

# SCHEDULE OF BANK CHARGES

## July to December 2026

111-113-442 | [www.albaraka.com.pk](http://www.albaraka.com.pk)



Follow us on

 AlBarakaPakistan  albaraka\_bank\_pakistan

 al-baraka-bank-pakistan

**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.
<b>A INTERNATIONAL BANKING</b>	<b>01</b>
<b>01 Trade Finance</b>	<b>01</b>
i Import	01
ii Export	02
iii Miscellaneous	02
<b>02 Remittances FCY</b>	<b>02</b>
i Outward	02
ii Inward	03
iii Collections/Clearing	03
iv Foreign Bills	03
v SWIFT	03
<b>B DOMESTIC BANKING</b>	<b>03</b>
<b>01 Remittances LCY</b>	<b>03</b>
i Pay Order	03
ii Call Deposit	04
<b>02 Collection &amp; Clearing</b>	<b>04</b>
<b>03 Bills</b>	<b>05</b>
<b>04 Safe Deposit Locker</b>	<b>05</b>
<b>05 Cheque Book</b>	<b>05</b>
<b>06 Alternate Delivery Channel</b>	<b>06</b>
i Debit Card Issuance, Replacement & Renewal	06
ii ADC Transactions Charges	06
iii SMS Alert	06
<b>07 Debit Card Usage Outside Pakistan</b>	<b>06</b>
<b>08 Communication Tariff</b>	<b>07</b>
j Courier	07
ii Registered Post	07
<b>09 Reports &amp; Certificates</b>	<b>07</b>
<b>10 Miscellaneous</b>	<b>07</b>
<b>11 Over the Counter Charges (OTC Portal)</b>	<b>08</b>
<b>C FREE SERVICES</b>	<b>08</b>
01 Shafqaat Account	09
02 Al Baraka Business Plus	09
03 Al Baraka Consumer Business Partner Account	10
04 Al Baraka Banaat Account	10
05 Tabeer Saving Plan	10
06 Hajj Al Baraka	11
07 Al Baraka Freelancer Current/Saving Account	11
08 Phone Banking	11
09 For Staff Salary Account	11
<b>D FINANCING SERVICES</b>	<b>11</b>
01 Financing	11
02 Corporate + Investment Banking	12
03 SME/Commercial & Corporate	13
04 Consumer Auto Finance	13
05 Consumer Housing Finance	14
06 Purpose/Personal Finance	15
07 Consumer Solar Finance	17
08 Personal Finance (Un-Secured) Laptop Finance	18
09 Takaful	18
10 Rahnuma Travel Services	18
11 Guarantees	19
<b>Annexure</b>	<b>20</b>

## A. INTERNATIONAL BANKING

### 1. TRADE FINANCE

#### i. IMPORT

a	L/C Opening	As per Annexure I
b	L/C & Contract Amendment	Rs. 1250/- (flat)
c	If amendment involving increase in amount and/or validity of L/C	Rs. 1250/- per amendment (flat) & Service 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. 1250 (flat)
f	Items returned unpaid under L/C	Rs. 1,000/- (flat) plus courier charges and 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. 1,000/-
m	Acceptance for import on consignment basis	0.15%; (min. Rs. 500/-)
n	Import bills returned unpaid under collection/contract	Rs. 1,250/- (flat) plus courier charges and correspondent bank charges to be obtained at actual
o	Remittance against import without opening of L/C registration of contract advance payment	0.15%, min Rs. 1,500/- plus Swift/FDD charges
p	L/C cancellation charges	Rs. 1,250/- (flat)
q	Discrepancy Fee Plus USD 35/- SWIFT charges	Rs. 1,250/-
r	Courier Charges	At Actual

