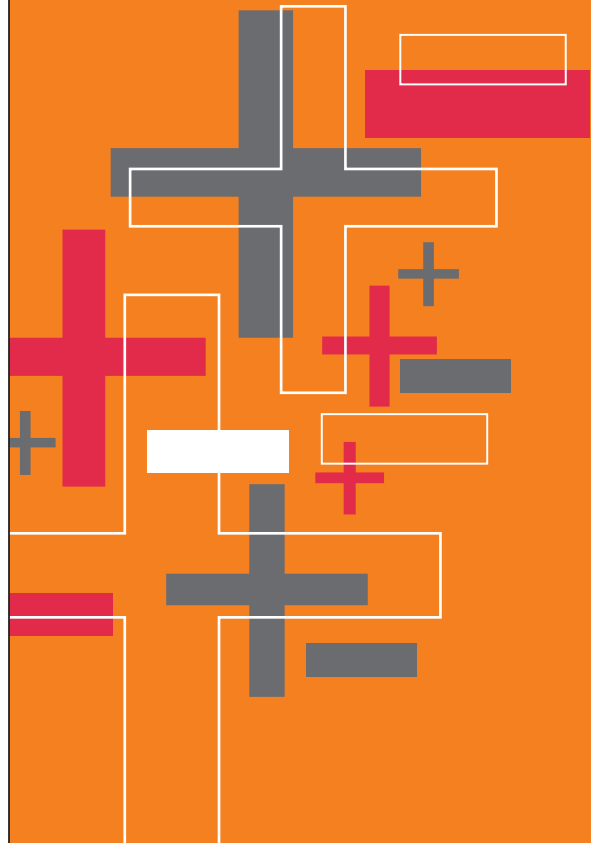


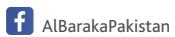
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SCHEDULE OF BANK CHARGES

July to December 2023



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AlBarakaPakistan



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Your Partner Bank

Al Baraka Bank (Pakistan) Limited



Note:

The service charges mentioned in this schedule are various types of valid/compensatory services rendered by the bank on different transactions.

As per our Shariah board, it is not allowed to charge a fee/commission mainly against issuance of any financial commitments or guarantee, as these commitments are Uqood-e-Ghair Muawada or non-compensatory in nature. However, it is allowed to charge a fee, if additional related services are also rendered/performed by the bank.



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A. INTERNATIONAL BANKING

1. TRADE FINANCE

i. IMPORT

a	L/C Opening	As per Annexure I
b	L/C & contract amendment	Rs. 1,000/- (flat)
c	If amendment involving increase in amount and/or validity of L/C	Rs. 1,000/- per amendment (flat) or Services Charges at rates under item Annx.I & Annx.II, if there is increase in amount or extension in period of shipment or validity.
d	Service Charges on all foreign exchange transactions	0.15% (min. Rs. 1,500/-)
e	Documentary collection	Rs. 1,000 (flat)
f	Items returned unpaid under L/C	Rs. 1,000/- (Flat) plus courier charges and correspondent bank charges to be obtained at actual.
g	Registration of Contract	As per Annexure II
h	L/C Reimbursement	Actual
i	Postage on Import L/C	Actual
j	L/C Correspondence Charges	Actual
k	Credit Information Report	Actual
l	Acceptance under usance L/C	0.15%, per month or part thereof for any period minimum Rs. 1000/-
m	Acceptance for import on consignment basis	0.15%; (min .Rs. 500/-)
n	Clearing of goods without any prior arrangement under import L/C	0.25% of the C&F value of imported goods; (min. Rs. 1,000/-)
o	Import bills returned unpaid under collection/contract	Rs. 1000/- (flat) plus courier charges and correspondent bank charges to be obtained at actual.
p	Remittance against import without opening of L/C Registration of contract advance Payment	0.15%, min Rs. 1,500/- plus Swift/FDD charges
q	L/C cancellation charges	Rs. 1,000/- (flat) plus actual cost of SWIFT charges
r	Discrepancy Fee Plus USD 35/- SWIFT charges	USD 70 or equivalent Rs. 2,000/- in case of inland L/C
s	Issuance of certificate for opening of L/C Registration of contract to another bank for booking of foreign exchange at importers request	(a) Up to L/C amount of Rs. 1 million Rs. 800/- (flat) per application (b) Over L/C amount of Rs. 1 million Rs. 1,000/- (flat) per application
t	Courier Charges	At Actual

Note:

- In case the L/C liability increases by virtue of exchange rate fluctuations and/or due to utilization of 'forward cover' facility (by the customer), the bank reserves the right to recover L/C service charges as mentioned above on increased liability for unexpired L/C period.
- L/C service charges in case of import Murabaha will be recovered as part of the Murabaha financing.
- The competent/approving authority at its discretion may offer reduced rates for the customer.
- If the maturity of the bills falls within the L/C validity, no acceptance charges will be recovered. If the bill falls due to payment beyond the validity of the L/C, then the above service charges will be charged per month from the L/C expiry date till the date of actual bill retirement.

ii. EXPORT

a	L/C advising charges	Rs. 1,500/- (flat)
b	L/C amendment charges	Rs. 1,200/- (flat)
c	Confirmation, advising & miscellaneous charges	As per slab (Annexure I)
d	Transfer of export L/C	Rs. 1,500/- (flat)
e	Export bills/inland bills	
	Documentary bills on which bank does not earn any exchange income	Correspondent bank charges at actual
f	Handling of freight subsidy cases	0.25% Min. Rs. 1,000/-
g	Handling of Export Development Surcharge (EDS) cases	Rs. 80/- per case subject to revisions made by EPB from time to time
h	Service charges for issuance of EPRC against advance payment	Rs. 500/- (flat)
i	Export L/C pre-advice (including L/C amendments)	Rs. 250/- (flat) plus courier charges, if any
j	Transfer of export bills lodged under collection to other banks	Rs. 1,000/- (flat) plus communication charges
k	Handling of export documents against which advance payment is received	Rs. 300/- (flat) per case plus any postal charges for submission to SBP
l	Documents returned unpaid	Rs. 500/- (flat) per document
m	Documents sent to other banks for negotiation under restricted L/C	0.30% min. Rs. 500/-
n	Handling of research & development cases duty drawbacks	0.25% minimum Rs. 1,000/-
o	Assignment of proceeds under L/C	Rs. 500/- (flat) for single assignment
p	Service charges against advance payment/documents set on collection basis	15 paise per Rs. 100/- (min. Rs. 1,500/-)
q	Courier Charges	At Actual
r	ERF NOC for Entitlement	Rs. 500/- flat
s	Export Advance Payments	Correspondent bank charges at actual
t	Issuance of EE notice to other banks	Rs. 1,000/- per case
u	E-Form transferring to other banks	Rs. 500/- per case
v	Credit Report Charges	Actual cost plus Rs. 500/-
w	Export Performance Verification	Rs. 500/- per item
x	Handling of Substitution Cases under IERS Part 1	Rs. 500/- per case
y	Handling of IERF Application	For IERF Application - Rs. 500/-

