



Bank AL Habib Limited
Schedule of Bank Charges
ISLAMIC BANKING
(Excluding FED Charges)

Effective From
July 01, 2026 to December 31, 2026

**SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026**

INTERNATIONAL BANKING			
A. IMPORTS:			
I CASH LETTERS OF CREDIT:			
AA. OPENING :	1st Qtr	Each subsequent Qtr or part thereof	Minimum
Annual Volume/ Committed business during the calendar year :			
a. Upto Rs 10 Million	0.40%	0.25%	} Rs 2,500 Min
b. Over Rs 10 Million to Rs 100 Million	0.35%	0.20%	
c. Above Rs 100 Million	0.17%	0.10%	
NOTE: The above charges are subject to adjustment taking into account the business considerations / commitments, with the approval of competent authority			
AB. REVALIDATION OF EXPIRED L/CS OR TRANSFER TO NEW BENEFICIARY	Same commission as applicable to opening of fresh L/Cs as per I AA. above		
II AMENDMENTS:			
a. If amount and/or period is not involved	Rs. 1,800 (flat)		
b. If increase in amount and/or period is involved	Rs. 1,800 plus commission as per I AA. above.		
III L/C Cancellation Charges	Rs. 2,500 plus SWIFT charges		
IV RETIREMENT:			
1 Profit on Spot L/C Murabaha (L/C retired through own source)	Rs.100 (minimum)		
2 USANCE BILLS:			
On Maturity	Service charges @0.15% - Min Rs.1,500 will be charged on retirement of Import Documents. Rs.1250 per bill plus extra Commission (as per attached 'Annexure – A') after the period of L/C commission already recovered. Min Rs.1,250		
Extension in Maturity of Usance Bills under LC / Contract	Rs. 2,000 per bill (flat)		
3 SIGHT	Service charges @ 0.15% - Minimum Rs.1,500 will be charged on retirement of all Import Documents.		
4 PROFIT ON PAD ON L/C SIGHT* (*Rate of underlying funded facilities will be charged to customers who are availing such facilities)			
a. From day 01 to 20th day	3-Months Avg. KIBOR (ASK) + 3% p.a.		
b. Next 21 days to 35 days	3-Months Avg. KIBOR (ASK) + 4% p.a.		
c. After 35 days of Lodgement	3-Months Avg. KIBOR (ASK) + 5% p.a.		
V INWARD FOREIGN DOCUMENTARY BILLS FOR COLLECTION:			
a. Handling charges on all Inward Collection / Open Account / FOC Cases	Rs. 2,000		
b. Items returned unpaid including courier charges	US\$ 100 (or equivalent foreign currency) from forwarding banks		
c. Retirement / Payment of all Collection Foreign Bills / Including Contract / Open Account	Service Charges @ 0.17% - Minimum Rs. 1,500 will be charged on retirement of Import Documents		
d. SWIFT Charges	Rs.1,000 (Applicable on Point # V-a, V-b, & V-c above)		
VI ADVANCE PAYMENT AGAINST IMPORTS:			
a. SWIFT Transfer	Rs. 1,500		
b. Demand Drafts	Rs. 500		
c. Service Charges	0.17% - Min Rs. 1,750 plus Telegraphic Transfer / Swift Charges		
d. Handling Charges	Rs. 2,000		

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I N T E R N A T I O N A L B A N K I N G	
VII CREDIT REPORTS:	
a. To Foreign Banks on their request	US\$ 100 from Foreign Banks
b. To Foreign Banks on customer's request	To be charged at actual plus USD 30/- or eqv in Pak Rupees being Service Charges
VIII REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS:	
a. Registration of Contracts for Import on Consignment Basis	0.22% flat - Min Rs. 2,500
b. Amendments in Registration of Contracts for Imports	
(i) If amount and/or period is not involved	Rs. 1,500 (flat)
(ii) If increase in amount and/or period is involved	Rs. 1,000 plus commission as per VIII A. above.
IX REIMBURSEMENT CHARGES (Payable to reimbursing bank)	At Actual
X MESSAGE TRANSMISSION:	
a. Full Swift Letter of Credit	Rs. 2,000
b. Swift Amendment to L/C	Rs. 1,000
XI Handling of Discrepant Document under Import L/C	US\$ 100 (or equivalent FCY from forwarding banks)
XII Issuance of Freight Certificate for Import on FOB Basis	Rs. 1,500/- per certificate
XIII Generation of Financial Instrument (F.I) against Import	Rs. 150/- per request
XIV Bank to bank Financial Instrument (F.I) transfer	Rs. 750/- flat per transaction
XV Generation of Financial Instrument (F.I) on Open Account	Rs. 1,400/- per request
XVI Business Performance Certificate	Rs. 1,500/-
XVII Other Charges	As per section "E" Miscellaneous
B. EXPORTS:	
I LETTERS OF CREDIT:	
a. Advising - for Customers	Rs. 2,000 plus courier charges if applicable
- for Non- Customers	Rs. 3,000 plus courier charges
b. Amendment Advising - for Customers	Rs. 1,500 plus courier charges if applicable
- for Non- Customers	Rs. 1,800 plus courier charges
c. Confirmation	Minimum Rs. 1,500 or 0.40% per quarter whichever is higher
	Maximum case to case basis
d. Transfer of Export L/Cs	Rs. 1,500 flat
e. Reimbursement payment to other local banks from Non-Resident Rupee Account	Rs. 900 flat
f. Export LC Cancellation	Rs. 1,500
II COLLECTIONS:	
a. Documentary (on which bank does not earn exchange difference)	Rs. 1,000 per collection
III Handling Of Duty Draw Back Claim	Paisas 25 per Rs. 100 (Minimum Rs. 1,000)
IV Service Charges Against Export Documents Sent On Collection Basis Where Payment Cover Is Already Received In Bank's Foreign Currency Accounts (Nostro)	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1,000) Min Rs. 2,000
V Service Charges On Advance Payment	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1,000) Min Rs. 1,500
VI Freight Subsidy	Rs. 1,000 per case
VII Service Charges On Issuing PRC, Checking, Rectifying And Forwarding Applications To SBP For Payment of R&D — Support To Garment Industry	Rs. 1,000