#### 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 to 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. 1,800/- (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	Service charges for issuance of EPRC against advance payment	Rs. 500/- (flat)
h	Export L/C pre-advance (including L/C amendments)	Rs. 250/- (flat) plus courier charges, if any
i	Transfer of export bills lodged under collection to other banks	Rs. 1,200/- (flat)
j	Handling of export documents against which advance payment is received	Rs. 500/- (flat) per case
k	Documents returned unpaid	Rs. 625/- (Flat) per document plus charges of correspondent Bank, if any.
l	Documents sent to other banks for negotiation under restricted L/C	0.30% min. Rs. 500/-
m	Handling of research & development cases duty drawbacks	0.25% min. Rs. 1,000/-
n	Assignment of proceeds under L/C	Rs. 500/- (flat) for single assignment
o	Service charges against advance payment/documents set on collection basis	15 paise per Rs. 100/- (min. Rs. 1,500/-)
p	Courier Charges	At Actual
q	ERF NOC for Entitlement	Rs. 625/- flat
r	Export Advance Payments	Correspondent bank charges at actual
s	E-Form transferring to other banks	Rs. 500/- per case
t	Credit Report Charges	Actual
u	Export Performance Verification	Rs. 625/- Per case
v	Handling of Substitution Cases under IERS Part 1	Rs. 625/- Per case
w	Handling of IERF Application	Rs. 625/- Per application

#### Note:

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

#### iii. MISCELLANEOUS

a	Issuance of Trade Business Certificate	Rs. 1,000/-
b	Transfer of Financial Instrument (F.I.) in PSW to other Banks	Flat Rs. 1,000/- per transfer
c	Issuance of F.I on FOC basis:	Rs. 1,000/- per FOC Case
d	Transfer of export proceed to other Bank	Rs. 1,000/- flat per transfer + SWIFT charges Rs. 600/-
e	Service Charges for seeking SBP Approval	Rs. 500/- per case
f	Expired F.I Beyond 45 Days from date of Issuance of F.I	Rs. 100/-
g	Handling & Service charges for overdue export bill reported to SBP	Rs. 1000/- Flat
h	Import Advance Payment Handling Charges	Rs. 1000/- Flat

## 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	USD 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	Foreign 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
------------------------------------	-----

**Note:** These charges are subject to SBP's instructions as provided from time to time

### Section Note:

1. All free services are offered by the Bank to the customer at the Bank's sole discretion.
2. All charges including 'Free' services are exclusive of applicable government levies, including FED, provincial sales tax on services, and any other taxes"

## B. DOMESTIC BANKING

### 1. REMITTANCES LCY

#### i. PAY ORDER

a	Issuance	charges
(i)	For account holder	Rs. 150/- (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/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.

#### ii. CALL DEPOSIT

a	Issuance (For account holder)	Free
b	Cancellation charges	Free
c	Duplicate issuance	Free
d	Stop payment	Free

### 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, min. 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/-
	Note: All exceptions applied in this case of Import L/C will be applicable on Inland Letter of Credit	
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. 3,500/- (refundable)
ii	Breaking charges	At actual; min. Rs. 5,000/-
iii	Option 1 Annual Rental (payable in advance)	
	a) Small	Rs. 4,500/- per annum
	b) Medium	Rs. 6,500/- per annum
	c) Large	Rs. 8,500/- per annum
iv	Option 2	
	Free of cost lockers available for Saving/Current Account only on maintaining the following monthly average balance:	
	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) Remunerative Current Account	Rs. 25/- per leaf
	b) Current Account	Rs. 25/- per leaf
	c) Savings Account	Rs. 25/- per leaf
	d) Foreign Currency Account	Equivalent to Rs. 25/- per leaf
ii	Stop payment of cheques	Rs. 350/- per cheque Rs. 1000/- 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	<b>Replacement/Duplicate Card (In case of loss/damage)</b>	
(i)	UnionPay International	Classic: Rs. 2,800/- Gold: Rs. 4,000/-
(ii)	Mastercard	Classic: Rs. 3,500/- Gold: Rs. 5,000/- Platinum: Rs. 12,000/- FCY Debit Card (USD): USD 20/-
(iii)	PayPak	Standard: 2,500/- NexGen Banking PayPak Debit Card: Rs. 2,500/- PayPak Aura Debit Card: Rs. 2,500/-
c	<b>Annual Fee for EMV/Chip Debit Card (payable in advance)</b>	
(i)	UnionPay International	Classic: Rs. 2,800/- Gold: Rs. 4,000/-
(ii)	Mastercard	Classic: Rs. 3,500/- Gold: Rs. 5,000/- Platinum: Rs. 12,000/- FCY Debit Card (USD): USD 20/-
(iii)	PayPak	Standard: Rs. 2,500/- NexGen Banking PayPak Debit Card: Rs. 2,500/- PayPak Aura Debit Card: Rs. 2,500/-

