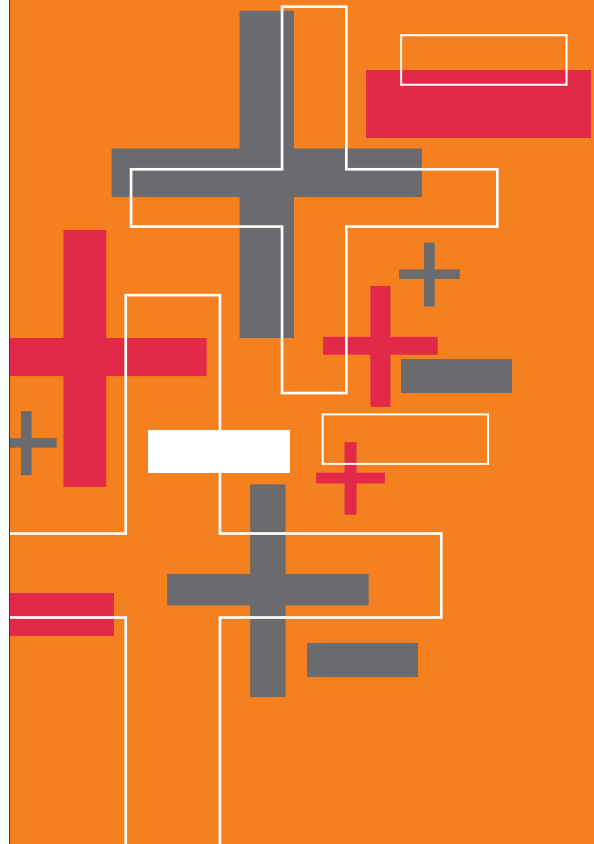
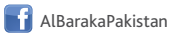


SCHEDULE OF
BANK CHARGES
July to December 2018



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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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INTERNATIONAL BANKING

TRADE FINANCE

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 Charge 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. 5,000/- (flat) 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. 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 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 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	Confirmation, advising & miscellaneous charges	As per slab (Annexure 1)
d	Transfer of export L/C	Rs. 1,500/- (flat)
e	Export bills/inland bills	
i)	Documentary bills on which bank does not earn any exchange income	Rs. 750/- per item
a	Documentary	
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/- (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 bank for negotiation under restricted L/C	0.30% min. Rs. 500/-
n	Handling of research & development cases	0.30% 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 set on collection basis	10 paisas per Rs. 100/-; (min. Rs. 500/-)
q	Courier Charges	As per communication tariff
r	ERF NOC for Entitlement	Rs. 500/- flat

Note:

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

Remittances FCY

a Outward

Demand draft issuance	\$15
Demand draft cancellation	\$10
Demand draft duplicate issuance	\$15
Stop payment of demand draft	\$15 Plus Swift charges
Telegraphic transfer	US\$ 15 (eqv. in other currencies) + SWIFT + (cash handling charges as mentioned in Domestic Banking - Miscellaneous Section serial L.)
Amendment ins 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 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. 1000/- (including courier charges) (to be deducted in applicable currency)

d SWIFT

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

RTGS Charges for MT-102 (Transaction from Rs. 100,000/- to Rs. 999,999/-)

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		
(i) For account holder		
Upto 100,000		Rs. 200/- (flat)
Over Rs. 100,000		0.1% (min Rs. 500 max Rs. 5,000) plus courier.
(ii) For non-account holder		
Upto 100,000		Rs. 1000/- (flat)
Over Rs. 100,000		0.1% (min. Rs.1000/- Max. Rs.10,000/-) + courier charges at actual

b Cancellation

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

Duplicate, Cancellation, Stop payment or Revalidation Rs. 500/- (flat)

c Duplicate issuance Rs. 500/- (flat)

d Revalidation Rs. 500/- (flat)

e Stop payment Rs. 500/-plus correspondence bank charges

Payorder

a Issuance

(i) For account holder	Rs. 75/- (flat)
(ii) For non-account holder	Rs. 500/- (flat)

b Cancellation

(i) For account holder	Rs. 200/- (flat)
(ii) For non-account holder	Rs. 500/- (flat)

