**Half Yearly**

# SCHEDULE OF BANK CHARGES

## OF

# TAQWA ISLAMIC BANKING

## THE BANK OF PUNJAB

**EFFECTIVE FOR THE PERIOD**

**January O1, 2O26 TO June 30, 2O26**

# *SHARI'AH CLEARANCE*

This clearance certificate represents only Shariah aspect of the facility while risk assessment, financial analysis, administrative approvals and regulatory requirements shall be obtained/ completed from the relevant department/ division as per rules and regulations of State Bank of Pakistan and Taqwa Islamic Banking – The Bank of Punjab.

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TAQWA ISLAMIC BANKING
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# A. INTERNATIONAL BANKING

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| **A-1** | **REMITTANCES - OUTWARD** | | |
| **A-1.1** | Outward Remittance through debit of FC Account | i) Up to US $ 25,000 (or equivalent): US $ 15 (or equivalent, inclusive of FED/PST).<br>ii) Above US $ 25,000 (or equivalent): US $ 30 (or equivalent, inclusive of FED/PST).<br><br>Plus SWIFT Charges | TAI |
| **A-1.2** | Issuance of duplicate FDD | Rs. 650/-.<br>Plus SWIFT/Courier Charges (if any).<br>Foreign Bank's charges also apply | Yes |
| **A-1.3** | Cancellation of FDD / FTT | Rs. 650/-.<br>Plus SWIFT/Courier Charges (if any). | Yes |
| | **Note:**<br>All charges may be recovered in Pak. Rupees or equivalent in other foreign currencies. | | |
| **A-2** | **REMITTANCES - INWARD** | | |
| **A-2.1** | <u>Home Remittances</u><br><br>If proceeds are to be credited to Pak Rupees Account maintained with any of our branches | Free | No |

| Sr. No. | BANKING SERVICES | CHARGES | | FED/PST Applicability |
|---|---|---|---|---|
| **A-2.2** | Home Remittances<br><br>Others, where proceeds are to be paid in Pak Rupees to other local banks | Charges on Universal Cheque (if any)<br>Plus Courier/Postage charges | | Yes |
| **A-2.3** | Inward cheques received from local branches or local banks for payment in Pak Rupees<br><br>(Convert the relevant foreign currency at TT buying rate) | If received from BOP Branches | Free | No |
| | | Others | Rs. 370/-<br>Plus Swift/ Courier charges | Yes |
| **A-2.4** | Inward collection received from abroad or local banks & where the payment is demanded in foreign currency | Rs. 550/-<br>Plus SWIFT / Courier charges | | Yes |
| **A-2.5** | Outward collection (of OFBCs) realized for credit into Pak Rupees Account | Rs. 550/-<br>Plus SWIFT / Courier charges | | Yes |
| **A-3** | **FOREIGN REMITTANCES AGAINST PAK RUPEES** | | | |
| **A-3.1** | Students<br>For education purposes | PKR 350 (inclusive of FED/PST) | | TAI |
| **A-3.2** | Patients<br>For health purposes | PKR 350 (inclusive of FED/PST) | | TAI |
| **A-3.3** | Other Payments (Regardless of Amount) | PKR 1,160 or 0.29% of TT amount (Inclusive of FED/PST), whichever is higher | | TAI |
| **A-3.4** | SWIFT Charges | SWIFT charges applicable as per SOBC Sr.# A-5.3 | | No |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| **A-4** | **MAINTENANCE OF FOREIGN CURRENCY ACCOUNTS** | | |
| | **Cash handling charges** | | |
| **A-4.1** | At the time of cash deposit into account | Free | No |
| **A-4.2** | At the time of withdrawal (if funds deposited in cash) from account | 0.5% of the withdrawals (Cash/Transfer/Remittances), if not retained in the account for 15 days.<br>(Charges may be deducted in foreign currency or in equivalent Pak Rupees at BOP Buying rate) | Yes |
| | **Foreign currency account handling charges** | | |
| **A-4.3** | Outward collection drawn on other banks (other than export proceeds) | US$ 5/- per collection or its equivalent in other currencies.<br>Plus, SWIFT/Courier Charges (if any).<br>(These charges are to be deducted from proceeds of the remittance). | Yes |
| **A-4.4** | Outward collection drawn on BOP Branches | Collection Charges: Free<br>Plus, Swift/Courier<br>(These charges are to be deducted from proceeds of the remittance). | No |
| **A-4.5** | Inward collection | US$ 15/-<br>Plus, SWIFT/Courier Charges (if any)<br>(These charges are to be deducted from proceeds of the remittance). | Yes |
| **A-4.6** | Outward / Inward Collection items returned unpaid | Rs.250/-plus<br>Foreign Bank Charges: At Actual<br>Plus SWIFT/Courier Charges (if any) | TORI |
| **A-4.7** | Standing instructions | US$ 5/- per transaction or equivalent in other currencies. | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | | FED/PST Applicability |
|---|---|---|---|---|
| **A-4.8** | Issuance of cheque book in lieu of lost cheque book<br>(These charges are in addition to stop payment charges)<br><br>(No PST/ FED for branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan) | **Only New Cheque Book issuance Charges - FCY** will be applied as per serial no B-10.12<br><br>**Lost Cheque book Charges**: NIL<br><br>If there is any stop payment request against lost Cheque book , then **Stop payment of Cheque** charges will be applied as per serial no A-4.9 | | Yes |
| **A-4.9** | Stop payment of cheque<br>(FCY Accounts) | A) Up to 5 cheques per instruction<br>Rs. 600/-<br><br>B) More than 5 cheques per instruction<br>Rs. 1,150/- | | Yes |
| A-4.10 | Release of Stop Payment of Cheques | Free<br><br>**Note :** If the Cheque(s) for which Stop Payment instruction is being released is among the series of stopped cheques, then remarking Stop Payment for rest of the Cheque (as per system functionality) will be free of cost. | | No |
| **A-5** | **OTHER CHARGES** | | | |
| **A-5.1** | Foreign postage | Rs. 300/- or actual, whichever is higher. | | No |
| **A-5.2** | Foreign courier | Rs. 4,500/- or actual, whichever is higher.<br>Note: Where the party has direct arrangements with the courier company, no charges to be recovered. | | No |
| **A-5.3** | Foreign SWIFT | Message for LCs/ SBLC / LG / Misc. Communications | | |
| | | Short message | Rs. 1,000/- | No |
| | | Full message | Rs. 2,000/- | No |
| **A-5.4** | Foreign Fax / Telephone | Actual (if applicable) | | No |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| **A-5.5** | a) Issuance of Proceeds Realization Certificate within one year. | Free | No |
| | b) Issuance of Proceeds Realization Certificate, after one year | Rs. 500/- (Flat) per Certificate. | Yes |
| **A-5.6** | Issuance of Duplicate Proceeds Realization Certificate | Rs. 500/- (Flat) per Certificate. | Yes |
| **A-5.7** | Handling charges in lieu of exchange earning where; importers / exporters, buy/sell Foreign Exchange from/to other banks for<br>- LC opened<br>- Contract registered<br>- Export documents issued<br>- Export documents lodged through us. | Ps. 04 per US$ or equivalent in other currencies.<br>Minimum Rs. 500/-. | Yes |
| A-5.8 | LCs verification charges<br>Test / Signature / Mail | Rs. 600/- | Yes |
| A-5.9 | <u>Agency Agreements</u><br>Arrangements with banks, institutions and companies for handling their inward, outward remittances and other services. | As per agreement. | Yes |
| A-5.10 | Issuance of business performance certificate at customer request | Rs. 1,000/- | Yes |
| A-5.11 | Freight Subsidy Claim Processing | Rs. 100/- per case. | Yes |
| A-5.12 | SWIFT Funds Return Charges<br>USD/EUR/GBP/JPY/SAR/AED | 20/-<br>In respective currencies. | Yes |

| | **NOTE:** |
|---|---|
| a. | Charges may be collected in Pak-Rupee or Foreign Currency in all categories. |
| b. | Any out of pocket expenses related to bank transactions, not covered above, will also be charged to the clients. |
| c. | Clarifications issued by International Division vide their F.E. Information Circular No. 146, Dated: 13.11.2002 must also be referred. |
| d. | No FED applicable on free banking services. |

## B. DOMESTIC BANKING

| Sr. No. | BANKING SERVICES | CHARGES | | FED/PST Applicability |
|---|---|---|---|---|
| **B-1** | **REMITTANCES** | | | |
| | **Issuance of Universal Cheques** | **For Account Holders** | | |
| **B-1.1** | Issuance of Universal Cheques **for Account Holder** | i) Through A/c Rs 450/- **(**Flat) irrespective of current or saving account<br>ii) Through cash Rs.800/- (Flat) per UC | | Yes |
| | **For Non-account holders** | Rs.800/- (Flat) per UC<br><br>**(Only for exceptions duly approved by GH-Business)** | | |
| | **For Account Holder and Non-Account Holder:**<br><br>**Charges for issuance of Universal Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc.0.50% of fee/dues or Rs.25/- per instrument, whichever is less.**<br><br>**(Free as per product features, if qualified.)** | | | |
| **B-1.2** | a. Cancellation charges Universal Cheque | **For Account Holders** | **For Cash / Non Account Holders** (Subject to completion of all KYC Requirement) | Yes |
| | | Rs. 500/- Flat per UC | Rs.720/- Flat per UC | |
| | b. Issuance of Duplicate Universal Cheque | **For Account Holders** | **For Cash / Non Account Holders** (Subject to completion of all KYC Requirement) | |
| | | Rs. 475/- Flat per UC | Rs. 800/- Flat per UC | |
| | c. Customers handled under cash management services (Duly approved by the competent authority) | Negotiable | | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| **B-2** | **CALL DEPOSITS** | **For Account Holders** | |
| B-2.1 | a. Issuance of Call Deposit to A/c Holders through debiting his/her own account | Free | No |
| | b. Issuance of duplicate CDR | 1) Rs.300 for account holder<br>2) Rs.400 for non-account holder | Yes |
| | c. Cancellation of CDR | Free | No |
| | **Note:**<br>01) No charges are to be recovered on CDRs favoring 'Food Department' for issuance of BARDANA, as detailed in Misc. Inst. Circular No: 2018/058 dated 16.04.18.<br>02) For Conventional Banking account holders, CDR issuance charges will be applicable as per prevailing Conventional Banking SOBC. | | |
| **B-3** | **REMITTANCE FACILITY FOR STAFF** | | |
| B-3.1 | Remittance Facilities for Staff (UC)<br>( Issuance, duplicate, cancellation & revalidation) | Re. 1/- per instrument<br>Irrespective of the amount | Yes |
| **B-4** | **BILLS** | | |
| | **Collections** | | |
| B-4.1 | Documentary | 0.40% - Minimum Rs. 500/-<br>Plus, Postage/Courier charges Rs. 75/- Flat.<br>If BOP branch exists in collecting city, Rs.1,000/- Flat. | Yes |
| B-4.2 | OBC | 0.25% - Minimum Rs. 300/-: Max. Rs. 5,000/-<br>Plus, Postage/Courier charges Rs. 75/- Flat. | Yes<br>No |
| B-4.3 | Same day clearing through NIFT | Rs. 525/- per collection | Yes |
| B-4.4 | Intercity Cleaning through NIFT | Rs. 325/-<br>Note : Nil charges on Pak Rupee Cheques for Clearing through NIFT within a city (Rawalpindi /Islamabad is treated as one city) | Yes |
| B-4.5 | Collection of instruments through on-line deposited with any Branch | Free<br>Note: For instruments sent in intercity / same day clearing, intercity / same day clearing charges will be recovered. | No<br>Yes |