#### ii ADC TRANSACTION CHARGES

a	ATM transaction charges (on ATMs other than ABPL ATMs)	Rs 4.67/- per transaction (only on financial transactions)
b	Balance inquiry on ATM (shared)	Rs. 5.50/- for 1Link
c	ATM Transaction Receipt Charges Off-Ups (Switch) Customers using Al Baraka ATMs	Rs 4.67/-
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 600 or PKR equivalent per case
i	Debit Card Document Retrieval Charges (for Local Transaction)	PKR 300/- per document (per transaction)

#### iii SMS ALERTS

a	Digital Banking Alerts (including Mobile App & email alerts)	Free
b	SMS Alerts - LCY accounts (per month)	Rs. 300 per month for individual accounts Rs. 900 per month for company accounts
c	SMS Alerts - FCY accounts (annually)	USD 12 or equivalent

### 7. DEBIT CARD USAGE OUTSIDE PAKISTAN

i	PoS Transaction Fee International (including e-commerce)	
a	UnionPay International	4% POS Purchase (International & Internet Transactions Executed Through International Merchant)
b	Mastercard	4% of amount

ii	ATM Transaction Fee including balance inquiry & international transaction	
a	UnionPay International	4% of amount Rs. 250 per balance inquiry
b	Mastercard	4% of amount Rs. 250 per balance inquiry
c	FCY Debit Card (USD) (applicable on International ATMs only)	4% of amount or USD 3 whichever is higher Balance Inquiry USD 1 per 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 customers
d	Financial/Credit Worthiness Certificate	Rs. 250/- per certificate
e	Proceeds Realization Certificate & Encashment Certificate	Rs. 200/- per certificate
f	Balance Confirmation Certificate	Rs. 200/- per certificate
g	Account Maintenance Certificate	Rs. 200/- per certificate

## 10. MISCELLANEOUS

a	Duplicate statement	Rs. 35/- (per request/per item)
b	Dormant account reactivation	Free
c	Account closure charges	NIL
d	Hold mail charges (in advance)	Rs. 1,000/- per annum
e	Cash management charges	As per agreement with customer
f	Credit information report on foreign suppliers/buyers	Rs. 300/- (flat) plus foreign bank agents charges at actual
g	CIB Report	At actual
h	Charges of registration with the Registrar of Securities and Exchange Commission of Pakistan	At actual
i	Correspondent charges	At actual
j	Standing instructions	Rs. 100/- per transaction (plus applicable charges of the transaction)
k	Fax indemnity	Rs. 1,000/-(flat)
l	Cash handling charges on foreign currencies	0.5% if remittance is made against cash deposit within 15 days

m	Document retrieval fee	Rs. 300/- per document (within 1 year) & Rs. 500/- (after 1 year)
n	Issuance of SBP/NBP cheque	Rs. 300/- (flat)
o	Request for transaction advices over 3 months old	a) Upto 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

## p. Investor Portfolio Security

1.	Transaction charges } (purchase/sale/transfer)	Rs. 500/- flat per transaction		
2.	Holding charges per annum	From Amount	To Amount	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		

## 11. Over the Counter Charges (OTC Portal)

Taxes, SECP & Beaconhouse School System Rs. 50 payment charges

### Section Note:

- All free services are offered by the Bank to the customer at the Bank's sole discretion.
- All charges including "Free" services are exclusive of applicable government levies, including FED, provincial sales tax on services, and any other taxes"

## C. FREE SERVICES

- Following 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 monthly average balance of Rs. 1M (US\$ 50K, GBP 50K, EURO 50K, JPY 5.5M, AED 150K) in all i.e. Current/Saving/Term Deposit Account.
  - Issuance of FDD/TT/PO (LCY/FCY) (Max 50 for corporate & 25 for individual customers)
  - Cancellation of PO/FDD
  - Issuance of cheque book
  - Stop payment of cheques
  - Cheque return
  - Local collection
  - Standing instructions
  - Duplicate Statement of Account
  - Account Maintenance Certificate/Encashment Certificate
  - Zakat Certificate
  - Free ATM/Debit Card (Paypak). Fee Waiver for Paypak only, all other debit cards to be charged as per prevailing SOC.
  - Special same day clearing
  - Intercity clearing
  - Statement of account viewing access through Cash Management Portal
- Following free services are offered by the Bank at its sole discretion (including Current and Saving account holders) by opening or maintaining account balance of PKR. 10,000/- per month
  - Issuance of cheque book (25 leaves)
  - 3 pay orders per month
- Following categories of accounts will be exempted from levy of service charges in any manner whatsoever:
  - Students
  - Mustahqeen of Zakat
  - Employees of Government/Semi-Government institution 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 customer accounts and will be charged in addition to the above rates where applicable.
2. The Bank reserves the right to cover charges of those services which are not mentioned under this Schedule as per arrangement with the 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 the 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.
7. Since current accounts are based on "Qard," the Bank will not grant Current account customers any additional benefits or waivers on any kind of facility.