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INTERNATIONAL BANKING		
VIII	Export Development Surcharge	Rs. 100 per bill
IX	SPO (Standardized Purchase Order)	Rs. 250 per order
X	EE Certification	Rs. 1,000 per case
XI	Issuance Of EE / EF NOC To Other Banks	Rs. 1,500
XII	Drawback Of Local Taxes And Levies (Garments, Home Textile And Fabrics)	Rs. 1,000/- per claim
XIII	6% Research And Development Support Against Export Of Processed Food	Rs. 1,000/- per claim
XIV	25% Freight Subsidy To Exporters Of Live Sea Foods (Dealt By TDAP)	Rs. 1,000/- per claim
XV	Inland Freight Subsidy	Rs. 1,000/- per claim
XVI	Business Performance Certificate	Rs. 1,500/-
XVII	Issuance Of Duplicate Annex A For The Purpose Of Claiming Duty Drawback	Rs. 500/- Per Transaction
XVIII	Handling & Service Charges in LIEU of Exchange Earnings where an exporter sells foreign exchange to some other bank where documents were sent for collection through Bank AL Habib Ltd	@0.10% - Min Rs.1,250/-
XIX	Postage / Courier / Swift Charges will be recovered as under:	Rs. 1,200/- at the time of reporting of transaction per E-Form
XX	Handling Charges For Export Refinance Applications / E-EFS (EXIM Bank)	Rs. 1,250 per submission / application
XXI	Handling Of Duty Draw Back Claims (DLTL) / Textile / Non-Textile Handling Charges (Incremental Schemes)	Rs. 100/- per shipment / per transaction
XXII	Handling Of Subsidy Claims On Export Of Wheat / Wheat Flour, Sugar And Textile / Non-Textile & Other Subsidies	Rs. 1,000/- per case
XXIII	Export NOC Issued In Favor Of Other Banks To Negotiate Collection Documents / Transfer Of EFE To Other Banks	Rs. 750
XXIV	Issuance Of NOC To Shipping Companies In Case Of Surrender / Loss Of B/L	Rs. 1,200/- flat
XXV	Transfer Of Export Proceeds To Other Bank Where No Documents Handled At Our End	Rs. 1,650/- plus SWIFT charges
XXVI	Handling of LTFF (SBP) Applications	Rs. 2,000 per case
XXVII	Export Document Return Unpaid	Rs. 1,500
XXVIII	Services Charges Of Export Advance Payment Cases Where E-Form Certified After One Year From Certification Upon SBP Approval	Rs. 1,000
XXIX	Expired F.I Beyond 45 Days From Date Of Issuance of F.I	Rs. 100 per F.I Extension
XXX	Charges For Exports Against Deposit / Surrender of FCY Notes	0.70% of Deposit / Surrender FCY Notes
XXXI	Issuance of Export Proceed Realization Certificate (EPRC) - Beyond 1 Year	Rs. 600
XXXII	Generation of Financial Instrument (F.I) against Export	Rs. 125/- per request
XXXIII	Handling of Rupee Based Discounting SBP Finance Application	Rs. 1,250 per submission / application
C.	COLLECTION (Foreign Currency):	
I	OUTWARD:	
	a. Clean bills	US\$ 10 OR equivalent foreign currency plus courier charges

