



Passion Reborn

Half Yearly

Schedule of Bank Charges

Effective 01.07.2016 to 31.12.2016

Operations Group, Head Office Lahore

Misc. Instructions Circular No. 2016/047

May 26, 2016

To: All BOP

HALF YEARLY BANK'S SCHEDULE OF CHARGES

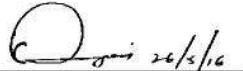
EFFECTIVE FROM JULY 01, 2016

Our Bank's Schedule of Charges (SOC), is attached for implementation w.e.f. July 01, 2016.

As Per SBP instructions, display of Bank's Schedule of Charges on Branch's Notice Board is mandatory. A copy of this Schedule therefore, must be conspicuously displayed before **June 01, 2016** for information and guidance of customers and general public. The SOC will also be available on Bank's website www.bop.com.pk.

Please also affix "Inward Mail Received Stamp" on the attached SOC after entering it in the Inward Mail Received Register to enable SBP inspectors to verify the date on which it was published.

All Branch Managers/Manager Operations are directed to go through the SOC very minutely and bring its contents to the knowledge of all staff members for meticulous compliance.


26/5/16

Cassian Rozario
Head Central Operations


26/5/16

Aamir Ali Siddiqui
Head Operations - Acting

Summary of Ammendments, Additions & Deletions in Bank's Schedule of Charges effective 01-07-2016, with refernce to previous Bank's Schedule of Charges

| Description | Page # | Sr. # |
|---|---------------|------------------------------------|
| Letter of Credit | 5 | 8 (a) |
| Handling Charges | 7 | 21 Added |
| Exports | 8 | 3 |
| Export Refinance | 9 | II,III & Note |
| Remittance | 10 | 1 |
| Charges on Maintenance of Foreign Currency A/Cs | 16 & 17 | 1(b), 3 (a,b), 5 |
| Remittances (Drafts, MTs & TTs) | 18 & 19 | (1, 2, 3) Deleted |
| Remittances (Universal Cheque) | 18 | Added |
| Remittances (Call Deposits) | 19 | 2 (i) , 3 (a, c) |
| Bills (Collections) | 21 | I (e) |
| Advances | 27 , 28 & 29 | (2-C, 2-D, 2-E) Deleted, 3 & 5 (c) |
| Agri financing | 31 | Notes added |

| | | |
|---|---------|---|
| Tractor Leasing | 31 | Contents Added |
| Agri Term Finance | 32 | Contents Added |
| Agri Running Finance | 33 | Contents Added |
| Standing Instruction Fee | 34 | E (1) |
| Safe Custody of Duplicate Keys of other bank branches | 35 | Contents Added |
| Lockers | 36 | 1 & Note |
| Miscellaneous Charges | 41 & 42 | 14,15 |
| Charges For ATM/ DEBIT Card | 44 | 1,2 |
| Personal Loans | 48 | Note, 1st, 3rd, 4th Row, 5th Row Added & Note Deleted |
| Consumer Auto Lease (CARGAR) | 49 | 6th Row |
| Apna Rozgar Scheme | 51 | 7th Row |
| Fleet Financing | 52 | 8th Row |
| House Loans | 53 | 3rd, (5th & 7th Deleted) & 6th Row Added |
| Ashiana Housing Loans | 54 | Contents Added |
| General Notes | 55 | 4th Row |

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INTERNATIONAL BANKING

A. IMPORTS

I Letter of Credit Commission

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

NOTE:

- 1) *In case the Letter of Credit liability increases due to exchange rate fluctuation, by virtue of providing forward cover to the customer, the above LC commission at a) is also to be charged on enhanced amount.*
- 2) *Rates are negotiable as per approval terms with Min. Rs.1000/-*

| | | | |
|-----|--|---|-----|
| 3) | Revalidation Commission | As applicable for opening of fresh LCs, i.e. in item I (01 to 02) 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 | 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 (01 to 02) above | Yes |
| 5a) | Non reimbursable LC under Barter / Aid / Loans | 1% for 1 st quarter and 0.30% for each subsequent quarter or part thereof – Minimum Rs. 1000/- | Yes |

Note: Rates are negotiable as per approval terms

| | | | |
|----|---|--|-----|
| b) | <p>LC or LG under "Suppliers/ Buyers Credit" Pay as You Earn Scheme And Deferred Payment LCs for Period over one year.</p> | <ol style="list-style-type: none"> 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/- 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/- | Yes |
| 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>Commission @ 0.50% per quarter to be charged on reducing liability on booked rate Min. Rs.5000/-</p> | Yes |