| Sr. No. | BANKING SERVICES | CHARGES | | FED/PST Applicability |
|---|---|---|---|---|
| B-4.6 | Instruments cleared / collected within Local area of NIFT | Free | | No |
| | **Note:**<br>If total annual/annualized volume exceeds Rs. 50 (M) following slabs shall be applicable:- | | | |
| | Up to Rs. 100 (M) | 0.20% | Minimum Rs. 35/- | Yes |
| | Above Rs. 100 (M)<br>Up to Rs. 500 (M) | 0.15% | Minimum Rs. 35/- | Yes |
| | Above Rs. 500 (M)<br>Up to Rs. 1,000 (M) | 0.10% | Minimum Rs. 35/- | Yes |
| | Above Rs. 1000 (M) | 0.05% | Minimum Rs. 35/- | Yes |
| | Imports Volume (local + foreign) to be considered for imports.<br>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. | | | - |
| | a. 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 |
| | b. Collecting agent charges, if the collecting bank is other than the bank, will be extra. | | | No |
| | c. Telephone/Fax charges will be extra, if fate of the instrument is asked by Telephone/Fax. | | | No |
| B-4.7 | **Return Charges is case of instruments are returned unpaid for:** | | | |
| a. | Documentary Collections | Rs. 500/- flat per bill | | Yes |
| b. | Clean Collections<br>(Including LBC/OBC) | Rs. 300/- flat per bill | | Yes |
| | Note: No PST/ FED for branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan. | | | |
| B-4.8 | Direct Cheque Deposit Facility | 0.2 % of transaction amount, Maximum Rs.500/-<br><br>Note: Charges will be recovered upfront from the customer presenting the cheque for payment in his/her account. | | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | | | FED/PST Applicability |
|---|---|---|---|---|---|
| **B-5** | **STANDING INSTRUCTIONS FEE** | | | | |
| B-5.1 | Standing Instructions fee will be recovered in addition to the usual charges on remittances/other services, if any. | Rs. 280/- per transaction (Inclusive of FED/PST)<br><br>Free, for Bancatakaful Standing Instructions | | | TAI<br><br>No |
| B-5.2 | Customers handled under cash management services (Duly approved by the competent authority) | Negotiable | | | Yes |
| **B-6** | **ON-LINE BANKING** | | | | |
| B-6.1 | Online Facilities are free for all customers;<br>- Cash deposit & cash withdrawal<br>- Cheque transfer<br>- On-line collection/receipt/remittance through challans in accounts of newly established Metropolitan/Municipal Corporations, Municipal Committees & District Councils. | | | | No |
| **B-7** | **ATM / DEBIT CARD / DIGITAL BANKING CHARGES** | | | | |
| **B-7.1** | **Issuance, Renewal & Replacement** of BOP Debit Master Card and PayPak Debit Card | Classic Card | Normal Saving & Current Accounts | PKR 2,800 Per Annum | Yes |
| | | | Supplementary Card | **PKR 1,300** Per Annum | |
| | | Gold Card | PKR 3,600 Per Annum<br>Supplementary Card: **PKR 1,500** Per Annum | | |
| | | Platinum Card | PKR 6,000 Per Annum<br>Supplementary Card: **PKR 2,500** Per Annum | | |
| | | **KHAAS Platinum** Debit Master Card (for Non-Priority customers only) | **Issuance & Renewal/Replacement**<br>**PKR 6,000** per annum<br>Supplementary @ **PKR 3,000** per annum | | |

| | | | | |
|---|---|---|---|---|
| | | **World Debit Master Card** | **Issuance, Annual/Renewal/Replacement:**<br>*For Priority Current /Saving Account **PKR 7,500** per annum<br>• For all Other customers **PKR. 18,000** per Annum<br>*Subsidized rates will apply in case the customer profile is marked as a priority otherwise standard rates will be applied. | |
| | | **PayPak Debit Card** | **PKR 1,850** Per Annum For Issuance/Renewal/ Replacement | |
| | | **PayPak (Classic) Debit Card**<br>(Asaan and Asaan Digital - Remittance, Saving & Current Accounts)<br>Issuance/Renewal/ Replacement<br>(For other Debit Cards, charges will apply as per applicable Schedule of Bank Charges) | PKR 1,200/- per annum for **Issuance/Renewal/ Replacement** | |
| | | **Lahore Qalandars Debit card** | **Issuance/Renewal/ Replacement**<br>**PKR 3,000/-** per annum<br>Supplementary @ **PKR 1,400/-** per annum | |
| | | **Taqwa Naaz Debit Card Issuance/Renewal/ Replacement** | **Issuance: Free (No FED/PST)**<br>**Renewal/Replacement**<br>**PKR 2,400/-** per annum<br>Supplementary @ PKR 1,100/- per annum<br>(For other Debit Cards in Taqwa Naaz Account, charges will apply as per applicable Schedule of Bank Charges) | |
| | | **Freelancer Debit Card (PSEB)** | **Issuance/Renewal/Replacement**<br>**PKR 2,700/-** per annum<br>Supplementary @ **PKR 1,200/-** per annum | Yes |
| | | **FCY Debit Card** | **Issuance/Renewal/Replacement**<br>**USD 12/-** per annum | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | | FED/PST Applicability |
|---|---|---|---|---|
| **B-7.2** | Arbitration Charges / False Charge back (Local & International) | USD 550/- or Equivalent Per Case | | Yes |
| **B-7.3** | International Cash Withdrawal at Master Card ATMs | 4.25% of the transaction amount | | Yes |
| **B-7.4** | Cash Withdrawal at BOP ATM | Free. | | No |
| **B-7.5** | Cash Withdrawal at 1Link/Non-BOP ATM | PKR 35 per Transaction<br>(Inclusive of FED/Provincial Sales Tax) | | TAI |
| **B-7.6** | International Balance Inquiry at Master Card ATMs | PKR 300 Per Inquiry | | Yes |
| **B-7.7** | a) Receipt on ATM Cash Withdrawal/ Balance inquiry | **Rs. 4.67 per transaction**<br>(Inclusive of FED/Provincial Sales Tax) | | TAI |
| | b) Balance inquiry at /1 LINK Non-BOP ATMs | PKR 4.67 per inquiry<br>(Inclusive of FED/ Provincial Sales Tax) | | TAI |
| **B-7.8** | Mini Statement on BOP ATMs | Free | | No |
| **B-7.9** | Direct Shopping at POS | Local Transactions | Free | No |
| | | International Transactions | **4.25%** of the transaction amount for international purchases | Yes |
| **B-7.10** | E-Commerce Transaction | Free for local purchase | | No |
| | | 4% of transaction amount for International Purchases | | Yes |
| **B-7.10.1** | **Rejected E-Commerce Transaction (Due to low balance or disabled e-commerce transactions)** | **Rs. 100/- Per transaction** | | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| B-7.11 | *SMS Banking Service Charges | PKR 245/- + tax per month | Yes |
| | Taqwa Asaan Account {Current (AIC) and Saving(AIP)} | Free | No |
| | Taqwa Asaan Digital Account | Free | No |
| | Taqwa Asaan Remittance Account | Free | No |
| | Taqwa Asaan Remittance Digital Account | Free | No |
| | Taqwa Direct Pension Credit Account | Free | No |
| | * SMS Alerts for all international and domestic digital transactions (such as ATM, POS and Internet / Mobile banking transactions etc.) are free of cost. | | |
| B-7.12 | SMS Service charges for intimating customers fate of their instruments sent in outward clearing | Free of Charge | No |
| B-7.13 | IBFT through ATM | **Transfer Amount** / **Fee**<br>Upto PKR 25,000/Month — Free<br>Amount exceeding PKR 25,000 for the month — 0.1 % of transaction amount or PKR 200, whichever is lower **(Inclusive of FED/PST)** | TAI |
| B-7.14 | Cash Withdrawal through Biometric Verification | Rs. 250/- per transaction | Yes |
| B-7.15 | BOP Biometric Verification through ATM | PKR 18.75/- plus FED per transaction | Yes |
| B-7.16 | Customers handled under cash management services (Duly approved by the competent authority) | Negotiable | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| | **Internet/Mobile Banking Charges** | | |
| **B-7.17** | Subscription charges<br>BOP Internet/Mobile Banking Service | Initial Registration fee Free<br><br>Annual Subscription Free | No |
| **B-7.18** | Internet/Mobile Banking – IBFT | **Transfer Amount** — **Fee**<br>Upto PKR 25,000/Month — Free<br><br>Amount exceeding PKR 25,000 for the month — 0.1 % of transaction amount or PKR 200, whichever is lower **(Inclusive of FED/PST)** | TAI |
| **B-7.19** | WhatsApp Account Services | Free | No |
| **B-7.20** | **RAAST Services:**<br>1-Raast ID Registration<br>2-Interbank Fund Transfer via RAAST ID | 1- Free<br>2- Free | No<br>No |
| **B-7.22** | Cash Withdrawal by International Card on BOP ATM | **PKR 750 per transaction including FED or 5% of the Value (Whichever is higher)** | TAI |
| **B-7.23** | Balance Inquiry by International Cards on BOP ATM | **PKR 225 per transaction including FED** | TAI |