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I N T E R N A T I O N A L B A N K I N G	
b. Cheques returned unpaid	At Actual charges of returning bank plus US\$ 5 OR equivalent foreign currency
c. Local U.S. Dollar Collection	US\$ 5 OR equivalent FCY per instrument
d. Return Charges of Local U.S. Dollar Collections	US\$ 7 OR equivalent FCY per instrument
II INWARD:	
Clean collection	US\$ 10 OR equivalent FCY plus actual charges
D. <u>REMITTANCES - FOREIGN:</u>	
I OUTWARD:	
a. FDD	US\$ 20 plus bank charges. Additional 0.50% or minimum \$4 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.
b. SWIFT/TT	US\$ 40 plus bank charges. Additional 0.50% or Minimum \$4 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.
c. Cancellation of FDD	US\$ 10
d. Stop Payment of FDD / FTT	US\$ 6 plus drawee bank charges at actual
II INWARD:	
a. DD / TT / MT	NIL
NOTE: In addition to above mentioned charges, any service / courier / postage / fax / swift charges, shall also be recovered accordingly whenever applicable.	
E. <u>MISCELLANEOUS :</u>	
I. Correspondent's Charges	At Actual
II. Postage / Courier / Swift Charges will be recovered as under:	
Postage	Rs. 200
Courier	i) At Actual ii) Where courier charges are directly debited to customers' A/c with courier company, Rs. 150 will be charged as service charges.
Swift	Rs. 1,000 per message
III. Credit Report On Foreign Buyers / Suppliers	At Actual plus Rs. 500 processing charges
IV. Obtaining SBP Approval For FX Transactions / Trade Transactions / Any Other Purpose On Customer's Request	Rs. 1,500 per case
V. Standing Instructions In FCY Account	US\$ 5 per instruction plus remittance charges

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D O M E S T I C B A N K I N G	
A. <u>REMITTANCES:</u>	
I a. Issuance of Banker's Cheque	Rs. 600 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.) (To waive Bankers Cheque charges, customers will be required to maintain Monthly average balance of Rs. 25,000/-)
b. Issuance of MTs, TTs	
i) Drawn on our correspondents	0.12% - Minimum Rs. 225
c. Fax / Swift charges on TTs.	Rs. 150
d. Postage	Rs. 200 per item
e. Transfer by IBCA	NIL
f. Online Cash Deposit / Withdrawal	NIL (Intra & Inter City)
II CANCELLATION CHARGES OF DD /PO / BANKER'S CHEQUE	Rs. 700
III DUPLICATE BANKER'S CHEQUE	Rs. 600
B. <u>INLAND TRADE:</u>	
I INLAND LETTERS OF CREDIT	
i. Opening Commission	0.50% per quarter and 0.35% for subsequent quarter - Minimum Rs. 2,000
ii. Retirement of Bills drawn under local LCs	0.05% on retirement
II DISCREPANCY CHARGES AGAINST INLAND L/C DOCUMENTS	Rs. 1,500
III AMENDMENT IN L/CS :	
a. If amount and/or period is not involved	Rs. 1,500
b. If period is involved.	Rs. 1,500 plus commission @ 0.35% per subsequent quarter
c. If increase in amount is involved.	same as above (b)
IV L/C Cancellation Charges	Rs. 1,650 Plus SWIFT Charges
V RETIREMENT:	
1 Profit on Spot Local L/C Murabaha (Local L/C retired through own source)	Rs.100 (minimum)
2 Retirement of bills drawn under local L/Cs	Service Charges 0.05% on retirement of all bills (Usance & Sight)
3 USANCE BILLS:	
On Maturity	Rs. 500 per bill plus Extra commission (as per attached 'Annexure – A-1') after the period of L/C commission already recovered. Min Rs.500
4 PROFIT ON PAD ON Local L/C SIGHT* (*Rate of underlying funded facilities will be charged to customers who are availing such facilities)	
a. From day 01 to 20th day	3-Months Avg. KIBOR (ASK) + 3% p.a.
b. Next 21 days to 35 days	3-Months Avg. KIBOR (ASK) + 4% p.a.
c. After 35 days of Lodgement	3-Months Avg. KIBOR (ASK) + 5% p.a.
VI COLLECTIONS :	
a. Documentary (LDBC & IDBC)	0.40% - Minimum Rs. 1,000 plus paying bank charges
b. Clean (including cheques)	0.25% - Minimum Rs. 350 - Maximum Rs. 1,100 plus paying bank charges
c. Handling charges on registration / payment of Standard Purchase Order (S.P.O.)	Rs. 250