Note: Rates are negotiable as per approval terms

| | | | |
|----|---|--|-----|
| 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. | 0.50 % per quarter Flat till the date of maturity of acceptance & no commission will be charged for the overdue acceptance period. | Yes |
| 7) | <p>Amendments</p> <p>i) Without increase in amount or extension in period of shipment / negotiation.</p> <p>ii) Involving increase in amount and/or extension in period of shipment / negotiation.</p> | <p>Rs.1,000/- per amendment (flat) plus Telex / SWIFT / Courier charges (if any).</p> <p>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/-</p> | 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. | <p>a) SIGHT BILLS</p> <p>1) If retired within 10 days from date of negotiation / remittance, Ps.*44/Rs.1000 per day. or as per approval</p> | No |

Note: Rates are negotiable as per approval terms

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|------|--|--|----|
| 8-a) | <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> | <ol style="list-style-type: none"> 2. If retired after 10 and within 20 days from date of negotiation / remittance, Ps.*50/Rs.1000 per day. 3. If retired after 20 days from date of negotiation / remittance, Ps.*65/Rs.1000 per day. <p>b) USANCE BILLS</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> | No |
| | Overdue FIM & FATR/FE 25 etc | As per sanctioned advice otherwise Ps. 70/ Rs.1000 per day | No |

Note: Rates are negotiable as per approval terms

Note:

- a) No markup will be charged on import bill if 100% cash margin is deposited with the branch before the date of negotiation till the retirement of the bill.
- b) Rate of markup is subject to change.

II- HANDLING CHARGES

| | | | |
|-----|--|--|-----------|
| 9) | Import Bills returned unpaid | US\$ 55/- (Flat) from forwarding bank plus courier / SWIFT charges, if any. | Yes |
| 10) | Collection | Rs.1200/- Per collection | Yes |
| 11) | Fee for registration of contract CAD/DA Basis | 0.20% Min. Rs.1500/- | Yes |
| 12) | Import against advance payment to Suppliers/ Import against receipt of documents directly by the importers | 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 | 0.10% - Min. Rs. 1000/- | Yes |
| 14) | Endorsement of AWB for release of goods under registered contract. | Rs.1200/- Per collection | Yes |

| | | | |
|-----|--|--|-----|
| 15) | LC Cancellation Charges | Rs.1,500+ Telex /SWIFT/Courier charges (if any) | Yes |
| 16) | Correspondent bank Charges | At actual + Telex/SWIFT/Courier charges (if any) | Yes |
| 17) | Handling of discrepant import documents | <p>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".</p> <p>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.</p> | Yes |
| 18) | Registration of Contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from foreign lenders. | 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 | Flat Rs.1,000/- per application | Yes |
| 20) | Issuance of Freight Certificate for Imports on FOB Basis. | Rs.900/= Per certificate | Yes |
| 21) | SBP Approval cases for remittances / import related transactions i.e. Advance Payment , excess shipment etc. | Rs.5,000/- Per SBP case | Yes |

B – EXPORTS

| | | | |
|---|---|--|---|
| 1 | <p><u>Letters of Credit</u></p> <p>a) Advising</p> <p>b) Amendment Advising</p> <p>c) Negotiation of Rupee Bills under Export LCs.</p> <p>d) Confirmation</p> <p>e) Transfer of Export LCs</p> <p>f) Reimbursement payment to other local Banks from Non-Resident Rupee Account.</p> | <p>i) If payable by beneficiary Rs. 2000/- (Flat) + applicable courier/swift charges</p> <p>ii) If payable by applicant US \$ 50/-</p> <p>Rs. 1,000/- (Flat) Rs. 1500/- Non Customers</p> <p>Rs. 350/- (Min) 0.25% (Max) + Mark-up @ Ps. 45/1000/ Day or as per approval</p> <p>0.25% per quarter or part thereof. Min. Rs. 350/-</p> <p>Rs. 1,450/- Per LC</p> <p>Rs. 1,000/-</p> | <p>Yes</p> <p>No</p> <p>Yes</p> <p>Yes</p> <p>No</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> |
| 2 | <p>If the documents are sent to other Banks for negotiation under restricted LC</p> | <p>Rs. 500/-</p> | <p>Yes</p> |
| 3 | <p>Charges on advanced payment</p> | <p>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.</p> | <p>Yes</p> |

| | | | |
|---|--|---|-----|
| 4 | R & D Processing charges | Rs.1800/- per case | Yes |
| 5 | <u>COLLECTIONS</u> a) Clean (against export proceeds). b) Documentary (on which banks do not earn any exchange difference). | Rs. 300/- per collection + courier charges 0.20 % Min Rs.450/- per collection. | Yes |
| 6 | Handling of Duty Draw Back Claim/DL/TL | 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 | 0.20 % Min Rs.1200/- 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) | Rs. 1,200/- Flat Per Case | Yes |
| ii) Preparation of Substitution case in ERF-Pre shipment | Rs. 1,500/- Flat Per Case | Yes |
| iii) 1- Overdue Export Refinance/ 2- FAFB/FAPC Own Source 3- FE 25 etc | Mark-up @ Ps. 70/1000 per day from due date till the adjustment or as per CA Package. | No |
| iv) Overdue FDBP/IDBP (if not available in sanctioned advice) | Mark-up @ Ps.70/1000 per day | No |

