

Schedule of Bank Charges

Effective from 1st July 2010
Valid upto 31st December 2010

Head Office Islamabad

Schedule of Bank Charges
w.e.f. July 1st 2010 to December 31st 2010

Domestic Banking

1. REMITTANCES:

1.1. a) Issuance of Pay Orders/Drafts	<ul style="list-style-type: none"> Rs.100 no charges for customers maintaining monthly average balance of Rs.100,000 or above. Rs.200 for non accounts holders
1.1. b) Issuance of TT's Upto Rs. 100,000 Over Rs.100,000	0.10% - Minimum Rs.100/- 0.05% - Minimum Rs.150/- no charges for customers maintaining monthly average balance of Rs.100,000/- or above
1.1. c) Telex / Fax / Swift charges on TT's	Rs.200/-
1.1. d) Cancellation Charges of DD's / PO's	<ul style="list-style-type: none"> Rs.100/- for account holders Rs.200/- for non account holders
1.1. e) Marking caution of PO / DD	<ul style="list-style-type: none"> Rs.100/-
1.1. f) Issuance of Duplicate PO / DD	<ul style="list-style-type: none"> Rs.100/- for account holders Rs.200/- for non account holders
1.1. h) Revalidation of PO / DD	<ul style="list-style-type: none"> Rs.50/- per revalidation
1.1. i) Online Transactions	<ul style="list-style-type: none"> Free for account holders Rs.100/- for non account holders of the bank.
1.1. j) Courier Charges: <ul style="list-style-type: none"> Local In-Land Foreign 	<ul style="list-style-type: none"> Rs.25/- Rs.100/- Actual

2. COLLECTIONS

1.2. a) Documentary	0.40% Minimum Rs.200/- plus paying bank charges
1.2. b) Clean (Including cheques etc.) where NIFT facility not available	0.25% Minimum Rs.100/- Maximum Rs.500/- plus paying bank charges

3. MISCELLANEOUS CHARGES

1.3. a) Fax / Phone charges, if fate taken on Fax/ Phone	<ul style="list-style-type: none"> • Rs.200/- •
1.3. b) Swift Charges	<ul style="list-style-type: none"> • Rs.500/-
1.3. c) Service Charges on accounts except Basic Banking Account(s) and accounts marked Dormant where balance are less than Rs.5,000/- or the minimum balance requirement of the product.	<ul style="list-style-type: none"> • Rs.300/- Biannual in June & December
1.3. d) Same day outward clearing	<ul style="list-style-type: none"> • Rs.200/- per instrument.
1.3. e) Intercity clearing charges	<ul style="list-style-type: none"> • Rs.300/- per instrument.
1.3. f) Duplicate statement of account	<ul style="list-style-type: none"> • Rs.30/- for current period less than 6 months. • Rs.35/- for 6 months and above.
1.3. g) Account Maintenance Certificate	<ul style="list-style-type: none"> • Rs.100/- per certificate.
1.3. h) Issuance of SBP Cheque	<ul style="list-style-type: none"> • Rs.200/- per Cheque.
1.3. i) Collection/encashment of profit coupons on Govt. Savings Centers under lien to us	<ul style="list-style-type: none"> • Rs.200/- per trip.
1.3. j) Verification of test for other banks / parties	<ul style="list-style-type: none"> • Free.
1.3. k) Issuance of new Cheque book	<ul style="list-style-type: none"> • Rs.3/- per leaf
1.3. l) Confirmation of balance to auditors	<ul style="list-style-type: none"> • Rs.100/-
1.3. m) Balance Confirmation Certificate to the customer	<ul style="list-style-type: none"> • Rs.50/- per certificate

1.3. n) Charges for cheques returned unpaid in customers accounts (not applicable on cheques for loan repayment)	<ul style="list-style-type: none"> Cheque returned for insufficient balance Rs.200/-. Cheque returned for other reason Rs.100/-
1.3. o) Stop Payment Reporting / noting loss of cheques book	<ul style="list-style-type: none"> Rs.100/- irrespective of number of cheques in one Cheque book.
1.3. p) Issuance of loose Cheque	<ul style="list-style-type: none"> Rs.50/- per Cheque
1.3. q) Standing Instruction charges	<ul style="list-style-type: none"> Rs.100/- per instruction plus remittance charges if any. Rs.200/- on default due to lack of funds