Note:

Charges relating to customer may differ as per the arrangement between the customer and the bank.

iii. MISCELLANEOUS

a	issuance of Trade Business Certificate	Rs. 1,000/-
b	Transfer of Financial Instrument (F.I.) in PSW to other Banks	Flat Rs. 1,000/- per transfer

2. REMITTANCES FCY

i. OUTWARD

a	Demand Draft issuance	\$15
b	Demand Draft cancellation	\$10
c	Demand Draft duplicate issuance	\$15
d	Stop payment of demand draft	\$15 plus SWIFT charges

e	Telegraphic Transfer	US\$ 15 (eqv. in other currencies) + SWIFT + (cash handling charges as mentioned in Domestic Banking - Miscellaneous Section Serial L) + correspondent Bank charges at actual, if any
---	----------------------	---

f	Amendments in SWIFT message	Rs. 600/-
---	-----------------------------	-----------

Note: All charges are inclusive of SWIFT charges.

ii. INWARD

a	If the proceeds are credited to an account with us	NIL
---	--	-----

b	If the proceeds are credited with another bank	Rs. 500/- plus actual charges recoverable from collecting Bank to be deducted in applicable currency
---	--	--

c	Reimbursement payment to other local bank from non-resident Rupee account	Rs. 500/- (flat)
---	---	------------------

d	Clean bill	Rs. 150/- per item
---	------------	--------------------

e	Inquiry/Correspondence regarding FOBC sent for collection	Actual as SWIFT charges
---	---	-------------------------

iii. COLLECTIONS/CLEARING

a	Foreign bills/cheques for clearing and collection	0.50%; (min. Rs. 100/-; max Rs. 1,500/- + courier and other correspondent charges at actual)
---	---	--

b	FCY cheques/draft sent for local collection	Rs. 1,000/- (including courier charges) (to be deducted in applicable currency)
---	---	---

c	Correspondent Bank charges if any	At actual
---	-----------------------------------	-----------

d	Inquiry/correspondence regarding FOBC sent for collection	Actual as SWIFT charges
---	---	-------------------------

iv. FOREIGN BILLS

a	Correspondent Bank charges if any	At actual
---	-----------------------------------	-----------

b	FOBC Returns	a) USD 5 per item (value below USD 10,000) b) USD 10 per item (value USD 10,000 & above)
---	--------------	---

v. SWIFT

a	Foreign L/C by Full SWIFT	Rs. 1,800/-
---	---------------------------	-------------

b	L/C by Short SWIFT	Rs. 600/-
---	--------------------	-----------

c	L/C Amendment by SWIFT	Rs. 600/-
---	------------------------	-----------

d	SWIFT - Foreign	Rs. 600/-
---	-----------------	-----------

SETTLEMENT OF 3RD PARTY TRANSFERS THROUGH PRISM SYSTEM

RTGS Charges for MT-102 and MT-103 Nil

Note: These charges are subject to SBP's instructions as provided from time to time.

B. DOMESTIC BANKING

1. REMITTANCES LCY

i. DEMAND DRAFT

a Drawn on correspondent

(i)	For account holder	Rs. 250/- (Flat)
	Up to Rs. 100,000/-	0.1% (min. Rs. 500/-
	Over Rs. 100,000/-	max. Rs. 5,000/-) plus courier

(ii)	For non-account holder	Rs. 1,000/- (flat)
	Up to Rs. 100,000/-	0.1% (min. Rs. 1,000/- max. Rs. 10,000/-)
	Over Rs. 100,000/-	plus courier charges at actual

b Cancellation

(i)	For account holder	Rs. 200/- (flat)
-----	--------------------	------------------

(ii)	For non-account holder	Rs. 500/- (flat)
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c	Duplicate Issuance (For account holder and Non-account holder)	Rs. 500/- (flat)
---	--	------------------

d	Revalidation (For Non-account holder)	Rs. 500/- (flat)
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e	Stop payment (For account holder and non-account holder)	Rs. 500/- plus correspondence bank charges
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ii. PAY ORDER

a Issuance

(i)	For account holder	Rs. 125/- (Flat)
-----	--------------------	------------------

(ii)	For non-account holder	Rs. 600/- (Flat)
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b Cancellation

(i)	For account holder	Rs. 300/- (flat)
-----	--------------------	------------------

(ii)	For non-account holder	Rs. 600/- (flat)
------	------------------------	------------------

c Duplicate Issuance

(i)	For account holder	Rs. 250/- (flat)
-----	--------------------	------------------

(ii)	For non-account holder	Rs. 600/- (flat)
------	------------------------	------------------

d Revalidation

(i)	For account holder	Rs. 100/- (flat)
-----	--------------------	------------------

(ii)	For non-account holder	Rs. 500/- (flat)
------	------------------------	------------------

e Stop Payment

(i)	For account holder	Rs. 300/- (flat)
-----	--------------------	------------------

(ii)	For non-account holder	Rs. 500/- (flat)
------	------------------------	------------------

Note:

The charges for making pay order/DD/any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board, etc. may not exceed 0.5% of the fee/dues or Rs. 25 per instrument whichever is less.

iii. CALL DEPOSIT

a	Issuance (For account holder)	Free
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b	Cancellation charges	-
---	----------------------	---

c	Duplicate issuance	Rs. 200/- (flat)
---	--------------------	------------------

d	Stop payment	Rs. 200/- (flat)
---	--------------	------------------

2. COLLECTIONS & CLEARING

i	Local bills for collection	Rs. 200/- (flat) courier charges inclusive
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ii	Special clearing charges through NIFT (inclusive of cheque return charges, if any)	Rs. 400/- (flat)
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iii	Intercity Outward Clearing Lodgment Charges	Rs. 200/- per instrument
-----	---	--------------------------

iv	Cheque return charges (intercity inward clearing)	Rs. 600/- per instrument
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v	Local USD clearing Cheque	Rs. 600/- per instrument
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vi	Cheque return charges (inward clearing)	Rs. 600/- per instrument*
vii	Local USD cheque return charges	Rs. 600/- per instrument