| **B-8** | **LOCKERS** | | | | | |
|---|---|---|---|---|---|---|
| | **Size of Lockers** | **Small** | **Medium** | **Large** | **Extra Large** | |
| **B-8.1(a)** | **Annual Rent** (Inclusive of FED/PST) | Rs. 5,300/- | Rs. 7,400/- | **Rs. 10,000/-** | **Rs. 14,000/-** | TAI |
| **B-8.1(b)** | **Key Deposit** (FED/PST Not Applicable) | Rs. 5,220/- | Rs. 6,960/- | Rs.8,120/- | Rs.11,310/- | No |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| B-8.1(c) | **Breaking Charges** | Actual or Rs. 4,000/- whichever is higher (FED/PST on residual income) | TORI |
| | **Note:**<br>Rent/Fee/Key Deposit etc. for Safe Deposit Lockers to be recovered in advance. | | - |
| B-8.2 | Customers handled under cash management services (Duly approved by the competent authority) | Negotiable | Yes |
| **B-9** | **GOVERNMENT ACCOUNTS / BUSINESS CHARGES** | | |
| B-9.1 | Collection **{including all types of Clearing lodgment and cheque return (inward and outward)}** made on government accounts including market committees etc. | No charges to be recovered including returning charges. | No |
| B-9.2 | **Miscellaneous Charges - Government Accounts**<br>-Duplicate Statement of Accounts or as and When demanded by the A/c Holder other than periodic statements dispatched<br>- Issuance of Balance Confirmation Certificate/Account Maintenance Certificate<br>-Issuance of Balance Confirmation Certificate to External Auditors | Free of Charges | No |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| B-9.3 | **Standing Instruction Fee:** Government Accounts where opening of account is for collection and collected funds are transferred to their main account through manual / auto sweep. | Free | No |
| B-9.4 | Salary / Pension Handling Charges | 1. Salary / Pension Handling Charges is Nil<br>2. If mode of disbursement for salary / pension is UC , charges is NIL | No |
| B-9.5 | **Zakat Committees Accounts:** | **Following service are free for Zakat Committees Accounts;**<br><br>• Cheque Book issuance Charges - LCY<br>• Duplicate Statement of Accounts as and When demanded by the A/c Holder other than periodic statements dispatched<br>• Issuance of Balance Confirmation Certificate/Account Maintenance Certificate<br>• Issuance of Balance Confirmation Certificate to External Auditors<br>• Collection (including all types of Clearing lodgment and cheque return (inward and outward)<br>• UC ( Issuance , duplicate , cancellation , revalidation) | No |
| **B-10** | **MISCELLANEOUS CHARGES** | | |
| B-10.1 | Public floatation of shares | Case to case basis. | Yes |
| B-10.2 | Issue of right shares | Case to case basis. | Yes |
| B-10.3 | Reactivation of Dormant Account within branch | Free. | No |
| B-10.4 | Retrieval of unclaimed amount from SBP | Free | No |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| B-10.5(a) | Duplicate Statement of Account or as and when demanded by the A/C Holder other than periodical Statement dispatched | Rs. 30.17 per statement + Province wise FED/PST | Yes |
| B-10.5(b) | E-Statement | Free | No |
| B-10.6 | Verification of payment instruments<br>UC, CDR etc. | Free. | No |
| B-10.7 | 3rd party Funds Transfer through PRISM (MT-103) | Monday to Friday<br>9:00 a.m. to 2:00 p.m Rs.200/-<br>2:00 p.m. to 3:30 p.m Rs.300/-<br>3:30 p.m. to 4:30 p.m Rs.500/-<br>Plus Bank commission @10% of SBP charges<br>**- Bank charges will be deducted and parked at Branch Level**<br>**- RTGS SBP share will be transferred to Treasury Operations Note: Currently charges are NIL. Will be reinstated as above after notification from SBP.** | No<br>Yes |
| B-10.8 | 3rd party Funds Transfer through PRISM (MT-102) | Maximum PKR 50/- per payment instructions<br>(PKR 25/- SBP Charges + PKR 25/- Bank Charges)<br>**- Bank charges will be deducted and parked at Branch Level**<br>**- RTGS SBP share will be transferred to Treasury Operations**<br>**Note: Currently charges are NIL. Will be reinstated as above after notification from SBP.** | No<br>Yes |
| B-10.9 | Reprocessing of returned funds | SBP Charges. | No |
| B-10.10 | Issuance of SBP/NBP Cheque | Rs. 500/- per cheque. No charges if issued to Bank's / DFI's & Corporate Customers (Current & Saving Both) | Yes |
| B-10.11 | Handling charges for issuance of Student Exchange Remittance Permit and maintenance of record for subsequent remittances | Rs. 145/- per annum. | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | | FED/PST Applicability |
|---|---|---|---|---|
| B-10.12 | Cheque Book issuance Charges<br><br>(No PST/ FED for branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan) | a. First 25 leave cheque book free. | | No. |
| | | After first free cheque book; | | - |
| | | b. All Accounts | **Rs. 24/-** per leaf. | Yes |
| | | i. Zakat Committees and Zakat Mustehqeen A/Cs are exempted.<br>ii. Facilities under specialized products, deposit schemes shall be applicable.<br>Customized cheques – Negotiable on case to case asis. | | |
| B-10.13 | Issuance of new cheque book in lieu of lost cheque book/Cheque book requisition (These charges are in addition to stop payment charges)<br><br>(No PST/ FED for branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan) | Only New Cheque Book issuance Charges - LCY will be applied as per serial no. B-10.12<br>Lost Cheque book Charges: NIL<br>If there is any stop payment request against lost Cheque book , then Stop payment of Cheque charges will be applied as per serial no B-10.14 | | Yes |
| B-10.14 | Stop payment of cheque (LCY A/Cs) | a) Up to 5 cheques per instruction<br>Rs. 600/-<br><br>b) More than 5 cheques per instruction<br>Rs. 1,150/- | | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | | FED/PST Applicability |
|---|---|---|---|---|
| B-10.15 | Release of Stop Payment of Cheques | Free<br><br>Note : If the Cheque(s) for which Stop Payment instruction is being released is among the series of stopped cheques, then remarking Stop Payment for rest of the Cheque (as per system functionality) will be free of cost. | | No |
| | **Cheque Return Charges** | | | |
| B-10.16 | Cheque return charges presented in normal outward clearing. | Free for PKR. | | No |
| | US Dollar Clearing (As a collecting Banker) | US$ 5 per transaction. | | Yes |
| B-10.17 | Cheque return unpaid in outward clearing (Same day and intercity) | Rs. 350/- | | Yes |
| B-10.18 | Cheques received in inward clearing and returned unpaid | LCY | **Rs. 600/-** including NIFT Charges. | Yes |
| | | FCY | US.$ 7/-, GBP.£ 6/-, Euro.€ 6/- (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. | | |
| | No PST/ FED for branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan. | | | |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| B-10.19 | Photo Copy of the Paid Cheque to Customer: | | |
| | Up to One Year | Rs. 250/- per cheque | Yes |
| | Above one year up to three years | Rs. 750/- per cheque | |
| | Above three years | Rs. 1,500/- per cheque | |
| B-10.20 | Issuance of Balance Confirmation Certificate / Account Maintenance Certificate | Rs. 350/- per certificate | Yes |
| B-10.21 | Issuance of Certificate "TO WHOM IT MAY CONCERN" (Business Performance Certificate) | Rs. 350/- per certificate | Yes |
| B-10.22 | Issuance of Balance Confirmation Certificate to External Auditors | Rs. 350/- per certificate | Yes |
| B-10.23 | Certificate regarding profit & tax deducted during current or other than current financial years | Free | No |
| B-10.24 | NIFT charges for Non-MICR coded instruments | Rs. 12.50/-. | Yes |
| B-10.25 | Handling Charges for marking of lien on Govt. securities | Rs. 500/- per cheque. | Yes |
| B-10.26 | Marking of Lien on securities issued by the Bank for other Banks | Rs. 500/- per cheque. | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| B-10.27 | Collection of charges on behalf of the Govt. received through challan | To be negotiated with customer on case to case basis as per signed SLAs/Cash Management Services/Collection arrangement. | Yes |
| B-10.28 | Customers handled under cash management services (Duly approved by the competent authority) | Negotiable | Yes |
| B-10.29 | Breach of Deposit/Withdrawal limits in BBA | Rs.50/- (inclusive of FED/PST) per month | TAI |
| B-10.30 | Account Closure Charges | Free | No |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| B-10.31 | **Emigrant/Overseas Employment Certificate** | | - |
| | a) Fee for Emigrant/Overseas Employment Certificate (Under the Emigration Rules, 1979-Certificate Type, Form 7 & 9) Issuance/Duplicate | Free | No |
| | b) Encashment/ Refund of Emigrant Fee:<br>i) Encashment to Promoter in BOP account only.<br>(**Note:** Only issuing branch is eligible to encash Certificate in the promoter's account being maintained with BOP for the purpose.)<br>ii) Refund, through transfer to Emigrant's BOP account/Issuance of UC to "Walk-In" Emigrant.<br><br>(**Note:** Only issuing branch is eligible to refund the emigration fee) | i) Free<br><br>ii) Free | No<br><br>No |
| B-10.32 | **Over-the-Counter IBFT Services for BOP Account Holders** | **Transfer Amount** — **Fee**<br>Upto PKR 25,000/Month — Free<br><br>Amount exceeding PKR 25,000 for the month — 0.1 % of transaction amount or PKR 200, whichever is lower **(Inclusive of FED/PST)** | TAI |
| **B-10.33** | **Salary Handling Charges** | **Private Company Accounts:**<br><br>1. Salary Handling Charges of **Rs 30/- per credit (per account)** should be recovered from company accounts.<br><br>2. If mode of disbursement for salary is UC , then standard UC Charges will be recovered in addition to salary handling charges from company accounts or as per arrangement. | **Yes** |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| **B-11** | **SPECIALIZED PRODUCT (INCLUDING WAIVERS/CONCESSIONS)** | | |
| **B.11.1** | **TAQWA Business Account (PKR)** | | |
| | **Free Services** | • Free IBFT **(ATM/ Mobile Banking App)**<br>• Free Online Banking<br>• Free ATM/Debit Card (Issuance is free and for subsequent years)<br>• Free issuance of Cheque Book (No limit).<br>• Free issuance of universal cheque<br>• Free issuance of CDR<br>• Free e-banking facility to view account balance and statement of account<br><br>**Note:**<br><br>**01)** In case Customer does not maintain the monthly average balance of Rs.25,000/- in a month, then exclusive free services – offered under TAQWA Business Account - on the account will be charged as per prevailing Schedule of Bank Charges.<br>**02)** Free services offered under TAQWA Business Account will be applicable as per Product Features as updated in Schedule of Bank Charges from time to time. | **No** |

| B-11.2 | **Taqwa Kissan Dost Saving Account** | | |
|---|---|---|---|
| | **Free Services** | • Free IBFT<br>• Free Online Banking<br>• Free issuance of first Pay Pak Card.<br>• Free issuance of 1st Cheque Book (25 Leaves)<br>• Free issuance of universal cheques up to 2 instruments per month<br>• Free issuance of CDR<br>• Free e-banking facility to view account balance and statement of account is available<br><br>**Note:**<br>• In case Customer don't maintain the monthly average balance of Rs. 25,000/- in a month, then exclusive free services – offered under TAQWA Kissan Dost Saving Account - will be charged as per prevailing Schedule of Bank Charges.<br>• Free services offered under TAQWA Kissan Dost Saving Account will be applicable as per Product Features as updated from time to time.<br>• WHT & Zakat will be deducted as per prevailing rules & regulations. | **No** |

| B-11.3 | "BOP KHAAS" for Islamic Banking Customers | | |
|---|---|---|---|
| | **Free Services** | Following services will be offered to all "BOP Khaas" Islamic Banking Customers as mentioned below:<br>• Free IBFT (ATM, Mobile App & Online Banking)<br>• Free Universal Cheques<br>• Free Issuance of "BOP Khaas" Platinum Card along with waiver of Annual Subscription Fee<br>• Free Issuance of Cheque Books<br>• 100 % waiver of Locker rent in 1st year and 50% waiver in the subsequent years against all sizes<br>(subject to availability)<br>• Free subscription of Mobile App, Internet Banking & SMS Alert Services.<br>**Note:**<br>**a.** Fee Waiver will be applied at CIF Level.<br><br>**b.** Qualification Criteria<br>i. Relationships having average clubbed balance of PKR 3 Million in Q4-2021 (or equivalent FCY)<br>ii. Clients with monthly salary of PKR 500K or more crediting into BOP account. These accounts will be allowed to grow in 12 -month period to reach minimum threshold of PKR 3 Million as relationship balance. In case of non-qualification these clients will be downgraded after a period of 12 months.<br><br>**c.** In case of downgrading of relationship, Fee waiver will be revoked on CIF level. | **No** |

| | | | |
|---|---|---|---|
| | | | |
| **B-11.4** | **Taqwa BOP @ Work** (Remunerative Current/ Saving / Current Variant) | | |

| | | | |
|---|---|---|---|
| | **Free Services** | • Free Issuance / Renewal of Debit Card.<br><br>Salary Card<br>Upto 40K Paypak<br>Above 40K- 100K Classic<br>Above 100K-300K Gold<br>Above 300K Platinum/Khaas Platinum*<br>*TAQWA KHAAS Platinum card will be issued to priority marked customers.<br>**Note:** PayPak debit card will be issued irrespective of salary range, however, customers have option to choose other card type as per the salary range<br>• Free issuance of Cheque Book.<br>• Free E Statement<br>• Free Mobile App<br>(Annual subscription and registration)<br>• Free SMS alert charges (ATM, **POS & Internet/ Mobile Banking App**)<br>• Free IBFT (interbank) up to Rs. 500,000/- through ATM & mobile banking app.<br>• Free Duplicate Bank Statement<br>• Free Cash withdrawals (Off us/other bank ATMs)<br>**• Free issuance of Universal Cheque (One instrument per month)**<br><br>Free services offered under TAQWA BOP @ Work Account **are subject to approved product features** as updated from time to time.<br>**Further additional features/ services, opted by accountholder, will be charged as per prevalent schedule of bank charges.**<br><br>**Free Takaful Coverage Plan:**<br>Subject to maintaining of minimum monthly average balance of Rs. 50,000/- in account.<br>Benefits:<br>1. Basic Life Cover:<br>2. Accidental Death Benefit:<br>3. Permanent Total Disability:<br>**Eligibility criteria for Takaful coverage:**<br>**Enrollment Age**<br>18 years to 59 years | **No** |

| | | | |
|---|---|---|---|
| | | **Coverage Age**<br>18 years to 60 years<br>**Note:** Claims related to Takaful coverage shall be processed as per Takaful policy. | |

| B-11.5 | **Taqwa Naaz Account** (Current & Saving Variants) | | |
|---|---|---|---|
| | **Free Services** | • Free Internet Banking.<br>(Annual subscription and registration charges are free. However, transaction charges will be applicable as per clause B-7.18 of SOBC)<br>• Free Mobile App<br>(Annual subscription and registration charges are free. However, transaction charges will be applicable as per clause B-7.18 of SOBC)<br>• Free SMS alerts<br>• Discounts on Various Merchants through Alliances by the Bank on **Taqwa Naaz** debit card (as announced by the bank time to time)<br>• Free Duplicate Account Statement.<br>• **No annual Locker's fee for the first year** (subject to the availability of locker).<br>• First 25 leave cheque book free. After first free cheque book, charges will be applicable as per clause B-10.21 of SOBC.<br>• Free issuance of Taqwa Naaz debit Card.<br><br>Free services offered under TAQWA Naaz Account will be applicable as per Product Features as updated from time to time.<br><br>**• Takaful Coverage Plans:**<br><br>Subject to maintaining of minimum monthly average balance of Rs. 50,000/- in account.<br>- Group Family Takaful Women Critical Illness Coverage upto Rs. 500,000/-<br>- Group Family Takaful Home financial Safety Plan **(Monthly School fee & Home Expenditure) Upto Rs. 20K & 20K**<br>- Eligibility criteria for Takaful coverage:<br><br>Enrollment Age 18 years to 59 years<br>Coverage Age 18 years to 60 years<br><br>**Note:** * Claims related to Health Takaful shall be processed as per Takaful policy. | **No** |

| B-11.6 | **Taqwa Rizq Account (Current and Saving Variant)** | | |
|---|---|---|---|
| | Free Services | • Free issuance of ATM/ Debit Card (Paypak/ Classic/ Gold/ **Platinum**)<br><br>• Free issuance of Cheque Book(s).<br>**• Free issuance of Khaas Platinum Debit Card in case of priority marked customers.**<br>**• Free issuance of CDR**<br>**• Free Collection of OBC upto thrice of last month's average balance.**<br>**• No locker fee for small or medium locker subject to availability & on maintaining monthly average balance of Rs. 1,000,000/-. However, Key Deposit will be taken as per prevalent SOBC.**<br>• Free Issuance of Universal Cheque(s)<br>• Free IBFT (OTC, ATM & Mobile App)<br>• Free Foreign Telegraphic Transfer (Once in a month) manually handled by parent branch.<br>• Free Unlimited ATM Transactions across BOP network.<br>• Free Internet banking/ Mobile Banking App<br>• Free WhatsApp banking<br><br>• Free SMS alerts related to all international and domestic digital transactions (such as ATM, POS and Internet / Mobile banking, Over the Counter transactions.)<br><br>➢ **Free Takaful coverage on:**<br><br>**• Business asset Takaful coverage up to PKR 1 Million upon maintaining monthly average balance of PKR 1 Million.**<br>**• Cash withdrawal from any bank's ATM Takaful coverage upto Rs. 25,000/- per transaction per day and PKR 100,000/- in the aggregate per year upon maintaining the monthly average balance PKR 100,000/-** | No |

| | | | |
|---|---|---|---|
| | | **in account.**<br>**• Over the counter cash withdrawal from any BOP branch Takaful coverage upto Rs. 25,000/- per transaction per day and PKR 50,000/- in the aggregate per year upon maintaining the monthly average balance PKR 100,000/- in account. (Deductible: PKR 1,000/- Per Loss – to be borne by the customer)**<br><br>**Note:**<br><br>● Free services are subject to maintaining the monthly average balance of Rs. 25,000/- in account, otherwise will be charged as per prevailing Schedule of Bank Charges.<br>● Supplementary ATM cards will be charged as per prevailing SOBC.<br>● In case of priority marked customer, Khaas Platinum card will be free of charge.<br>● In case requested cheque book destroyed due to non-collection within 60 days, cheque book issuance charges will become applicable as per SOBC for subsequent cheque book issuance. | |
| B-11.7 | **Taqwa Young Lions Account** | | |
| | **Free Services** | **● Free issuance of first Cheque Book of 25 leaves.**<br>**● Free issuance of PayPak Debit card.**<br><br>**Note:**<br>**● Customer may avail other debit card variants as per applicable charges mentioned in SOBC.**<br>**● As per applicable BOP Debit Cards SOP, supplementary debit card is not issued against Minor Account.** | No |

| Notes: | |
|---|---|
| 1. | Service charges i.e ATM/Debit Card Renewal, SMS Banking Service charges, Locker Rent, Account maintaining charges, etc. cannot be recovered from Prohibited Accounts of UNSC, OFAC(US) & 4th Scheduled Persons/Entities (proscribed individuals/entities) frozen under advice of bank's CCG, Dormant and Deceased Accounts.. |
| 2. | In case of Govt./Treasury Collections, Rs. 15/- (inclusive of taxes ) will be charged for printing of duplicate challan form; subject to availability of option by respective biller. |