4. ATM / DEBIT CARDS

1.4 a) Issuance of New ATM / Debit Card (Gold & Classic)	<ul style="list-style-type: none"> Free
1.4 b) Re-issuance of ATM / Debit Card	<ul style="list-style-type: none"> Rs.200/-
1.4 c) Renewal of ATM/Debit Card i.e. after one year of issuance (automatic)	<ul style="list-style-type: none"> Free
1.4 d) Transaction charges / balance enquiry / POS	<ul style="list-style-type: none"> Actual

5. OTHER CHARGES

1.5 a) Other incidental Expenses	<ul style="list-style-type: none"> Actual
1.5 b) Account Closing Charges	<ul style="list-style-type: none"> Nil
1.5 c) Premature encashment of Term Deposits	<ul style="list-style-type: none"> Premature encashment permissible at 2.00% less than the rate for the period for which deposit was maintained

- No. service charges in any manner shall be levied on accounts maintained by students, Mushthaqeen of Zakat, widows, employees of government / semi-government institutions for salary/ pension & also children of deceased employee eligible for pension / benevolent fund grant, etc.
- Staff accounts are exempted from levy of service charges, commission & Cheque book charges on line transaction Debit Cards renewal and others.
- Government charges or CED where applicable are in addition to the above charges

Domestic Banking

2. Advances

Services	Charges	
2.1) Charges for Advances in Addition to Markup/ Profit on Investment Charges to be decided on case to case basis by relevant sanctioning authority		
2.1. a) Processing & Commitment for Sanction / Renewal	Amount of Financing	Fee
	Up to Rs.0.050 million	Nil
	From Over Rs.0.050 million to Rs.2.00 million	0.5% of the loan amount
	From over Rs.2.00 million to Rs.10.00 million	Rs.15,000/-
	From over Rs.10.00 million to Rs.20.00 million	Rs.20,000/-
	Above Rs.20.00 million	Rs.25,000/-
2.1. b) Smart Loans upfront fee	1.5% of loan amount	
2.1. c) Legal & Administrative fee	Actual	
2.1. d) e-CIB Charges	NIL	
2.1. e) Miscellaneous Charges (documents, evaluation of security, and maintenance thereof)	Actual	
2.1. f) Replacement of securities	Rs.5,000/-	
2.1. g) To mark lien on securities not issued by us	Rs.250/- plus actual expense	
2.1. h) Registration of Charges with Registrar of Joint Stock Companies	Rs.500/- plus actual expense	
2. Charges for Advance against Pledge / Hypothecation		
2.2. a) Godown Rent	Actual	
2.2. b) Staff Salaries	Actual	
2.2. c) Godown inspection Charges (where applicable when inspection is carried out by bank staff)	Rs.500 for facility upto Rs.10M	

<ul style="list-style-type: none"> • Within municipality limit or within a radius of 5 km from Branch • Outside, municipality / District limits • When inspection is carried out by outside agencies 	<p>Rs.500/- for facility below Rs.10 M</p> <p>Rs.1,000/- for facility over Rs.10 M</p> <p>Rs.500 + Traveling Expenses (outside municipality)</p> <p>Actual plus services charges of Rs.500/-</p>
2.2. d) Other incidental expenditure (insurance, legal, etc.)	Actual
2.2. f) issuance of delivery orders against Finance against imported merchandise, cash credit and all goods under pledge (where applicable)	Rs.500/-
2.2.g) Issuance of NOC on request of customers/clients, if approved, for creating additional/pari passu charge/ second charge on their fixed assets for acquiring further project finance from other Banks / Financial Institutions	Rs.5,000/-

- **Government charges C.E.D. where applicable are in addition to the above charges.**