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D O M E S T I C B A N K I N G	
VII LOCAL BILLS RETURNED UNPAID	Rs. 500
VIII MISCELLANEOUS CHARGES: Where applicable (I-V above) will be extra as per following:	
a. Collecting Bank Charges, (if collecting bank other than Bank AL Habib Ltd)	At Actual plus Rs. 50
b. Inquiring of instruments by Phone / Fax	Rs. 50
c. Instrument Returning Charges:	
(i) For documentary collections	Rs. 200 plus Postage / Courier charges
(ii) For clean collections	Rs. 50 plus Postage / Courier charges
d. Storage Charges	Paisas 50 per packet per day - Minimum Rs. 50
e. Courier Charges :	
(i) For BAHK Branches	Rs. 60
(ii) For other Banks	Rs. 125
C. FINANCING / ADVANCES:	
I FOLLOWING CHARGES WILL BE RECOVERED IN ADDITION TO PROFIT:	
- Project examination & review fee	On case to case basis as per agreement with the customer
- Legal and administrative Fee	At Actual or on case to case basis as per agreement with the customer
- Miscellaneous charges (evaluation of security and maintenance thereof)	At Actual or on case to case basis as per agreement with the customer
II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION:	
The various charges may be levied as follows:	
a. Godown Rent	At Actual
b. Godown Staff Salaries and Muqadam Charges	At Actual
c. Godown Inspection Charges:	
(i) Within Municipal Limits	At Actual conveyance charges plus Rs. 400
(ii) Outside Municipal Limits	TA & DA as per rules plus Rs. 400
d. Issuance of Delivery order against all goods under pledge	Rs. 100 per delivery order
e. Stock Inspections: (Not owned by the Bank)	
(i) If conducted by the agents appointed by the Bank.	At Actual
(ii) If conducted by bank's staff	
(i) Within Municipal Limits	PKR 1,500
(ii) Outside Municipal Limits	Rs. 3,000/- per inspection (Maximum one visit within 30-45 days)
	Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.
f. (i) Other incidental expenses, insurance premium	At Actual
(ii) LEGAL CHARGES:	
» INHOUSE LEGAL ASSISTANCE:	
• Vetting of property documents	Rs. 2,000 per document
• To mark lien on securities issued by other institutions	Rs. 500
» OUTSIDE LEGAL ASSISTANCE	At Actual
g. Delivery Order Charges on Pledged Goods	Rs. 450/- Per Delivery
III CIB Report Charges	At Actual
IV Issuance of NOC (customer's request) on request of customers/clients for creating additional/pari passu charge/second charge on their fixed & current assets for acquiring further project finance from other Banks/Financial Institutions	Rs. 10,000/- Flat per NOC
V Redemption fee to be recovered from party when Bank's officers are required to go before Registrar for redemption of the mortgage	Rs. 2,500/- Flat per property plus legal / vendor fees

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D O M E S T I C B A N K I N G		
VI	Registration/Modification/Satisfaction/Vacation of charge and directors/charge search/CTCs etc. from Securities and Exchange Commission of Pakistan (SECP)	At Actual
VII	Stamp duty on Control and Security Documents (as per Stamp Duty Act applicable in each Province)	As per actual stamp paper/ adhesive stamps cost
D.	CORPORATE CREDIT PROCESSING CHARGES	
	i. Funded / Non Funded Facility - Fresh / Renewal	
	Upto Rs 50 Mln	Rs. 11,000
	Above Rs 50 Mln Upto 100 Mln	Rs. 25,000
	Above Rs 100 Mln Upto 250 Mln	Rs. 70,000
	Above Rs 250 Mln Upto 500 Mln	Rs. 80,000
	Above Rs 500 Mln	Rs. 100,000
	ii. Documentation Charges	At Actual
	iii. Inspection Charges (of security goods)	At Actual
E.	COMMERCIAL CREDIT PROCESSING CHARGES	
	i. Funded / Non Funded Facility - Fresh / Renewal	
	Upto Rs 2 Mln	Rs. 3,000
	Above Rs 2 Mln upto 5 Mln	Rs. 3,500
	Above Rs 5 Mln upto 10 Mln	Rs. 5,000
	Above Rs 10 Mln upto 20 Mln	Rs. 10,000
	Above Rs 20 Mln upto 50 Mln	Rs. 20,000
	Above Rs 50 Mln upto 100 Mln	Rs. 30,000
	Above Rs 100 Mln	Rs. 50,000
	ii. Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions	Nil
	iii. Documentation Charges	At Actual
	iv. Inspection Charges (of security goods)	At Actual
F.	CHANNEL FINANCING PROCESSING CHARGES	
	i. Funded / Non Funded Facility - Fresh / Renewal	Rs. 5,000 flat
	ii. Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions	Nil
	iii. Inspection Charges (of security goods)	At Actual
G.	SMALL AND MEDIUM ENTERPRISES (S.M.E) PROCESSING CHARGES	
	i. Funded / Non Funded Facility - Fresh / Renewal	
	- Upto Rs 10 million	Rs. 5,000
	- Above Rs 10 million	0.05% - max Rs.50,000
	ii. Documentation charges	At Actual
	iii. Inspection charges	At Actual
H.	AGRICULTURE FINANCES PROCESSING CHARGES	
	i. Fresh / Renewal of all Farm & Non-Farm Finances	
	Upto Rs 1.5 million	Rs. 2,500
	Above Rs 1.5 million upto 3 million	Rs. 4,000
	Above Rs 3 million	0.1% of approved amount - Max Rs.18,000

