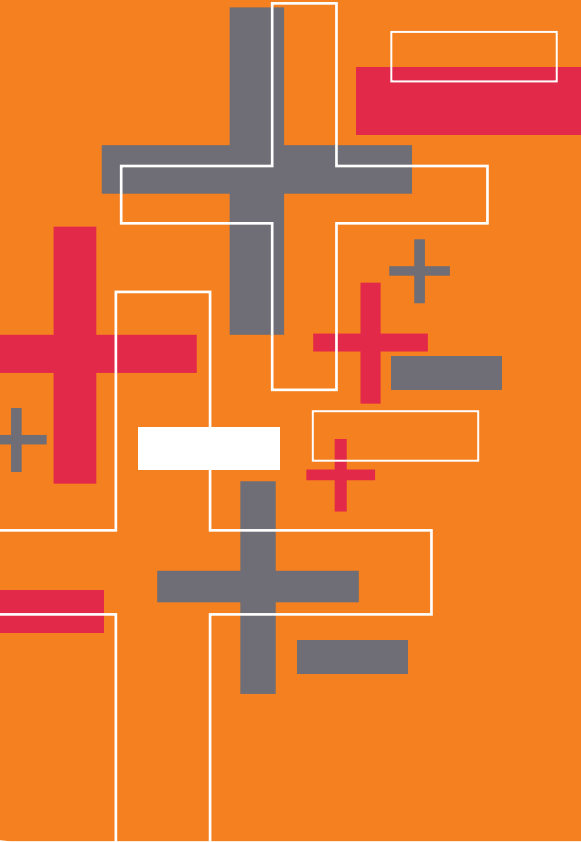


SCHEDULE OF  
BANK CHARGES  
January - June 2016



*Your Partner Bank*

Al Baraka Bank (Pakistan) Limited  
111-113-442



**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 / perform by the bank.



Particulars	Page No.
<b>a INTERNATIONAL BANKING</b>	<b>1</b>
1 Trade Finance	1
i Import	1
ii Export	2
2 Remittances FCY	3
i Inward	3
ii Outward	
3 Collections/Clearing	3
4 Swift	3
<b>b DOMESTIC BANKING</b>	<b>4</b>
1 Remittances LCY	4
i Demand Draft	
ii Pay Order	
iii Call Deposit	4
iv Online Banking	5
2 Collection & Clearing	5
3 Bill	5
4 Safe Deposit Locker	5
5 Cheque Book	6
6 ATM Card/Debit Card	6
7 Communication Tariff	6
i Courier	
ii Registered Post	
8 Reports & Certificate	7
9 Telephone & Fax	7
10 Miscellaneous	7
11 Financing Services	8
i Financing	8
ii Corporate Ijarah	8
iii Corporate Musharakah	9
iv Auto Ijarah	9
v Al Bait (House Finance)	9
12 Rahnuma Travel Services	9
13 Guarantees	10
14 Annexure 'i'	10
15 Annexure 'ii'	10
16 Annexure 'iii'	11
17 Phone Banking	12
18 Free Services	12

## INTERNATIONAL BANKING

### TRADE FINANCE

#### Import

a	L/C Opening	as per Annx.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 commission at rates under item Annx.I & Annx.II if increase in amount or extension in period of shipment or validity
d	Service charges on all foreign exchange transactions	0.10%; (Min. Rs. 1,500/-)
e	Documentary Collection	Rs. 1,000 (Flat)
f	Items returned unpaid under L/C	Rs. 500/- (Flat) correspondent bank charges to be obtained at actual
g	Registration of Contract	As per Annx.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. 750/-
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. 500/- (Flat) plus actual cost of courier and correspondent bank charges
p	Remittance against import without opening of L/C / Registration of contract Advance Payment	Rs. 1,000/- (Flat) plus actual cost of SWIFT/FDD charges
q	L/C cancellation charges	Rs. 1,000/- (Flat) plus actual cost of SWIFT charges
r	Discrepancy Fee plus US\$ 35/- SWIFT charges	Discrepancy Fee US\$ 70/- or equivalent
s	Issuance of certificate for opening of L/C Registration of contract to another bank for booking of foreign exchange at importers request.	(a) Upto 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	Rs. 1,800/- Excluding excise duty. Weight exceeding 500 grams consignment will be subject to additional charges of Rs. 1,200/-

#### Note

- In case the L/C liability increase 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 an expired L/C period.
- L/C service charges in case of import Murabaha will be recovered as part of the Murabaha financing.
- The management 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 for payment beyond the validity of the L/C than the above service charges will be charged per month from the L/C expiry date till the date of actual bill retirement.