Domestic Banking

3. Guarantees

Services	Charges	
3.a) Guarantees issued to shipping companies in lieu of Bills of Lading, Airways Bills & Railway receipts	Rs.2,000 flat	
3.b) Other Guarantees: based on volume during a calendar year / currency of limit's) and arrangement with customer / group including allied accounts	0.6% per quarter or part thereof, minimum Rs.1,000/-	
3.c) Issued at other bank's guarantees in Pakistan	As per arrangement with the customer approved by the sanctioning authority	
3.d) Against foreign banks guarantees	As per arrangement with the customer approved by the sanctioning authority	
3.e) i) Amendments of Guarantees ii) Increase in amount and/or extension in period	Rs.500/- per amendment. Commission as per item (3.b) above	
3.f) Processing Fee for Issuance of Guarantee	Amount of Guarantee Limit	Fee
	Up to Rs.2.0 million	0.5% of guarantee amount, minimum Rs.500/-
	From Over Rs.2.00 million to Rs.10.00 million	Rs.15,000/-
	From Over Rs.10.00 million to Rs.20.00 million	Rs.20,000/-
	Above Rs.20.00 million	Rs.25,000/-

Note: All Guarantees issued by bank will contain specific amount and expiry date. Commission to be charged from the date of issuance till the expiry of the Letter of Guarantee or till such time the bank is released from its liability under the guarantee which ever is later.

- **Government charges of C.E.D. where applicable are in addition to the above charges.**

Domestic Banking

4. Inland letters of Credit

Services	Charges						
4.1.a) Issuances Based on volumes during a calendar year/currency of limit(s) and arrangement with customer/group including allied account.	<table border="0"> <tr> <td>First Quarter (or part thereof)</td> <td>Each Subsequent Quarter (or part thereof)</td> </tr> <tr> <td>0.1%-0.4%</td> <td>0.05%-0.02%</td> </tr> <tr> <td>Minimum Rs.100</td> <td></td> </tr> </table>	First Quarter (or part thereof)	Each Subsequent Quarter (or part thereof)	0.1%-0.4%	0.05%-0.02%	Minimum Rs.100	
First Quarter (or part thereof)	Each Subsequent Quarter (or part thereof)						
0.1%-0.4%	0.05%-0.02%						
Minimum Rs.100							
4.1.b) i) Amendments ii) Amendment involving increases in amount and extension in period of dispatch / deliver / negotiation	Rs.400 (flat) per amendment Rs.400 per amendment plus 1.a) above.						
4.1.c) Advising	Rs.400 (flat) per Letter of Credit.						
4.1.d) ACCEPTANCE (Commission)	a) Rs.500 (flat) per Bill Charged at the time of retirement of bills. b) In addition, Commission at the rate of 0.125% per month for any period be the validity of letter of Credit minimum Rs.150/-						
4.1.e) Confirmation	0.25% per quarter or part thereof Minimum Rs.300/-						
4.2. Collection							
4.2. a) i) Documentary ii) Through Branches of our Bank	<ul style="list-style-type: none"> • 0.40% Minimum Rs.200/- plus paying bank charges • 0.25% Minimum Rs.100/- 						
4.2. b) i) Clean (including cheques) ii) Through our branches	<ul style="list-style-type: none"> • 0.25% Minimum Rs.100/- maximum Rs.500/- plus paying bank charges • 0.25% Minimum Rs.50/- maximum Rs.500/- 						
4.3. Purchase of Bills / Cheques etc							
4.3. a) i) Documentary Bills other than those drawn against Letter of Credit ii) Through branches of our Bank	As per arrangement with the customer approved by the sanctioning authorized. As per arrangement with the customer approved by the sanctioning authorized.						
4.3. b) i) Clean Bills / Trade Cheques ii) Through branches of our Bank	As per arrangement with the customer approved by the sanctioning authorized. As per arrangement with the customer approved by the sanctioning authorized.						

4.3. c) i) Purchase to Usance Draft under Usance Letter of Credit ii) Mark up if retired upto 21 st day iii) Mark-up if retired during next 210 day	As per arrangement with the customer approved by the sanctioning authorized.
4.3. d) Collection Charges of, Usance Bills	30% Minimum Rs.300/-
4.5. Unpaid Items	
4.5.1. Returning Charges i) Documentary Bills ii) Clean Bills	Rs.100 per bill Rs.50 per bill
4.6. Other Charges	
4.6. a) Collection agent Charges	Actual
4.6. b) Postage	Rs.100
4.6. c) SWIFT	Rs.500 (full)

Note:

- Other 'out-of-pocket' expenses will be charged at actual
- **Government charges C.E.D. where applicable are in addition to the above charges.**