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D O M E S T I C B A N K I N G	
ii. Documentation and Stamp Duty Charges	At Actual
iii. Property Valuation Charges	At Actual
iv. Punjab Land Records Authority (PLRA) Service Charges (In Punjab Province only)	At Actual
v. Fees for Registration of Security interests in Secured Transaction Registry (STR) including Initial, Modification, Termination Charges etc	At Actual
I. COMMERCIAL VEHICLE FINANCING	
i. Processing Fee	Rs. 10,000 per vehicle
ii. Document Charges	At Actual
iii. Early Purchase of Unit(s)	1% of the value of Unit(s) purchased
iv. Add-on Appraisal Charges	At Actual
v. Appraisal Charges - Repossession Vehicle	At Actual
vi. Cheque Return Charges	Rs. 1,000
vii. Vehicle Registration / Transfer Charges	At Actual
viii. Repossession Charges	At Actual
ix. Vehicle Tax	At Actual (to be paid by the customer)
x. Legal Charges	At Actual
J. MURABAHA / MUSAWAMA / IJARA	
i. Corporate Murabaha / Musawama / Ijara Documentation and Processing Charges	At Actual
ii. Inspection Charges (of security goods)	At Actual
NOTE: In order to comply the AAOIFI standards, these charges will not be applicable on customers / cases availing only Murabaha / Musawamah facility.	
K. GUARANTEES:	
I Guarantees Issued To Shipping Companies / Air Lines In Lieu of Bills of Lading / air consignment notes.	Rs. 2,000/- flat
II Guarantees Issued To Collector Of Custom in Lieu Of Payments of Duty.	As per applicable slab attached as per 'Annexure – B-1'
III Other Guarantees	As per applicable slab attached as per 'Annexure – B-2'
IV Guarantees Issued To SBP for Exemption From Withholding Tax on export proceeds.	Rs. 500 flat
V Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment charges at Rs. 1,300
VI Recovery of SWIFT LG Advising Charges	Rs. 1,000/- plus FED
VII SWIFT Charges for Issuance of Electronic Bank Guarantee	Rs. 1,000 per message
NOTE: - Enhancement in amount or increase in validity, same charges will be applicable. - Guarantee charges will be recovered from the date of issuance of the guarantee till the expiry of guarantee.	

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D O M E S T I C B A N K I N G	
23. Express Cheque Book (10 Leaves)	Rs. 450
24. Certificate of Balance	Rs. 500 per certificate
25. Certificate of Balance to Auditors	Rs. 500 per certificate
26. Retrieval of Old Records	Upto 1 Year Rs. 500/- Upto 2 years Rs. 600/- Upto 3 Years Rs. 700/- Over 3 Years Rs. 1,000/-
27. Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)	Rs. 500
28. SECP Online Portal Service Charges	Private Companies Rs.1,100 Public Companies Rs. 2,000
29. Issuance of Proceed Realization Certificate (PRC) - Beyond One Year	Rs. 500
30. Issuance of Duplicate Proceed Realization Certificate (PRC)	Rs. 700
N. LOCKER FACILITIES	
a. Annual rent (annual locker rent from existing and new customers to be recovered in advance at the commencement of the period)	Rs 7,500 for Small, Rs 9,500 for Medium and Rs 13,000 for Large Note: Rental will not be charged from the customers maintaining Key deposit under Mudaraba arrangement.
b. Locker Breaking / Key Replacement Charges	At Actual
c. In case of Late Payment of Rental Subsequent Rental to Increase by (With grace period of 30 days from the due date)	Rs. 700/- for Small, Rs. 900/- for Medium and Rs. 1,150/- for Large
d. Key Deposit under Mudaraba	Rs. 65,000/- for Small, Rs. 80,000/- for Medium and Rs. 110,000/- for Large
A L T E R N A T E D E L I V E R Y C H A N N E L S (A.D.C)	
A. FUNDS TRANSFER FACILITY	
Inter Bank Funds Transfer via ATM / Internet / Mobile Banking	Free IBFT - Upto Rs. 25,000/- per month / per account For additional amount above Rs. 25,000/- per month / per account, 0.1% of the transaction amount or Rs. 200, whichever is lower will be charged
B. A.T.M	
a. Re-issuance of ATM Pin	Free
b. ATM Switch Transactions	
(i) Cash withdrawal from Other Bank ATM	Rs. 35 per transaction
(ii) Local Balance Inquiry Charges	Rs. 4.67 per transaction
(iii) ATM Optional Receipts Printing (Off Net)	Rs. 4.67 per transaction
c. ATM Optional Receipts Printing (On Net)	
(i) Cash Withdrawal	Rs. 4.67 per transaction
(ii) Balance Inquiry	Rs. 4.67 per transaction
(iii) Inter Bank Fund Transfer	Rs. 4.67 per transaction
(iv) Fund Transfer	Rs. 4.67 per transaction
(v) Mini Statement	Rs. 4.67 per transaction
(vi) Pin Change	Rs. 4.67 per transaction
(vii) Bill Payment	Rs. 4.67 per transaction
C. VISA DEBIT CARD	
a. Issuance / Annual / Replacement - Primary	Rs. 23,000 for Signature Card, Rs. 10,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card Note: For Signature Account, Signature Card will be charged at Rs 1,800 per month. The charges will be waived on account maintaining monthly average balance of PKR 3,000,000/-.
b. Issuance / Annual / Replacement - Supplementary	Rs. 23,000 for Signature Card, Rs. 7,000 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card
c. International ATM Cash Withdrawal	4.50% of transaction amount or Rs. 300 whichever is higher
d. Local Charge Back Request charges	At Actual
e. International Charge Back Request Charges	At Actual
f. Local Retrieval Request Charges	At Actual
g. International Retrieval Request Charges	At Actual
h. International Balance Inquiry Charges	Rs. 300
i. VISA Arbitration Charges	At Actual
j. International Retail Purchase & E-Commerce Transaction	4.50% on transaction amount