Duplicate, Cancellation, Stop payment or Revalidation Rs. 500/- (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 0.5% 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	Rs. 200/- (flat)
b Cancellation charges	-
c Duplicate issuance	Rs. 200/- (flat)
d Stop payment	Rs. 200/- (flat)

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. 500/- per instrument
f	Cheque return charges (inward clearing)	Rs. 500/- per instrument (incase of insufficient funds)
g	Local USD cheque return charges	Rs. 500/- per instrument

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/- 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

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. 5000/-
c	Option 1 Annual Rental (payable in advance)	
	i) Small	Rs. 2500/- per annum
	ii) Medium	Rs. 4000/- per annum
	iii) Large	Rs. 6000/- per annum
d	Option 2 available for savings account only Free of cost lockers on maintaining the following monthly average balances;	
	i) Small	Rs. 500,000/-
	ii) Medium	Rs. 750,000/-
	iii) Large	Rs. 1,000,000/-

Note: Terms & conditions apply

Cheque Book

a	Issuance of loose/counter cheque	Rs. 200/- per leaf
b	Issuance of Chequebook	
	i Current account	Rs. 8/- per leaf
	ii Savings account	Rs. 8/- per leaf
	iii Foreign Currency account	Rs. 8/- per leaf
c	Stop payment of cheques	Rs. 300 per cheque and if request is for more than 2 cheques Rs.700 per request (if all cheques pertains to same cheque book)
d	Stop payment of lost cheque book	Rs. 500/- per cheque book
e	Retrieval of paid cheque	Rs. 1000/- with in one year

Alternate Delivery Channel

a	ATM Card- Annual Charges	Rs. 200/- (in advance)
b	Issuance of Debit card	Free
c	Replacement/Duplicate Card (Incase of loss/damage)	
	Union Pay International	Classic: Rs. 250/- Gold: Rs. 350/-
i	Replacement/Duplicate card (Incase of loss/damage)	
	Master Card	Silver: Rs. 250/- Gold: Rs. 350/- Titanium: Rs.1000/- Platinum: Rs. 1500/-
d	Debit Card Annual Fee	
i	Union Pay International	Classic: Rs. 500/- Gold: Rs. 800/-
ii	Master Card	Silver: Rs. 600/- Gold: Rs. 1000/- Titanium: Rs.2000/- Platinum: Rs. 3000/-
e	ATM transaction charges (on ATMs other than ABPL ATMs)	Rs. 15/- per transaction (only on financial transactions)
f	Balance inquiry on ATM (shared)	Rs. 5/- for 1Link and Mnet
g	Utility Bill Payment through ATM/Internet Banking	Free
h	Funds Transfer (within Al Baraka)	Free
i	Inter Bank Funds Transfer through ATMs/Internet Banking	Rs. 1-Rs.10,000 =Rs. 30/- Rs. 10,001-Rs.100,000 = Rs. 100/- Rs. 100,001/- onwards= Rs. 150/-
j	SMS Banking - Alerts Fee	Rs. 75/- Per Month in Advance
k	Debit Card Arbitration Charges/False Charge back (Local & International)	For Classic, Gold & Platinum: USD 400/- or PKR equivalent per case
l	Debit Card Document Retrieval Charges (for Local Transaction)	For Classic, Gold & Platinum: PKR 250/- per document (per transactions)
Debit Card Usage outside Pakistan (per transaction)		
a	PoS Transaction fee (International)	
i	Union Pay International	For Classic & Gold: Rs. 250 or 2.5% (of the transaction amount) whichever is higher
ii	MasterCard	3% of Transaction Amount
b	ATM Transaction fee including balance inquiry (International ATMs)	

- i Union pay International For Classic & Gold: Rs.250 or 2.5% (of the transaction amount) whichever is higher
- ii MasterCard Rs. 600/- for ATM transaction. Rs. 200/- per transaction for balance Inquiry
- c Document Retrieval Charges (for International Transactions) Up to PKR 800/- per document (per transaction)

Communication Tariff

Courier

- a For all overseas destinations Up to 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/-