*In case of insufficient funds, signature differ, alteration without authentication, words & figure differs

3. BILLS

i	Inland Letter of Credit	As per Annexure-I, giving various slabs for charges
ii	Amendments	Rs. 1,500/- per amendment (flat) plus commission at the rate specified under item (a) above, if amendment involves increase in amount or extension in period
iii	Confirmation Commission	0.125% flat, Minimum Rs. 1,000/- for each bill.
iv	Usance Bills (For any period beyond the LC validity)	0.25% per month or part thereof Minimum Rs. 1,500/- At actual; min. Rs. 5,000/-

Note: All exceptions applied in this case of Import L/C will be applicable on Inland letter of Credit

v	Collections (Documentary)	0.10% service charges. Minimum Rs. 2,000/-
vi	Discrepancy fee and SWIFT/Courier charges for presentation of discrepant documents	Discrepancy fee Rs. 2,000/- plus Rs. 350/- SWIFT/courier charges for each set of documents.

4. SAFE DEPOSIT LOCKER

i	Key Deposit	Rs. 2,000/- (refundable)
ii	Breaking charges	At actual; min. Rs. 5,000/-
iii	Option 1 Annual Rental (payable in advance)	
	a) Small	Rs. 3,500/- per annum
	b) Medium	Rs. 5,500/- per annum
	c) Large	Rs. 7,500/- per annum
iv	Option 2	

Free of cost lockers available for saving/current account only on maintaining the following monthly average balance:

a)	Small	Rs. 750,000/-
b)	Medium	Rs. 1,000,000/-
c)	Large	Rs. 1,500,000/-

Note: All free services are offered by the bank at its sole discretion. Terms & Conditions apply.

5. CHEQUE BOOK

i	Issuance of Cheque Book	
	a) Current Account	Rs. 10/- per leaf
	b) Savings Account	Rs. 10/- per leaf
	c) Foreign Currency Account	Equivalent to Rs. 10/- per leaf
ii	Stop payment of cheques	Rs. 300/- per cheque Rs. 1000/- per request (if all cheques pertain to same cheque book)
iii	Cheque Book safekeeping & destruction charges	Rs. 300/-

6. ALTERNATE DELIVERY CHANNEL

i DEBIT CARD ISSUANCE, REPLACEMENT AND RENEWAL:

a	Issuance of Debit Card	Free
b	Replacement/Duplicate card (In case of loss/damage)	
(i)	UnionPay International	Classic: Rs. 850/- Gold: Rs. 850/-
(ii)	Mastercard	Classic: Rs. 950/- Gold: Rs. 950/- Titanium: Rs. 1,750/- Platinum: Rs. 2,500/-
(iii)	PayPak	Rs. 850/-
c	Annual Fee for EMV/Chip Debit Card (payable in advance)	
(i)	UnionPay International	Classic: Rs. 1,500/- Gold: Rs. 1,700/-
(ii)	Mastercard	Classic: Rs. 1,650/- Gold: Rs. 2,000/- Titanium: Rs. 3,000/- Platinum: Rs. 5,000/-
(iii)	PayPak	Rs. 1,500/-
(d)	Digital On Boarding Customers (Reduced Annual Fee For Debit Card) ** for first year only	
(i)	UnionPay International	Classic: Rs. 1,000/- Gold: Rs. 1,200/-
(ii)	Mastercard	Classic: Rs. 1,200/- Gold: Rs. 1,350/-
(iii)	PayPak	Rs. 1,000/-

ii ADC TRANSACTION CHARGES

a	ATM transaction charges (on ATMs other than ABPL ATMs)	Rs. 23.44/- per transaction (only on financial transactions)
(i)	Acquiring Bank Fee	Rs. 18.75/-
(ii)	1 Link Fee	Rs. 4.69/-
b	Balance inquiry on ATM (shared)	Rs. 5/- for 1Link and MNet
c	ATM Transaction Receipt Charges Off-Us (Switch) Customers using Al Baraka ATMs	Rs. 2.5/- per receipt
d	Utility Bill Payments through ATM/Internet Banking	Free
e	Funds Transfer (within bank)	Free
f	Funds Transfer through RAAST	Free
g	InterBank Funds Transfer through ATMs/Digital Banking	Up to Rs. 25,000/- per month: NIL For additional amount above Rs. 25,000 per month: 0.1% of the transaction amount or Rs. 200, whichever is lower.
h	Debit Card Arbitration Charges/ False Charge Back (Local & International)	USD 500 or PKR equivalent per case
i	Debit Card Document Retrieval Charges (for Local Transaction)	PKR 250/- per document (per transaction)
iii	SMS ALERTS	
a	Digital Banking Alerts	Free
b	SMS Alerts - LCY accounts (per month in advance)	Rs. 150/-
c	SMS Alerts - FCY accounts (annually in advance)	USD 8 or equivalent

7. DEBIT CARD USAGE OUTSIDE PAKISTAN

i	PoS Transaction Fee International (including e-commerce)	
a)	UnionPay International	3.5% or Rs. 300 whichever is higher.
b)	Mastercard	3.5% or Rs. 300 whichever is higher.
ii	ATM Transaction Fee including balance inquiry & international transaction	
a)	UnionPay International	3.5% of txn amount or Rs. 600/- (whichever is higher) Rs. 250/- Per Balance Inquiry.