**1. SHAFQAAT ACCOUNT**

The following free services are available to Shafqaat account holders by opening or maintaining a minimum Monthly Average Balance of PKR. 10,000/-.

- i First Cheque Book of 25 Leaves
- ii Free ATM/Debit Card (Paypak) for the first year
- iii Phone Banking
- iv SMS Alerts
- v E-Statement
- vi Duplicate copies of Statement of Account

**Note:** In addition to the above, the following free services are also available on opening or maintaining Monthly Average Balance of PKR 25,000/-

- vii Up to 100% concession on annual locker rentals (small lockers only)\*
- viii 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 PKR 30,000/-, whichever is lesser

**2. AL BARAKA BUSINESS PLUS**

Free services are offered by opening or maintaining minimum Monthly Average Balance of the below mentioned tiers:

**Tier-1: PKR 25K - 99,999K**

- i Cheque Book
- ii Pay Orders
- iii Free ATM/Debit Card (Paypak) for the first year\*
- iv SMS Alerts
- v Hold Mail Facility
- vi Intercity Clearing
- vii Duplicate Statement of Account
- viii Same Day Clearing
- ix Stop Payment
- x Maintenance Certificate
- xi Pay Order Cancellation
- xii Individual Takaful

\* Other variants of Debit Card shall be charged as per prevailing SOC.

**Tier-2: PKR 100K & above**

- i Cheque Book
- ii Pay Orders
- iii Free ATM/Debit Card (Paypak) for the first year
- iv SMS Alerts

- v Hold Mail Facility
- vi Intercity Clearing
- vii Duplicate Statement of Account
- viii Same Day Clearing
- ix Stop Payment
- x Maintenance Certificate
- xi Pay Order Cancellation
- xii Standing Instructions
- xiii 100% Waiver on Small Locker (depending on availability)
- xiv Individual or Business Takaful<sup>2</sup>
- xv Preferential rate offered on Auto Finance Case<sup>3</sup>

**Note:**

1. All other debit card variants to be charged as per prevailing SOC.
2. 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. A "Tier-1" customer can be upgraded to "Tier-2" on the basis of maintaining previous MAB of 100K.
3. All the customers maintaining Monthly Average Balance of 1Mln & above will be offered preferential rate on Auto Finance cases.

**3. AL BARAKA CONSUMER BUSINESS PARTNER ACCOUNT**

The following complimentary services will be available by opening or maintaining a Monthly Average Balance (MAB) of PKR 25,000/- & above:

- i Cheque Book (25 leaves)
- ii Pay Orders
- iii Free ATM/Debit Card (Paypak) for the first year
- iv SMS Alerts
- v Hold Mail Facility
- vi Intercity Clearing
- vii Duplicate Account Statement
- viii Same Day Clearing
- ix Stop Payment
- x Maintenance Certificate
- xi Pay Order Cancellation

**4. 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:

- i First Cheque Book (25 leaves)
- ii Pay Orders (03 in a month)
- iii Free ATM/Debit Card (Paypak) for the first year
- iv Exclusive free offers
- v Takaful Coverage\*
- vi 50% waiver on a small locker annual fee (depending on availability)
- vii 50% discount on Consumer Finance processing fee
- viii 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.