# C. ISLAMIC FINANCING / INVESTMENTS

## Corporate, Commercial & SME

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| C-1 | **SME/Commercial/Corporate Ijarah**<br>( Sanctioned Amount) | | |
| | i) For Commercial and Corporate: | | _ |
| | a. Up to Rs. 1,000,000/- | Rs. 5,000/- | Yes |
| | b. Rs. 1,000,001/-<br>up to Rs. 10,000,000/- | Rs. 25,000/- | Yes |
| | c. Rs. 10,000,001/- and above | 0.25% of the Ijarah amount | Yes |
| | **ii) For TIB - SME: Feasibility, Structuring & Advisory Fee** | | |

| Facility in Millions up to | Application Feasibility, Structuring and Advisory Fee Minimum 10,000 or 0.10% | Application Feasibility, Structuring and Advisory Fee for Women Minimum 5,000 or 0.05% |
|---|---|---|
| 10 | 10,000 | 5,000 |
| 20 | 20,000 | 10,000 |
| 40 | 40,000 | 20,000 |
| 50 | 50,000 | 25,000 |
| 100 | 100,000 | 50,000 |
| 150 | 150,000 | 75,000 |
| 300 | 300,000 | 150,000 |
| 400 | 400,000 | 200,000 |

Yes

**Note:**

Feasibility, Structuring & Advisory Fee shall be applicable for Short Term/Long Term facilities under Fresh/Enhancement approval arrangements. These charges shall also be applicable for cash-backed facilities.

* Fee is applicable to every customer whether case gets approved or not.

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| C-1.1 | Early Termination/Prepayment Charges | 5% of Outstanding Amount Financed. | Yes |
| C-1.2 | Vehicle Valuation Charges (Used Vehicle) proposed for Ijarah facility | At Actual | No |
| C-1.3 | Vehicle Registration Charges | At Actual | No |
| C-1.4 | Takaful and Tracker Cost (If applicable) | At Actual | No |
| C-1.5 | Legal Charges | At Actual | No |
| C-1.6 | Any Other Charges | At Actual | – |
| C-1.7 | Financing Proposal charges (Corporate/Commercial/SME) | Negotiable for all customers. | Yes |
| C-1.8 | **Arrangement, servicing fee and marketing fee etc.** | **As per agreed terms with the customer**<br><br>**Note:**<br>The proposed fee of arrangement, servicing and marketing fee etc. shall be applicable to the customers (as per agreed terms) whether the case gets approved or not irrespective of the nature of facility.<br>The above charges would not be directly related to any type of facility including trade base facilities. | Yes |
| **C-2** | **DIMINISHING MUSHARAKAH** | | |
| | Processing Fees is refundable in case of decline of the request after deduction of actual expenses. | | Yes |
| | **Sanctioned Limit**<br>(Fresh Cases) | **Processing Fee** | – |
| | Up to<br>Rs. 100,000/- | Rs. 1,000/- | Yes |
| | Rs. 100,001/-<br>to Rs. 2,000,000/- | Rs. 5,000/- | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| | Rs. 2,000,001/- to Rs. 5,000,000/- | Rs. 10,000/- | Yes |
| | Rs. 5,000,001/- to Rs. 10,000,000/- | Rs. 20,000/- | Yes |
| | Rs. 10,000,001/- to Rs. 50,000,000/- | Minimum: Rs. 30,000/- or As per Credit Approval | Yes |
| | Over Rs. 50,000,000/- | As per Credit Approval or multiple of above defined slabs | Yes |
| | Valued corporate customers | Negotiable | Yes |
| C-2.1 | Early Termination/Prepayment Charges (Partial/Full) | 5% of Outstanding Amount Financed/Settlement Amount | Yes |
| C-2.2 | Vehicle Valuation Charges (Used Vehicle) proposed for DM facility | At Actual | No |
| C-2.3 | Vehicle Registration Charges | At Actual | No |
| C-2.4 | Takaful and Tracker Cost (If applicable) | At Actual | No |
| C-2.5 | Legal Charges | At Actual | No |
| C-2.6 | Any Other Charges | At Actual | - |
| **C-3** | **MISCELLANEOUS CHARGES** | | |
| C-3.1 | Misc. Service Charges (i.e. charged for documents, legal charges, evaluation of security and maintenance thereof, **Repossession charges for vehicles, Warehouse Charges for Repossessed Vehicles** etc.) | Actual | No |
| C-3.2 | Search Report charges | Actual | No |
| C-3.3 | Godown Rent | Actual | No |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| C-3.4 | Delivery Service charges if a Godown Keeper is not posted. Conveyance charges will be recovered. | Actual | No |
| C-3.5 | eCIB Report Charges | Rs. 50/- per report / borrower | No |
| C-3.6 | Other expenses | Actual | No |
| C-3.7 | Muqaddam Charges | At Actual | No |
| C-3.8 | For Finance against pledge/ hypothecation the various charges may be levied as follows: -<br><br>For each delivery Order issued Charges against per Pledge | Rs.100/- per delivery order or as per Facility Offer Letter (FOL). | Yes |
| C-3.9 | TASDEEQ charges | Rs 150/- ( inclusive of FED/PST) | TAI |

| C-4 | LETTER OF GUARANTEE | | | |
|---|---|---|---|---|
| 1 | No Processing Fee shall be charged. | | | No |
| 2 | Federal Excise Duty / Provincial Sales Tax applicable. | | | Yes |
| | **Guarantee Amount Range** | | **Per Quarter Charges or part thereof** (FED/PST Applicable) | |
| | **From** | **To** | | |
| | Amount Up to | 300,000 | 1,500 | |
| | 300,001 | 500,000 | 2,000 | |
| | 500,001 | 1,500,000 | 5,000 | |
| | 1,500,001 | 2,000,000 | 8,750 | |
| | 2,000,001 | 2,500,000 | 11,250 | |
| | 2,500,001 | 3,000,000 | 13,750 | |
| | 3,000,001 | 3,500,000 | 16,250 | |
| | 3,500,001 | 4,000,000 | 18,750 | |
| | 4,000,001 | 4,500,000 | 21,250 | |
| | 4,500,001 | 5,000,000 | 23,750 | |
| | 5,000,001 | 5,500,000 | 26,250 | |
| | 5,500,001 | 6,000,000 | 28,750 | |
| | 6,000,001 | 6,500,000 | 31,250 | |
| | 6,500,001 | 7,000,000 | 33,750 | |
| | 7,000,001 | 7,500,000 | 36,250 | |
| | 7,500,001 | 8,000,000 | 38,750 | |
| | 8,000,001 | 8,500,000 | 41,250 | |
| | 8,500,001 | 9,000,000 | 43,750 | |
| | 9,000,001 | 9,500,000 | 46,250 | |
| | 9,500,001 | 10,000,000 | 48,750 | |
| | 10,000,001 | 12,500,000 | 56,250 | |
| | 12,500,001 | 15,000,000 | 68,750 | |
| | 15,000,001 | 17,500,000 | 81,250 | |
| | 17,500,001 | 20,000,000 | 93,750 | |
| | 20,000,001 | 22,500,000 | 106,250 | |
| | | | | |

| | Guarantee Amount Range | | Per Quarter Charges or part thereof (FED/PST Applicable) | |
|---|---|---|---|---|
| | From | To | | |
| | 22,500,001 | 25,000,000 | 118,750 | |
| | 25,000,001 | 27,500,000 | 131,250 | |
| | 27,500,001 | 30,000,000 | 143,750 | |
| | 30,000,001 | 32,500,000 | 156,250 | |
| | 32,500,001 | 35,000,000 | 168,750 | |
| | 35,000,001 | 37,500,000 | 181,250 | |
| | 37,500,001 | 40,000,000 | 193,750 | |
| | 40,000,001 | 42,500,000 | 206,250 | |
| | 42,500,001 | 45,000,000 | 218,750 | |
| | 45,000,001 | 47,500,000 | 231,250 | |
| | 47,500,001 | 50,000,000 | 243,750 | |
| | 50,000,001 | 52,500,000 | 256,250 | |
| | 52,500,001 | 55,000,000 | 268,750 | |
| | 55,000,001 | 57,500,000 | 281,250 | |
| | 57,500,001 | 60,000,000 | 293,750 | |
| | 60,000,001 | 62,500,000 | 306,250 | |
| | 62,500,001 | 65,000,000 | 318,750 | |
| | 65,000,001 | 67,500,000 | 331,250 | |
| | 67,500,001 | 70,000,000 | 343,750 | |
| | 70,000,001 | 72,500,000 | 356,250 | |
| | 72,500,001 | 75,000,000 | 368,750 | |
| | 75,000,001 | 77,500,000 | 381,250 | |
| | 77,500,001 | 80,000,000 | 393,750 | |
| | 80,000,001 | 82,500,000 | 406,250 | |
| | 82,500,001 | 85,000,000 | 418,750 | |
| | 85,000,001 | 87,500,000 | 431,250 | |
| | 87,500,001 | 90,000,000 | 443,750 | |
| | 90,000,001 | 92,500,000 | 456,250 | |
| | 92,500,001 | 95,000,000 | 468,750 | |
| | 95,000,001 | 97,500,000 | 481,250 | |
| | 97,500,001 | 100,000,000 | 493,750 | |
| | | | | |

**NOTES:**

I. Rs. 3,000/- will be charged on LGs up to Rs. 5.00 Million and Rs. 5,000/- will be charged on LGs above Rs. 5.00 Million issued against 100% cash margin / lien on BOP Islamic Banking (IPLS) deposit or RFC.

It is to be advised that service charges are recoverable at the time of issuance of LGs for the entire period of LG. However, at the time of renewal of LG the charges are to be recovered again according to the period of LG being issued. The charges are not allowed to be recovered in portion / segments.

II. Minimum one quarter charges are to be recovered if the guarantee is issued for less than one quarter.

III. All guarantees amount exceeding Rs. 100 Million shall attract additional service of Rs. 1,500/- per Rs. 1 Million each (Per quarter or part thereof.)

IV. Rs. 1,000/- (flat) will be charged per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity of Guarantee.

V. If Guarantee are got issued by any other Bank, that other Bank charges shall be recovered on actual basis.

VI. Service charges for guarantees issued on behalf of banks (correspondent / local / foreign) under their counter guarantees may be negotiated on a case to case basis at the sole discretion of the bank.

VII. Claim handling service charges Rs. 2,500/- (flat).

VIII. Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.