- b Mastercard 3.5% of txn amount or Rs.600/- (whichever is higher) RS.250/- Per Balance Inquiry.
- iii Document Retrieval Charges (for International Transactions) Up to Rs. 1,000/- per document

8. COMMUNICATION TARIFF

i. COURIER

- a For all overseas destinations At actual
- b Charges within the country Rs. 100/- per item
- c Charges within the city Rs. 50/- per item
- d Ordinary Mails (overseas) Rs. 100/- per 50 gm
- e Cable/Telex/Swift charges Rs. 600/-

ii. REGISTERED POST

- a Outside Pakistan Rs. 150/- per 50 gm
Additional Rs. 50/- for each subsequent 50 gms or part thereof
- b Within Pakistan Rs. 35/- per 50 gm
Additional Rs. 25/- for each subsequent 50 gm or part thereof

9. REPORTS & CERTIFICATES

- a Confirmation of balance to auditors Rs. 250/- per certificate
- b Obtaining credit report on behalf of customers Actual + Rs. 250/- per local SWIFT
Rs. 500/- per foreign SWIFT
- c Certificate of profit paid and Zakat deducted during the year Rs. 200/- for individual/corporate both customers
- d Financial/Credit Worthiness Certificate Rs. 250/- per certificate
- e Proceeds Realization Certificate & Encashment Certificate Rs. 200/- per certificate
- f Balance Confirmation Certificate Rs. 200/- per certificate
- g Account Maintenance Certificate Rs. 200/- per certificate

10. TELEPHONE & FAX

- a Telephone charges At actual
- b Fax
1 Within city Rs. 100/- (per page)
2 Within country Rs. 200/- (per page)
3 Outside country Rs. 200/- (per page)

11. MISCELLANEOUS

- a Duplicate statement Rs. 35/- (per request/per item)
- b Dormant account reactivation Free
- c Account Closure Charges NIL
- d Hold mail charges (in advance) Rs. 1,000/- per annum
- e Cash management charges As per agreement with customer
- f Credit information report on foreign suppliers/buyers Rs. 300/- (flat) plus foreign bank agents charges at actual
- g CIB report At actual
- h Charges of registration with the Registrar of Securities and Exchange Commission of Pakistan At actual
- i Correspondent charges At actual
- j Standing instructions Rs. 100/- per transaction (plus applicable charges of the transaction)
- k Fax indemnity Rs. 1,000/- (flat)
- l Cash handling charges on foreign currencies 0.5% if remittance is made against cash deposit within 15 days

- m Document retrieval fee Rs. 300/- per document (within 1 year) & Rs. 500/- (after 1 year)
- n Issuance of SBP/NBP cheque Rs. 300/- (flat)
- o Request for transaction advices over 3 months old
a) Up to 1 year old - Rs. 200/- per cheque or voucher
b) Over 1 year and below 3 years - Rs. 300/- per cheque or voucher
c) 3 years old and above - Rs. 500/- per cheque or voucher

p. Investor Portfolio Security

1.	Transaction charges (purchase/sale/transfer)	Rs. 500/- flat per transaction.		
2.	Holding charges per annum	Amount from	Amount to	Charges
		1	2,000,000	3,000
		2,000,001	3,000,000	4,000
		3,000,001	4,000,000	5,000
		4,000,001	5,000,000	6,000
	5,000,001	onward	7,000	
3.	IPS statement	Quarterly-Free	On request	Rs. 100/- flat

12. Over the counter charges (OTC Portal)

Taxes, SECP & Beaconhouse school system Rs. 50 payment charges

C. FREE SERVICES

- Following free Services are offered by the Bank at its sole discretion to customers (including Current and Savings account holders): For clients who maintain a minimum monthly average balance of Rs. 1M (US\$ 50K, GBP 50K, EURO 50K, JPY 5.5M, AED 150K) in all r.e. Current/Saving/Term Deposit Account.
 - Issuance of DD/TT/PO (LCY/FCY) (max 50 for corporate & 25 for individual customers)
 - Cancellation of PO/DD/FDD
 - Issuance of Cheque Book
 - Stop payment of cheques
 - Cheque return
 - Local collection
 - Standing instructions
 - Duplicate Statement of Account
 - Account Maintenance Certificate/encashment certificate
 - Zakat Certificate
 - Duplicate ATM/Debit Card Issuance
 - Special same day clearing
 - Intercity clearing
- Following free Services are offered by the Bank at its sole discretion (including Current and Savings account holders) by opening or maintaining Account Balance of PKR. 10,000/- per month
 - Issuance of cheque book (25 leaves)
 - 3 Pay orders per month
- Following categories of accounts will be exempted from levy of service charges in any manner whatsoever:
 - Students
 - Mustahqueen of Zakat
 - Employees of Government/Semi-Government institutions for salary and pension purposes.

Note:

- In addition to the above, withholding tax, excise duty, stamp duty, provincial federal tax or any other government tax announced from time to time are for Customer account and will be charged in addition to the above rates where applicable.
- The bank reserve the right to cover charges of those services which are not mentioned under this schedule as per arrangement with customer subject to specific approval from RSBM/Shariah Board.

3. The tariff is valid for six months and applicable to all branches in Pakistan.
4. Fee waivers and discounts to ABPL staff will be provided as per the bank's Human Resource Policy.
5. In case of introduction of any new service after approval from Shariah Board for which the bank charges the customer a fee during the tenure of this schedule shall be deemed covered and shall be separately mentioned in next schedule.
6. All free services are offered by the bank to the customer at the bank's sole discretion.

1. SHAFQAAT ACCOUNT

Following free services are available to Shafqaat Account Holders by opening or maintaining minimum Monthly Average Balance of PKR. 10,000/-

- i First Cheque Book of 25 leaves
- ii First Debit Card (PayPak)
- iii Phone Banking
- iv SMS Banking
- v E-Statement
- vi Duplicate copies of Statement of Account

Note: In addition to the above, following free services are also available on opening or maintaining Monthly Average Balance of PKR. 25,000/-

- vii Up to 100% concession on annual locker rentals (small lockers only)*
 - viii Accidental Takaful** and Cash Withdrawal Coverage ***
- * Upon availability of locker
 ** 100% of the pervious month's MAB subject to a cap of PKR 1 million
 *** Actual balance up to 30,000/- whichever is lesser

2. AL BARAKA BUSINESS PLUS

Free services are offered by opening or maintaining minimum Monthly Average Balance of below mentioned tiers:

Tier-1: PKR 25K - 99.999K

- i Cheque Book
- ii Pay Orders
- iii Debit card (PayPak)/UPI Classic*
- iv SMS Alerts
- v Hold Mail Facility
- vi Intercity Clearing
- vii Duplicate Statement of Account
- viii Same Day Clearing
- ix Stop Payment
- x Maintenance Certificate
- xi Pay Order Cancellation
- xii Individual Takaful

* UPI classic will be issued upon customer request as FREE however other variants of Debit Card i.e. UPI Gold or MasterCard Classic/Gold, charges will be applicable as per SOC.

