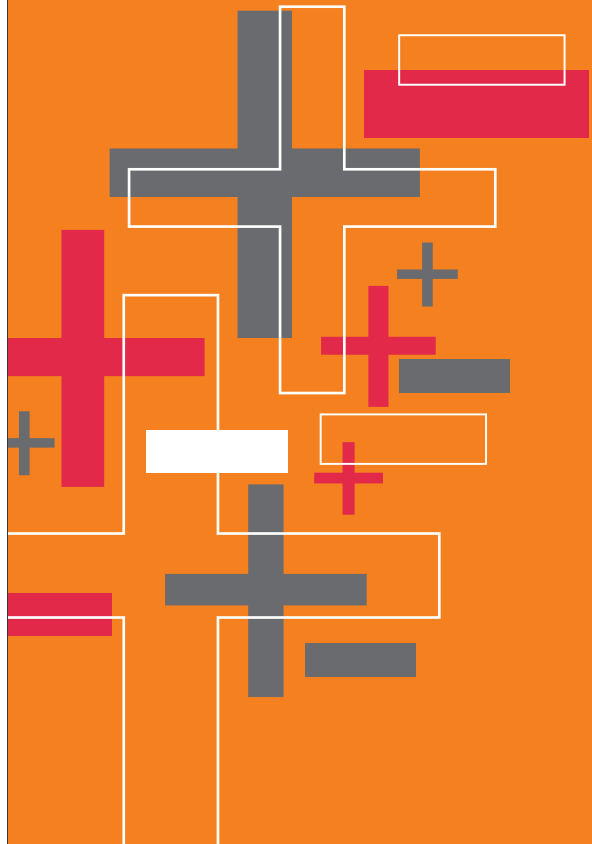
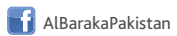


SCHEDULE OF BANK CHARGES

July to December 2020



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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 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. 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 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
a	Documentary	
ii)	Handling duty drawbacks	Correspondent bank charges at actual
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 banks 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	15 paise per Rs. 100/-; (min. Rs. 1,500/-)
q	Courier Charges	As per communication tariff
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/-

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) + 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/-
<p>Note: All exceptions applied in this case of Import L/C will be applicable on Inland letter of Credit</p>		
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. 250/- Gold: Rs. 350/-
c	Replacement/Duplicate card (in case of loss/damage) Mastercard	Silver: Rs. 250/- Gold: Rs. 350/- Titanium: Rs. 1,000/- Platinum: Rs. 1,500/-
d	Debit Card Annual Fee	For EMV/chip debit card (payable in advance)
e	Union Pay International	Classic: Rs. 750/- Gold: Rs. 1,100/-
f	Mastercard	Silver: Rs. 850/- Gold: Rs. 1,250/- Titanium: Rs. 2,500/- Platinum: Rs. 4,000/-
g	ATM transaction charges (on ATMs other than ABPL ATMs)	Rs. 18.75/- per transaction (only on financial transactions)
h	Balance inquiry on ATM (shared)	Rs. 5/- for 1Link and Mnet
i	Utility Bill Payment through ATM/Internet Banking	Free
j	Funds Transfer (within Al Baraka)	Free
k	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/-
l	SMS - Alerts Fee (Branch Banking)	Rs. 75/- Per Month in Advance
m	Debit Card Arbitration Charges/False Charge back (Local & International)	For Classic, Gold & Platinum: USD 400/- or PKR equivalent per case
n	Debit Card Document Retrieval Charges (for Local Transaction)	For Classic, Gold & Platinum: PKR 250/- per document (per transaction)
o	Annual Chip Maintenance Fee (applicable only on EMV/Chip Cards)	Rs. 100/-

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	

i	Union Pay International	For Classic & Gold: Rs. 350/- or 30% (of the transaction amount) whichever is higher
ii	Mastercard	3% of transaction (2) times 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		

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 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
l	Early buy out price (DM/ljarah)	As per the terms agreed between customer and bank
m	Agri Finance: i) Processing Charges on fresh facility and renewal of short term facility	Development Finance: Rs. 3,000/- flat (per tractor). Non-Farm and Non-Development Finance: Rs. 5,000/- Waiver can only be allowed with approval of CH.CBSME
	ii) Legal Notice charge	Rs. 1,500/-
	iii) Payment Notice (dunning letter) for installment already fallen due	Rs. 1,000/-

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	24,000
20	10,000	80	48,000
40	20,000	200	120,000
50	25,000	300	180,000
100	50,000	500	300,000
150	75,000	1,000	600,000
300	150,000	3,000	1,200,000
400	200,000	5,000	1,800,000
400 plus	250,000	10,000	2,400,000
		10,000 plus	3,000,000

* 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 ljarah assets	At actual
g.	Cheque return administrative charges	Rs. 600/-

Consumer Auto Finance

a	Application processing fees (new/used/imported)	Rs. 7,000/- (non-refundable)
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. 20,000/-
p	Monthly tracker management fee	Up to 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	Up to Rs. 5,000/-

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. 5,000/- Above Rs. 10 Million Finance-Rs.10,000/-
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%) BFT (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	Rs. 1,500/-

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 Shariah Advisor.
- The competent/approving authority at its discretion may offer reduced 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 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

Free Services

Free services are offered by the bank at its sole discretion to customers (including Current and Savings account holders). For clients who maintain a minimum 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 accounts.

- a. Issuance of DD/TT/PO (LCY/FCY) (max. 50 for entities and 25 for individuals 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 customers maintaining Rs. 25,000/- or above, under Al Baraka Business Plus account:

- a. Cheque book free
- b. Union Pay Classic Debit 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 Shafqaat Account Holders:

- a. First cheque book (of 25 leaves)
- b. Union Pay Classic Debit Card (one time only)
- c. Phone banking
- d. SMS banking
- e. e-Statement
- f. Duplicate copies of statement of account
- g. Upto 100% concession on annual locker rentals (small lockers only)

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 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.