IX. Airway bill endorsement /Issuance of Shipping Guarantee Rs. 1,800/-.

X. Issuance of Duplicate Bank Guarantee subject to Management approval PKR 5,000 Per Transaction.

| Sr. No. | BANKING SERVICES | CHARGES | | FED/PST Applicability |
|---|---|---|---|---|
| **C-5** | **LETTER OF CREDIT – INLAND** | | | |
| C-5.1 | Handling charges | Flat Rs. 1,000/- each bill | | Yes |
| C-5.2 | In land letter of credit | **As per below annexure.** | | Yes |
| | **Inland Letter of Credit Amount Range** | | **Per Quarter or part thereof** (FED/PST Applicable) | |
| | **From** | **To** | | |
| | | | | |
| | 1 | 500,000 | 1,600 | |
| | 500,001 | 800,000 | 2,900 | |
| | 800,001 | 1,000,000 | 4,100 | |
| | 1,000,001 | 1,500,000 | 5,600 | |
| | 1,500,001 | 2,000,000 | 7,900 | |
| | 2,000,001 | 2,500,000 | 10,100 | |
| | 2,500,001 | 3,000,000 | 12,400 | |
| | 3,000,001 | 3,500,000 | 14,600 | |
| | 3,500,001 | 4,000,000 | 16,900 | |
| | 4,000,001 | 4,500,000 | 19,100 | |
| | 4,500,001 | 5,000,000 | 21,400 | |
| | 5,000,001 | 5,500,000 | 23,600 | |
| | 5,500,001 | 6,000,000 | 25,900 | |
| | 6,000,001 | 6,500,000 | 28,100 | |
| | 6,500,001 | 7,000,000 | 30,400 | |
| | 7,000,001 | 7,500,000 | 32,600 | |
| | 7,500,001 | 8,000,000 | 34,900 | |
| | 8,000,001 | 8,500,000 | 37,100 | |
| | 8,500,001 | 9,000,000 | 39,400 | |
| | 9,000,001 | 9,500,000 | 41,600 | |
| | 9,500,001 | 10,000,000 | 43,900 | |
| | 10,000,001 | 12,500,000 | 50,600 | |
| | 12,500,001 | 15,000,000 | 61,900 | |
| | 15,000,001 | 17,500,000 | 73,100 | |
| | 17,500,001 | 20,000,000 | 84,400 | |
| | | | | |

| | Inland Letter of Credit Amount Range | | Per Quarter or part thereof (FED/PST Applicable) | |
|---|---|---|---|---|
| | **From** | **To** | | |
| | | | | |
| | 20,000,001 | 22,500,000 | 95,600 | |
| | 22,500,001 | 25,000,000 | 106,900 | |
| | 25,000,001 | 27,500,000 | 118,100 | |
| | 27,500,001 | 30,000,000 | 129,400 | |
| | 30,000,001 | 35,000,000 | 151,900 | |
| | 35,000,001 | 40,000,000 | 174,400 | |
| | 40,000,001 | 45,000,000 | 196,900 | |
| | 45,000,001 | 50,000,000 | 219,400 | |
| | 50,000,001 | 55,000,000 | 241,900 | |
| | 55,000,001 | 60,000,000 | 264,900 | |
| | 60,000,001 | 65,000,000 | 287,500 | |
| | 65,000,001 | 70,000,000 | 310,100 | |
| | 70,000,001 | 75,000,000 | 332,700 | |
| | 75,000,001 | 80,000,000 | 355,300 | |
| | 80,000,001 | 90,000,000 | 400,500 | |
| | 90,000,001 | 100,000,000 | 445,700 | |
| | 100,000,001 | 110,000,000 | 490,900 | |
| | 110,000,001 | 120,000,000 | 536,100 | |
| | 120,000,001 | 130,000,000 | 581,300 | |
| | 130,000,001 | 140,000,000 | 626,500 | |
| | 140,000,001 | 150,000,000 | 671,700 | |
| | 150,000,001 | 160,000,000 | 716,900 | |
| | 160,000,001 | 170,000,000 | 762,100 | |
| | 170,000,001 | 180,000,000 | 807,300 | |
| | 180,000,001 | 190,000,000 | 852,500 | |
| | 190,000,001 | 200,000,000 | 897,700 | |
| | 200,000,001 | 210,000,000 | 942,900 | |
| | 210,000,001 | 220,000,000 | 988,100 | |
| | 220,000,001 | 230,000,000 | 1,033,300 | |
| | 230,000,001 | 240,000,000 | 1,078,500 | |
| | 240,000,001 | 250,000,000 | 1,123,700 | |
| | 250,000,001 | 260,000,000 | 1,168,900 | |
| | 260,000,001 | 270,000,000 | 1,214,100 | |

| | Inland Letter of Credit Amount Range | | Per Quarter or part thereof (FED/PST Applicable) | |
|---|---|---|---|---|
| | From | To | | |
| | | | | |
| | 270,000,001 | 280,000,000 | 1,259,300 | |
| | 280,000,001 | 290,000,000 | 1,304,500 | |
| | 290,000,001 | 300,000,000 | 1,349,700 | |
| | 300,000,001 | 310,000,000 | 1,394,900 | |
| | 310,000,001 | 320,000,000 | 1,440,100 | |
| | 320,000,001 | 330,000,000 | 1,485,300 | |
| | 330,000,001 | 340,000,000 | 1,530,500 | |
| | 340,000,001 | 350,000,000 | 1,575,700 | |
| | 350,000,001 | 360,000,000 | 1,620,900 | |
| | 360,000,001 | 370,000,000 | 1,666,100 | |
| | 370,000,001 | 380,000,000 | 1,711,300 | |
| | 380,000,001 | 390,000,000 | 1,756,500 | |
| | 390,000,001 | 400,000,000 | 1,801,700 | |
| | 400,000,001 | 410,000,000 | 1,846,900 | |
| | 410,000,001 | 420,000,000 | 1,892,100 | |
| | 420,000,001 | 430,000,000 | 1,937,300 | |
| | 430,000,001 | 440,000,000 | 1,982,500 | |
| | 440,000,001 | 450,000,000 | 2,027,700 | |
| | 450,000,001 | 460,000,000 | 2,072,900 | |
| | 460,000,001 | 470,000,000 | 2,118,100 | |
| | 470,000,001 | 480,000,000 | 2,163,300 | |
| | 480,000,001 | 490,000,000 | 2,208,500 | |
| | 490,000,001 | 500,000,000 | 2,253,700 | |
| | 500,000,001 | As decided by the Bank at the time of Approval of the Facility. | | |
| C-5.3 | Amendment charges | Rs. 1,500/- per transaction flat<br>Plus commission as per annexure as per C-5.2, if amendment involves increase in amount or extension in period. | | Yes |
| C-5.4 | Service charges | 0.10%<br>Minimum Rs. 500/- for each bill lodged | | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| **C-6** | **AGRI FINANCING** | | - |
| C-6.1 | Taqwa Islamic Tractor Financing | | - |
| C-6.1.1 | Processing Fee<br>(includes FED/PST)<br><br>Inclusive of documentation Charges, revenue stamp, Govt. duties & fee, ECIB & Nadra Verisys charges etc. | **Rs. 6,000/-** per Tractor<br>For women applicants: **Rs. 4,000** per Tractor | TAI |
| C-6.1.2 | Evaluation/ Legal Charges | At Actual | No |
| C-6.1.3 | Registration/ Transfer Charges | At Actual (To be recovered upfront) | No |
| C-6.1.4 | Income estimation charges | At Actual | No |
| C-6.1.5 | Repossession Charges | Repossession charges will be recovered on actual basis | No |
| C-6.1.6 | Warehouse Charges for repossessed tractors | Rs.1,000/- per day per machinery or actual, whichever is lower | No |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| C-6.1.7 | Takaful & Tracker Cost | Actual, to be paid by lessee | No |
| C-6.1.8 | Early settlement | The Lessee may at any time during the Lease Term purchase the Leased Asset(s) by making the payment of Purchase Price as per Schedule in Undertaking to Purchase the Leased Asset(s) attached to the Lease Agreement (Undertaking to Purchase the Leased Asset(s) along with an increase in buyout price by 3 % or as per Sanction advice on the corresponding Purchase Price.) However, Bank will waive the increase in buyout price in case of the Early Settlement where customer terminates the existing facility to avail fresh financing facility. | Yes |
| **C-6.2** | **Taqwa Agri Finance Facility For Machinery/Implements** | | |
| C-6.2.1 | Processing Fee (includes FED) Inclusive of documentation Charges, revenue stamp, Govt. duties & fee, ECIB & Nadra Verisys charges etc. | Rs.5,000/- per Implement / machinery | TAI |
| C-6.2.2 | Evaluation/ Legal Charges | At Actual | No |
| C-6.2.3 | Registration/ Transfer Charges (if applicable) | At Actual (To be recovered upfront) | No |
| C-6.2.4 | Income estimation charges | At Actual | No |
| C-6.2.5 | Repossession Charges | Up to Rs.100,000/- as repossession charges or actual (whichever is lower). | No |
| C-6.2.6 | *Warehouse Charges for repossessed machinery / implements | Rs.1,000/- per day per machinery or actual, whichever is lower | No |
| C-6.2.7 | Takaful & Tracker etc Cost ( if applicable) | At Actual | No |
| C-6.2.8 | Early Termination/ Early Buyout Price | 3% on Outstanding Principal | Yes |
| – | – | *Warehouse Charges for repossessed machinery / implements will be recovered from customer due to its negligence. | No |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| **C-6.3** | **Taqwa Agri. Vehicle Financing** | | |
| C-6.3.1 | Processing Fee (includes FED) Inclusive of documentation Charges, revenue stamp, Govt. duties & fee, ECIB & Nadra Verisys charges etc. | **Rs. 6,000/-** per vehicle<br>**For women Rs. 4,000 per vehicle** | TAI |
| C-6.3.2 | Legal Charges | At Actual | No |
| C-6.3.3 | Registration/ Transfer Charges | At Actual | No |
| C-6.3.4 | Income estimation charges | At Actual | No |
| C-6.3.5 | Repossession Charges | At Actual or Maximum up to Rs. 100,000/- whichever is lower. | No |
| C-6.3.6 | Survey charges for repossessed vehicles | At Actual | No |
| C-6.3.7 | *Warehouse Charges for repossessed vehicles | At Actual (Max Rs. 1000/- per day) to be borne by customer | No |
| C-6.3.8 | Vehicle Takaful & Tracker Cost | At Actual – As Charged by Takaful company | No |
| C-6.3.9 | Additional price in case of Early Termination | 3 % of buyout price | Yes |
| C-6.3.10 | Evaluation Charges of pre-owned / used / imported vehicles | At Actual | No |
| C-6.3.11 | Any other charges | At Actual / As per SOBC | - |
| – | – | *Warehouse Charges for repossessed machinery / implements will be recovered from customer due to its negligence. | No |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| **C-7** | **Islamic Financing Facility for Renewable Energy (IFRE)** | | |
| C-7.1 | Processing Charges | Processing charges Rs. 5,000/- per application or 0.1% of the finance amount, whichever is higher.<br><br>Processing charges would be subject to levy of sales tax at the rate applicable in the province where services are being consumed. For Women: Rs. 2,500/- per application or 0.05% of the finance amount, whichever is higher. | Yes |
| **C-8** | **Taqwa Asasa Finance** | | |
| C-8.1 | Documents charges | Actual cost of revenue and special adhesive stamps | No |
| C-8.2 | Legal charges | Actual and approved charges of lawyers on the bank's approved panel | No |
| C-8.3 | Valuation charges | Actual and approved charge of valuators on the bank's approved panel | No |
| C-8.4 | Processing fee (up-front with FAF) | Minimum of Rs. 10,000/- or 0.1% of the Finance amount, whichever is higher. | Yes |
| C-8.5 | Pricing/Rental rate for delay in purchase of Musharakah Unit(s) by the Customer | As per agreed pricing | Yes |
| C-8.6 | Other Charges | As per Schedule of Bank Charges | Yes |
| - | The processing charges will be non-refundable. If the bank declines the case at any stage, the fee / charges for subsequent steps shall be refunded / not charged. | | – |
| **C-9** | **TIB Kamyab Karobar** | | |
| C-9.1 | Application Processing Fee* | 0.10% of the facility amount, min. PKR 5,000/-<br>Or As negotiated with the customer on a case to case basis, min PKR 5,000/-<br>(Non-refundable, payable up-front)<br><br>*(except where only the trade base mode Murabahah, Musawamah, Istisna, Tijarah and Salam facilities are offered) | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| C-9.2 | Annual Renewal Fee* | 0.05% of the facility amount, min. PKR 2,500/-<br>Or As negotiated with the customer on a case to case basis, min PKR 2,500/-<br>(Non-refundable, payable before DAC)<br>*(except where only the trade base mode Murabahah, Musawamah, Istisna, Tijarah and Salam facilities are offered) | Yes |
| C-9.3 | Interim Facility Enhancement* | 0.05% of the amount of excess requested over approved limits, min. PKR 2,500/-<br>*(except where only the trade base mode Murabahah, Musawamah, Istisna, Tijarah and Salam facilities are offered) | Yes |
| C-9.4 | Property Evaluation Fee | At Actual | No |
| C-9.5 | Legal Fee | At Actual | No |
| C-9.6 | Credit/Market Check & Income Estimation Fee | At Actual | No |
| C-9.7 | Property Takaful Contribution Rate | At Actual | No |
| | All actual stamp duties, legal charges, levies along with other applicable charges will be paid by the Customer prior to disbursement and mortgage creation. | | – |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| **C-10** | **TIB Prime Minister Youth Business & Agriculture Finance Scheme** | | |
| C-10.1 | Registration/Income Estimation/Valuation/Legal/Documentation Charges inclusive of Revenue Stamp, Government Duties/Fee/ECIB/Nadra Verisys etc. | At Actual | No |
| C-10.2 | Physical Verification | Rs. 1,800/- to be borne by customer | Yes |
| C-10.3 | Partial/Balloon/Early Settlement | Free | No |
| C-10.4 | Takaful including Tracker (if applicable) | For all Logistic cases & T3 (SME): At actual, to be paid by applicant in line with the product guidelines.<br>T3 (ACD Cases): Dairy & Fattening animals only, At actual, to be paid by applicant | No |
| C-10.5 | Repossession Charges<br>(For Logistics only) | To be borne by the applicant.<br>Up to Rs.150,000/- as repossession charges or actual (whichever is lower) | No |
| C-10.6 | Warehouse Charges for repossessed vehicles (For Logistics only) | To be borne by the applicant. Rs.500/- per day per vehicle or at actual, whichever is lower | No |
| C-10.7 | Fitness Certificate & Route Permit Certificate<br>(For Logistics only) wherever applicable | The applicant shall be responsible to arrange fitness & route permit certificate & pay all related charges. | No |
| **C-10.8** | **Processing Fee** | **Rs.100/- per application (Where applicable as per mode of Financing)** | Yes |