Tier-2: PKR. 100K & above

- i Cheque Book
- ii Pay Orders
- iii Debit card¹
- iv SMS Alerts
- v Hold Mail Facility
- vi Intercity Clearing
- vii Duplicate Statement of Account
- viii Same Day Clearing
- ix Stop Payment
- x Maintenance Certificate
- xi Pay Order Cancellation
- xii Standing Instructions
- xiii 100% Waiver on Small Locker (depending on availability)
- xiv Individual or Business Takaful²
- xv Preferential rate offered on Auto Finance Case³

Note:

1. A "Tier-1" customer can be upgraded to "Tier-2" on the basis of maintaining previous Monthly Average Balance of PKR. 100k, however the customer will have to wait for at least 03 months while maintaining Monthly Average Balance of 100K before they can avail Gold Debit Card free waiver.
2. Accidental Death Takaful and Cash Withdrawal (ATM & OTC) would be offered to individual customers only as per eligibility criteria. Stock/ Inventory coverage for eligible business customers only.
3. All the customers maintaining Monthly Average Balance of 1Mln & Above would be offered preferential rate on Auto Finance cases.

3. AL BARAKA CONSUMER BUSINESS PARTNER ACCOUNT

The following complimentary services will be available by opening or maintaining a Monthly Average Balance (MAB) of PKR 25,000/- & above:

- i Cheque Book (25 leaves)
- ii Pay Orders
- iii Debit Card (PayPak)
- iv SMS Alerts
- v Hold Mail Facility
- vi Intercity Clearing
- vii Duplicate Account Statement
- viii Same Day Clearing
- ix Stop Payment
- x Maintenance Certificate
- xi Pay Order Cancellation

4. AL BARAKA BANAAT ACCOUNT

The following complimentary services will be available by opening and maintaining a Monthly Average Balance (MAB) of PKR 10,000/- & above:

Tier-1: PKR 25K - 99.999K

- i First Cheque Book (25 leaves)
- ii Pay Orders (03 in a month)
- iii First Debit Card (PayPak)
- iv Exclusive free offers
- v Takaful Coverage*
- vi 50% waiver on a small locker annual fee (depends on availability)
- vii 50% discount on Consumer Finance processing fee
- viii Preferential rate offered on Auto Finance Cases**

* takaful coverage will only be offered to Al Baraka Banaat Account holders on maintaining a Monthly Average Balance of PKR 25,000 & above.

**Al Baraka Banaat Account holders maintaining PKR 500,000 & above average balance in preceding 03 months would be offered preferential rate.

5. TABEER SAVING PLAN

- | | |
|--|---|
| i Takaful Charges before completion of 3 Years from TSP generation | 0.12% of sum covered amount per annum |
| ii Extra mortality due to any reason | additional load apply on case to case basis |
| iii Standing instructions | free |
| iv SMS Alert | free |

6. PHONE BANKING

A waiver of 50% on normal charges is offered on the following services:

- i Statement of account up to 1 year
- ii Stop payment of cheque/cheque book/pay order
- iii Issuance of pay order/demand draft

7. FOR STAFF SALARY ACCOUNTS

Following charges will be waived on staff salary account (only for contractual and permanent staff of ABPL).

- i Issuance of Pay Order
- ii Cancellation of Pay Order
- iii Issuance of Cheque Book
- iv Stop Payment of Cheques
- v Local collection of Cheques
- vi Intercity Outward Clearing
- vii Balance Confirmation Certificate
- viii Certificate of profit paid and zakat deducted during the year
- ix Duplicate Account Statement
- x Standing Instructions Fees
- xi Debit Card Issuance (UPI: Classic & Gold; MasterCard: Silver & Gold; Paypak)
- xii SMS Alerts
- xiii Key Deposit for Locker
- xiv 50% Waiver on Locker Annual Rent (Small, Medium & Large)

Note: Waiver, however, will be on Bank charges only and all other charges such as Federal Excise Duty, Government levies, Taxes, Postage, Courier etc will be recovered as actual.

D. FINANCING SERVICES

1 FINANCING

- a Stamp duty of legal agreements, valuation charges, search report charges & legal charges At actual
- b Miscellaneous charges (i.e., documents security, evaluation of security and maintenance thereof, etc.) At actual
- c Search report charges At actual
- d Godown staff keepers/chowkidar/Mukkaddum At actual
- e Godown inspection charges At actual
- f Other incidental expenses insurance, premia, legal charges, etc. At actual
- g Registration of charges with Registrar of SECP At actual
- h Collection of coupon (on Shariah-Compliant Govt. certificates issued by other banks/saving centers under lien to us) At actual
- i Issuance of delivery order against pledge Rs. 500/- per delivery order
- j Redemption of property other than Musharka Assets. Fee to be recovered from the party when bank officers are called before Registrar for redemption Rs. 2,500/- flat per property plus legal/vendor fees
- k Issuance of NOC for creation/upgradation of charge against the assets of the client Processing/handling charges of Rs. 5,000/-. However, Head of CIBG or competent authority is authorized to reduce/waive the above charges.
- l Charges on inspection of stock not owned by the Bank Conducted by the Bank's officers - Within city: a) Rs. 1,500/- for SME/commercial clients b) Rs. 2,000/- for corporate clients - Outside city: at actual
- m Early buy out price (DM/Ijarah) As per the terms agreed between customer and bank
- n Agri Finance: Processing charges (Fresh Cases)*
 - Up to Rs. 1 M: Rs. 3,000/- flat
 - Above Rs. 1 M Up to Rs 10 M: Rs. 5,000/- flat
 - Rs. 10 M & above: Rs. 10,000/- flat
 II. Processing charges (Renewal Cases)
 - Up to Rs. 5 M: Rs. 3,000/- flat
 - Rs. 5 M & above: Rs. 5,000/- flat
 *Waiver can only be allowed with approval of GH-CBSME
 - III. Payment Notice (dunning letter) for installment already fallen due : Rs. 1,000/-

IV. Legal Notice charges : Rs. 1,500/-

V. Repossession of tractor: At actual

2. CORPORATE + INVESTMENT BANKING

i) Processing (Fresh/Renewal) structuring & advisory fee (funded & non-funded)