**5. TABER SAVING PLAN**

- |     |  |   |
|-----|--|---|
| i   | Takaful Charges before completion of 3 Years from TSP generation | 0.12% of sum covered amount per annum       |
| ii  | Extra mortality due to any reason                                | additional load apply on case to case basis |
| iii | Standing instructions  | free  |
| iv  | SMS Alert  | free  |

## 6. HAJJ AL BARAKA

i	Standing instructions	free
ii	SMS Alert	free

## 7. AL BARAKA FREELANCER CURRENT/SAVING ACCOUNT

The following free services will be offered to customers who will open or maintain a Monthly Average Balance (MAB) of PKR 10,000/- & above in main PKR account.

i	Free Cheque Book (25 leaves)
ii	Free Pay Orders
iii	Free ATM/Debit Card (Paypak) for the first year
iv	Free Takaful Coverage for Personal Accident (Death & Permanent Disability), Cash Withdrawal (ATM/OTC)*
v	Preferential FX Rates
vi	Offer Discount on Profit Rate on Consumer Finance Cases**
a)	For Carsaaz: 3.00%
b)	For Purpose/Personal Finance Facility: 3.00%
c)	Al Bait: 1.00%

\*on opening or maintaining the monthly average balance of PKR 100,000 & above.

\*\*customers maintaining 250K & above average balance in preceding 03 months would be offered preferential rate on case to case basis.

## 8. PHONE BANKING

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

i	Statement of account up to 1 year
ii	Stop payment of cheque/cheque book/pay order
iii	Issuance of pay order

## 9. FOR STAFF SALARY ACCOUNTS

Following charges will be waived on staff salary account (only for contractual and permanent staff of ABPL).

i	Issuance of Pay Order
ii	Cancellation of Pay Order
iii	Issuance of Cheque Book
iv	Stop Payment of Cheques
v	Local collection of Cheques
vi	Intercity Outward Clearing
vii	Balance Confirmation Certificate
viii	Certificate of profit paid and zakat deducted during the year
ix	Duplicate Account Statement
x	Standing Instructions Fees
xi	Debit Card Issuance (UPI: Classic & Gold; MasterCard: Silver & Gold; Paypak)
xii	SMS Alerts
xiii	Key Deposit for Locker
xiv	50% Waiver on Locker Annual Rent (Small, Medium & Large)

Note: Waiver, however, will be on Bank charges only and all other charges such as Federal Excise Duty, Government levies, Taxes, Postage, Courier etc will be recovered as actual.

### Section Notes:

- All free services are offered by the Bank to the customer at the Bank's sole discretion.
- All charges including 'Free' services are exclusive of applicable government levies, including FED, provincial sales tax on services, and any other taxes

## D. FINANCING SERVICES

### 1 FINANCING

a	Stamp duty of legal agreements, valuation charges, search report charges & legal charges	At actual
---	--	-----------

b	Miscellaneous charges (ie., 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 charges 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/CBSME or Competent Authority is authorized to reduce/waive the above charges
l	Charges on inspection of stock not owned by the Bank	Conducted by the Bank's officers - Within city: a) Rs. 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:	Processing charges (Fresh Cases)*
i	Processing Charges on fresh facility and renewal of short term facility	• Up to Rs. 1 M: Rs. 3,000/- flat • Above Rs. 1 M Up to Rs 10 M: Rs. 5,000/- flat • Rs. 10 M & above: Rs. 10,000/- flat
ii	Processing charges (Renewal Cases)	• Up to Rs. 5 M: Rs. 3,000/- flat • Rs. 5 M & 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:	"III. Payment Notice (dunning letter) for installment already fallen due: NIL
iv	Legal Notice charges:	Rs. 1,500/-
v	Repossession of tractor:	At actual

## 2. CORPORATE + INVESTMENT BANKING

- 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 mentioned fee is applicable to every customer at the time of first disbursement only. Head of CIBG/CBSME or Competent Authority is authorized to approve subsidy of charges/waiver of the above mentioned fee on the basis of their Business relationship on case to case basis. The agreed/negotiated charges 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 ljarah assets	At actual
g. Cheque return administrative charges	Rs. 600/-
h. SME Fleet Finance	
i. Early Purchase/Buy Out Price Note: Percentage is applicable on Remaining Musharakah Units/Principle Outstanding	within 12-84 months = 4.00%
ii. For Funding Cases :Early selling in deal closure (if vehicle arrived/available)	8% of Principle outstanding amount
iii. Late Payment Charity	Rs. 500/- for each installment
iv. Registration service fee(Varies as per engine power-cc)	At Actual
v. SMS Service Fee	Rs.50/- (per month)
vi. Takaful Contribution	As per the rate quoted by Takaful Company
vii. Partial Settlement Price: Minimum 20% of Principal Outstanding (Note :allowed for Once a year till finance maturity)	8% of partial payment amount
viii. Legal Notice Charges (Per Notice/Letter)	Rs. 1500/-
ix. Legal Docs Stamp Duty (to be borne by Customer)	At actual

