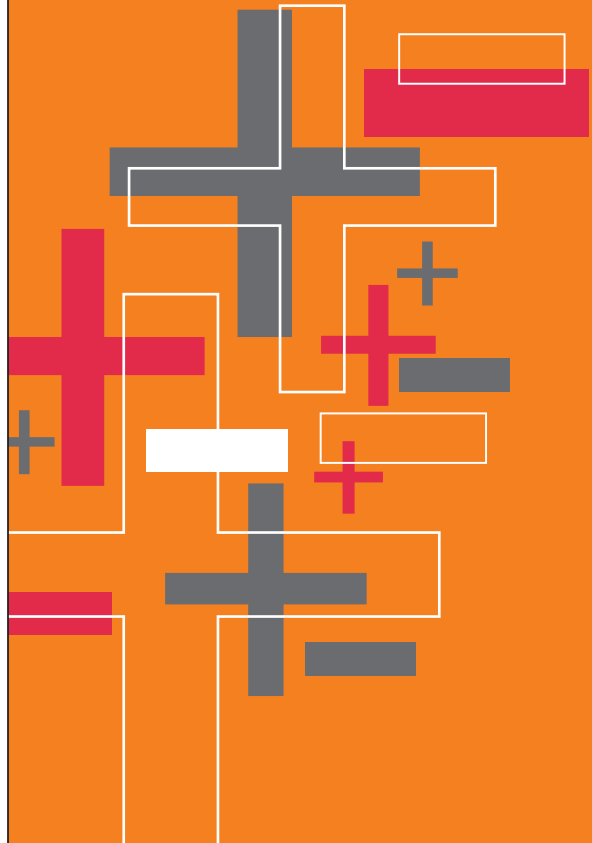
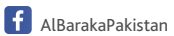


SCHEDULE OF BANK CHARGES

July to December 2022



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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.



Particulars	Page No.
A INTERNATIONAL BANKING	01
01 Trade Finance	01
i Import	01
ii Export	02
02 Remittances FCY	02
i Outward	02
ii Inward	03
iii Collections/Clearing	03
iv Foreign Bills	03
v SWIFT	03
B DOMESTIC BANKING	04
01 Remittances LCY	04
i Demand Draft	04
ii Pay Order	04
iii Call Deposit	04
02 Collection & Clearing	05
03 Bills	05
04 Safe Deposit Locker	05
05 Cheque Book	06
06 Alternate Delivery Channel	06
i Debit Card Issuance, Replacement & Renewal	06
ii ADC Transaction Charges	06
iii SMS Alerts	06
07 Debit Card Usage outside Pakistan	07
08 Communication Tariff	07
i Courier	07
ii Registered Post	07
09 Reports & Certificates	07
10 Telephone & Fax	07
11 Miscellaneous	07
12 Over the counter charges (OTC Portal)	08
C FREE SERVICES	08
01 Free Services for Maintaining Minimum MAB of Rs. 1M	08
02 Free Services for Maintaining Rs. 10,000/month	09
03 Shafqaat Account	09
04 Al Baraka Business Plus	09
05 Al Baraka Banaat Account	10
06 Taber Saving Plan/Hajj Al Baraka Plan	10
07 Phone Banking	10
D FINANCING SERVICES	11
1 Financing	11
2 Corporate + Investment Banking	11
3 SME/Commercial & Corporate	12
4 Consumer Auto Finance	12
5 Consumer Housing Finance	13
6 Purpose/Personal Finance	13
7 Takaful	15
8 Rahnuma Travel Services	15
9 Guarantees	15
E Annexures	16

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. 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	0.10%, 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	Rs. 3,500/- per 500 gram. Additional Rs. 1,200/- exceeding 500 gram consignment

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 for 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-advance (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 in L/C	Rs. 500/- (flat) for single assignment in L/C
p	Service charges against advance payment/documents set on collection basis	15 paise per Rs. 100/-; (min. Rs. 1,500/-)
q	Courier Charges	Rs. 5,000/- per 500 gram. Additional Rs. 2,000/- exceeding 500 gram consignment
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 Changes	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.