## D. ISLAMIC CONSUMER FINANCING

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| **D-1** | **Taqwa Auto Financing** | | |
| | **Facility Processing Fee** | **Facility Processing Fee** | |
| D-1.1 | **TAQWA AUTO FINANCING** | | |
| | a. Motor Cycle | **Rs. 3,000/-**per Motor Cycle<br>For Men & Women (Includes FED/PST) | TAI |
| | b. Motor Vehicle | For Men **Rs. 8,500/-** per Motor Vehicle<br>For Women: **Rs. 6,000/-** per case<br>(Includes FED/PST) | TAI |
| D-1.1.1 | Early Termination / Prepayment Charges | 5% of outstanding Finance Amount at the time of facility settlement, However, no prepayment charges applicable in case customer gets another Car Ijarah from BOP-TIB within 2 months. * | Yes |
| D-1.1.2 | Income Estimation Charges | At Actual | No |
| D-1.1.3 | Vehicle Valuation Charges (Used Vehicle) proposed for Ijarah facility | At Actual | No |
| D-1.1.4 | Vehicle Registration Charges | At Actual | No |
| D-1.1.5 | Cheque Return Charges | PKR 500/- per presentation | Yes |
| D-1.1.6 | Survey Charges for Repossessed Vehicle | At Actual | No |
| D-1.1.7 | Warehouse Charges for Repossessed Vehicle | At Actual (Max. **Rs. 625/-** per day) | No |
| D-1.1.8 | Vehicle Takaful and Tracker Cost | At Actual | No |
| D-1.1.9 | Legal Charges | At Actual | No |
| D-1.1.10 | Any Other Charges | At Actual | - |
| D-1.1.11 | **Legal / Charge Documents (at the time of disbursement)** | **At Actual** | - |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| | *** Note:**<br>Initially penalty will be charged. However, upon disbursement of another/new Car Ijarah facility, only amount of prepayment charges will be adjusted in Down payment. | | |
| **D-2** | **TAQWA HOUSE FINANCE**<br>**(Home Musharakah)** | | |
| D-2.1 | Processing Fee<br>(Includes FED/PST) | Salaried: **PKR 10,000**<br>Self Employed/**Business person - Rs 12,500/-**<br><br>Finance Enhancement Charges : **PKR 6,000/-** | TAI |
| D-2.2 | Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc. | At Actual — to be paid by the customer | No |
| D-2.3 | Pricing/Rental rate for delay in purchase of Musharakah Unit(s) by the Customer | As per agreed pricing | No |
| D-2.4 | Life & Property Takaful Cost | At Actual | No |
| D-2.5 | Early Payment charges (Partial or Full) | 3% of Bank's outstanding share in Musharakah property to be incorporate in Buy-out price.<br><br>For Woman customers: 25% waiver in Charges | Yes |
| D-2.6 | Income Estimation Charges | At Actual | No |
| D-2.7 | Valuation report of property/ vetting of BOQ/inspection of construction stages | At Actual | No |
| D-2.8 | Legal Charges | At Actual | No |
| D-2.9 | Any Other Charges | At Actual | - |
| D-2.10 | **Legal / Charge Documents (at the time of disbursement)** | **At Actual** | - |
| **D-3** | **TIB - Subsidized Cost House Finance** | | |
| D-3.1 | Processing Fee/Charges (Non-refundable) | For all categories: Rs.5,000/- | Yes |
| D-3.2 | Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc. | At Actual-borne by applicant | No |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| D-3.3 | External agency charges | Charged at actual | No |
| D-3.4 | Early Payment (Unit Purchase Option) | No restrictions on early payment/unit purchase. | No |
| D-3.5 | Pre-Payment Charges (Partial or Full Adjustment) | Free as per SBP | No |
| D-3.6 | Life & Property Takaful Cost<br>Life Assurance is optional. | Life Takaful cost at Actual-Borne by applicant.<br>Property Takaful shall be shared as per Diminishing Musharakah guidelines | No |
| D-3.7 | Income Estimation Charges | At Actual-Borne by applicant | No |
| **D-4** | **Taqwa Solar Finance** | | |
| D-4.1 | Processing Fee - (Non Refundable)– To be charged upfront along with application login, | **Minimum** processing charges **Rs. 6,000/-** per application or **1%** of the facility finance amount, whichever is higher.<br>Processing charges would be subject to levy of sales tax at the rate applicable in the province where services are being consumed.<br>For Women: **Rs. 3,000/-** per application or **0.50%** of the facility finance amount, whichever is higher. | Yes |
| D-4.2 | Finance Enhancement Processing Fee – To be charged upfront along with application login, | **Minimum Processing charges Rs. 6,000/- +FED per application or 1% of the facility finance amount, whichever is higher** | Yes |
| D-4.3 | Equipment Takaful Cost | At Actual | No |
| D-4.4 | Income Estimation Charges | At Actual | No |
| D-4.5 | **Legal / Charge Documents (at the time of disbursement)** | **At Actual** | - |
| **D-5** | **Taqwa Durable Financing** | | |
| D-5.1 | Verification Charges Upfront | **PKR 4,000/- (Inclusive of FED)** | No |
| D-5.2 | Income Estimation Charges (If any) | At Actual | No |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| D-5.3 | Legal Charges if any | At Actual | No |
| D-5.4 | **Legal / Charge Documents (at the time of disbursement)** | **At Actual** | - |

| NOTES: | |
|---|---|
| | 1. For outstation where the Bank of Punjab Branches are not located, processing fee may be charged up to double of the slabs given above for each Islamic Mode of Finance.<br>2. If any special scheme is launched for consumers, the processing fee shall be collected as per terms of the scheme.<br>3. Any other out of pocket expenses incurred will be treated as the cost incurred for acquiring the goods.<br>4. No processing Fee is charged for Murabaha Financing. All other charges will be recovered from customer at actual. |

# E. TRADE FINANCE

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| | **IMPORTS** | | |
| **E-1** | **LETTER OF CREDIT - Imports** | | |
| | **Issuance of Letter of Credit – Sight** | | |
| **E-1.1** | Cash – Letter of Credit (established under Murabaha Agency Arrangements) | As per Annexure-A. | Yes |
| **E-1.2** | LCs to be issued against 100% cash margin. | 50% of slabs of attached Annexure – A | Yes |
| | **Issuance of Letter of Credit – Usance** | | |
| **E-1.3** | Usance – Letter of Credit (established under Murabaha Agency Arrangements) | As per Annexure-B. | Yes |
| **E-1.4** | LCs to be issued against 100% cash margin. | 50% of slabs of attached Annexure – B | Yes |
| | **LC Handling Charges** | | |
| | **Note:**<br>In case the letter of credit liability increase by virtue of exchange rate fluctuation and/or due to utilization of "Forward Cover Facility (by the customer), bank reserves the right to recover above letter of credit commission on increased liability for the un-expired letter of credit period. Charges may be collected in Pak Rupees or Foreign Currency in all categories. Bank reserve the right to change the rate of return on financing at any stage (in Murabaha only before signing sale Deed) rate not exceeding rates notified by the state bank of Pakistan or already rate conveyed to customer. | | |
| **E-1.5** | Revalidation commission | On expiry of LC when the same is re-validated, revalidation commission will be recovered as is applicable for opening fresh LC as per Annexure A & B.<br>Revalidation commission will be charged on liability amount, calculated as per prevailing exchange rate on the date of revalidation. | Yes |
| **E-1.6** | Change of beneficiary / Transfer of LC | When beneficiary of the LC is changed, at the request of the applicant, transfer commission will be charged as applicable in case of opening of fresh letter of credit as per Annexure A & B. | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| E-1.7 | If bills are to be drawn at Usance under letters of credits | a) Rs.750/-per bill to be charged at the time of retirement of bill.<br>**0)** As per applicable slab given in Annexure B.<br>(For any period beyond the validity of letter of credit).<br>However, no commission to be charged if the maturity/payment period of the bills fall within the period for which LC opening commission has already been recovered. | Yes |
| E-1.8 | a. Letter of credit confirmation.<br>b. LC confirmation cancellation in case where the charges are on account of opener. | At actual. | No |
| E-1.9 | Letter of Credit / Contract Cancellation charges | Rs. 1,800/-<br>Plus SWIFT / Courier charges, if any | Yes |
| E-1.10 | Service charges on retirement of Sight / Usance bills | 0.10% flat.<br>Minimum Rs. 750/-. | Yes |
| E-1.11 | Issuance of NOC to other Banks for booking foreign exchange or effecting remittance under our L/C or registration contract. | Rs. 1,000/- flat per transaction. | Yes |
| | **Amendments** | | |
| E-1.12a | **Amendments – letter of credit / contract**<br>Without increase in amount or extension in period of shipment / negotiation | **Rs. 1,800/-** per amendment (flat)<br>Plus SWIFT/Courier charges, if any | Yes |
| E-1.12b | **Amendment - letter of credit / contract**<br>Amendment involving increase in amount and / or extension in period of shipment / negotiation. | **Rs. 1,800/-** per transaction<br>Plus, commission as applicable in case of opening fresh letter of credit as per Annexure A & B.<br>Plus SWIFT/Courier charges, if any. | Yes |
| | **Import on Consignment basis** | | |
| E-1.13 | Fee for registration of contract for imports on CAD/DA basis / Amendments | 0.20% - Minimum Rs. 1,800/- (Flat) uptill 1 year and later on the commission will be recovered again 0.20 %. | Yes |
| E-1.14 | Amendment of Contract Registration | Rs. 1,500/- | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| | **Handling charges** | | |
| E-1.15 | Profit rate to be applicable in case of Murabaha in Sight LC | 14% to 18%. | Yes |
| E-1.16 | Import bills returned unpaid | US$ 75/- flat, from forwarding bank<br>Plus Courier / SWIFT charges, if any | Yes |
| E-1.17 | Collection | i) Upto Rs. 1,200/- per collection if charges are on Drawee's<br>(Importer's) account<br>ii) US$ 75/- if charges are on Drawer's<br>(Exporter's) account | Yes |
| E-1.18 | Import against advance payment to suppliers. Import against receipt of documents directly by the importers | Upto Rs.0.15%<br>(Min charges: Upto Rs. 1,500/-) plus applicable SWIFT charges | Yes |
| E-1.19 | Service charges against import transactions i.e Import bills without Murabaha arrangements | 0.12% - Minimum Rs.1,200/- | Yes |
| E-1.20 | Endorsement of AWB for release of goods under Registered Contract /<br>Collection (Bank to Bank Only)/LC | Rs. 2,300/- per collection | Yes |
| E-1.21 | Correspondent bank charges | At actual.<br>Plus, SWIFT/Courier charges, if any.<br>Or as negotiated by FID | Yes |
| E-1.22 | Handling of discrepant import documents | i) If charges are on Importer/LC Applicant's account All charges for correspondence SWIFT etc. plus foreign banks charges (if any)<br>ii) If charges are on Exporter/LC Beneficiary's account: -<br>Upto US$ 75/- or equivalent | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| E-1.23 | Issuance of freight certificate for imports on FOB basis | Rs. 1,250/- per certificate | Yes |
| E-1.24 | SBP Approval cases for remittances / import related transactions<br>i.e. Advance Payment, Excess Shipment etc. | Free | No |
| E-1.25 | EIF Approval on FOC basis<br>(Open Account, FOC, under warranty claim or any other with similar nature) | Rs.2,400/- per EIF | Yes |
| E-1.26 | Obtaining credit reports on foreign buyer / supplier | Rs. 350/-<br>Plus foreign bank/credit reporting agency charges Plus SWIFT/Courier charges, if any. | Yes |
| E-1.27 | Postage | Rs. 150/- or actual, whichever is higher. | Yes |
| E-1.28 | Courier services | Rs. 2,000/- or actual, whichever is higher. | Yes |
| E-1.29 | **Tele messages/ SWIFT messages** | | |
| | i. Full telex of letters of credit/swift | Rs. 2,000/- or actual, whichever is higher. | Yes |
| | ii. Brief telex / SWIFT – Letters of Credit | Rs. 1,000/- or actual, whichever is higher. | Yes |
| | iii. Brief telex / Text amendment of LCs | Rs. 500/-<br>Or as per the arrangement with customer. | Yes |
| E-1.30 | Acceptance lodgment under foreign collection documents (DIFC) | Flat Rs.2,500 per collection | Yes |