Registered Post

- 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 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 Dormant account reactivation free
- c Hold mail charges (in advance) Rs. 1,000/- per annum
- d Cash management charges As per agreement with customer
- e Credit information report on foreign suppliers/buyers Rs. 300/- (flat) plus foreign bank agents charges at actual
- f CIB report At actual
- g Registration of charge with registrar of Securities and Exchange Commission of Pakistan At actual
- h Correspondent charges At actual

- i Standing instructions Rs. 100/- per transaction (plus applicable charges of the transaction)
- j Fax indemnity Rs. 1000/- (flat)
- k Cash handling charges on foreign currencies 0.5% if remittance is made against cash deposit within 15 days
- l Document retrieval fee Rs. 500/- per document
- m Issuance of SBP cheque Rs. 300/- (flat)
- n Request for transaction advice over 3 month old Rs. 100/- per advice
- o Copy of paid cheque/ payorder/deposit slip Under 6 months: Rs.200 Over 6 months: Rs.400
- 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		

FINANCING SERVICES

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 At actual
- e Godown inspection charges At actual
- f Other incidental expenses insurance, premia, legal charges etc At actual
- g Registration of charge with registrar of SECP At actual
- h Collection of coupon (on 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 Minimum processing/handling charges of Rs. 5000/-. However head of CIBG/CBSME 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. 1500/- for SME/ commercial clients
 - b) Rs. 2000/- for corporate clients
 - Outside city: at actual

m	Profit on early sale (termination of Ijarah assets)	As per the terms agreed between customer and bank
n	Agri Finance: Processing charges on fresh facility and renewal of short term facility	Development finance Rs. 3000/- flat (per tractor) Non- Farm and Non Development Finance: Rs. 5000/- flat Waiver can only be allowed with approval of GH, CBSME
o	Corporate/CBSME and investment banking:	Processing/handling fee to be charged as agreed with the client. Head of CIBG/CBSME or competent authority is authorized to approve amount of charges/waiver of the processing/handling fee on the basis of corporate relationship. The agreed/ negotiated changes to be mentioned in the offer letter.
	i) Fresh/renewal/enhancement/ excess over limit (funded and non- funded)	
	ii) Investment banking transactions	Advisory/arrangement fee as negotiated with the client to be finalized with the approval of head of CIBG/CBSME or competent authority. The agreed/negotiated fee to be mentioned in the offer letter/term sheet.
p	ECIB report charges	Rs. 75/- per ECIB report
q	Other requests	Minimum processing/handling charges of Rs. 5000/- against the miscellaneous request received from the clients. However, head of CIBG/CBSME or competent authority is authorized to reduce/waive the above charges.
r	Investment agency and/or security trustee fee	a) Facility structuring/advising fee/documentation fee: as per the agreed terms. b) Investment agency fee: Rs. 1000, 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).

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	At actual
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	Application processing fees (new/used/imported)	Rs. 7000/- (non-refundable)
b	Warehouse parking fee for repossessed vehicle	At actual
c	Vehicle evaluation charges at actual	(up to Rs.10,000/-)
d	Income estimation charges at actual	(up to Rs.10,000/-)
e	Legal stamping charges	At actual
f	Vehicle repossession charges at actual	(Rs.15,000/- to Rs.100,000/-)
g	Duplicate payment schedule issuance charges	Rs.1,000/-
h	Document retrieval charges	Rs.1,000/-
i	Registration service fee (Varies as per engine power-cc)	At actual (Rs.10,000/- to Rs.1,000,000/-)
j	SMS service fee	Rs. 50 (Per month)
k	Cheque return charges	Up to Rs. 400
l	Legal notice charges	Rs. 1,500
m	Takaful contribution	As per the rate quoted by Takaful Company
n	Charity on late payment	Rs. 500/- per month/installment
o	early purchase/Buy out price Note: (Percentage is applicable on Remaining Musharakah Units/ Principle 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	For funding cases: Early selling in deal closure (if vehicle arrived)	8% of principle outstanding amount
q	Upfront tracker monitoring service acquisition fee	Up to Rs. 20,000/-
r	Monthly tracker management fee	Up to Rs. 1,800/-
s	Monthly tracker fee after maturity/settlement of the finance	PKR Rs. 1,500 per Month
t	Re-Issuance of NOC	PKR Rs. 1,000 per Month
u	Tracker cost (Note: after finance maturity/early payoff, if customer want to purchase tracker unit from bank)	Up to Rs. 50,000 per Month
v	Tracker re-installation fee	Up to Rs. 5,000/-