#### Export

a	L/C Advising Charges	Rs. 1,500/- (Flat)
b	L/C Amendment Charges	Rs. 1,200/- (Flat)
c	L/C Confirmation Charges	0.35% per quarter or min Rs.750/- Max. case to case basis
d	Transfer of Export L/C	Rs. 1,500/- (Flat)
e	Export Bills / Inland Bills	
i)	Documentary bills on which the bank does not earn any exchange income	Rs. 750/- per item
ii)	Handling duty drawbacks	0.35% or min Rs. 500/-
f	Handling of freight subsidy cases	Rs. 100/- per case subject to revisions made by EPB from time to time
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-advise (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/- 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 bank for negotiation under restricted L/C	0.30% Min. Rs. 500/-
n	Handling of research & development cases	0.3% of claim amount; Or Minimum Rs. 500/-
o	Assignment of proceeds under in L/C	Rs.500/- (flat) for single assignment
p	Service charges against advance payment / documents sent on collection basis.	10 paisas per Rs. 100/-; (Min. Rs. 500/-)
q	Courier Charges	As per communication tariff.

#### NOTE:

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

### Remittances FCY

#### a Outward

Demand draft issuance	Rs. 1,000/-(to be deducted in applicable currency)
Demand draft cancellation	Rs. 1,000/-( to be deducted in applicable currency)
Demand draft duplicate issuance	Rs. 1,000/-( to be deducted in applicable currency)
Stop payment of demand draft	Rs. 2,000/-( to be deducted in applicable currency)
Telegraphic transfer	US\$ 15 (eqv. in other currencies) + SWIFT + 0.5% if remittance is made against cash deposit within 15 days
Amendment in SWIFT message	Rs. 600/-

#### Note

All charges are inclusive of SWIFT charges

#### b Inward

If the proceeds are credited to an account with us	NIL
If the proceeds are credited with another bank.	Rs. 500 /- Plus actual charges recoverable from collecting bank to be deducted from the proceeds (to be deducted in applicable currency)
Reimbursement payment to other local bank from non-resident rupee account	Rs. 500/- (Flat)
Clean bill	Rs.150/- per item

#### c Collections /Clearing

Foreign bills / cheques for clearing and collection	0.50%; (Min. Rs.100/-; Max Rs. 1,500/-) + (courier and other correspondent charges at actual)
FCY cheques / draft sent for local collection	Rs. 1,000/- (including courier charges) (to be deducted in applicable currency)

#### d SWIFT

Funds Transfer through RTGS	Rs. 200/-
L/C by Full SWIFT	Rs. 1,800/-
L/C by Short SWIFT	Rs. 600/-
L/C Amendment by SWIFT	Rs. 600/-
SWIFT - Foreign	Rs. 600/-

#### Settlement of 3rd party Transfers through PRISM System

MT 102 Third Party Transaction	Rs. 50 per transaction	
MT 103 Third Party Transaction		
Days	Transaction time window	Per Transaction (PKR)
Monday to Friday	9:00am to 1:30pm	Rs. 220/-
	1:30pm to 3:00pm	Rs. 330/-
	3:00pm to 4:00pm	Rs. 550/-

## DOMESTIC BANKING

### Remittances LCY

#### Demand Draft

a Drawn on correspondent		
1 For account holder		
Upto 100,000		Rs. 200/- flat
Over Rs. 100,000		0.1% (min Rs. 500 max Rs. 5,000) plus courier.
b Cancellation		
1 For account holder		Rs. 200/- flat
c Duplicate issuance		Rs. 200/- flat
d Revalidation		Rs. 50/- flat
e Stop payment		Rs. 300/-plus correspondence bank charges.