Note : Rates are negotiable as per approval terms

C- REMITTANCES

I- OUTWARD

| | | | |
|---|--|--|-----|
| 1 | Outward remittance through Debit of Foreign Currency Account excluding Travelers Cheques. | 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) | 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/FMT c) Issuance of Foreign Travellers Cheques Note: All charges may be recovered in Pak. Rupees or equivalent in other foreign currencies. | 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) | Rs.200/- plus Telex/SWIFT Charges, if any. | Yes |
| 2 | Other than Students | 0.25% or Rs. 1000/- whichever is higher, plus Telex/SWIFT Charges if any. | Yes |
| 3 | For Regular Trade Customers | Negotiable | Yes |

III- INWARD REMITTANCES

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

| | | | |
|---|---|---|-----|
| 5 | Outward Collection (of OFBCs) realized for credit into Pak Rupees Account | Rs.300/- Plus Cable/Telex/SWIFT/Courier charges, if any | Yes |
|---|---|---|-----|

D. MISCELLANEOUS CHARGES (To be recovered where applicable)

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

International Banking

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

| | | | |
|----|--|--|-----|
| 9 | <ul style="list-style-type: none"> i) Issuance of Business performance Certificate at customers request ii) Freight subsidy Claim Processing | <p>Rs.1,000/-</p> <p>Rs. 100/- Per case</p> | Yes |
| 10 | <p><u>PURCHASE (FBP / FDBP)</u></p> <ul style="list-style-type: none"> 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) | <p>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.</p> <p>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</p> <p>Rs. 2000/-</p> <p>Rs. 2000/- only</p> <p>Rs. 1000/- only</p> | Yes |
| 11 | Commodity Exchange Arrangements | Handling commission of 0.5 % flat on the amount of commodity exchange arrangement. | Yes |

E. CHARGES ON MAINTENANCE OF FOREIGN CURRENCY A/Cs

| | | | |
|---|--|--|-----|
| 1 | <p>Cash handling charges: a) At the time of cash receipt into account b) At the time of withdrawal from account.</p> | <p>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</p> | Yes |
| 2 | <p>Incidental charges, if average monthly balance in any account falls below US\$ 500/- or equivalent in other currencies.</p> | <p>US \$1 Per month (or equivalent in other currencies) on monthly basis. Re. 1/- for staff</p> | Yes |
| 3 | <p>a. Outward Collection drawn on other banks (other than exports proceeds) b. Outward collection drawn on BOP Branches. c. Inward collection.</p> | <p>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)</p> | Yes |

| | | | | |
|---|---|------------------|---|-----|
| | d. Outward/Inward returned unpaid. | Collection items | Commission NIL, Foreign bank Charges at Actual plus Telex / SWIFT / Courier charges (if any). | No |
| 4 | Standing Instructions | | 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). | | * US\$ 5/- or equivalent in other foreign currencies. Staff US \$1 or equivalent | Yes |
| 6 | Stop payment of cheques. | | US\$ 5/- or equivalent in other foreign currencies per instruction. | Yes |
| 7 | Issuance of loose cheque. | | *US\$ 2/- or its equivalent in other foreign currency (per cheque) | Yes |

* No Sales Tax in branches operating in province of Sindh

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.*

DOMESTIC BANKING

A. REMITTANCES

| | | | |
|----|---|--|-----|
| 1) | Universal Cheque a) Issuance of Univeral Cheque | i) Through Debit of Current A/c (of any type) Rs.200/- 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/- 0.10%, Min.Rs.500, Max.Rs.10,000/- | Yes |
| | b) Cancellation of Univeral Cheque for A/C holder | Rs.300/- (Flat) per UC | Yes |
| | For Non account holders | Rs.600/- (Flat) per UC | Yes |
| | c) Issuance of Duplicate Univeral Cheque for A/C holder | Rs.350/- (Flat) per UC | Yes |
| | For Non account holders | Rs.650/- (Flat) per UC | Yes |
| | Customers handled under cash management service (Duly approved by the competent authority) | Neogtiable | |
| | 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 |

