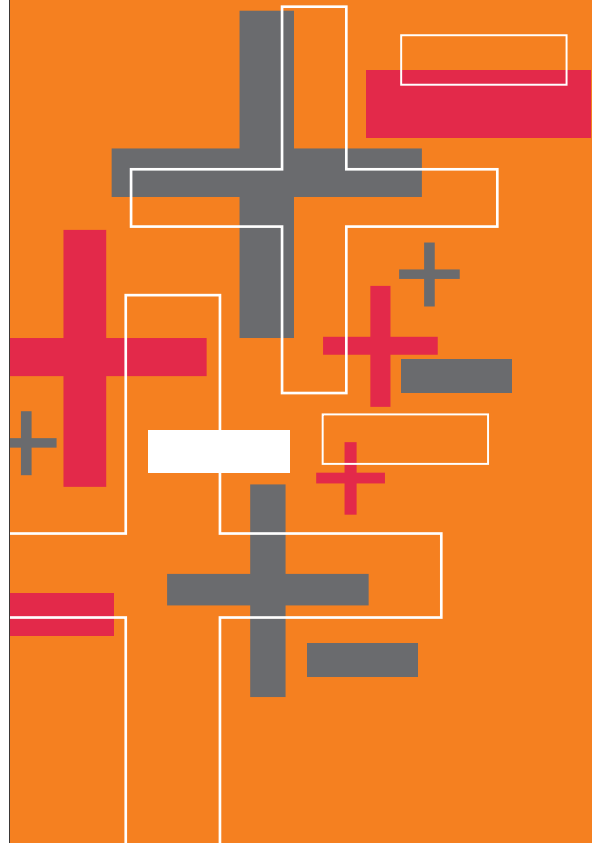
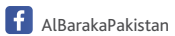


SCHEDULE OF BANK CHARGES

January to June 2021



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Your Partner Bank

Al Baraka Bank (Pakistan) Limited.



Note:

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

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



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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 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/FOD 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) 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. 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.

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 | |
| i) | 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-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 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. 3,500/- per 500 gram. Additional Rs. 1,200/- 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.

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 (equiv. in other currencies) + SWIFT + (cash handling charges as mentioned in Domestic Banking - Miscellaneous Section Serial L) + correspondent Bank charges at actual, if any |
| Amendments 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 in applicable currency |
| Reimbursement payment to other local bank from non-resident Rupee account | Rs. 500/- (flat) |
| Clean bill | Rs. 150/- per item |
| Inquiry/Correspondence regarding FOBC sent for collection | Actual as SWIFT charges |

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) |
| Correspondent bank charges if any | At actual |
| Inquiry/correspondence regarding FOBC sent for collection | Actual as SWIFT charges |

d Foreign Bills

| | |
|-----------------------------------|---|
| Correspondent bank charges if any | At actual |
| FOBC Returns | a) USD 5 per item (value below USD 10,000) b) USD 10 per item (value USD 10,000 & above) |

e 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/-) | Rs. 50/- per Transaction | |
| 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 | Up to Rs. 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 | 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. 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 |
|----------------|--|

Pay Order

| | |
|-----------------------------|------------------|
| 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 the 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. 400/- (flat) |
| c | Intercity Outward Clearing Lodgment Charges | Rs. 200/- per instrument |
| d | Cheque return charges (intercity inward clearing) | Rs. 600/- per instrument |
| e | Local USD clearing Cheque | Rs. 600/- per instrument |
| f | Cheque return charges (inward clearing) | Rs. 600/- per instrument (in case of insufficient funds) |
| g | Local USD cheque return charges | Rs. 600/- per instrument |

Bills

| | | |
|---|--|--|
| a | Inland Letter of Credit | As per Annexure-I, giving various slabs for charges |
| b | 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 |
| c | Confirmation Commission | 0.125% flat, Minimum Rs. 1,000/- for each bill. |
| 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 (Documentary) | 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 Deposit | Rs. 2,000/- (refundable) |
| b | Breaking charges | At actual; min. Rs. 5,000/- |
| c | Option 1 Annual Rental (payable in advance) | |
| | i) Small | Rs. 3,000/- per annum |
| | ii) Medium | Rs. 5,000/- per annum |
| | iii) Large | Rs. 7,000/- per annum |
| d | Option 2 available for saving/current account only. Free of cost lockers on maintaining the following monthly average balances: | |
| | i) Small | Rs. 750,000/- |
| | ii) Medium | Rs. 1,000,000/- |
| | iii) Large | Rs. 1,500,000/- |

