> The above concessionary rates/charges will apply only to those Letters of Credit which cover imports by the Government routed through SBP. In case LC is received directly from the importing agency, normal charges are to be recovered.				

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.

The Bank will not charge for ECIBs, NADRA Verisys and Cost of Charge Documents

### R - PERSONAL LOANS

Processing Fee (Non refundable) Including FED	118108	Salaried Individuals: Rs. 2,500/- SEB/SEP : Rs. 5,000/-	Yes
Renewal Charges (R/F facility) Including FED	118108	Rs. 2000/-	Yes
Pre Payment Charges	118302	Salaried Individuals: NIL SEB/SEP: 5% of outstanding principal	Yes
Late /Non-Payment Penalty	118208	1) Rs. 1/- per thousand per day of installment amount from due date till actual payment. (Term Finance) 2) Rs. 1/- per thousand per day of markup amount from due date till actual payment. (Running Finance)	Yes
Verification Charges	N/A	At Actual	No
Income estimation Charges	N/A	At Actual	No
Balloon/Partial Payment (DF Facility)	118302	Salaried Individuals: NIL SEB/SEP: Rs. 10,000/- or 1% of Partial Payment Amount whichever is higher	Yes
Legal Charges	N/A	At Actual	No

### S - CONSUMER AUTO LEASE (CARGAR)

Processing Fee (Non refundable) Including FED	118112	Rs. 6000/- per case Rs. 1500/- for Motorcycles	Yes
Income estimation Charges	N/A	At Actual	No
Registration Charges	N/A	At Actual	No
Repossession Charges	N/A	At actual upto a maximum of Rs.100,000/-, whichever is lower	No
Pre Payment Penalty	118305	5% on Principal outstanding  (However, if the customer repays in order to obtain finance for new vehicle no penalty shall be charged).	Yes
Late / Non-Payment Penalty	118202	Re.1/- per thousand per day of Installment amount from due date till actual payment	Yes
Vehicle Insurance & Tracker Cost	N/A	Actual - charged by Insurance Company	No
Survey charges for repossessed vehicle	N/A	Actual	No
Warehouse charges for repossessed vehicle	N/A	Actual (Max. Rs 500/- per day)	No
Evaluation charges of pre owned / used and imported vehicles	N/A	Actual	No
Legal Charges	N/A	Actual	No

### T - SESEUY 1.0

Repossession Charges	N/A	At actual upto a maximum of Rs. 100,000/- whichever is lower	No
Penalty on Repossession of Vehicles(including FED)	118086	Rs. 10,000/-	Yes
Pre Payment Penalty	118086	5% on principal outstanding	Yes
Late / Non-Payment Penalty Bolan Mehran	118085	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	N/A	Actual - charged by Insurance Company	No
Survey charges for repossessed vehicle	N/A	Actual	No
Warehouse charges for repossessed vehicle	N/A	Actual (Max. Rs 500/- per day)	No
Legal Charges	N/A	Actual	No

### U- APNA ROZGAR SCHEME

Description			
Application Form Fee (Non refundable) Including FED	118118	Rs. 2,000/-	YES
Processing Fee (Non refundable) Including FED	118118	Rs. 3,000/-	YES
Registration charges	N/A	At Actual	No
Repossession charges	N/A	At Actual upto maximum of Rs. 100,000/- whichever is lower	No
Penalty on Repossession of Vehicle Including FED	119804	Rs. 10,000/-	YES
Pre Payment Penalty	119801	5% on Principal outstanding	YES
Late/Non-Payment Penalty	118099	Re. 1/- per thousand per day of installment amount from due date till actual payment	YES
Vehicle Insurance & Tracker Cost	N/A	Actual – charged by insurance company	No
Survey charges for repossessed vehicle	N/A	Actual	No
Warehouse charges for repossessed vehicle	119804	Actual (Max Rs 500/- per day)	No
Legal Charges	N/A	Actual	No

Note: The lessee shall be responsible to arrange fitness & route permit certificate and pay all related charges

### V - FLEET FINANCING (CARVAAN)

*Processing Fee	104087	Rs. 5,000/- per Vehicle	YES
Evaluation/ Registration/ Legal Charges	N/A	At Actual	No
Repossession Charges	N/A	At Actual upto maximum of Rs.100,000/-, whichever is lower	No
Warehouse Charges for repossessed vehicles	118509	Actual (Max. Rs.1,000/- per day)	No
Insurance & Tracker Cost	N/A	Actual, to be paid by lessee	No
*Early Termination	118309	5% on the outstanding principal amount net off LKM	YES
Late Payment Penalty	118214	Re. 1/- per thousand per day of installment amount from 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

### W.HOUSE LOANS (APNA GHAR)

Processing Fee (Non Refundable) including FED	118105	Financing limit upto Rs.10M Financing limit above Rs.10M	Rs. 10,000/- Rs. 20,000/-	Yes
Loan enhancement Fee including FED	118105	Rs. 3000/-		Yes
Valuation Charges, Legal Charges, foreclosure charges, All stamp duties, CVT, and expenses related to property transfer, mortgage and redemption	N/A	<b>Actual</b>		No
Late / Non-Payment Penalties (including FED)	118205	Re. 1/- per thousand per day of installment amount		Yes
Life and Property Insurance Cost	N/A	<b>Actual</b>		No
Pre Payment (Partial or Full Adjustment)	118306	3% of Principal amount		Yes
Income estimation charges	N/A	<b>Actual</b>		No

### X -ASHIYANA HOUSING LOANS

Processing Fee - (Non Refundable) Including FED	118113	Rs. 4,000/-	Yes
Verification Fee upfront (Non Refundable)	118507	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	118212	Re. 1/- per thousand per day of installment amount from due date till actual payment	Yes
Prepayment / Partial Payment Penalty	118307	No Prepayment / Partial Payment Penalty	
Cheque Dishonour Charges	118407	Rs. 200/- per Cheque	*Yes
Life & Property Insurance Cost	N/A	At Actual	No
Income Estimation Charges	N/A	At Actual	No

\* Note: No Provincial Tax / FED for branches operating in Islamabad, AJK, Tribal Areas and Gilgit-Baltistan