| | | | |
|----|--|--|-----------------------|
| 2) | <p><u>Call Deposits</u></p> <p>i) Issuance of Call Deposit Receipt to A/c Holders either through debiting his/her own A/c or depositing in cash.</p> <p>ii) Issuance of CDR to Non A/c Holders</p> <p>iii) Issuance of duplicate CDR</p> | <p>Through Debit of Current A/c (of any type): Free Against Cash, other A/C: Rs.100/- Flat</p> <p>Rs. 300/- Per Instrument Copy of CNIC/SNIC must be attached with PO/CDR issuance Application Form Rs. 300/- Flat</p> | |
| 3) | <p><u>Commission free Remittance facility (DDs, TTs, MTs, POs, UC s etc) to Clients</u></p> <p>a- Concessionary Rates in terms of instructions for specialized products/deposit schemes communicated vide Misc. Inst. Circular # 2007 / 09 dated 31.01.2007, 2007/28 dated 09-04-2007 and Misc. Inst. 2007/34 dated 26.04.2007 followed by 2010/16 dated 12-03-2010, 2010/34 dated 22-04-2010 and subsequent amendments would be applicable. (Re. 1/- Commission for BTA account holders maintaining monthly average balance of Rs.25000/- and above)</p> <p>b- <u>Free Remittance Facility for our bank's Employees</u> Up to Four Gross Salaries during a month, commission Re. 1, No Courier charges will be recovered.</p> <p>c- <u>Verification of Payment Instruments (DD, PO, UC, CDR etc)</u> Free of Charge</p> | | <p>Yes</p> <p>Yes</p> |

B - INLAND LETTER OF CREDIT

| | | |
|--|---|-----------------------|
| 1- Inland handling charges | Rs. 1000/- Flat | Yes |
| 2- Forced PAD Inland Bills | 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- Inland Letters of Credit | 0.50% per quarter Min. Rs. 3000/- discrepant document handling charges on inland LCs Rs. 5000/- + FED | Yes |
| 4- Amendment Charges | Rs: 1000/- per transaction flat plus commission as above, if amendment involves increase in amount or extension in period. | Yes |
| 5- Service Charges | 0.10% (Minimum Rs.500/-). For each bill lodged. | Yes |
| 6- Advising/Amendment/Confirmation charges of (inward) Inland LCs. | Rs. 700/- (Flat) confirmation charges will be same as applicable in case of Export LCs | Yes |

Note: Rates are negotiable as per approval terms for all above 1-6

C. BILLS

| | | | |
|-----|---|---|--|
| I | <p><u>Collections</u></p> <p>a) Documentary</p> <p>b) Clean (including cheques/ dividend warrants)</p> <p>c) Urgent clearing/Collection of local Cheque (Same day clearing through NIFT)</p> <p>d) Collection made on Staff A/Cs</p> <p>e) Outward bills for collection sent in intercity clearing through NIFT</p> <p>f) Bank Guarantee collection/handling charges</p> <p>g) Collection of instruments through on-line deposited with any Branch</p> | <p>0.40% Minimum Rs. 500/- + Postage/Courier Charges Rs.75/- Flat. If BOP branch exists in collecting city, Rs. 1000/- Flat</p> <p>0.25 % Minimum Rs. 250/-, Max. Rs. 10,000/- + Postage/Courier Charges Rs.75/- Flat.</p> <p>Rs. 500/- per collection</p> <p>Free up to 2 collections during a month (Re. 1 Commission, no Courier Charges will be recovered)</p> <p>Rs.300/-</p> <p>Free for BTA A/Cs if cheque amount is upto three times of last month's average balance otherwise as per SOC i.e. Rs.300/-</p> <p>0.1 % of guarantee amount with min. of Rs. 1000/-</p> <p>NIL</p> <p>Note: For instruments sent in intercity clearing charges as per e) above will be additional.</p> | <p>Yes</p> <p>Yes</p> <p>No</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>No</p> <p>Yes</p> |
| II | <p><u>Purchase of Bills, Cheques etc.</u></p> <p>Documentary Bills other than those Drawn against Letters of Credit and Clean Bills/Trade Cheques</p> | <p>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.</p> | <p>No</p> <p>Yes</p> |
| III | <p>a) Instruments cleared/collected within Local Area of NIFT</p> | <p>NIL</p> | |

| | | | |
|--|--|--|------------|
| 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 and agreed by the customer and Bank | | | No |
| 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) | Rs. 500/- flat per bill Rs. 300/- flat per bill | Yes Yes |

| | | | |
|----|---|--|-----------------------|
| 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> | <p>Ps. 70/1000 per day or Markup as per approval of Sanctioning Authority plus collection /courier charges</p> | No |
| VI | <p><u>Documentary Bills Drawn Against Inland Letter of Credit.</u></p> <p><u>Sight Bills</u></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>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> |