For SME/Commercial Customers:		For Corporate Customers:	
Facilities in Millions up to	Fee (PKR actual)	Facilities in Millions up to	Fee (PKR actual)
10	5,000	40	27,000
20	10,000	80	52,000
40	20,000	200	130,000
50	25,000	300	200,000
100	50,000	500	330,000
150	75,000	1,000	660,000
300	150,000	3,000	1,400,000
400	200,000	5,000	2,000,000
400 plus	250,000	10,000	2,700,000
		10,000 plus	3,500,000

* Above Fee is applicable upfront to every customer whether case gets approved or not Head of CIBG/CBSME or Competent Authority is authorized to approve subsidy of charges/waiver of the above fee on the basis of their business relationship on case to case basis. The agreed/negotiated charges are to be mentioned in the offer letter.

ii) Investment Banking Transactions

Advisory/arrangement fee as negotiated with the client to be finalized with the approval of RSBM and Head of CIBG or competent authority. The agreed/negotiated fee to be mentioned in the offer letter/term sheet.

iii) ECIB report charges

Rs. 75/- per ECIB report

- a Other requests Processing/handling charges of Rs. 10,000/- against the miscellaneous requests received from the clients. However, Head of CIBG/CBSME or competent authority is authorized to reduce/waive the above charges.
- b Investment agency and/or security trustee fee
 - a) Facility structuring/advising fee/documentation fee: as per the agreed terms.
 - b) Investment agency fee: Rs. 1,000,000/- or 0.05% of the facility amount (whichever is higher) payable at the time of the first disbursement and then annually on each anniversary thereof for the tenure of the facility.
 - c) Security trustee fee: Rs. 500,000/- or 0.05% of the facility amount (whichever is higher) payable at the time of the first disbursement and then annually on each anniversary thereof for the tenure of the facility. Head of CIBG/CBSME may reduce/waive any of the above fee(s).

3. SME/COMMERCIAL & CORPORATE

- a. Document processing fee At actual or as per approval
- b. Items valuation At actual
- c. Fee to external agency At actual
- d. Vehicle repossession charges At actual
- e. Cheque return administrative charges At actual
- f. Repossession charges of other Ijarah assets At actual
- g. Cheque return administrative charges Rs. 600/-

4. CONSUMER AUTO FINANCE

- a Application Processing Fees (New/Used/Imported) Up to PKR 10,000/- (non-refundable once application is approved)
- b Warehouse parking fee for repossessed vehicle At actual
- c Vehicle evaluation charges At actual (up to Rs. 20,000/-)
- d Income estimation charges at actual (tg Rs. 10,000/-)
- e Legal stamping charges At actual
- f Vehicle repossession charges at actual (Rs. 15,000/- to Rs. 100,000/-)
- g Document retrieval charges Rs. 1,000/-
- h Registration service fee (Varies as per engine power-cc) At actual (Rs. 10,000/- to Rs. 1,000,000/-)
- i SMS service fee Rs. 50/- (per month)
- j Takaful contribution As per the rate quoted by Takaful Company

k	Early purchase/Buy out price Note: (Percentage is applicable on Remaining Musharakah Units/ Principal outstanding)	within 12 months = 8% within 13-24 months = 6% within 25 – 36 months = 4% within 37 – 48 months = 3% within 49-84 months = 2%
l	For Funding Cases: Early selling in deal closure/cancellation (if vehicle arrived/available)	8% of Principal outstanding amount
m	Upfront tracker monitoring service acquisition fee	Up to Rs. 25,000/-
n	Monthly tracker management fee	Up to Rs. 1,800/-
o	Monthly tracker fee after maturity/ settlement of the finance	Rs. 1,800/- per month
p	Re-issuance of NOC	Rs. 1,000/- per instance
q	Tracker cost (Note: after finance maturity/early payoff, if customer wants to purchase tracker unit from bank)	Up to Rs. 50,000/-
r	Tracker re-installation fee	Transfer Fee/Fee of Tracker Re-installation from inventory units: Up to Rs. 5,000/-
s	Late Payment Charity	PKR 500 for Each Installment
t	Finance Term Rescheduling Fee (Increase/Decrease) (Note: Terms & Conditions Apply)	Up to Rs. 10,000/-
u	Product switching option fee	Up to Rs. 15,000/-
v	Partial Settlement Price	
i	Upto 10% of Principal Outstanding (Current)	Free of cost
ii	Additional price for any partial amount exceeding the limit of 10% of principal outstanding (current)	within 13 - 24 months = 8% within 25 - 36 months = 6% within 38 - 48 months = 4% within 49 - 60 months = 3%
Note: Partial Settlement can be exercised once within 36 months, 2nd partial can be made within 37-60 Months.		
w	Legal Notice Charges (Per Notice/Letter)	Rs. 1500/-

5. CONSUMER HOUSING FINANCE

a	Processing fee	Up to Rs. 10 Million Finance - Rs. 5,800/- Above Rs. 10 Million Finance - Rs.11,600/- (Non-refundable once application is approved)
b	Overseas Pakistani-application processing charges	Up to Rs. 25,000/- (non-refundable)
c	Subsequent stage-wise property appraisal fees (for construction/ building renovation)	At actual (up to Rs. 10,000/-)
d	Property evaluation charges	At actual (up to Rs. 15,000/-)
e	Legal charges	At actual
f	Income estimation charges	At actual (up to Rs. 10,000/-)
g	Title documents verification charges	At actual (up to Rs. 10,000/-)
h	Legal stamping charges	At actual
i	Document retrieval charges	Rs. 1,000/-
j	Asset repossession charges	At actual
k	Registration fee and title documentation charges	At actual (Rs. 40,000/- to Rs. 4,500,000/-)
l	Driveby appraisal fees	At actual
m	SMS service fee	Rs. 50/- per month
n	Stamp duty	At actual
o	Early purchase/buyout price Note: (percentage is applicable on remaining Musharikhah units/ Principal outstanding)	Self (1-24 months = 4%) Self (25-240 months = 3%) ATF (1-240 months = 4%)

p	Partial settlement price Note: (percentage is applicable on any partial amount exceeding the limit of 20 installments or 25% Principal outstanding)	1-36 months = 4% 37-240 months = 3%
q	Partial settlement processing fees	Rs. 1,000/-
r	Finance Term Rescheduling Fee (Increase/Decrease) (Note: Terms & Conditions Apply)	Up to 10,000
s	Property Takaful/Insurance charges	As per the rate quoted by the Takaful/Insurance company
t	Family Takaful charges	As per the rate quoted by the Takaful/insurance company
u	Re-Issuance of NOC	Rs. 1,000 per instance
v	Late Payment Charity	PKR 500 for Each Installment
w	Product switching option fee	15,000
x	Legal Notice Charges (Per Notice/Letter)	1,500

