

# SCHEDULE OF CHARGES

VALID FROM 01 JULY TO 31 DECEMBER, 2010

## **General Notification:**

- This tariff is duly approved by the Bank's management and the Shariah Advisor, is applicable in all offices of the Bank in Pakistan and is subject to revision/review by the Bank every six months.
- Service Charges mentioned in this Schedule are for various valid/compensatory services rendered by the Bank on different transactions. However, the Bank levies no Service Charges for maintenance of any small/unremunerative customer accounts.
- Letters of Credit Commission and other charges will be built into the spot/deferred Murabaha Price. Any out-of-pocket expenses incurred will be treated as the cost incurred for acquiring the goods.

**A. INTERNATIONAL BANKING**

**A1. IMPORTS :**

A1.1	(a) Cash Letter of Credit	: As per Annexure-A, Section -I.
	(b) Registration of Contract for Imports on consignment basis.	: As per Annexure-A, Section -II.
A1.2	Non-reimbursement Letters of Credit under Barter /aid / loans	: First Quarter 1.00%. Each subsequent Quarter 0.30% Minimum Rs.1,000
A1.3	If bills are to be drawn at a usance under the above letters of credit (for any period beyond the LC validity).	: 0.15 % per month or part thereof for any period Minimum Rs. 750/-
A1.4	Amendments	: Rs. 750/- per amendment (flat) or commission at rates under item A1.1 & A1.2 if increase in amount or extension in period of shipment or validity.
A1.5	Import Collection	: Rs. 1,000/- (Flat)
A1.6	Items Returned Unpaid	: Rs. 300/- (Flat)
A1.7	Service Charges on Foreign Exchange Transactions	: 0.10% in addition to Applicable Foreign Exchange Rate. Minimum Rs. 500/-
A1.8	Amendment to contract	: Rs. 750/- per amendment (flat) or commission at rates under item A1.1 & A1.2 if increase in amount or extension in period of shipment or validity.
A1.9	Advance endorsement of documents	: Rs. 1,000/- (Flat)
A1.10	Advance payment against Imports	: 0.10%, Min. Rs.1,000, plus SWIFT charges Rs.600/-
A1.11	Retirement under LC / Contract	: Rs. 1,000/- (Flat)
A1.12	Retirement of documents under consignment basis	: 0.10% Minimum Rs. 1000/-
A1.13	Processing charges for Import Reg.	: Rs. 1,000/- (Flat)
A1.14	Discrepancy fee and telex charges for presentation of discrepant documents.	: Discrepancy Fee US\$ 70/- or equiv. plus US\$ 35/- Telex/SWIFT Charges
A1.15	Telex/cable/SWIFT charges for L/C	: Rs. 1,800/-
A1.16	Courier charges for import L/C	: Rs. 1,250/-
A1.17	Telex/Cable/SWIFT charges for L/C amendment	: Rs. 600/-
A1.18	SWIFT charges Local L/C : Issuance	: Rs. 1,500/-
	Amend	: Rs. 600/-

A2. EXPORTS :

A2.1 Processing Charges for :

- a) Export Registration : Rs. 200/-  
 b) Rebate claims under scheme for R&D support cases : 0.25% of claim amount. Min. Rs. 350/-

A2.2 **Letter of Credit**

- Advising : Rs. 1,000/- (flat)  
 Amendment : Rs. 800/- (flat)  
 Confirmation : 0.35% per quarter - Minimum Rs. 500/-  
 a) Transfer of Export L/C. : Rs. 500/- (Flat)  
 b) Reimbursement Payment to other bank from Non Resident Rupee Account : Rs. 500/- (Flat)  
 c) If the Documents under Restricted L/C are sent to other local banks for Negotiation : Rs. 350/- (Flat)

A2.3 **Collection**

- a) Documentary (on which banks do not earn any exchange difference) : Rs. 500/-  
 b) Handling of duty drawback claims : 0.35% of claim amount. Minimum Rs. 500/-  
 c) Service charges against export documents sent on collection basis where payment cover is already received in bank's foreign currency account. : 0.10% In addition to applicable Foreign Exchange rate. Minimum : Rs. 500/-

A3. REMITTANCES :

- A3.1 Demand Draft : USD 10/- Flat  
 A3.2 Telegraphic Transfer : USD 10/- Flat Plus Rs.600/- cable charges  
 A3.3 Inward : Nil, if proceeds credited to an account with us. Otherwise Rs. 50/- Flat.  
 A3.4 Home Remittances : Rs. 3/- plus cost of money order or telegram charges when T.T. is requested. No charges if proceeds are credited to an A/C with us.  
 A3.5 Foreign Exchange Permits : a) Family Maintenance . Rs. 1,000/-  
 b) Students Abroad Rs. 1,000/-  
 A3.6 Travellers Cheques Issuance : 1.00%  
 A3.7 Cancellation of FCY Draft : USD 5/-  
 A3.8 Correspondent's Charges : Actual  
 A3.9 Cable / Telex/SWIFT charges on Foreign T.T.'S : Rs.600/-  
 A3.10 Outgoing Clean/Cheques : Rs.100/- per collection (Flat) if credited in Pak Rs. Account. USD 10/- if credited to Foreign Currency A/C.