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	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
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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	
	Up to Rs. 100,000/-	Rs. 250/- (flat)
	Over Rs. 100,000/-	0.1% (min. Rs. 500/- max. Rs. 5,000/-) plus courier
(ii)	For non-account holder	
	Up to Rs. 100,000/-	Rs. 1,000/- (flat)
	Over Rs. 100,000/-	0.1% (min. Rs. 1,000/- max. Rs. 10,000/-) plus courier charges at actual
b	Cancellation	
(i)	For account holder	Rs. 200/- (flat)
(ii)	For non-account holder	Rs. 500/- (flat)
c	Duplicate Issuance (For account holder and Non-account holder)	Rs. 500/- (flat)
d	Revalidation (For Non-account holder)	Rs. 500/- (flat)
e	Stop payment (For account holder and Non-account holder)	Rs. 500/- plus correspondence bank charges

ii. PAY ORDER

a	Issuance	
(i)	For account holder	Rs. 125/- (flat)
(ii)	For non-account holder	Rs. 600/- (flat)
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
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
ii	Special clearing charges through NIFT (inclusive of cheque return charges, if any)	Rs. 400/- (flat)
iii	Intercity Outward Clearing Lodgment Charges	Rs. 200/- per instrument
iv	Cheque return charges (intercity inward clearing)	Rs. 600/- per instrument
v	Local USD clearing Cheque	Rs. 600/- per instrument
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/-
<p>Note: All exceptions applied in this case of Import L/C will be applicable on Inland letter of Credit</p>		
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	
<p>Free of cost lockers available for saving/current account only on maintaining the following monthly average balance:</p>		
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. 350/- per cheque Rs. 1,000/- 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.650/- Gold: Rs.650/-
(ii)	Mastercard	Silver: Rs. 700/- Gold: Rs. 700/- Titanium: Rs.1,350/- Platinum: Rs. 1,800/-
(iii)	PayPak	Rs. 600/-
c	Debit Card Annual Fee for EMV/Chip Debit Card (payable in advance)	
(i)	UnionPay International	Classic: Rs. 1,200/- Gold: Rs. 1,400/-
(ii)	Mastercard	Silver: Rs. 1,350/- Gold: Rs. 1,700/- Titanium: Rs. 2,600/- Platinum: Rs. 4,000/-
(iii)	PayPak	Rs. 1,200/-

ii ADC TRANSACTION CHARGES

a	ATM transaction charges (on 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-Ups (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)
j	Enhanced Limit Management for Internet/Mobile Banking	PKR 1,000/- per request (one time) PKR 100/- (per month)
iii	SMS ALERTS	
a	Digital Banking Alerts	Free
b	SMS Alerts - LCY accounts (per month in advance)	Rs. 90/-
c	SMS Alerts - FCY accounts (annually in advance)	USD 8 or equivalent

7. DEBIT CARD USAGE OUTSIDE PAKISTAN

i PoS Transaction Fee (International)		
a Union Pay 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 Union Pay 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 certificates	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) Inclusive of FED
b Dormant account reactivation	Free
c Account Closure Charges (Al Baraka Savings Account, Students, Staff, Mustahiqeen of Zakat, Employees of Government/Semi Government institutions for Salary or Pension and Asaan Account)	NIL
d Account Closure Charges PKR Account	PKR 200/-

e Account Closure Charges FCY Account	USD 2/- or equivalent for FCY Accounts
f Hold mail charges (in advance)	Rs. 1,000/- per annum
g Cash management charges	As per agreement with customer
h Credit information report on foreign suppliers/buyers	Rs. 300/- (flat) plus foreign bank agents charges at actual
i CIB report	At actual
j Registration of charge with registrar of Securities and Exchange Commission of Pakistan	At actual
k Correspondent charges	At actual
l Standing instructions	Rs. 100/- per transaction (plus applicable charges of the transaction)
m Fax indemnity	Rs. 1,000/- (flat)
n Cash handling charges on foreign currencies	0.5% if remittance is made against cash deposit within 15 days
o Document retrieval fee	Rs. 300/- per document (within 1 year) & Rs. 500/- (after 1 year)
p Issuance of SBP/NBP cheque	Rs. 300/- (flat)
q 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

r 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)

SECP & Beaconhouse school system Rs. 50 payment charges

C. FREE SERVICES

1. Following free Services are offered by the Bank at its sole discretion to customers (including Current and Savings account holders): For customers 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.
 - a Issuance of DD/TT/P0 (LCY/FCY) (max 50 for corporate & 25)
 - b Cancellation of PO/DD/FDD
 - c Issuance of cheque book
 - d Stop payment of cheques
 - e Cheque return charges
 - f Local collection charges
 - g Standing instructions
 - h Duplicate Statement
 - i Balance Confirmation Certificate/encashment certificate
 - j Zakat Certificate
 - k Duplicate ATM/Debit Card Issuance
 - l Special same day clearing
 - m Intercity clearing charges