#### Payorder

a Issuance		
i For account holder		Rs. 50/- (Flat)
b Cancellation		
i For account holder		Rs. 200/- (Flat)
c Duplicate issuance		Rs. 200/- (Flat)
d Revalidation		Rs. 100/- (Flat)
e Stop payment		Rs. 300/- (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 0.50% of fee/dues or Rs. 25 per instrument whichever is less.

### Call Deposit

a Issuance		
i For account holder		Free
ii For Non-account holder		-
c Cancellation charges		-
d Duplicate issuance		Rs. 200/- (Flat)
e Stop payment		Rs. 200/- (Flat)

### Online Banking

i) Within city	Free
ii) Intercity	Free

### Collections & Clearing

a Local bills for collection	Rs. 200/- (Flat) courier charges inclusive
b Special clearing charges through NIFT (inclusive of cheque return charges, if any)	Rs. 300/- (flat)
c Intercity Outward Clearing Lodgment Charges	Rs. 200/- per instrument
d Cheque return charges (Intercity inward clearing)	Rs. 500/- per instrument
e Local USD clearing cheque	Rs. 300/- per instrument
f Cheque return charges (inward clearing)	Rs. 500/- per instrument (incase of insufficient funds)
g Local USD cheque return charges	Rs. 400/- per instrument (incase of insufficient fund)

### Bills

a Inland Letter of Credit	As per Annexure-I, giving various slabs for charges
b Amendments	Rs. 1,000/- per amendment (flat) plus commission at the rate specified under item (a) above, if amendment involve increase in amount or extension in period
c Confirmation Commission	0.125% per Quarter or part thereof. Minimum Rs. 1,000/-
d Usance Bills (For any period beyond the LC validity)	0.25 % per month or part thereof. Minimum Rs. 1,500/- Note: All exceptions applied in this case of Import L/C will be applicable on Inland letter of credit
e Collections (Documentry)	0.10% Service Charges, Minimum Rs. 2,000/-
f 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.

### Safe Deposit Locker

a Key purchase fee	Rs.2,000/- (refundable)
b Breaking charges	At actual; Min. Rs.5,000/-
c Option 1 Annual Rental (payable in advance)	
i) Small	Rs. 1,250/- per annum
ii) Medium	Rs. 1,750 /- per annum
iii) Large	Rs. 3,000 /- per annum
d Option 2 available for savings account only Free of cost lockers on maintaining the following monthly average balances;	
i) Small	Rs. 250,000/-
ii) Medium	Rs. 400,000/-
iii) Large	Rs. 550,000/-

Note: Terms & conditions apply

### Cheque Book

a Issuance of loose/counter cheque	Rs.200/- per leaf
b Issuance of chequebook	
i Current account	Rs.4/- per leaf
ii Savings account	Rs.4/- per leaf
iii Foreign Currency Account	Rs.4/- per leaf

c Stop payment of cheques	Rs.300/- per cheque, for more than 3 cheques maximum Rs. 700/- per request (if all cheques pertain to same cheque book)
d Stop payment of lost cheque book	Rs.500/- per cheque book

### Alternate Delivery Channel

a Issuance of Debit card	Free
b Replacement / Duplicate card (Incise of loss / damage)	Classic: Rs. 200/- Gold: Rs. 300/-
Reissuance of PIN	Free
c Debit Card Annual Fee (Applicable after one year of issuance date.)	Classic: Rs. 250/- Gold: Rs. 400/-
d ATM transaction charges (on ATMs other than ABPL ATMs)	Rs. 15/- per transaction (only on financial transactions)
e Balance inquiry on ATM (shared)	Mnet: Rs. 5/-
f Utility Bill Payment through ATM / Internet Banking	Free
g Funds Transfer (within Al Baraka)	Free
h Inter Bank Funds Transfer through ATMs / Internet Banking	Rs. 50/- per transaction
i SMS Banking - Alerts Fee	Rs. 50/- Per Month in Advance
j Debit Card Arbitration Charges / False Charge back (Local & International)	For Classic & Gold: USD 400/- or PKR equivalent per case
k Debit Card Document Retrieval Charges (for Local Transaction)	For Classic & Gold: PKR 250/- per document (per transactions)