## ANNEXURE – A

| | IMPORT LETTER OF CREDIT (FED/PST Applicable) | | | |
|---|---|---|---|---|
| | **AMOUNT RANGE** (Amount in PKR) | | **1st Quarter or part thereof** (FED/PST Applicable) | **Subsequent quarters or part thereof** (FED/PST Applicable) |
| | **FROM** | **TO** | | |
| | | | | |
| | 1 | 500,000 | 1,500 | 1,000 |
| | 500,001 | 750,000 | 1,900 | 1,300 |
| | 750,001 | 1,000,000 | 2,500 | 1,700 |
| | 1,000,001 | 1,500,000 | 3,500 | 2,200 |
| | 1,500,001 | 2,000,000 | 5,200 | 3,400 |
| | 2,000,001 | 2,500,000 | 6,700 | 4,400 |
| | 2,500,001 | 3,000,000 | 8,200 | 5,400 |
| | 3,000,001 | 3,500,000 | 9,700 | 6,400 |
| | 3,500,001 | 4,000,000 | 11,200 | 7,400 |
| | 4,000,001 | 4,500,000 | 12,700 | 8,400 |
| | 4,500,001 | 5,000,000 | 14,200 | 9,400 |
| | 5,000,001 | 5,500,000 | 15,700 | 10,400 |
| | 5,500,001 | 6,000,000 | 17,200 | 11,400 |
| | 6,000,001 | 6,500,000 | 18,700 | 12,400 |

| | AMOUNT RANGE (Amount in PKR) | | 1st Quarter or part thereof (FED/PST Applicable) | Subsequent quarters or part thereof (FED/PST Applicable) |
|---|---|---|---|---|
| | FROM | TO | | |
| | | | | |
| | 6,500,001 | 7,000,000 | 20,200 | 13,400 |
| | 7,000,001 | 7,500,000 | 21,700 | 14,400 |
| | 7,500,001 | 8,000,000 | 23,200 | 15,400 |
| | 8,000,001 | 8,500,000 | 24,700 | 16,400 |
| | 8,500,001 | 9,000,000 | 26,200 | 17,400 |
| | 9,000,001 | 9,500,000 | 27,700 | 18,400 |
| | 9,500,001 | 10,000,000 | 29,200 | 19,400 |
| | 10,000,001 | 12,500,000 | 33,700 | 22,400 |
| | 12,500,001 | 15,000,000 | 41,200 | 27,400 |
| | 15,000,001 | 17,500,000 | 48,700 | 32,400 |
| | 17,500,001 | 20,000,000 | 56,200 | 37,400 |
| | 20,000,001 | 22,500,000 | 63,700 | 42,400 |
| | 22,500,001 | 25,000,000 | 67,200 | 43,800 |
| | 25,000,001 | 27,500,000 | 70,700 | 45,400 |
| | 27,500,001 | 30,000,000 | 73,800 | 46,000 |
| | 30,000,001 | 32,500,000 | 78,000 | 48,800 |
| | 32,500,001 | 35,000,000 | 84,300 | 50,500 |
| | 35,000,001 | 37,500,000 | 90,500 | 54,300 |
| | 37,500,001 | 40,000,000 | 96,800 | 58,000 |

| | AMOUNT RANGE (Amount in PKR) | | 1st Quarter or part thereof (FED/PST Applicable) | Subsequent quarters or part thereof (FED/PST Applicable) |
|---|---|---|---|---|
| | FROM | TO | | |
| | | | | |
| | 40,000,001 | 42,500,000 | 102,400 | 61,800 |
| | 42,500,001 | 45,000,000 | 103,000 | 65,500 |
| | 45,000,001 | 47,500,000 | 107,400 | 69,300 |
| | 47,500,001 | 50,000,000 | 109,300 | 73,000 |
| | 50,000,001 | 52,500,000 | 112,400 | 76,800 |
| | 52,500,001 | 55,000,000 | 115,500 | 80,500 |
| | 55,000,001 | 57,500,000 | 117,400 | 84,300 |
| | 57,500,001 | 60,000,000 | 121,800 | 88,000 |
| | 60,000,001 | 62,500,000 | 122,400 | 91,800 |
| | 62,500,001 | 65,000,000 | 127,400 | 95,500 |
| | 65,000,001 | 67,500,000 | 132,400 | 99,300 |
| | 67,500,001 | 70,000,000 | 137,400 | 103,000 |
| | 70,000,001 | 72,500,000 | 142,400 | 106,800 |
| | 72,500,001 | 75,000,000 | 147,000 | 110,500 |
| | 75,000,001 | 77,500,000 | 152,000 | 114,300 |
| | 77,500,001 | 80,000,000 | 157,400 | 118,000 |
| | 80,000,001 | 82,500,000 | 162,400 | 121,800 |
| | 82,500,001 | 85,000,000 | 167,400 | 125,500 |
| | | | | |

| | AMOUNT RANGE (Amount in PKR) | | 1st Quarter or part thereof (FED/PST Applicable) | Subsequent quarters or part thereof (FED/PST Applicable) |
|---|---|---|---|---|
| | FROM | TO | | |
| | | | | |
| | 85,000,001 | 87,500,000 | 172,400 | 129,300 |
| | 87,500,001 | 90,000,000 | 177,400 | 133,000 |
| | 90,000,001 | 92,500,000 | 182,400 | 136,800 |
| | 92,500,001 | 95,000,000 | 187,400 | 140,500 |
| | 95,000,001 | 97,500,000 | 192,400 | 144,300 |
| | 97,500,001 | 100,000,000 | 197,400 | 148,000 |
| | | | | |

**NOTE:**

1. All import LC amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 1,500/- per Rs. 1 Million each (Per quarter or part thereof.) and Rs. 1,000/- for subsequent quarters per Rs. 1 Million.

2. Charges related to corporate customers may differ as per the agreement between customers and the Bank.

## ANNEXURE – B

### ACCEPTANCE OF BILLS UNDER USANCE LETTER OF CREDIT

(FED/PST Applicable)

| | ACCEPTANCE AMOUNT RANGE (Amount in PKR) | | Per Month Or Part thereof (FED/PST Applicable) |
|---|---|---|---|
| | FROM | TO | |
| | | | |
| | 1 | 500,000 | 500 |
| | 500,001 | 750,000 | 700 |
| | 750,001 | 1,000,000 | 900 |
| | 1,000,001 | 1,500,000 | 1,250 |
| | 1,500,001 | 2,000,000 | 1,750 |
| | 2,000,001 | 2,500,000 | 2,250 |
| | 2,500,001 | 3,000,000 | 2,750 |
| | 3,000,001 | 3,500,000 | 3,250 |
| | 3,500,001 | 4,000,000 | 3,750 |
| | 4,000,001 | 4,500,000 | 4,250 |
| | 4,500,001 | 5,000,000 | 4,750 |
| | 5,000,001 | 5,500,000 | 5,250 |
| | 5,500,001 | 6,000,000 | 5,750 |
| | 6,000,001 | 6,500,000 | 6,250 |
| | 6,500,001 | 7,000,000 | 6,750 |

| | ACCEPTANCE AMOUNT RANGE (Amount in PKR) | | Per Month Or Part thereof (FED/PST Applicable) |
|---|---|---|---|
| | FROM | TO | |
| | | | |
| | 7,000,001 | 7,500,000 | 7,250 |
| | 7,500,001 | 8,000,000 | 7,750 |
| | 8,000,001 | 8,500,000 | 8,250 |
| | 8,500,001 | 9,000,000 | 8,750 |
| | 9,000,001 | 9,500,000 | 9,250 |
| | 9,500,001 | 10,000,000 | 9,750 |
| | 10,000,001 | 12,500,000 | 11,250 |
| | 12,500,001 | 15,000,000 | 13,750 |
| | 15,000,001 | 17,500,000 | 16,250 |
| | 17,500,001 | 20,000,000 | 18,750 |
| | 20,000,001 | 22,500,000 | 21,250 |
| | 22,500,001 | 25,000,000 | 23,750 |
| | 25,000,001 | 27,500,000 | 26,250 |
| | 27,500,001 | 30,000,000 | 28,750 |
| | 30,000,001 | 32,500,000 | 31,250 |
| | 32,500,001 | 35,000,000 | 33,750 |
| | 35,000,001 | 37,500,000 | 36,250 |
| | 37,500,001 | 40,000,000 | 38,750 |
| | | | |

| | ACCEPTANCE AMOUNT RANGE (Amount in PKR) | | Per Month Or Part thereof (FED/PST Applicable) |
|---|---|---|---|
| | **FROM** | **TO** | |
| | | | |
| | 40,000,001 | 42,500,000 | 41,250 |
| | 42,500,001 | 45,000,000 | 43,750 |
| | 45,000,001 | 47,500,000 | 46,250 |
| | 47,500,001 | 50,000,000 | 48,750 |
| | 50,000,001 | 52,500,000 | 51,250 |
| | 52,500,001 | 55,000,000 | 53,750 |
| | 55,000,001 | 57,500,000 | 56,250 |
| | 57,500,001 | 60,000,000 | 58,750 |
| | 60,000,001 | 62,500,000 | 61,250 |
| | 62,500,001 | 65,000,000 | 63,750 |
| | 65,000,001 | 67,500,000 | 66,250 |
| | 67,500,001 | 70,000,000 | 68,750 |
| | 70,000,001 | 72,500,000 | 71,250 |
| | 72,500,001 | 75,000,000 | 73,750 |
| | 75,000,001 | 77,500,000 | 76,250 |
| | 77,500,001 | 80,000,000 | 78,750 |
| | 80,000,001 | 82,500,000 | 81,250 |
| | 82,500,001 | 85,000,000 | 83,750 |
| | | | |

| | **ACCEPTANCE AMOUNT RANGE** (Amount in PKR) | | **Per Month Or Part thereof** (FED/PST Applicable) |
|---|---|---|---|
| | **FROM** | **TO** | |
| | | | |
| | 85,000,001 | 87,500,000 | 86,250 |
| | 87,500,001 | 90,000,000 | 88,750 |
| | 90,000,001 | 92,500,000 | 91,250 |
| | 92,500,001 | 95,000,000 | 93,750 |
| | 95,000,001 | 97,500,000 | 96,250 |
| | 97,500,001 | 100,000,000 | 98,750 |

**NOTE:**

1. All acceptance amounts exceeding Rs. 100 Million shall attract additional service charges of Rs. 750/- monthly per Rs. 1 Million each (or part thereof.)
2. Charges related to corporate customers may differ as per the agreement between customers and banks.

| Sr. No. | BANKING SERVICES | CHARGES | | FED/PST Applicability |
|---|---|---|---|---|
| | **EXPORTS** | | | |
| **E-2** | **LETTER OF CREDIT - Exports** | | | |
| **E-2.1** | Advising | If payable by beneficiary | Rs. 2,400/- flat.<br>Plus applicable courier / swift charges. | Yes |
| | | If payable by applicant | US$ 50/-.<br>Plus applicable courier / swift charges. | Yes |
| **E-2.2** | Amendment advising | For customers | Rs. 1,000/- flat.<br>Plus courier (if applicable) | Yes |
| | | For Non-customers | Rs. 1,800/- flat.<br>Plus courier (if applicable) | |
| **E-2.3** | Confirmation | Confirmation Charges for Both Foreign and Local Banks to be negotiated and approved by FID | | Yes |
| **E-2.4** | Transfer of export letter of credit | Rs. 2,400/- (flat) per LC. | | Yes |
| **E-2.5** | Reimbursement payment to other local banks from Non-Resident Pak-Rupees Account/Asian clearing Union accounts. | Rs. 1,000/- (flat). | | Yes |
| **E-2.6** | If the documents are sent to other banks for negotiation under restricted LC | Rs. 1,250/- | | Yes |
| **E-2.7** | Charges on advanced payment | 0.20%<br>Minimum Rs. 1,500/- on realization with no documents handling charges.<br>Handling charges of Rs. 1,200/-, if we handle documents of other banks. | | Yes |
| **E-2.8** | Research & Development Surcharge / Handling Charges | Rs. 2,000/- flat per claim | | Yes |