2. Following free Services are offered by the Bank at its sole discretion (including Current and Savings account holders) by opening or maintaining 10,000/- per month

- a Issuance of cheque book (25 leaves)
- b 3 Pay orders per 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

Note:

1. 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 client account and will be charged in addition to the above rates where applicable.
2. 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

3. SHAFQAAT ACCOUNT

Following free services are available to Shafqaat Account Holders by opening or maintaining minimum MAB of 10,000/-

- a First Cheque Books of 25 leaves
- b First Debit Card (PayPak)
- c Phone Banking
- d SMS Banking
- e E-Statement
- f Duplicate Account Statement

Note: In addition to the above, following free services are also available on opening or maintaining MAB of 25,000/-

- g Up to 100% concession on annual locker rentals (small lockers only)*
- h 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

4. AL BARAKA BUSINESS PLUS

Free services are offered by opening or maintaining minimum MAB of below mentioned tiers

Tier-1: PKR 25K - 99.999K

- a Cheque Book
- b Pay Orders (from respective branches only)
- c Default Debit card (PayPak)/UPI Classic*
- d SMS Alerts
- e Hold Mail Facility
- f Intercity Clearing
- g Duplicate Account Statement
- h Same Day Clearing
- i Stop Payment
- j Maintenance Certificate
- k Pay Order Cancellation
- l 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: 100K & above

- a Cheque Book
- b Pay Orders (from respective branches only)
- c Debit card¹
- d SMS Alerts
- e Hold Mail Facility
- f Intercity Clearing
- g Duplicate Account Statement
- h Same Day Clearing
- i Stop Payment
- j Maintenance Certificate
- k Pay Order Cancellation
- l Standing Instructions
- m 100% Waiver on Small Locker² (depending on availability)
- n Individual or Business Takaful³
- o Preferential rate offered on Auto Finance Case⁴

Note:

1. A "Tier-1" customer can be upgraded to "Tier-2" on the basis of maintaining previous MAB of 100k, however the customer will have to wait for at least 03 months while maintaining MAB of 100K before they can avail Gold Debit Card free waiver.
2. Any customer of Tier-2 would be eligible for Fee waivers on locker (100%), however the customer will have to maintain MAB of 100K or above for the next 03 months or else branch will deduct charges that were waived earlier.
3. 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.
4. All the customer maintaining MAB of 1Mn & Above would be offered preferential rate on Auto Finance cases.

5. 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:

- a First Cheque Book (25 leaves)
- b Pay Orders (03 in a month)
- c First Debit Card (PayPak)
- d Exclusive free offers
- e Takaful Coverage*
- f 50% waiver on small locker annual fee (depends on availability)
- g 50% discount on Consumer Finance processing fee
- h 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.

6. TABER SAVING / HAJJ AL BARAKA PLAN

- | | | |
|---|---|---|
| a | Takaful charges in case of early termination before 3 years | 0.12% of sum covered amount per annum |
| b | Extra mortality due to any reason | additional load apply on case to case basis |
| c | Standing instructions | Free |
| d | SMS Alert | Free |

7. PHONE BANKING

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

- a Statement of account up to 1 year
- b Stop payment of cheque/cheque book/pay order
- c Issuance of pay order/demand draft

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 charge 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: i) Processing Charges on fresh facility and renewal of short term facility	Processing charges (Fresh Cases)* • Up to Rs. 1.00M: Rs. 3,000/- flat • Above Rs. 1.00M Up to Rs 10.00M: Rs. 5,000/- flat • Rs. 10.00M & above: Rs. 10,000/- flat II. Processing charges (Renewal Cases) • Up to Rs. 5.00M: Rs. 3,000/- flat • Rs. 5.00M & 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 no 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	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	Legal Notice charges per letter	Rs. 1,500/-
l	Takaful contribution	As per the rate quoted by Takaful Company
m	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%
n	For Funding Cases: Early selling in deal closure/cancellation (if vehicle arrived/available)	8% of principle outstanding amount
o	Upfront tracker monitoring service acquisition fee	Up to Rs. 25,000/-
p	Monthly tracker management fee	Up to Rs. 1,800/-
q	Monthly tracker fee after maturity/settlement of the finance	Rs. 1,800/- per month
r	Re-issuance of NOC	Rs. 1,000/- per month
s	Tracker cost (Note: after finance maturity/early payoff, if customer wants to purchase tracker unit from bank)	Up to Rs. 50,000/-
t	Tracker re-installation fee	Transfer Fee/Fee of Tracker Re-installation from inventory units: Up to Rs. 5,000/-
u	Late Payment Charity	PKR 500 for Each Installment