6. Purpose/Personal Finance

Scheme (A) for Vehicle as Tangible Asset

a	Application Processing Fee (New/Used/Imported)	Up to PKR 15,000
b	Warehouse Parking Fee for Repossessed Vehicle	At Actual
c	Vehicle Evaluation Charges	At Actual (Up to Rs. 20,000/-)
d	Income Estimation Charges	Up to Rs. 10,000/-
e	Legal Stamping Charges	At Actual
f	Vehicle Repossession Charges	Rs. 15,000/- to Rs. 100,000/-
g	Document retrieval charges	Rs. 1,000/-
h	Registration service fee (Varies as per engine power-cc)	At Actual (Rs. 10,000/- to Rs. 1,000,000/-)
i	SMS Service Fee	Rs. 50/- (per month)
j	Takaful Contribution	As per the rate quoted by Takaful Company
k	Early Purchase/BuyOut Price Note: Percentage is applicable on remaining Musharakah Units/Principal Outstanding	within 12 months=8% within 13-24 months=6% within 25-36 months=4% within 37-48 months=3% within 49-84 months = 2%
l	Upfront Vehicle Tracking Service Acquisition Fee	Up to Rs. 25,000/-
m	Monthly Tracker Monitoring Fee	Up to Rs. 1,800/-
n	Monthly Tracker Monitoring fee after maturity/ settlement of the finance	Up to Rs. 1,800/- per month
o	Re-Issuance of NOC	Rs. 1,000/- per instance
p	Tracker Cost (Note: After finance maturity/early payoff, if customer want to purchase Tracker Unit from Bank)	Up to Rs. 50,000/-
q	Tracker Re-Installation Fee	Up to Rs. 5,000/-
r	Finance Term Rescheduling Fee (Increase/Decrease) (Note: Terms & Conditions Apply)	Up to 10,000
s	Product switching option fee	Up to 15,000
t	Legal Notice Charges (Per Notice Letter)	1,500

- u Partial Settlement Price:
- | | |
|--|--|
| i Upto 15% of Principal Outstanding (Current) | Free of Cost |
| ii Additional price for any partial amount exceeding the limit of 15% of principal outstanding (current) | within 13-24 months = 6%
within 25-26 months = 4%
within 37-48 months = 3% |

Note: Partial Settlement can be exercised once in total Finance term

Group Head Retail Banking/Head of consumer Finance is authorized to approve subsidy of charges/waiver of the consumer finance charges on the basis of their business relationship on case to case basis.

Scheme (B) for Ready House/Flat as Tangible Asset

- | | |
|--|---|
| a Application Processing Fee | Up to PKR 15,000 |
| b Subsequent Stagewise property appraisal Fees (for construction/building/renovation) | At Actual (Up to Rs. 10,000/-) |
| c Property evaluation charge | At Actual (Up to Rs. 15,000/-) |
| d Legal Charges | At Actual |
| e Income Estimation Charges | At Actual (Up to Rs. 10,000/-) |
| f Title Documentation Verification charges | At Actual (Up to Rs. 10,000/-) |
| g Legal Stamping Charges | At Actual |
| h Document Retrieval Charges | Rs. 1,000/- |
| i Asset Repossession Charges | At Actual |
| j Registration fee and title charges/Transfer/Lien Marking Charges | At Actual (Rs. 40,000/- to Rs. 4,500,000/-) |
| k Drive by Appraisal Fees | At Actual |
| l SMS Service Fee | Rs. 50/- month |
| m Cheque Return Charges | Up to Rs. 400/- (per transaction) |
| n Stamp Duty | At Actual |
| o Early Purchase/BuyOut Price Note: (percentage is applicable on remaining Musharakah units/Principal outstanding) | within 12 months=8%
within 13-24 months=6%
within 25-36 months=4%
within 37-48 months=3%
within 49-84 months=2% |
| p Property Takaful/Insurance Charge | As per the rate quoted by Takaful/Insurance Company |
| q Family Takaful Charges | As per the rate quoted by Takaful/Insurance Company |
| r Re-Issuance of NOC | Rs. 1,000 per instance |
| s Late Payment Charges | PKR 500 for Each Installment |
| t Finance Term Rescheduling Fee (increase/Decrease) (Note: Terms & Conditions Apply) | Up to Rs. 10,000 |
| u Product switching Option Fee | Up to Rs. 15,000 |
| v Legal Notice Charges (Per Notice/Letter) | Rs. 15,000 |

7. TAKAFUL

- | | |
|--|--|
| a Change of beneficiary in first year | Free |
| b Change of beneficiary after first year | Rs. 1,000/- per case (inclusive of FED) |
| c Additional investment | 2% of additional investment (inclusive of FED) |

8. RAHNUMA TRAVEL SERVICES

- | | |
|--|---------------------------------------|
| a Processing fee | Direct Debit: Rs. 750/- per traveller |
| b Stamp duty | At actual |
| c Cheque Return Administrative charges | Rs. 400/- |

9. GUARANTEES

- | | |
|--|--|
| a Guarantees issued to shipping companies in lieu of bill of lading i.e shipping bond/issuance of delivery order | Rs. 1,800/- flat |
| b Guarantees issued to collector of customs in lieu of duty payments | As per applicable slab given in Annexure III min. Rs. 2,000/- |
| c Financial/other guarantee charges | As per applicable slab given in Annexure III |
| d Amendments | Rs. 2,000 per amendment. Increase in amount or amendment extension in period as item (a & b). |
| e Guarantees issued against foreign bank's counter guarantee | Subject to negotiation with the principal on case to case basis on the basis of slabs in Annexure-II |
| f Amendment to guarantees issued against foreign bank counter guarantee | USD 50/- minimum, if amendment does not involve extension in period or amount |

Note:

All guarantees amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 8,000/- per Rs. 1 Million each (per quarter or part thereof) Rs. 4000/- subsequent quarters.

All guarantees issued by the Bank will contain specific amount, expiry date and a date by which the claims are to be lodged, except open ended guarantees issued in compliance with SBP instructions. Service charges will be charged from the date of issuance till expiry of guarantee or till such time the Bank is released from its liability under the guarantees, whichever is later.