Note: Rates are negotiable as per Approval Terms.

| | | | |
|---|--|--|--------------------------------|
| | <p>c) <u>At opening end (at the time of retirement) 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>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><u>NOTE:</u></p> <p>* No Mark-up will be charged from the date of negotiation till the date of lodgement 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><u>Usance Bills</u></p> <p>1) <u>Negotiating End</u></p> <p>i) Markup on documentary Bills Purchased /Negotiated under Inland LC</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. | 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 | Rs. 500/- (Flat). | Yes |
| | c) At the time of maturity/due date | Rs. 500/- (Flat). | Yes |
| | 3) <u>At Collection End</u> | | |
| | a) Collection Charges | 0.50 % + courier charges Rs. 150/- Min. Rs. 500/- | Yes |

D - ADVANCES

| | | | |
|----|---|---|-----|
| 1) | <p>Fee and charges in respect of Project Financing in addition to mark-up/return on investment.</p> | <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 |
| | <p>Charges 1-5 may be waived/ negotiated with approval from the relevant approving authority/committee.</p> | | |

| 2-A | 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 | | | |
|-----|--|---|-----|--|
| | 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/- | | |
| | Note: 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. | | | |
| 2-B | TRANSFER OF LOAN ACCOUNT FROM ONE BRANCH TO OTHER (BOP) BRANCH. | Nil | | |

| | | | |
|--|--|--|-----|
| 3 | Charges of CIB report | Rs. 100/- per report/borrower | Yes |
| 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. | Rs. 10,000/- (Flat) Min. Rs. 500/- | Yes |
| b | All Other NOCs | NIL Charges | |
| c | Restructuring and re-scheduling Fee 1) Serviceable limits up to Rs.50 M 2) Serviceable limits above Rs.50M | 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) | 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 |
| 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 | Actual | No |
| b) | Godown Staff salaries. Salaries of Godown Keepers/ Chowkidars. | Actual | No |
| c) | For each delivery Order issued Charges against per FIM/pledge | Rs.100/- per delivery or as negotiated / approved | Yes |
| d) | Stock Inspection Charges (Hypothecation/Pledge) | i) In case of inspection by outside surveyors, actual billed amount to be recovered from customer's account. 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. Note: 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. 2. No charges in case of surprise inspection by Bank's staff. | Yes |

| | | | |
|----|---|--|-----|
| 1. | <u>Deferral/Interim Review (if do not involve any enhancements) charges on Finance</u> | NIL or as per approval | Yes |
| 2. | <u>Delivery Charges</u> If Godown Keeper is not posted, conveyance charges will be recovered. | Actual | No |
| 3. | <u>Other Incidental Expenses</u> Insurance Premium, Legal Charges | 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 | TRACTOR LEASING These charges are applicable only on fresh cases. | | |
| | Processing Fee - Non Refundable (includes FED) | 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 | At Actual | No |
| | Registration Charges | At Actual (To be recovered upfront) | No |
| | Late Payment Penalties | Re. 1/- per thousand per day of installment amount from due date till actual payment | Yes |
| | Income estimation charges | At Actual | No |
| | Repossession Charges | Up to Rs.100,000/- or actual (whichever is lower). | Yes |
| | Pre Payment (Partial or Full Adjustment) | 3 % of Principal Payment | Yes |
| | Warehouse Charges for repossessed tractors | Rs.1,000/- per day per tractor or actual , whichever is lower | Yes |
| | Insurance & Tracker Cost | Actual, to be paid by lessee | No |

| | | | |
|---|---|---|-----|
| 2 | AGRI TERM FINANCE These charges are applicable only on fresh cases. | | |
| | Processing Fee - Non Refundable (includes FED) | Financing Limit upto Rs.10 M = Rs. 15,000 Financing Limit above Rs. 10 M = Rs.25,000 | Yes |
| | Valuation, Legal Charges, foreclosure charges. All stamp duties, CVT and expenses related to property, mortgage, charge creation and redemption | At Actual | No |
| | Late / Non-Payment Penalties (including FED) | Re. 1/- per thousand per day of installment amount from due date till actual payment | Yes |
| | Pre Payment (Partial or Full Adjustment) | 3 % of Principal Amount | Yes |
| | Life & Asset Insurance Cost | At Actual | No |
| | Income estimation charges | At Actual | No |

| | | | |
|--|---|---|-----|
| 3 | AGRI RUNNING FINANCE These charges are applicable only on fresh cases. | | |
| | Processing Fee - Non Refundable (includes FED) | Financing Limit upto Rs.10 M = Rs. 15,000 Financing Limit above Rs. 10 M = Rs.25,000 | Yes |
| | Valuation, Legal Charges, foreclosure charges. All stamp duties, CVT and expenses related to property, mortgage, charge creation and redemption | At Actual | No |
| | Late / Non-Payment Penalties (including FED) | Re. 1/- per thousand per day of markup amount from due date till actual payment | Yes |
| | Income estimation charges | At Actual | No |
| | Life & Asset Insurance Cost | At Actual | No |
| The renewal fee shall not be applicable on agri running finance facilities | | | |