### Debit Card Usage outside Pakistan (per transaction)

a PoS Transaction fee (International)	For Classic & Gold: Rs.250 or 2.5% (of the transaction amount) whichever is higher
b ATM Transaction fee including balance inquiry (International ATMs)	For Classic & Gold: Rs.250 or 2.5% (of the transaction amount) whichever is higher
c Document Retrieval Charges (for International Transactions)	Upto PKR 800/- per document (per transaction)

### Communication Tariff

<b>Courier</b>	
a For all overseas destinations	Upto 0.5 kg - Rs. 2,000/ per item for weight exceeding 0.5 kg - consignment will be subject to additional charges 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/-
<b>Registered Post</b>	
a Outside Pakistan	Rs. 150/- per 50gms Additional Rs. 50/- for each subsequent 50 gms or part thereof
b Within Pakistan	Rs. 35/- per 50gms Additional Rs.25/- for each subsequent 50 gms or part thereof

### Reports & Certificate

a	Confirmation of balance to auditors	Rs. 200/- 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 tax/Zakat deducted during the year	Rs. 200/- for Individual/ Corporate both customers
d	Financial / credit worthiness certificate	Rs. 200/- per certificate
e	Proceeds realization certificate & encashment certificates	Rs. 200/- per certificate
f	Balance confirmation certificate	Rs. 200/- per certificate
g	Account maintenance certificate	Rs. 200/- per certificate

### 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)

### Miscellaneous

a	Duplicate statement	Rs.35/- (per request / per item)
b	Account closure charges	Nil
c	Dormant account reactivation	free
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 banks / agents charges at actual
g	CIB report	At actual
h	Registration of charge with 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	Free
m	Document retrieval fee	Rs.500/- per document
n	Issuance of SBP cheque	Rs.300/- (Flat)
o	Request for transaction advice over 3 months old	Rs.100/- per advice
p	Copy of paid cheque / payorder / deposit slip	Under 6 months: Rs.200 Over 6 months: Rs.400

### q 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		

## FINANCING SERVICES

### Financing

a	Project examination and review fee	As per agreed terms
b	Stamp duty of legal agreements, valuation charges, search report charges & legal charges	At actual
c	Arrangements fee and/or front end fee/management fee and/or underwriting fee and/or legal fee and/or administrative fee	As per agreed terms
d	Miscellaneous charges (i.e documents security, evaluation of security and maintenance thereof etc.)	At actual
e	Search report charges	At actual
f	Godown staff keepers / chowkidar	At actual
g	Godown inspection charges	At actual
h	Other incidental expenses insurance, premia, legal charges etc	At actual
i	Registration of charge with registrar of SECP	At actual
j	Collection of coupon (on Govt. certificates issued by other banks/ saving centers under lien to us):	At actual

### Corporate Ijarah

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	Rs. 2,500/-
f	Default due to insufficient funds in account (for standing instruction cases)	Rs. 2,500/-
g	Repossession charges of Other Ijarah Assets	At actual
h	Cheque Return Charges	Rs. 500/-

### Corporate Musharakah

a	Document processing fee:	At actual or as per approval
b	Items Valuation	At actual
c	Fee to external agency	At actual
d	Default due to insufficient funds in account (all including standing instruction cases)	Rs. 2,500/-
e	Cheque Return Charges	Rs. 500/-

### Consumer Auto Finance

a	New vehicle processing fee	Rs 5 000/-
b	Used vehicle processing fee	Rs 5 000/-
c	Valuation fee	At actual
d	Vehicle repossession charges	
	Within city	At actual, Upto Rs. 30,000/-
	outside city	At actual, Upto Rs. 50,000/-
e	Cheque Return Charges	Up to Rs. 400 per instruction/transaction
	Default due to insufficient funds in account (for standing instruction case)	Up to Rs. 400 per instruction/transaction
f	Legal Notice Charges	Rs. 1,500/-