### 4. CONSUMER AUTO FINANCE

a. Application Processing Fee (New/Used) (Note Actual Processing Fee is defined in Key Facts sheet/Letter of Understanding of Carsaaz Customer)	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 (Rs. 10,000/-)
e. Legal Docs Stamping Charges (To be borne by Customer)	At actual
f. Vehicle repossession charges	At actual (Rs. 15,000/- to Rs. 100,000/-)
g. Document retrieval charges	Rs. 1,000/-
h. Registration service fee (Varies as per engine power-cc)	At actual

i. SMS service fee (if customer opted)	Rs. 50/- (per month)
j. Takaful contribution	As per the rate quoted by Takaful Company
k. Early purchase/Buy out price Note: (Percentage is applicable on Remaining Musharakah Units/ Principal 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%
l. For Funding Cases: Early selling in deal closure/cancellation (if vehicle arrived/available)	8% of Principal outstanding amount
m. Upfront tracker monitoring service acquisition fee	Up to Rs. 25,000/-
n. Monthly tracker management fee	Up to Rs. 1,800/-
o. Monthly tracker fee after maturity/settlement of the finance	Rs. 1,800/- per month
p. Re-issuance of NOC	Rs. 1,000/- per instance
q. Tracker cost (Note: after finance maturity/early payoff, if customer wants to purchase tracker unit from bank)	Up to Rs. 50,000/-
r. Tracker re-installation fee	Transfer Fee/Fee of Tracker Re-installation from inventory units: Up to Rs. 5,000/-
s. Late Payment Charity	PKR 500 for Each Installment
t. Partial Settlement Price	
i. Upto 10% of Principal Outsanding (Current)	Free of cost
ii. Additional price for any partial amount exceeding the limit of 10% of principal outstanding (current)	within 13-24 months=8% within 25-36 months=6% within 38-48 months = 4% within 49-60 months = 3%
<b>Note:</b> Partial Settlement can be exercised once within 36 months, 2nd partial can be made within 37-60 Months.	
w. Legal Notice Charges (Per Notice/Letter)	Rs. 1500/-
x. Secured Transaction Receipts "STR" FEE	At Actual

### 5. CONSUMER HOUSING FINANCE

a. Application 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 Docs Stamping Charges (To be borne by Customer)	At actual
i. Document retrieval charges	Rs. 1,000/-
j. Asset repossession charges	At actual
k. Registration fee and title documentation charges	At actual (Rs. 40,000/- to Rs. 4,500,000/-)
l. Driveby appraisal fees	At actual
m. SMS service fee (if customer opted)	Rs. 50/- per month
n. Early purchase/buyout price Note: (percentage is applicable on remaining Musharakah units/ Principal outstanding)	Self (1-24 months = 4%) Self (25-240 months = 3%) ATF (1-240 months = 4%)

o	Partial Settlement Price Note:percentage is applicable on any partial amount exceeding the limit of 20 installments or 25% of principle outstanding whichever is less	1-36 months = 4% 37-240 months = 3%
p	Partial settlement processing fees	Rs. 1,000/-
q	Property Takaful/Insurance Charges	As per the rate quoted by the Takaful/Insurance Company
r	Family Takaful Charges	As per the rate quoted by the Takaful/Insurance Company
s	Re-Issuance of NOC	Rs. 1,000 per instance
t	Late Payment Charity	PKR 500 for Each Installment
u	Legal Notice Charges (Per Notice/Letter)	PKR 1,500
v	Secured Transaction Receipts "STR" FEE	At Actual