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	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 Rs. 4,500,000/-)
m	Driveby appraisal fees	At actual
n	SMS service fee	Rs. 50/- per month
o	Stamp duty	At actual
p	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%) ATF (1-240 months = 4%)
q	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%
r	Partial settlement processing fees	Rs. 1,000/-
s	Finance Term Rescheduling Fee (Increase/Decrease) (Note: Terms & Conditions Apply)	Up to 10,000
t	Property Takaful/Insurance charge	As per the rate quoted by the Takaful/Insurance company
u	Family Takaful charges	As per the rate quoted by the Takaful/insurance company
v	Re-Issuance of NOC	Rs. 1,000 per month
w	Legal Notice charges per letter	Rs. 1,500/-
x	Late Payment Charity	PKR 500 for Each Installment
y	Product switching option fee	Up to 15,000

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	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	Legal Notice Charges per letter	Rs. 1,500/-
l	Takaful Contribution	As per the rate quoted by Takaful Company

m	Early Purchase/BuyOut Price Note: Percentage is applicable on Remaining Musharikhah 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
n	Upfront Vehicle Tracking Service Acquisition Fee	Up to Rs. 25,000/-
o	Monthly Tracker Monitoring Fee	Up to Rs. 1,800/-
p	Monthly Tracker Monitoring fee after maturity/settlement of the finance	Up to Rs. 1,800/- per month
q	Re-Issuance of NOC	Rs. 1,000/- per month
r	Tracker Cost (Note: After finance maturity/early payoff, if customer want to purchase Tracker Unit from Bank)	Up to Rs. 50,000/-
s	Tracker Re-Installation Fee	Up to Rs. 5,000/-
t	Mandatory Current Deposit Account Charges	As per Prevailing SOC of Current Account of Al Baraka
u	Finance Term Rescheduling Fee (Increase/Decrease) (Note: Terms & Conditions Apply)	Up to 10,000

v Product switching option fee Up to 15,000
Group Head Retail Banking/Head of consumer Finance or Competent Authority 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	Duplicate repayment schedule issuance charge	Rs. 1,000/-
i	Document Retrieval Charges	Rs. 1,000/-
j	Asset Repossession Charges	At Actual
k	Registration fee and title documentation charges/Transfer/Lien Marking Charges	At Actual (Rs. 40,000/- to Rs. 4,500,000/-)
l	Drive by Appraisal Fees	At Actual
m	SMS Service Fee	Rs. 50/- month
n	Cheque Return Charges	Up to Rs. 400/- (per transaction)
o	Stamp Duty	At Actual
p	Early Purchase/BuyOut Price Note: (percentage is applicable on remaining Musharikhah 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%
q	Partial Settlement Price Note: (percentage is applicable on Principal Outstanding Amount)	within 12 months=8% within 13-24 months=6% within 25-36 months=4% within 37-48 months=3% within 49-84 months=2%

r	Property Takaful/Insurance Charge	As per the rate quoted by Takaful/Insurance Company
s	Family Takaful Charges	As per the rate quoted by Takaful/Insurance Company
t	Re-Issuance of NOC	Rs. 1,000 per month
u	Legal Notice Charges per letter	Rs. 1,500/-
v	Mandatory Current Deposit Account Charges	As per prevailing SOC of Current Account of Al Baraka
w	Late Payment Charges	PKR 500 for Each Installment
x	Finance Term Rescheduling Fee (increase/Decrease) (Note: Terms & Conditions Apply)	Up to Rs. 10,000
y	Product switching Option Fee	Up to 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 Sharaiah Advisor.
- The competent/approving authority at its discretion may offer reduced rates for the customer.
- Claim handing charges Rs. 2,500/- (flat).