## B. DOMESTIC BANKING

### B1. REMITTANCES :

B1.1 Issuance of Drafts, M.T.'S And T.T.'S : 0.10% - Min. Rs.100/-, Max. Rs.1,000/-  
(No remittance charges on inter-branch funds transfers for credit to account of same client provided the minimum balance of Rs.100,000/- is maintained in Incentive account and Rs. 250,000/- in Khazana account).

B1.2 Issuance of Pay Order : Rs. 50/- (Flat)

B1.3 DD/Pay Order Cancellation Charges : Rs. 50/- (Flat)

Notes: 1. No service Fee shall be charged from the students depositing the amount of fee directly in the fee collecting account of the educational institution.  
2. The charges for making pay order/DD/any other related instrument for payment of fee/dues in favour of educational institutions, HEC/Board etc may not exceed 0.50% of fee/dues or Rs. 25 per instrument whichever is less.

### B2. DEPOSITS :

B2.1 Cheque Book Issuance Charges : Rs. 2/- per leaf

B2.2 Handling Charges for Cash Deposit in Foreign Currency Account : 0.25% additional charges if remittance is made against cash deposit within 15 days.

B2.3 Delivery of Cheque Books by Registered Mail/Courier. : Rs. 100/- each

B2.4 Issuance of Counter Cheque : Rs. 100/- flat

B2.5 Stop Payment – Cheques drawn on us.

- Rs. 100/- per Request for Stop Payment for Rupee account.
- USD 5/- per Request for Stop Payment for foreign currency account.
- No charges if average balance exceeds Rs. 100,000/- in Incentive or Rs. 250,000/- in Khazana account

B2.6 Cheque Return Charges-Inward bills : Rs. 200/- (Flat)

B2.7 Duplicate Statement of Account

- For Current Accounts : Rs. 35/- per Quarter covered
- For Savings Accounts : Rs. 35/- per statement.

B2.8 Duplicate Advices over 90 Days old : Rs. 50/- Each

B2.9 Safe Keeping Charges : Rs. 1,000/- Per Quarter

B2.10 Balance Confirmation Charges : Rs. 100/-

B2.11 Locker Charges

- Locker Rent : Small:Rs.2,000, Medium:Rs.3,000, Large:Rs.4,000

	▪ Locker Key Deposit	: Rs.2,000/- (Refundable on surrendering the key)
	▪ Locker Breaking Charges	: Rs.2,500/-
B2.12	NIFT Charges – same day clearing - return of cheques	: Rs.150/- per cheque : Rs.250/- per cheque
B2.13	Standing Instruction Fee	: Rs. 100/- Per Transaction. (In addition to the usual charges on remittances, if any). No charges if a customer maintains an average balance of Rs.100,000/- in Incentive account or Rs. 250,000/- in Khazana Account.
B2.14	Hold Mail (other than Khazana A/C)	Rs.750/- per annum
B3.	BILLS :	
B3.1	Inland Letter of Credit	: As per Annexure-A, giving various slabs for charges.
B3.2	Amendments	: Rs.750/- per amendment (flat) or commission at rate specified under item (1) above, if amendment involves increase in amount or Extension in Period.
B3.3	Confirmation Commission	: 0.125% per Quarter or part thereof. Minimum Rs. 1,000/-
B3.4	Usance Bills (For any period beyond the LC validity)	: 0.25 % per month or part thereof. Min. Rs. 750/-. Note: All exceptions applied in case of import L/C will also be applicable on inland letter of credit.
B3.5	Collections	
	▪ Documentary	: 0.10 % Service charges – Min. Rs. 1,000/-
	▪ Clean, including Cheques in PKR or local US\$ instruments.	: 0.25 % - Min. Rs. 200/- : Max. Rs.1,000/-
B3.6	Discrepancy fee and SWIFT / Courier charges for presentation of discrepant documents.	: Discrepancy Fee Rs. 2,000/- plus Rs. 200/- SWIFT / Courier Charges for each set of discrepant documents.