### Consumer Housing Finance

a	Processing Fee	Rs. 7,000/-
b	Appraisal	At actual
c	Legal	At actual
d	Income Estimation	At actual
e	Property Takaful	At actual
f	Cheque Return Charges	Up to Rs. 400 per instruction/transaction
	Default due to insufficient funds in account (for standing instruction case)	Up to Rs. 400 per instruction/transaction
g	Asset repossession	At actual
h	Stamp duty	At actual
i	Duplicate payment schedule	Rs. 500/-

### Rahnuma Travel Services

a	Processing fee	Financing customers Primary: Rs.1,800/-; Co-traveller: Rs.750/ Direct debit: Rs.750/- per traveller
b	Stamp duty	At actual
c	Cheque Return Charges	Up to Rs. 400 per instruction/transaction

### Guarantees

a	Guarantees issued to shipping companies in lieu of bill of lading i.e shipping Bond/issuance of delivery order	Rs. 1,500/- (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 Guarantees 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
f	Amendment to Guarantees issued against Foreign Bank Counter Guarantee	US\$: 50/- Minimum if amendment does not involve extension in period or amount

#### NOTE:

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 guarantee 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.

#### Annexure 'I'

##### Letters of Credit Opening Charges:

Slabs	Letters of Credit Amount Range		Charges For		
	From	To	First Quarter	Subsequent Quarter	Minimum
1	1	20,000,000	0.40%	0.20%	Rs. 2,000/-
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%	

#### 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%	

#### Note:

Letters of Credit Opening Charges for corporate customer may differ as per arrangements between the customers and the bank.

## 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
30,000,001	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
75,000,001	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
90,000,001	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 management at its discretion may offer reduce rates for the customer.
- Claim handling charges Rs. 2,500/- (flat).

#### Phone Banking

A waiver of 50% on normal charges is offered on the following service.

- Statement of account up to 1year
- Stop payment of cheque/cheque book/pay order
- ATM card replacement
- Issuance of pay order/demand draft

#### Free Services

Free Services (ABPL) for client who maintain a minimum average monthly balance of Rs. 1M (US\$ 50K, GBP 50K, EURO 50K, JPY 5.5M, AED 150K) in saving /term deposits account.

- issuance of DD/TT/PO (LCY / FCY) (MAX 50 for corporate and 25 for individual in a month).
- cancellation of PO / DD / FDD
- Issuance of cheque book
- counter cheque issuance
- stop payment of cheque
- cheque return charges



- g local collection of charges
- h standing instruction
- i duplicate statement
- j balance confirmation certificate/encashment certificate.
- k zakat certificate
- l duplicate ATM /debit card issuance
- m special same day clearing.
- n intercity clearing charges

Following free services are available for customer maintaining Rs. 100,000/- or above, under Al Baraka Business Plus account.

- a. cheque books
- b. ATM card (one time only)
- c. pay orders (from respective branches only)
- d. duplicate bank statement
- e. hold mail facility
- f. intercity clearing
- g. SMS banking

Following discounted Services will be available to Senior Citizen Account holders

- a Free duplicate statement
- b 40% off on annual rental for lockers

Following categories of accounts will be exempted from levy of service charges in any manner whatsoever:

1. Students
2. Mustahqeen of Zakat
3. Employees of Government/Semi Government institutions for salary and pension purposes

**Note :**

1. In addition to above withholding tax, excise duty, stamp duty, provincial federal tax or any other government tax announced from time to time are for client account and will be charged in addition to above rates where applicable.
2. The bank reserve the right to cover charges of those service which are not mentioned under this schedule as per arrangement with customer.
3. The tariff is valid for six month 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, for which the bank charges the customer a fee during the tenure of this schedule of shall be deemed covered and shall be separately mentioned in next schedule.