Consumer Housing Finance

a	Processing fee	Up to Rs. 10 Million Finance-Rs. 5,000 Above Rs. 10 Million Finance-Rs.10,000
b	overseas Pakistani-application processing charges	Up to Rs. 25,000/- (non-Refundable)
c	Subsequent stagewise property appraisal fees(for construction/build renovation)	At actual (upto Rs. 10,000/-)
d	Property evaluation charges	At actual (upto 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	Duplicate repayment schedule issuance charges	Rs. 1,000
j	Document retrieval charges	Rs. 1,000
k	Asset Repossession Charges	At actual
l	Registration fee and title documentation charges	At actual (Rs.40,000/- to 4,500,000/-)
m	Driveby appraisal fees	At actual
n	SMS service fee	Rs. 50/per month
o	Cheque return charges	Up to Rs 400 (Per Transaction)
p	Stamp duty	At actual
q	Early purchase/buy out price Note: (percentage is applicable on remaining Musharikhah units/ principle outstanding)	self (1-24 months = 4%) self (25-240 months = 3%) BFT (1-240 months = 4%)
r	Partial settlement price Note: (percentage is applicable on any partial amount exceeding the limit of 20 installments or 25% principle outstanding)	1-36 months – 4% 37 -240 months – 3%
s	Partial settlement processing – fees	RS. 1000/-
t	Request for change in financing terms (increase/decrease)	RS. 8000/-
u	Property Takaful/Insurance charge	As per the rate quoted by Takaful/Insurance company
v	Family Takaful charges	As per the rate quoted by Takaful/insurance company
w	Charity on late payment	Rs. 500/- per month/installment
x	Re-Issuance of NOC	PKR Rs. 1,000 per month
Rahnuma Travel Services		
a	Processing fee	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. 1,800/- 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
f	Amendment to guarantees issued against foreign bank counter guarantee	US\$: 50/- Minimum if amendment does not involve extension in period or amount

LC Issuance Charges - Annexure 1

LC Amount Range		LC 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

Note:
All guarantees amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 8000/- 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 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.

- i All LC amount exceeding Rs. 100 million shall attract additional service charges of Rs. 4000/- (First Quarter) per Rs. 1 Million each (or part thereof) and Rs.2000/- (for Subsequent Quarter)
- ii Rs.1000/- (flat) will be charged per amendment and service charges as above, if amendments involves increase in amount or extension in period of validity of L/C
- iii Discounts may be offered to customers in the above mentioned service charges subject to the competent/approving authority approval.

**Annexure II
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 Sharaiah Advisor
- The competent/approving authority at its discretion may offer reduce rates for the customer
- Claim handing charges Rs. 2,500/- (flat)

Phone Banking

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

- a Statement of account up to 1 year
- b Stop payment of cheque/cheque book/pay order
- c 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 all r.e Current/saving/term deposits account.

- a Issuance of DD/TT/PO (LCY/FCY) (max 50 for corporate and 25 for individual in a month).
- b Cancellation of PO/DD/FDD
- c Issuance of cheque book
- d Counter cheque issuance
- e Stop payment of cheque
- f 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. 25,000/- or above, under Al Baraka Business Plus account.

- a First cheque book free
- 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
- h. Online banking transactions
- i Utility bills payment through ATM

Following Free Services are available to Senior Citizens Account Holder

- a. First cheque book (of 25 leaves)
- b. ATM card (one time only)
- c. Phone banking
- d. SMS banking
- e. e-Statement
- f. Duplicate copies of statement of account
- g. Concessional offer of up to 40% of the following services
- h. Annual Locker Rentals (applicable for a single locker only)
- i. Pay Order/Demand Draft (max of 05 in a calendar month)

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 i next schedule.