Notes:

- Collection agents charges, if the collecting bank is other than us, will be extra (actual).
- Telex / trunk call charges will be extra if fate of the instrument is asked for by telex / telephone.

B4. GUARANTEES :

B4.1	Guarantees issued to Shipping Companies in Lieu of Bills of Lading i.e. Shipping Bonds	: Rs. 1,000/- (flat)
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B4.2	Custom Guarantees issued in Lieu of Duty Payments	: As per Annexure-B, giving various slabs for charges.
B4.3	Financial/Other Guarantees	: As per Annexure-B, giving various slabs for charges.
B4.4	Amendments	: Rs. 1,000/- and commission at rates under item 1 & 2 if amendment involves increase in amount or extension in period but not less than Rs. 1,000/- in any case.
B4.5	Guarantees issued against Foreign Bank's Counter Guarantee	: Subject to negotiation with the principal on case to case basis.
B4.6	Amendment To Guarantees Issued Against Foreign Bank Counter Guarantee	: USD 50/- Minimum if amendment does not involve Extension in Period or Amount.
B5.	CREDIT FACILITIES :	
	<b>Following Charges will be Recovered in Addition to Profit / Return on Credit Facilities :</b>	
B5.1	Miscellaneous Charges :	
	▪ Legal Documentation Charges (Mortgage)	: On actual basis.
	▪ Charge Documentation Charges	: Actual
	Legal Opinion	: Actual
	Property/Asset Evaluation	: Actual
B5.2	Project Examination Fee	: On actual basis.
B5.3	Commitment / Arrangement Fee	: As per agreed terms.
B5.4	a) Company Search Charges	: Actual
	b) CIB Report Charges	: Rs.250/- flat
B5.5	Charge Registration Processing / Amendment Charges	: Actual
B5.6	Stock Verification	: Actual
B5.7	Inspection Charges	: Actual
B5.8	Godown Rent	: Actual
B5.9	Godown Staff Salaries (Muccadum Charges)	: Actual
B5.10	Delivery Charges if Godown Keeper is not posted	: Actual cost plus Conveyance
B5.11	Processing Charges – any others :	
	Gen. Ijarah	: Actual
	Housing Musharakah or Car Ijarah	: Actual
B6.	MISCELLANEOUS CHARGES :	

<b>B6.1</b>	<b>Out of pocket expenses will be collected at actual, for all banking services not otherwise covered by this schedule.</b>	
B6.2	Balance Confirmation to auditors	: Rs. 200/-
B6.3	Charges for obtaining Credit Reports on behalf of customers.	: Rs. 100/- local : Actual in Foreign Currency Plus Rs. 500/-
B6.4	Charges for issuance of Financial / Credit Worthiness Certificate	: Rs. 200/- per item
B6.5	Issuance of Proceeds Realisation Certificate for Remittance Received 6 Months or later	: Rs. 500/- flat
B6.6	Central Excise Duty and other Govt. Duties / Taxes	: Actual
B6.7	Courier Charges :	
	▪ For all Overseas Destinations	: Rs. 1,250/- excluding Excise Duty. Weight exceeding 500 grams consignment will be subject to additional charge of Rs. 500
	▪ Within the City	: Rs. 50/- excluding Excise Duty per consignment of 500 grams. Additional Rs. 50/- for each subsequent 500 grams or part thereof.
	▪ Inland Courier Charges	: Rs. 100/-
B6.8	Inland Postages	: Rs. 50/-
B6.9	Fax Charges	: Within city/station Rs. 25/- . Outstation : Actual cost.
B6.10	Ordinary Mail (Overseas)	: Rs. 100/- Per 50 Grams
B6.11	Cable/Telex/SWIFT charges	: Rs. 600/-
B6.12	Test Verification Charges	: Rs. 250/- Per Telex
B6.13	<b>ATM Card</b> Issuance Fee	: Rs. 200/- flat
	Duplicate ATM Card Issuance Fee	: Rs. 200/- flat
	Per transaction charges to be recovered	: Rs. 15/- per trans. – in case of 1-LINK switch Rs. 20/- per trans. – in case of M-NET switch
B6.14	<b>Online Banking</b> transactions	No charges
B6.15	<b>Debit Card</b> /Point of Sale transactions	: Re.1/- per transaction (charged by 1-LINK)

**FREE SERVICES:**

AlBaraka Khazana Accounts shall be exempted from the following Bank Charges:

- Inter Branch Fund Transfer
  - Stop Payment, Hold Mail and Standing Instruction Charges.
  - Locker Charges for the First Year.
- 10 Leaves Cheque Book first time only for Mahana Amdani Scheme customers.