E - STANDING INSTRUCTIONS FEE

| | | | |
|----|--|---|-----|
| 1) | Standing Instructions fee will be recovered in addition to the usual charges on remittances, if any. | 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) | Negotiable | Yes |

F - SALE AND PURCHASE OF SECURITIES SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS

| | | | |
|----|--|--|-----|
| 1) | Sale and Purchase of shares & securities | 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:

- The above charges are in addition to brokerage.
- 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.
- 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.

| | | | |
|--|---|--|-----|
| II) | Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal). | 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 |
| III) | Withdrawal fee on Govt. securities. | 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. | | | |
| IV) | Charges for collection of interest/return/dividend. | 0.30% on the amount of interest/return/dividend collected/paid. Min. Rs. 20/- | |
| V) | Handling Charges for conversion renewal, consolidation or subdivision of Government Securities. | Rs. 20/- per scrip | |
| VI) | Public Flotation of Shares | Case to Case Basis | |
| VII) | Issue of Right Shares | Case to Case Basis | |
| VIII) | IPS Account Service Charges | Opening of IPS A/C NIL Maintenance of IPS A/C- Rs.1000/- flat fee per month | |
| IX) | Movement of Securities | 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 | | |
| a | Boxes and Packages | As per case to case approval. | Yes |

G - 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. 7000/- | Three time of Annual Rent of respective size of Lockers | Actual or Rs. 4000/- which ever is higher. | 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. Locker rent for staff members

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.

H - GUARANTEES

| | | | |
|------|--|--|-----|
| i) | Bid Bond Guarantee Performance Bond Mobilization Advance Collector of Customs Financial Guarantee Other Guarantee Shipping Guarantee | 0.50% Per Qtr. Min. Rs. 2000/- 0.50% Per Qtr. Min. Rs. 2000/- 0.50% Per Qtr. Min. Rs. 2000/- 0.50% Per Qtr. Min. Rs. 2000/- 0.75% Per Qtr. Min. Rs. 2000/- 0.50% Per Qtr. Min. Rs. 2000/- Rs. 1500/- against 110 % cash margin, otherwise Rs. 10000/- flat | Yes |
| II) | a) Guarantee upto PKR 25 M against 100% Cash Margin or Lien on PKR Return Free BOP Deposit. b) Guarantee upto PKR 25 M against lien on PKR profit Bearing BOP Deposit/All Types of BOP FC Deposit | a) Rs. 1000/- Flat b) Commission Rate as per i) above or Rs.10,000/- per quarter which ever is low. | Yes |
| III) | Back to back Guarantee including counter Guarantee. | 0.40 % per quarter min. Rs. 1,000/- | Yes |

Note: Rates are negotiable as per approval terms

| | | | |
|-----|---|--|-----|
| IV) | <p>Service Charges for handling claims lodged by beneficiary.</p> <p>a) Guarantee on customer request in Pakistan.</p> <p>b) Guarantee on request of foreign bank.</p> <p>c) Guarantee issued by Banks abroad at our request.</p> | <p>Rs. 1800/- Flat</p> <p>US\$ 100/- Flat</p> <p>US\$ 100/- Flat</p> | Yes |
| V) | <p>Amendment in guarantee (other than increase in amount or extension of period.)</p> | <p>Rs. 1000/- Flat</p> | Yes |

I - MISCELLANEOUS CHARGES

| | | | |
|------|---|---|-----------|
| 1) | a) Reactivation of Dormant/inoperative/ Unclaimed Account within branch b) Retrieval of unclaimed amount from SBP | 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. | Rs. 35/- per statement (Inclusive of FED) Re. 1 for staff | Yes |
| 3) a | 3rd Party Funds Transfer through PRISM (MT-103) | SBP Charges + Bank's Commission @ 10% of SBP Charges | No Yes |
| 3) b | 3rd Party Funds Transfer through PRISM (MT-102) | Maximum PKR 50/- per payment instructions (PKR 25/- SBP Charges + PKR 25/- Bank Charges) | No Yes |
| 3) c | Reprocessing of Returned Funds | SBP charges | No |
| 4) | Issuance of SBP/NBP cheques | 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. | Rs. 100/- per annum. | Yes |
| 6) | Stop payment of cheque | Rs. 300/- in case of one cheque and Rs. 500/- per instruction in case of more than one cheques, Re. 1 for staff | Yes |