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| **E-3** | **COLLECTIONS** | | |
| -3.1 | Clean (against export proceeds) | Rs. 300/- per collection.<br>Plus courier charges. | Yes |
| E-3.2 | Documentary<br>(on which bank does not earn any exchange income) | 0.20 % - Min Rs. 1,000/- per collection<br>or as per approval by respective business head | Yes |
| E-3.3 | Services Charges against Export Documents sent on Collection Basis Where payment cover is already received in our NOSTRO A/c | 0.20 %<br>Minimum Rs. 1,500/- per collection | Yes |
| **E-4** | **HANDLING CHARGES** | | |
| E-4.1 | Handling of duty draw-back claim/DL/TL | 0.50% per claim.<br>Minimum Rs. 900/-. | Yes |
| E-4.2 | NOC Issuing charges for each Form E | Rs. 100/- per form. | Yes |
| E-4.3 | NOC for entitlement against EE statement | Rs. 1,200/- per NOC. | Yes |
| E-4.4 | Handling charges in lieu of exchange earning where an exporter sells foreign exchange to some other bank while documents were sent for collection through BOP-IBD. | 0.10%.<br>Minimum Rs. 1,000/-. | Yes |
| E-4.5 | Handling charges for export payments transferred to other banks within Pakistan, on customer's request. | Rs. 5,000/- on per transfer. | Yes |
| | **NOTE:**<br>Any charges for delayed repatriation of export proceeds levied by State Bank of Pakistan, will be recovered from the concerned client accordingly. | | |

# F. GENERAL NOTES

| | |
|---|---|
| 1. | The charges for making UC and other related instruments for payment of fee dues in favor of educational institutions, HEC/Board etc. shall not exceed 0.50% of fee/dues or Rs. 25/- per instrument, whichever is less. |
| 2. | No service fee shall be charged from the student depositing the fee directly in the fee collection account of the educational institution. |
| 3. | Service charges i.e ATM/Debit Card Renewal, SMS Banking Service charges, Locker Rent, Account maintaining charges, etc. cannot be recovered from Prohibited Accounts of UNSC, OFAC(US) & 4th Scheduled Persons/Entities (proscribed individuals/entities) frozen under advice of bank's CCG, Dormant and Deceased Accounts. |
| 4. | Facilities under specialized products / deposit scheme shall be applicable. |
| 5. | Other charges for consumer finance shall be as per Policy and terms of the approved scheme/PPM. |
| 6. | Charges are negotiable as per approval terms. |
| 7. | In case of Govt/Treasury Collections, Rs. 15/- (inclusive of taxes) will be charged for printing of duplicate challan form; subject to availability of option by respective biller. |
| 8. | IBG Management may waive off/exempt any charges to customer with approval of the Resident Shariah Board Member (RSBM). |
| | **FEDERAL EXCISE DUTY (FED) / PROVINCIAL SALES TAX (PST)** |
| 9. | All type of government levies from time to time including FED, Excise duties Taxes, Zakat, etc. on customer account will be deducted in addition to the bank charges, where applicable. |
| 10. | The bank fee amount does not include Sales Tax in fee items where Sales tax is applicable.<br>Where included, same has been mentioned. |
| 11. | All banking services are exempted from applicability of Provincial Sales Tax(PST) / Federal Excise Duty(FED) in Gilgit-Baltistan. |
| 12. | Banking services (Cheque book issuance charges, Cheque return charges, Hajj & Umrah charges and Utility bills collection) are exempted from applicability of Provincial sales tax (PST) / Federal Excise Duty (FED) in Azad Jammu & Kashmir and Islamabad. |
| 13. | No FED applicable on free banking services. |

| | |
|---|---|
| 14. | **BLIND CUSTOMERS/ DIFFERENTLY ABLED PERSONS:** All accounts (LCY and FCY) of customers who are blind or differently-abled, as evidenced through their C/SNICs or written medical evidence, are exempted from levy of monthly Account Maintenance charges. All other charges are applicable, as per the features of specific accounts opened by such customers will be in accordance with the SOBC. |
| 15. | Blue Font indicates "Changes" from previous SOBC. |
| 16. | **Provincial sales tax (PST) / Federal Excise Duty (FED) Grid** |

| | |
|---|---|
| Yes | Tax applicable |
| No | a) Tax not applicable<br>b) Services are free |
| TAI | Tax already included |
| TORI | Tax on Residual Income /Bank's Income |

| G: BOP Roshan Digital Account (RDA) (Regular & Lower Income Segment) | | | | | FED/PST Applicability |
|---|---|---|---|---|---|
| **Sr. No.** | **Service/Features** | | Foreign Currency Value Account **FCVA** | Non-Resident Rupee Value Account **NRVA** | |
| **1** | **Account maintenance** | | | | |
| 1.1 | Account maintenance | | Free | Free | NA |
| **2** | **Cash Withdrawal** | | | | |
| 2.1 | Intercity | | Free | Free | NA |
| 2.2 | Intra-city(Within) | | Free | Free | NA |
| 2.3 | BOP ATM | | N/A | Free | NA |
| 2.4 | Other ATM | | N/A | Free | NA |
| 2.5 | International cash withdrawal via Debit card | | N/A | Free | NA |
| **3** | **SMS Alert** | | | | |
| 3.1 | SMS alert | | Free (Service available for local mobile numbers only.) | Free (Service available for local mobile numbers only.) | NA |
| **4** | **Debit Card (RDA Regular and Lower Income Accounts)** | | | | |
| 4.1 | **Platinum Debit Card** | | N/A | **Issuance/Renewal / Replacement** PKR 5,500 Per Annum Supplementary @ PKR 2,500 Per Annum | NA |
| 4.2 | **Gold Debit Card** | | N/A | **Issuance/Renewal/ Replacement** PKR 3,300 Per Annum Supplementary @ PKR 1,500 Per Annum | NA |
| 4.3 | **Classic Debit Card** | | N/A | **Issuance/Renewal/ Replacement** PKR 2,600 Per Annum Supplementary @ PKR 1,300 Per Annum | NA |
| 4.4 | Balance inquiry at other ATM | | N/A | Free | NA |
| 4.5 | International Balance inquiry | | N/A | Free | NA |
| 4.6 | Shopping at POS | | N/A | Free | NA |
| **4.7** | **FCY Debit Card for RDA (Foreign Currency Account-USD)** | | | | |
| 4.7.1 | RDA Regular | **FCY Debit** | **Issuance/Renewal/** | NA | NA |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | **Card Platinum** | | **Replacement** USD 15 Per Annum | | |
| 4.7.2 | RDA Lower Income | **FCY Debit Card Gold** | | **Issuance/Renewal/ Replacement** USD 12 Per Annum | NA | NA |
| | **Note:** Charges as per Heading B-7 ( from serial no B-7.2 to B-7.10 & B-7.10.1) will be applicable. | | | | | |
| **5** | **Cheque Book /Debit Cards** | | | | | |
| 5.1 | **Delivery Charges** | | | **At Actual, Capped at PKR 5,000/-** | **At Actual, Capped at PKR 5,000/-** | **NA** |
| | **Note:** PKR 5,000 will be deducted upfront. If the actual billed amount is less than PKR 5,000 then differential amount will be credited back to customer on receipt of courier bill. | | | | | |
| **6** | **Cheque Book** | | | | | |
| 6.1 | Issuance | | | 1st Free subsequent Rs 18 per Leaf for All Accounts | 1st Free subsequent Rs 18 per Leaf for All Accounts | Yes |
| 6.2 | Stop payment | | | Free | Free | NA |
| **7** | **Remittance (Local)(UC)** | | | | | |
| 7.1 | Issuance | | | Free | Free | NA |
| 7.2 | Cancellation | | | Free | Free | NA |
| 7.3 | Duplicate issuance | | | Free | Free | NA |
| **8** | **Outward Remittance (OFDD)** | | | | | |
| 8.1 | Issuance | | | Free | Free | NA |
| 8.2 | Duplicate issuance | | | Free. However Foreign Bank's charges also apply. | Free. However Foreign Bank's charges also apply. | NA |
| 8.3 | Cancellation | | | Free. However Foreign Bank's charges also apply. | Free. However Foreign Bank's charges also apply. | NA |
| **9** | **Inward/Outward Remittance** | | | | | |
| 9.1 | OFTT | | | Free. However Correspondent Bank Charges will apply | Free. However Correspondent Bank Charges will apply | NA |
| 9.2 | SWIFT charges | | | Free | Free | NA |
| 9.3 | Inward Remittance | | | Free. However Correspondent Bank Charges will apply | Free. However Correspondent Bank Charges will apply | NA |

| | | | | | |
|---|---|---|---|---|---|
| **10** | **Account Statement (E-Statement)** | | | | |
| 10.1 | E-Statement | | Free | Free | NA |
| **11** | **Fund transfer** | | | | |
| 11.1 | Through ADC | | N/A | Free | NA |
| 11.2 | Online (Within/Intercity) | | Free | Free | NA |
| **12** | **Mobile Banking** | | | | |
| 12.1 | Mobile Banking Subscription/Annual Charges | | N/A | Free | NA |
| **13** | *** Clearing** | | | | |
| 13.1 | Normal/intercity | | Free | Free | NA |
| 13.2 | Same Day | | NA | Free | NA |
| | * Outward Clearing is applicable only for collection of instruments in respect of disinvestment in real estate | | | | |
| | **Other** | | | | |
| | Account closure | | Free | Free | NA |
| | Balance confirmation certificate | | Free | Free | NA |
| | Tax deduction certificate | | Free | Free | NA |
| | Utility bill payments | | N/A | Free | NA |
| | Processing Naya Pakistan Applications | | Free | Free | NA |
| **14** | **ROSHAN APNI CAR (ISLAMIC)** | | | | |
| 14.1 | Application Processing Fee (Inclusive of documentation charges) | | N/A | For men **Rs. 9,000/-** & For Women: **Rs. 6,500/-** per case+ FED per case | - |
| 14.2 | Early Settlement Charges | | N/A | as per payment schedule | |
| 14.3 | Partial Payment | | N/A | Not Applicable | NA |
| 14.4 | Vehicle Appraisal (if applicable) | | N/A | At Actual | No |
| 14.5 | Re-possession Charges | | N/A | At Actual Upto maximum of Rs.100,000/-, whichever is lower | |
| 14.6 | Warehouse charges for repossessed vehicle | | N/A | At Actual or (Max. Rs. 500/- per day) | No |
| 14.7 | Legal Notice Fee | | N/A | At Actual | No |
| 14.8 | Vehicle Registration Charges | | N/A | At Actual | No |
| 14.9 | Cheque Return Charges | | N/A | PKR 500/- per presentation | Yes |

| | | | | | |
|---|---|---|---|---|---|
| 14.10 | Survey Charges for Repossessed Vehicle | | N/A | At Actual | No |
| 14.11 | Vehicle Takaful and Tracker Cost | | N/A | At Actual | No |
| 14.12 | Any Other Charges | | N/A | At Actual | - |
| **15** | **ROSHAN APNA GHAR - ISLAMIC (Subsidized & Normal House Finance)** | | | | |
| 15.1 | Processing Fee - (Non Refundable) Including FED | | N/A | PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED) | - |
| 15.2 | Finance Limit Enhancement Fee including FED | | N/A | PKR 5,000/- | - |
| 15.3 | Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and are expenses related to Mortgage of property, Lien Marking etc. | | N/A | At Actual | No |
| 15.4 | Property Takaful | | N/A | Covering Finance amount absolutely Free | - |
| 15.5 | Life Takaful | | N/A | Optional – Covering death (due to any cause & accidental/natural disability | - |
| 15.6 | Partial Pre-Payments/Early Termination | | N/A | In case of early termination for 1st year 1% increase in buyout price will made and after one year NO Charges | - |
| 15.7 | Pricing/Rental rate for delay in purchase of Musharakah Unit(s) by the Customer | | N/A | As per agreed pricing | No |
| 15.8 | Any Other Charges | | N/A | At Actual | No |

**Note:**

• For other charges please refer to our Schedule of Bank Charges.

• *Outward Clearing not applicable,

• * Outward Clearing is applicable only for collection of

instruments in respect of disinvestment in real estate.
• No PST/ FED for branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan.

| Sr. No. | BANKING SERVICES | CHARGES | FED/PST Applicability |
|---|---|---|---|
| **H** | **BOP STAFF** | | |
| | **Banking Service Description (applicable for staff salary A/c only)** | **Charges for Staff** | |
| **H-1** | Foreign Remittances Against Pak Rupees (OFTT/FDD/FMT) | Free | Yes |
| **H-2** | Remittance Facilities (UC)<br><br>(Issuance, duplicate, cancellation & revalidation) | Re. 1/- per instrument<br>(Irrespective of the amount) | Yes |
| **H-3** | Collection made on staff A/c | Re. 1/- per instrument | Yes |
| **H-4** | ADC Charges | Free | No |
| **H-5** | Locker rent | Only One Small size locker is allowed, charges Re.1.16 (Inclusive of FED/PST),<br>For other sizes, full rent on commercial rates will be received.<br>Key Deposit is exempted for staff. | TAI |
| **H-6** | Cheque book | Re. 1/- per cheque book | Yes |
| **H-7** | **Stop Payment of Cheques** | **Free** | No |
| **H-8** | **Issuance of Balance Confirmation Certificate / Account Maintenance Certificate** | **Free** | No |
| **H-9** | **Duplicate statement of account other than Periodical statements dispatched** | **Free** | No |
| **H-10** | **Same Day Clearing** | **Free** | No |

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