**GENERAL:**

- Charges on services not covered above will be recovered on case to case basis as mutually

- agreed between the Bank and the customer.
- The Bank may waive/reduce any charges at its discretion, with prior approval of the Shariah Advisor.
  - This schedule of charges covers only the facilities/products presently offered by the Bank. Facilities/products offered in future will be governed by terms, conditions and schedule of charges applicable in each particular case, conveyed to and agreed with the customer, through a general or specific notice/agreement/undertaking.

Annexure – A

Section – I Letters of Credit Opening Charges:

*AMOUNTS IN PAK RUPEES*

SLABS	LC AMOUNT RANGE		CHARGES FOR		
	FROM	TO	FIRST QUARTER	SUBSEQUENT QUARTER	MINIMUM
1	1	20,000,000	0.40 %	0.20 %	Rs. 1,500/-
2	20,000,001	50,000,000	0.35 %	0.15 %	
3	50,000,001	75,000,000	0.25 %	0.15 %	
4	75,000,001	Any higher amount	0.15 %	0.10 %	

Section – II Charges for Contracts for Imports:

*AMOUNTS IN PAK RUPEES*

SLABS	CONTRACT AMOUNT RANGE		CHARGES	
	FROM	TO		MINIMUM
1	1	5,000,000	0.25 %	Rs. 1,500/-
2	5,000,001	50,000,000	0.10 %	
3	50,000,001	Any higher amount	0.08 %	

**Note :** Letters of Credit Opening Charges for corporate customers may differ as per arrangements between the customers and the Bank.

Annexure - B

Slabs for Letters of Guarantee Issuance Charges:

AMOUNTS IN PAK RUPEES

SLABS	GUARANTEE AMOUNT RANGE		CHARGES PER QUARTER
	FROM	TO	
1	1	500,000	1,500
2	500,001	1,000,000	3,500
3	1,000,001	1,500,000	5,000
4	1,500,001	2,000,000	7,000
5	2,000,001	2,500,000	9,000
6	2,500,001	3,000,000	11,000
7	3,000,001	3,500,000	13,000
8	3,500,001	4,000,000	15,000
9	4,000,001	4,500,000	17,000
10	4,500,001	5,000,000	19,000
11	5,000,001	5,500,000	21,000
12	5,500,001	6,000,000	23,000
13	6,000,001	6,500,000	25,000
14	6,500,001	7,000,000	27,000
15	7,000,001	7,500,000	29,000
16	7,500,001	8,000,000	31,000
17	8,000,001	8,500,000	33,000
18	8,500,001	9,000,000	35,000
19	9,000,001	9,500,000	37,000
20	9,500,001	10,000,000	39,000
21	10,000,001	12,500,000	45,000
22	12,500,001	15,000,000	55,000
23	15,000,001	17,500,000	65,000
24	17,500,001	20,000,000	75,000
25	20,000,001	22,500,000	85,000
26	22,500,001	25,000,000	95,000
27	25,000,001	27,500,000	105,000
28	27,500,001	30,000,000	115,000
29	30,000,001	32,500,000	125,000
30	32,500,001	35,000,000	135,000
31	35,000,001	37,500,000	145,000
32	37,500,001	40,000,000	155,000
33	40,000,001	42,500,000	165,000
34	42,500,001	45,000,000	175,000

35	45,000,001	47,500,000	185,000
36	47,500,001	50,000,000	195,000
37	50,000,001	52,500,000	205,000
38	52,500,001	55,000,000	215,000
39	55,000,001	57,500,000	225,000
40	57,500,001	60,000,000	235,000
41	60,000,001	62,500,000	245,000
42	62,500,001	65,000,000	255,000
43	65,000,001	67,500,000	265,000
44	67,500,001	70,000,000	275,000
45	70,000,001	72,500,000	285,000
46	72,500,001	75,000,000	295,000
47	75,000,001	77,500,000	305,000
48	77,500,001	80,000,000	315,000
49	80,000,001	82,500,000	325,000
50	82,500,001	85,000,000	335,000
51	85,000,001	87,500,000	345,000
52	87,500,001	90,000,000	355,000
53	90,000,001	92,500,000	365,000
54	92,500,001	95,000,000	375,000
55	95,000,001	97,500,000	385,000
56	97,500,001	100,000,000	395,000

**Note:** Letters of Guarantee Charges may differ as per arrangements between the customers and the Bank, with the approval of the Shariah Advisor.