Note: All free services are offered by the bank at its sole discretion. 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 | Equivalent to 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 pertain to same cheque book) |
| d | Stop payment of lost cheque book | Rs. 500/- per cheque book |
| e | Retrieval of paid cheque | Rs. 1,000/- within one year |
| f | Cheque book safekeeping & destruction charges | Rs. 300/- |

Alternate Delivery Channel

| | | |
|---|--|---|
| a | Issuance of Debit Card | Free |
| b | Replacement/Duplicate Card (in case of loss/damage) | |
| | Union Pay International | Classic: Rs. 300/- Gold: Rs. 400/- |
| c | Replacement/Duplicate card (in case of loss/damage) | |
| | Mastercard | Silver: Rs. 300/- Gold: Rs. 400/- Titanium: Rs. 1,000/- Platinum: Rs. 1,500/- |
| d | PayPak | Rs. 400/- |
| e | Debit Card Annual Fee | For EMV/chip debit card (payable in advance) |
| f | Union Pay International | Classic: Rs. 850/- Gold: Rs. 1,200/- |
| g | Mastercard | Silver: Rs. 950/- Gold: Rs. 1,300/- Titanium: Rs. 2,500/- Platinum: Rs. 4,000/- |
| h | PayPak | Rs. 850/- |
| i | ATM transaction charges (on ATMs other than ABPL ATMs) | Rs. 18.75/- per transaction (only on financial transactions) |
| j | Balance inquiry on ATM (shared) | Rs. 5/- for 1Link and Mnet |
| k | Utility Bill Payment through ATM/Internet Banking | Free |
| l | Funds Transfer (within Al Baraka) | Free |
| m | Inter Bank Funds Transfer through ATMs/Internet Banking (& Mobile Banking) | Rs. 1 - Rs. 5,000 = Rs. 5/- Rs. 5,001 - Rs. 20,000 = Rs. 15/- Rs. 20,001 - Rs. 50,000 = Rs. 45/- Rs. 50,001 - Rs. 100,000 = Rs. 60/- Rs. 100,001 - Rs. 200,000 = Rs. 100/- Rs. 200,001 - onwards = Rs. 150/- |
| n | Digital Banking Alerts | Free |
| | SMS Banking - LCY Accounts | Rs. 85/- (per month in advance) |
| | SMS Banking - FCY Accounts | USD 1/- or equivalent for FCY Accounts per month in advance |

Debit Card Usage outside Pakistan (per transaction)

| | | |
|----|-------------------------------------|--|
| a | PoS Transaction Fee (International) | |
| i | Union Pay International | For Classic & Gold: Rs. 350/- or 3.0% (of the transaction amount), whichever ever is higher. |
| ii | Mastercard | 3% of Transaction Amount or Rs. 600/- (whichever ever is higher) for ATM Transaction. Rs. 200/- per transaction for Balance Inquiry. |

| | | |
|----|---|--|
| b | ATM Transaction Fee including balance inquiry & International | |
| i | Union Pay International | For Classic & Gold: Rs. 350/- or 30% (of the transaction amount) whichever is higher |
| ii | Mastercard | 3% of transaction amount or Rs. 600/- (whichever is higher) 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 | 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 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 |

Reports & Certificates

| | | |
|---|---|---|
| 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 | 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 | CLB 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 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 | Copy of paid cheque/ payorder/deposit slip | Under 6 months: Rs. 200/- Over 6 months: Rs. 400/- |

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 | | |

FREE SERVICES

Following free Service are offered by the Bank at its sole discretion to customers (including Current and Savings account holders): For clients 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 deposit account.

| | |
|---|---|
| a | Issuance of DD/TT/P0 (LCY/FC) (max 50 for corporate & 25) |
| b | Cancellation of PO/DD/FDD |
| c | Issuance of cheque book |
| d | Counter Cheque issuance |
| e | Stop payment of cheques |
| f | Cheque return charges |
| g | Local collection of charges |
| h | Standing instructions |
| 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 Service 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

Following free services are available Shafqaat Account Holders)

- a First Cheque Books (of 25 leaves)
- b Classic Debit Card (One Time Only)
- c Phone Banking
- d SMS Banking
- e E-Statement
- f Duplicate copies of statement of account
- g Up to 100% concession on annual locker rentals (small lockers only)

AL BARAKA BUSINESS PLUS

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

Tier-1: PKR 25K - 99.999K

- 1 Cheque Book
- 2 Pay Orders (from respective branches only)
- 3 Union Pay Classic Debit card
- 4 SMS Alerts
- 5 Hold Mail Facility
- 6 Intercity Clearing
- 7 Duplicate Account
- 8 Same Day Clearing
- 9 Stop Payment
- 10 Maintenance Certificate
- 11 Pay Order Cancellation