| | | | | |
|----|---|--|------------------------|-----|
| 7) | 1. Cheque return charges presented in normal outward clearing. US Dollar Clearing (As a Collecting Banker) | NIL for PKR US \$ 5 per Transaction | } Staff free of charge | Yes |
| | 2. i) Cheque return unpaid in outward clearing (same day & intercity). | Rs. 300/- Staff Re. 1/- per instrument | | |
| | ii) Cheques received in inward clearing and returned unpaid. | Rs. 300/- 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 | | |
| 8) | Delivery of Cheque Book by Registered Mail/Courier | Rs. 150/- courier charges | | Yes |

| | | | |
|------|---|--|-----|
| 9) | Photo Copy of Paid Cheque(s) Upto one year Above one year upto three years Above three years | Rs. 250/- per cheque Rs. 750/- per cheque Rs. 1500/- per cheque | Yes |
| 10) | Issuance of Balance Confirmation Certificate | Rs. 300/- Per Certificate | Yes |
| 11) | Issuance of Certificates "TO WHOM IT MAY CONCERN" (Business Performance Certificate) | Rs. 450/- per Certificate. | Yes |
| 12a) | Issuance of Balance Confirmation Certificate to External Auditors | Rs. 300/- per certificate | Yes |
| 12b) | Certificate regarding profit & tax deducted during other than current financial year | Free | No |
| 13) | Issuance of Duplicate SNTD, TDR (both for A/C Holder & Non A/C Holder) in lieu of original reported lost. | 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 | Rs. 100/- (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) | <p>Cheque Book issuance Charges (LCY+FCY)</p> <p>Note: No Sales Tax for branches operating in the province of Sindh</p> | <p>PLS/Finance A/c Rs. 10 /- per leaf CD/ BBA A/c Rs.7/- per leaf (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 leaf cheque book Rs. 100/- per leaf</p> | Yes |
| 16) | NIFT charges for Non-MICR coded instruments. | Rs. 12.50/- Staff, free of charge | No |
| 17) | Handling Charges for marking of Lien on Govt. securities. | Rs. 750/- | Yes |
| 18) | Marking of Lien on securities issued by the Bank for other Banks | Rs. 750/- | Yes |
| 19) | Issuance of new Cheque book in Lieu of lost cheque book | Rs. 300/- + actual Cheque book issuance charges (Staff, free of charge) | Yes No |

Domestic Banking

| | | | |
|-----|---|--|-----|
| 20) | Account maintaining charges on CD A/Cs only where the Average Balance is below Rs. 10,000/- during a month. | <p>i) Rs.50/- (Inclusive of FED) 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) | <p>Retrieval of Paid cheques</p> <p>Within one year</p> <p>Exceeding one year</p> | <p>Rs. 300/-</p> <p>Rs. 1500/-</p> | Yes |
| 22) | Collection of Charges On Behalf Of The Govt received through challan | Rs.20/- per Challan from Depositor | Yes |
| 23) | Salary Handling Charges. | Rs.25/- Should be recovered from the employee's A/C (Govt/Semi Govt employees are exempted) | Yes |
| 24) | Customers handled under cash management services (Duly approved by the competent authority) | Negotiable | Yes |

Alternate Distribution Channels (ADC) Services J - CHARGES FOR ATM/DEBIT CARD

| S.# | Transaction Type | Charges | |
|-----|--|--|-----|
| 1 | * BOP Debit MasterCard Debit Master Card Silver Gold Card Platinum Card | PKR 350 per annum FOR BTA account holders Issuance is free, and for subsequent years if the annual average balance is RS 25,000/- and above then NIL charges otherwise as per SOC FOR LCA, YEA, SPA (Issuance and subsequent renewal is free) FOR PLS Assan Account PKR 150 per annum FOR CD Assan Account FREE PKR 500 per Annum Gold Card PKR 1000 per Annum Platinum Card | Yes |
| 2 | Apna ATM Cash Card | Current A/Cs PKR 250 per annum Saving A/Cs PKR 350 per annum | |
| 3 | Arbitration Charges / False Chargeback (Local and international) | USD 500 or equivalent per Case | |
| 4 | Document Retrieval Charges for POS Disputes | PKR 200 per document (Local Transaction) | |
| | | PKR equivalent to USD 10.00 per document (International Transaction) | |
| 5 | BOP Debit MasterCard Replacement Charges | PKR 350 for Silver, 500 for Gold, 1000 for Platinum Cards | |
| 6 | International Cash Withdrawal at MasterCard ATMs | 3% of the Transaction Amount | |
| 7 | Cash Withdrawal at BOP ATM | Free | |
| 8 | Cash Withdrawal at 1Link/Mnet ATM | PKR 15 per Transaction | |
| | | | Yes |