## 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 Docs Stamping Charges (To be borne by Customer)	At Actual
f	Vehicle Repossession Charges	Rs. 15,000/- to Rs. 100,000/-
g	Document retrieval charges	Rs. 1,000/-
h	Registration service fee (Varies as per engine power-cc)	At Actual (Rs. 10,000/- to Rs. 1,000,000/-)
i	SMS service fee (if customer opted)	Rs. 50/- (per month)
j	Takaful Contribution	As per the rate quoted by Takaful Company
k	Early Purchase/BuyOut Price Note: Percentage is applicable on remaining Musharakah	within 12 months=8% within 13-24 months=6% within 25-36 months=4%
l	Upfront Vehicle Tracking Service Acquisition Fee	Up to Rs. 25,000/-
m	Monthly Tracker Monitoring Fee	Up to Rs. 1,800/-
n	Monthly Tracker Monitoring fee after maturity/settlement of the finance.	Up to Rs. 1,800/- per month
o	Re-Issuance of NOC	Rs. 1,000/- per instance
p	Tracker Cost (Note: After finance maturity/early payoff, if customer want to purchase Tracker Unit from Bank)	Up to Rs. 50,000/-
q	Tracker Re-Installation Fee	Up to Rs. 5,000/-
r	Legal Notice Charges (Per Notice Letter)	Rs. 1,500
s	Partial Settlement Price:	
i	Upto 15% of Principal Outstanding (Current)	Free of Cost

t	Secured Transaction Receipts "STR" FEE	At Actual
u	Late Payment Charity	Rs. 500/- for each installment

Note: Partial Settlement can be exercised once in total Finance term  
Group Head Retail Banking/Head of consumer Finance 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	At Actual (Up to Rs. 10,000/-)
Verification charges		
g	Legal Docs Stamping Charges (To be borne by Customer)	At Actual
h	Document Retrieval Charges	Rs. 1,000/-
i	Asset Repossession Charges	At Actual
j	Registration fee and title documentation charges/Transfer/Lien Marking Charges	At Actual (Rs. 40,000/- to Rs. 4,500,000/-)
k	Drive by Appraisal Fees	At Actual
l	SMS service fee (if customer opted)	Rs. 50/-month
m	Cheque Return Charges	Up to Rs. 400/- (per transaction)
n	Early Purchase/BuyOut Price	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	Property Takaful/Insurance Charges	As per the rate quoted by Takaful/Insurance Company
p	Family Takaful Charges	As per the rate quoted by Takaful/Insurance Company
q	Re-Issuance of NOC	Rs. 1,000 per instance
r	Late Payment Charges	PKR 500 for Each Installment
s	Secured Transaction Receipts "STR" FEE	At Actual
<b>Secured SCHEME (C) GASOLINE Motor Bike / E Bike Finance</b>		
a	Application Processing Fee (New/Used/Imported) (Not Applicable For SBP Subsidy Product)	Up to PKR 15,000
b	Warehouse Parking Fee for Repossessed Vehicle	At Actual
c	USED BIKE Evaluation Charges (if applicable)	At Actual (Upto Rs.20,000/-)
d	Income Estimation Charges	Upto Rs.10,000/-
e	Legal Docs Stamping Charges (To be borne by Customer)	At Actual
f	MOTOR BIKE Repossession Charges	Rs.15,000/- to Rs.100,000/-
g	Document retrieval charges	Rs.1000/-
h	Registration service fee (Varies as per engine power-cc)	At Actual (Rs.10,000/- to Rs.1,000,000/-)
i	SMS Service Fee (if customer opted)	Rs.50/- (per month)
j	Takaful Contribution	As per the rate quoted by Takaful Company

k	Early Purchase/BuyOut Price Note:Percentage is applicable on Remaining Musharakah Units/Principle Outstanding (Not Applicable For SBP Subsidy Product)	within 12 months=8% within 13-24 months=6% within 25-36 months=4%
l	Upfront Vehicle Tracking service acquisition Fee	Upto Rs 25,000/-
m	Re-Issuance of NOC	Rs 1,000 per instance
n	Legal Notice Charges (Per Notice Letter)	1,500/-
o	Partial Settlement Price:	
p	Upto 15% of Principal Outsanding (Current)	Free of cost
q	Secured Transaction Receipts "STR" FEE	At Actual
r	Late Payment Charity	Rs. 500/- for each installment
s	For Funding Cases :Early selling in deal closure (if Bike arrived/available)	8% of Principle outstanding amount

**Note:**

- (a) Applicable For Diminishing Musharakah Cases  
(b) For Musawamah cases only remaining installments shall be paid.