Tier-2: 100K & above

- 1 Cheque Book
- 2 Pay Orders (from respective branches only)
- 3 Union Pay Classic Debit card
- 4 SMS Alerts
- 5 Hold Mail Facility
- 6 Intercity Clearing
- 7 Duplicate Account
- 8 Same Day Clearing
- 9 Stop Payment
- 10 Maintenance Certificate
- 11 Pay Order Cancellation
- 12 Standing Instructions
- 13 Gold Debit Card (Master Card)¹
- 14 100% Waiver on Small Locker² (depending on availability)
- 15 Individual or Business Takaful³
- 16 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 MAC of 1Mln & Above would be offered preferential rate on Auto Finance cases.

TABEER SAVING PLAN

| | |
|--|---|
| 1 Takaful coverage in case of death/permanent disability | 0.12% of sum covered amount per annum |
| 2 Extra mortality due to any reason | additional load apply on case to case basis |
| 3 Standing instructions | Free |
| 4 SMS Alert | Free |

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
 - Over the counter charges (OTC Portal)
 - Taxes, SECP & Beacon house school System Rs. 50/- payment charges

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/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. 5000/- . 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)* • Upto Rs. 1,00M: Rs. 3,000/- flat • Above Rs. 1.00M upto Rs. 10.00M: Rs. 5,000/- flat • Rs. 10.00M & above: Rs. 10,000/- flat II. Processing charges (Renewal Cases) • Upto 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 |

Corporate + Investment Banking

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

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

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

II) Investment Banking Transactions

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

III) ECIB report charges Rs. 75/- per ECIB report

| | | |
|---|---|--|
| n | 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. |
| o | 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). |

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/- |

Consumer Auto Finance

| | | |
|---|--|---|
| a | Application Processing Fees (New/Used/Imported) | PKR 8,400/- (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 | (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 | 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 (if vehicle arrived) | 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. 1,600/- 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/- |
| | Late Payment Fees | PKR 500 for Each Installment |

Personal Finance Scheme (A) for Vehicles as Tangible Asset

| | | |
|---|--|-------------------------------|
| a | Application Processing Fee (New/Used/Imported) | Upto PKR 15,000 |
| b | Warehouse Parking Fee for Repossessed Vehicle | At Actual |
| c | Vehicle Evaluation Charges | At Actual (Upto Rs. 20,000/-) |
| d | Income Estimation Charges | Upto 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. 1000/- |

| | | |
|---|---|---|
| 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) |
| l | Legal Notice Charges per letter | Rs. 1,500/- |
| m | Takaful Contribution | As per the rate quoted by Takaful Company |
| n | Early Purchase/BuyOut 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% |
| o | Upfront Tracker monitoring service acquisition Fee | Upto Rs. 20,000/- |
| p | Monthly Tracker Management Fee | Upto Rs. 1,800/- |
| q | Monthly Tracker fee after maturity settlement of the finance | Rs. 1,500 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 | Upto Rs. 5,000/- |
| u | Mandatory Current Deposit Account Charges | As per Prevailing SOC of Current Account of Al Baraka |

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.

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 | Request for change in financing terms (increase/decrease) | Rs. 8,000/- |
| 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 Late Payment Fees | Rs. 1,500/- PKR 500 for Each Installment |

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

| | | |
|---|---|---|
| a | Application Processing Fee | Upto PKR 15,000 |
| b | Subsequent Stagewise property appraisal Fees (for construction/building/renovation) | At Actual (Upto Rs. 10,000/-) |
| c | Property evaluation charge | At Actual (Upto Rs. 15,000/-) |
| d | Legal Charges | At Actual |
| e | Income Estimation Charges | At Actual (Upto Rs. 10,000/-) |
| f | Title Documentation Verification charges | At Actual (Upto 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 | Driveby Appraisal Fees | At Actual |
| m | SMS service fee | Rs. 50/- month |
| n | Cheque Return Charges | Upto Rs. 400/- (per transaction) |
| o | Stamp Duty | At Actual |
| p | Early Purchase/BuyOut 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% |
| 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 49-64 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 |

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) |

Rahnuma Travel Services

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

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. 1000/- (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 Shariaah Advisor.
- The competent/approving authority at its discretion may offer reduced rates for the customer.
- Claim handing charges Rs. 2,500/- (flat).