* BOP Silver Debit Master Card Free for Salary Accounts of Govt, Semi Govt, Corporate employees

J - CHARGES FOR ATM/DEBIT CARD

| S.# | Transaction Type | | |
|-----|---|--|-----|
| 9 | For Salary Accounts of Govt, Semi Govt, Corporate Employees who have been provided free Debit Card (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 | PKR 25 No charges | Yes |
| 10 | International Balance Inquiry at MasterCard ATMs | PKR 300 per Inquiry | Yes |
| 11 | Balance Inquiry at MNet ATMs | PKR 5 per inquiry | |
| 12 | Mini Statement on BOP ATMs | NIL | |
| 13 | Direct Shopping at POS | Free (Local Transactions) 3% of the Transaction Amount (International Transaction) | |
| 14 | SMS Alerts Service Charges CD Assan Accounts | PKR 400 per annum PKR 250 per Annum | Yes |
| 15 | IBFT through ATM | Current Account (all types) - Free Savings Account (Intra/Inter Bank) Rs.100/- per Trans. | Yes |
| 16 | ADC charges for staff | Free | |

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

K- CHARGES FOR ON-LINE BANKING

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

L- BANK CHARGES FOR GOVERNMENT BUSINESS

| | | | |
|---|---|--|-----|
| a. | IMPORTS Letters of Credit | | |
| | i) Up to Rs.1.000(M) | @ 1/8 % Per quarter or part thereof. | Yes |
| | ii) Exceeding Rs.1.000(M) | @ 1/16% Per quarter or part thereof. | Yes |
| | iii) Non-reimbursable LC under Barter/Aid/Loans | 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. | No Charges to be recovered including returning charges. | No |
| 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 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 agreed with particular organization on case to case basis.

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

M. PERSONAL LOANS

| | | |
|--|--|-----|
| Processing Fee (Non refundable) Including FED | Salaried Individuals: Rs. 2,500/- SEB/SEP : Rs. 5,000/- | No |
| Renewal Charges (R/F facility) Including FED | Rs. 2000/- | No |
| Pre Payment Penalty Charges | Salaried Individuals: NIL SEB/SEP: Rs. 5% of principal principal | Yes |
| Late /Non-Payment Penalty | 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 | At Actual | No |
| Income estimation Charges | At Actual | No |
| Balloon/Partial Payment (DF Facility) | Salaried Individuals: NIL SEB/SEP : Rs. 10,000/- or 1% of Partial Payment Amount whichever is higher | Yes |

N - CONSUMER AUTO LEASE (CARGAR)

| | | |
|---|--|-----|
| Processing Fee (Non refundable) Including FED | Rs. 6000/- per case Rs. 1500/- for Motorcycles | Yes |
| Income estimation Charges | At Actual | No |
| Registration Charges | At Actual | No |
| Repossession Charges | At actual upto a maximum of Rs.100,000/-, whichever is lower | No |
| Pre Payment Penalty | 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 | Re.1/- per thousand per day of Installment amount from due date till actual payment | Yes |
| Vehicle Insurance & Tracker Cost | Actual - charged by Insurance Company | No |
| Survey charges for repossessed vehicle | Actual | No |
| Warehouse charges for repossessed vehicle | Actual (Max. Rs 500/- per day) | No |
| Evaluation charges of pre owned and imported vehicles | Actual | No |

O - SESEUY 1.0

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

P- APNA ROZGAR SCHEME

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

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

Q - FLEET FINANCING

| | | |
|---|--|-----|
| *Processing Fee | Rs. 5,000/- per Vehicle | YES |
| Evaluation/ Registration/ Legal Charges | At Actual | No |
| Repossession Charges | At Actual upto maximum of Rs.100,000/-, whichever is lower | No |
| Penalty on Repossession of Vehicles (including FED) | Rs. 10,000/- | YES |
| Warehouse Charges for repossessed vehicles | Actual (Max. Rs.1,000/- per day) | No |
| Insurance & Tracker Cost | Actual, to be paid by lessee | No |
| *Early Termination | 5% on the outstanding principal amount net off LKM | YES |
| Late Payment Penalty | 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

R.HOUSE LOANS

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

S-ASHIYANA HOUSING LOANS

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

- 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.
- 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.