L/C Issuance Charges - Annexure I

L/C Amount Range		L/C Charges	
From	To	First Qtr (PKR)	Subsequent Qtr (PKR)
up to	800,000	2,000	1,000
800,001	1,000,000	3,200	1,600
1,000,001	1,500,000	4,000	2,000
1,500,001	2,000,000	6,000	3,000
2,000,001	2,500,000	8,000	4,000
2,500,001	3,000,000	10,000	5,000
3,000,001	3,500,000	12,000	6,000
3,500,001	4,000,000	14,000	7,000
4,000,001	4,500,000	16,000	8,000
4,500,001	5,000,000	18,000	9,000
5,000,001	5,500,000	20,000	10,000
5,500,001	6,000,000	22,000	11,000
6,000,001	6,500,000	24,000	12,000
6,500,001	7,000,000	26,000	13,000
7,000,001	7,500,000	28,000	14,000
7,500,001	8,000,000	30,000	15,000
8,000,001	8,500,000	32,000	16,000
8,500,001	9,000,000	34,000	17,000
9,000,001	9,500,000	36,000	18,000
9,500,001	10,000,000	38,000	19,000
10,000,001	12,500,000	40,000	20,000
12,500,001	15,000,000	50,000	25,000
15,000,001	17,500,000	60,000	30,000
17,500,001	20,000,000	70,000	35,000
20,000,001	22,500,000	78,750	39,375
22,500,001	25,000,000	88,594	44,297
25,000,001	27,500,000	98,437	49,219
27,500,001	30,000,000	108,281	54,141
30,000,001	32,500,000	118,125	59,062
32,500,001	35,000,000	127,969	63,984
35,000,001	37,500,000	137,812	68,906
37,500,001	40,000,000	147,656	73,828
40,000,001	42,500,000	157,500	78,750

42,500,001	45,000,000	167,344	83,672
45,000,001	47,500,000	177,187	88,594
47,500,001	50,000,000	187,031	93,516
50,000,001	52,500,000	195,000	97,500
52,500,001	55,000,000	204,750	102,375
55,000,001	57,500,000	214,500	107,250
57,500,001	60,000,000	224,250	112,125
60,000,001	62,500,000	234,000	117,000
62,500,001	65,000,000	243,750	121,875
65,000,001	67,500,000	253,500	126,750
67,500,001	70,000,000	263,250	131,625
70,000,001	72,500,000	273,000	136,500
72,500,001	75,000,000	282,750	141,375
75,000,001	77,500,000	292,500	146,250
77,500,001	80,000,000	302,250	151,125
80,000,001	82,500,000	312,000	156,000
82,500,001	85,000,000	321,750	160,875
85,000,001	87,500,000	331,500	165,750
87,500,001	90,000,000	341,250	170,625
90,000,001	92,500,000	351,000	175,500
92,500,001	95,000,000	360,750	180,375
95,000,001	97,500,000	370,500	185,250
97,500,001	100,000,000	380,250	190,125

- i All L/C amounts exceeding Rs. 100 million shall attract additional service charges of Rs. 4000/- (First Quarter) per Rs. 1 Million each (or part thereof) and Rs. 2,000/- (for Subsequent Quarter) .
- ii Rs. 1,000/- (flat) will be charged per amendment and service charges as above, if amendments involve increase in amount or extension in period of validity of L/C.
- iii Discounts may be offered to customers in the abovementioned service charges subject to the competent/approving authority approval.

Annexure II

CHARGES FOR CONTRACTS FOR IMPORTS

Slabs	Contracts Amount Range		Charges	
	From	To		Minimum
1	1	5,000,000	0.25%	Rs. 2,000/-
2	5,000,001	50,000,000	0.15%	
3	50,000,001	Any higher amount	0.10%	

Annexure III

LETTER OF GUARANTEES

Guarantee Amount Range		Per quarter charges or part thereof
From	To	
1	500,000	1,500
500,001	1,000,000	3,500
1,000,001	1,500,000	5,000
1,500,001	2,000,000	6,800
2,000,001	2,500,000	9,000
2,500,001	3,000,000	11,000
3,000,001	3,500,000	13,000
3,500,001	4,000,000	15,000
4,000,001	4,500,000	17,000

4,500,001	5,000,000	19,000
5,000,001	5,500,000	21,000
5,500,001	6,000,000	23,000
6,000,001	6,500,000	25,000
6,500,001	7,000,000	27,000
7,000,001	7,500,000	29,000
7,500,001	8,000,000	31,000
8,000,001	8,500,000	33,000
8,500,001	9,000,000	35,000
9,000,001	9,500,000	37,000
9,500,001	10,000,000	39,000
10,000,001	12,500,000	46,000
12,500,001	15,000,000	52,000
15,000,001	17,500,000	55,000
17,500,001	20,000,000	65,000

Guarantee Amount Range		Per quarter charges or part thereof
From	To	
20,000,001	22,500,000	75,000
22,500,001	25,000,000	85,000
25,000,001	27,500,000	95,000
27,500,001	30,000,000	105,000
30,500,001	32,500,000	115,000
32,500,001	35,000,000	125,000
35,000,001	37,500,000	135,000
37,500,001	40,000,000	145,000
40,000,001	42,500,000	155,000
42,500,001	45,000,000	165,000
45,000,001	47,500,000	175,000
47,500,001	50,000,000	185,000
50,000,001	52,500,000	195,000
52,500,001	55,000,000	205,000
55,000,001	57,500,000	215,000
57,500,001	60,000,000	225,000
60,000,001	62,500,000	235,000
62,500,001	65,000,000	245,000
65,000,001	67,500,000	255,000
67,500,001	70,000,000	265,000
70,000,001	70,500,000	275,000
72,500,001	75,000,000	285,000
75,500,001	77,500,000	295,000
77,500,001	80,000,000	305,000
80,000,001	82,500,000	315,000
82,500,001	85,000,000	325,000

85,000,001	87,500,000	335,000
87,500,001	90,000,000	345,000
90,500,001	92,500,000	355,000
92,500,001	95,000,000	365,000
95,000,001	97,500,000	375,000
97,500,001	1,00,000,000	395,000

Note:

- Letters of Guarantee charges may differ as per arrangements between the customers and banks, with the approval of the Shariah Advisor.
- The competent/approving authority at its discretion may offer reduced rates for the customer.
- Claim handling charges Rs. 2,500/- (flat).