**7. CONSUMER SOLAR FINANCE**

a	Application Processing Fee (New/Used)	upto PKR 10,000 (Non Refundable once application is approved)
b	Warehouse Parking Fee for Repossessed Equipment	At Actual
c	Solar Equipment Evaluation Charges (For Used Cases Only)	At Actual (Upto Rs. 20,000/-)
d	Income Estimation Charges	Upto Rs. 10,000/-
e	Legal Docs Stamping Charges (To be borne by Customer)	At Actual
f	Solar Equipment Repossession Charges	At Actual
g	Document retrieval charges	Rs. 1,000/-
h	SMS Service Fee (if customer opted)	Rs. 50/- (per month)
i	Takaful Contribution	As per the rate quoted by Takaful Company
j	Early Purchase/BuyOut Price Note:Percentage is applicable on Remaining Musharakah Units/Principle Outstanding	within 24 months =4.00% within 25-36 months (onwards)=3.00%
k	Re-Issuance of NOC	Rs. 1,000 per instance
l	Late Payment Charity	Rs. 500/- for each installment
m	Partial Settlement Price:	
i.	Upto 25.00% of Principal Outsanding (Current)	Free of cost
ii.	Additional price for any partial amount exceeding the limit of 25%of principal outstanding (current). NOTE: Partial Settlement can be exercised once on every year.	within 36 months = 8% 37 months(Onwards) = 6%
p	Legal Notice Charges (Per Notice/Letter)	Rs. 1500/-
q	Secured Transaction Receipts "STR" FEET	At Actual

**8. PERSONAL FINANCE (Un-Secured) Laptop Finance**

a	Application Processing Fee (New/Used/Imported) (Not Applicable for SBP Subsidy Product)	Upto PKR 15000,
b	Income Estimation Charges	Upto Rs. 10,000/-
c	Legal Docs Stamping Charges (To be borne by Customer)	At Actual
d	Document retrieval charges	Rs. 1000/-
e	SMS Service Fee (if customer opted)	Rs. 50/- (per month)
f	Takaful Contribution	As per the rate quoted by Takaful Company
g	Early Purchase/BuyOut Price Note: Percentage is applicable on Remaining Musharakah Units/Principle Outstanding (Not Applicable for SBP Subsidy Product)	within 12 months=8% within 13-24 months=6% within 25-36 months=4%
h	Re-Issuance of NOC	Rs 1,000 per instance
i	Legal Notice Charges (Per Notice Letter)	1,500/-
j	Partial Settlement Price:	
k	Upto 10% of Principal Outsanding (Current)	Free of cost
l	Secured Transaction Receipt "STR" FEE	At Actual
m	Late Payment Charity	Rs. 500/- for each installment

**9. 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)

**10. RAHNUMA TRAVEL SERVICES**

a	Application Processing Fee	For Hajj : Pay Now, Travel Now "PNTN" Rs. (Zero) Travel Now, Pay Later "TNPL" Rs. 3,000 (Rs. 1,500 for each Co-Traveler) For Umrah/Dream Destination: Pay Now, Travel Now "PNTN" Rs. 1,500 Travel Now, Pay Later "TNPL" Rs. 3,000 (Rs. 1,500 for each Co-Traveler)
b	Legal Docs Stamping Charges (To be borne by Customer)	At Actual
c	Cheque Return Administrative Charges	Rs. 400/-
d	Income Estimation Charges	Upto Rs. 10,000/-
e	SMS Service Fee (Subject to consent of client)	Rs. 50/- (per month)

f	Travel Takaful Coverage (package Price has built in price of Travel Takaful)	As per the rate quoted by Travel Agent
g	Early Settlement of installment facilitation	NO Additional Fee
h	Re-issuance of NOC	Rs 1,000 per instance + FED
i	Late Payment Charity	Rs. 500/- for each installment
j	Legal Notice Charges (Per Notice/Letter)	Rs. 1500/-
k	Secured Transaction Receipts "STR" FEE	At Actual

## 11. GUARANTEES

a	Guarantees issued to shipping companies in lieu of bill of landing 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.

### Section Notes:

- All free services are offered by the Bank to the customer at the Bank's sole discretion.
- All charges including 'Free' services are exclusive of applicable government levies, including FED, provincial sales tax on services, and any other taxes"

## 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
	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 handling charges Rs. 2,500/- (flat).