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ALTERNATE DELIVERY CHANNELS (A.D.C)	
D. MOBILE BANKING	
Re-issuance of Mobile Banking Pin	Free
E. CHINA UNION PAY	
a. Issuance / Annual / Replacement – Primary	Rs. 3,000/-
b. Issuance / Annual / Replacement – Supplementary	Rs. 2,000/-
c. International ATM Cash Withdrawal	4.50% of transaction amount or Rs. 300 whichever is higher
d. International Balance Inquiry	Rs. 300/-
e. International Retail Purchase & E-Commerce Transaction	4.50% on transaction amount
f. Local Charge Back Request Charges	At Actual
g. International Charge Back Request Charges	At Actual
h. Local Retrieval Request Charges	At Actual
i. International Retrieval Request Charges	At Actual
F. UTILITY BILLS AND OTHER PAYMENT CHARGES	
a. Direct Debit Facility	
(i) Each Successful Transaction	Rs. 25/-
G. PAY PAK	
a. Issuance / Annual / Replacement	Rs.2,750/-
b. Local Chargeback Request Charges	At Actual
c. Local Retrieval Request Charges	At Actual
H. FCY DEBIT CARD	
a. Issuance / Annual / Replacement - Primary	US\$ 14
b. International ATM Cash Withdrawal	4.50% of transaction amount or USD 3/- whichever is higher
c. International Balance Inquiry	US\$ 1
d. International Retail Purchase & E-Commerce Transaction	4.50% of transaction amount
I. CASH DEPOSIT MACHINE (CDM)	
a. Bank AL Habib Accounts	Free
b. Member Bank Accounts	
(i) Upto 10K	Rs 70/-
(ii) 10K+ to 100K	Rs 150/-
(iii) 100K+ to 250K	Rs 250/-
(iv) 250K+ to 500K	Rs 350/-
(v) 500K+	Flat Rs 500/-
Note:	
To waive issuance/annual/renewal fee on PayPak debit card, customers will be required to maintain monthly average balance of Rs. 25,000/- in previous/next calendar month as mentioned below:	
i) New account holders will be required to maintain monthly average balance of Rs. 25,000/- in next calendar month when the account is opened from CPU. (This will be applicable when request is initiated through account opening form).	
ii) Existing account holders are required to maintain monthly average balance of Rs. 25,000/- in previous calendar month. In case, the tenure of the previous month (i.e. 30 days) is not completed when request is processed from CPU then monthly average balance should be maintained in next calendar month. (This will be applicable when request is initiated for debit card through Electronic Application Form/Call Center).	
iii) Pay Pak debit card charges will not be applicable on those accounts wherein Bank has exempted the charges.	

**SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026**

CONSUMER BANKING PRODUCTS	
A. AUTO FINANCE FACILITY (APNI CAR-DM)	
a. Processing Fee - New / Reconditioned and Used Vehicles	Rs. 7,000/- Flat
b. Increased price in case of Early Purchase of Unit (s) (full/partial) APNI CAR	Nil
c. Increased price in case of Delayed Purchase of Unit(s)	Rs 1,400 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 1,000 per case
e. Repossession Charges (Within & Out of City)	Rs. 100,000 or at actual whichever is lower
f. Repossessed Vehicle Evaluation/Appraisal Charges	At Actual
g. Litigation/ Legal Notice Charges	At Actual
h. Personal Accident Insurance/ Takaful	Nil
i. Vehicle Evaluation/Appraisal Charges	At Actual
j. Vehicle Registration/Transfer Charges/ Secured Transaction Registry (STR)	At Actual
k. Warehouse Charges	At Actual where applicable
l. Legal Documentation and Stamp Duty Charges	At Actual
m. Issuance of Duplicate NOC / Clearance Letter	Rs. 1,000 per letter
B. GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (Mera Pakistan Mera Ghar)	
a. Processing Fee	Rs. 5,000/-
b. Increased price in case of Early Purchase of Unit (s) (full/partial)	NIL
c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,400 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 1,000 per case
e. Property Valuation / Appraisal Charges	At Actual
f. Lawyer's Appraisal Fee	At Actual
g. Income Estimation Charges/Fee	At Actual
h. Documentation and Stamp Duty Charges	At Actual
i. Courier Charges (Foreign)	At Actual
C. HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)	
a. Processing Fee	Rs. 12,000
b. Increased price in case of Early Purchase of Unit (s) (full/partial)	NIL
c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,400 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 1,000 per case
e. Property Valuation/Appraisal Charges	At Actual
f. Lawyer's Appraisal Fee	At Actual
g. Income Estimation Charges/Fee	At Actual
h. Documentation and Stamp Duty Charges	At Actual
i. Courier Charges (Foreign)	At Actual
D. MOTORCYCLE FINANCE FACILITY	
a. Processing Fee	Nil
b. Increased price in case of Early Purchase of Unit(s) (full/partial)	Nil

**SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026**

CONSUMER BANKING PRODUCTS	
c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 400 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 1,000 per case
e. Repossession Charges (Within & Out of City)	At Actual
f. Repossessed Vehicle Evaluation/Appraisal Charges	At Actual
g. Litigation/ Legal Charges	At Actual
h. Purchase of additional units	Nil
i. Vehicle Registration/Transfer Charges/ Secured Transaction Registry (STR)	At Actual
j. Warehouse Charges	At Actual where applicable
k. Legal Documentation and Stamp Duty Charges	At Actual
E. Cost Sharing Scheme for Electric Bikes (under Musawama)	
a. Processing Fee	Nil
b. Early Payment Fee / Charges (full / partial)	Nil
c. Late Payment Charges (Charity)	Rs. 400 per late payment of installment
d. Charges on Dishonored / Returned Cheques	Rs. 1,000 per case
e. Repossession Charges (Within & Out of City)	At Actual
f. Repossessed Vehicle Evaluation / Appraisal Charges	At Actual
g. Litigation / Legal Charges	At Actual
h. Vehicle Registration / Transfer Charges / Secured Transaction Registry (STR)	At Actual
i. Warehouse Charges	At Actual where applicable
j. Legal Documentation and Stamp Duty Charges	At Actual
F. Government Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance (Wazir e Azam Apna Ghar Program - Ghar Ho Tu Apna)	
a. Processing Fee	Nil
b. Increased price in case of Early Purchase of Unit (s) (full/partial)	Nil
c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,400 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 1,000 per case
e. Property Valuation/Appraisal Charges	At Actual
f. Lawyer's Appraisal Fee	At Actual
g. Income Estimation Charges/Fess	At Actual
h. Legal Documentation and Stamp Duty Charges	At Actual
G. Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB&ALS) Inclusion of Tier-4 (under Musawama) (Laptop Finance) Only for Students of HEC Recognized Institute	
a. Processing Charges (Upfront Musawama Profit)	Rs. 100
b. Early Payment Fee / Charges (full / partial)	Nil
c. Late Payment Charges (Charity)	Rs. 1,400 per late payment of installment
d. Litigation / Legal Charges	At Actual
e. Legal Documentation and Stamp Duty Charges	At Actual
f. Secured Transaction Registry (STR)	At Actual
Note:	<ul style="list-style-type: none"> - All Taxes / Excise Duty / Withholding tax / FED etc. levied by the government are to be recovered from the customers in addition to regular charges, wherever applicable - Charges levied despite bank or staff error will be refunded - Bank may waive / reduce downwards charges depending on the business volume on case to case basis

**SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026**

GATEWAY TO EQUITY MARKET (GEM)				
a. GEM Account Opening (Individual)	Individual Account Holder Rs. 1,400			
b. GEM Account Opening (Corporate)	Corporate Account Holder Rs. 5,000			
c. Broker Charges	Minimum Rate 3 paise or 0.15% whichever is higher (On every buy and sell transaction)			
d. GEM Facilitation Charges	Security Rate	Commission (in Percentage)	Minimum (in rupee)	Maximum (in rupee)
	Upto – 199.99	0.10%	0.01	0.15
	200 – 399.99	0.075%	0.15	0.30
	400 - above	0.05%	0.30	0.50
e. Custodial Charges (Market Value)	For Shares 0.1000% p.a, for Sukuks 0.1000% p.a & for Rights 0.1000% p.a			
f. Withdrawal Charges				
- Withdrawal Fee (CDC Charges)	For Shares -- Rs. 0.10 per Share For Sukuks -- Rs. 50 per Unit For Rights -- Rs. 0.10 per Right Entitlement deposit			
- Withdrawal Processing Fee (Bank Charges)	For Shares / Units / Rights -- Rs. 0.50 per Share / Unit / Right			
g. Deposit Charges				
- Initial Deposit Fee (CDC Charges)	For Shares -- Rs. 0.01 per Share For Sukuks -- Rs. 0.01 per Unit For Rights -- Rs. 0.01 per Right			
- Deposit Processing Fee (Bank Charges)	For Shares / Units / Rights -- Rs. 0.50 per Share / Unit / Right			
h. Shares Transfer Charges In/Out	for Shares - 0.010% per shares (The minimum and maximum fee shall be Rs.7 and Rs.60,000 respectively)			
i. Shares Pledge Charges	for Shares - 0.004% per share			
j. NCCPL Charges	0.0025% per share			
k. Government Debt Securities (GDS) Shariah Compliant (Primary Market Auction Charges)	0.1% of Auction Amount			
l. Rights Subscription Request Fee	Rs 0.0020 Per Rights Entitlement Subscribed			
NOTE: - All Charges are non refundable unless otherwise indicated by the Bank - The prescribed range is from 3 Paise per share or 0.15% of the transaction value, whichever is higher upto 2.5% of the transaction value in the above mentioned transactions -The minimum and maximum fee per Right Subscription Request Transaction shall be Rs. 10 and Rs. 100,000 respectively -Charges may change from time to time as per Schedule of Charges of the Bank and it shall be the account holder responsibility to comply the same				

**SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026**

AL HABIB ISLAMIC ROSHAN DIGITAL ACCOUNT	
A. MISCELLANEOUS CHARGES	
i. Issuance of Banker's Cheque	Rs. 600 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.) (To waive Bankers Cheque charges, customers will be required to maintain Monthly average balance of Rs. 25,000/-)
ii. Cheque Book Charges	Rs. 35 per leaf (To waive Cheque book charges, customers will be required to maintain Monthly average balance of Rs. 25,000/-)
iii. Specialized / Customized Cheque Book	At Actual
iv. Stop Payment of Cheques	Rs. 750/-
v. SMS Alert Service (Other than digital transactions)	Rs. 255/- per month per account (local)
vi. Minimum Balance Charges	Free
vii. Utility Bill/Mobile Bill Payment	Free
viii. Funds Transfer to any account within Bank AL Habib Ltd	Free
ix. Inter Bank Funds Transfer via ATM/Internet Banking/Mobile Banking (For PKR Accounts only)	Free IBFT - Upto Rs. 25,000/- per month / per account For additional amount above Rs. 25,000/- per month / per account, 0.1% of the transaction amount or Rs. 200, whichever is lower will be charged
x. Same Day Clearing Cheque Charges	Free
xi. Account Maintenance Certificate	Rs. 375/- per certificate
xii. Intercity Collection of Cheques through NIFT	Free
xiii. Intercity Cheque Return Charges (Outward)	Rs. 1,000/- Flat
xiv. Overseas Employment Certificate	Rs. 350/- per certificate
xv. Issuance of Statement of Account on request	
(a) Statement of A/c upto 6 months	Rs. 35/-
(b) Statement of A/c Above 6 months	Additional Rs 35/- per 6 months
xvi. International Postage / Courier/ Swift charges will be recovered as under:	
Postage	Rs. 200/-
Courier	i) At Actual ii) Where courier charges are debited to customers' a/c with courier company service charges of Rs. 150/-
Swift	Rs. 1000/- per message
xvii. Welcome Pack Delivery	Free - All international designations
xviii. Charges on RDA consignments if undelivered & charged by courier due to incomplete address / non availability of customer	At Actual

**SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026**

AL HABIB ISLAMIC ROSHAN DIGITAL ACCOUNT	
B. <u>REMITTANCES – FOREIGN</u>	
I. OUTWARD	
a. Demand Draft	Free - Bank charges may apply
b. FTT	Free - Bank charges may apply
c. Cancellation of FDD	US\$ 10
d. Stop Payment of FDD	US\$ 6 plus drawee bank charges at actual
II. INWARD	
a. DD / TT / MT	NIL
b. Foreign Travellers Cheque Issuance	1% Commission
NOTE: In addition to above mentioned charges, any service / courier / postage / fax / swift charges shall also be recovered accordingly whenever applicable.	
C. <u>A.T.M</u>	
a. Re-issuance of ATM Pin	Free
b. ATM Switch Transactions	
(i) Cash withdrawal from other bank ATM	Rs. 35 per transaction
(ii) Local Balance Inquiry Charges	Rs. 4.67 per transaction
(iii) ATM Optional Receipts Printing (Off Net)	Rs. 4.67 per transaction
c. ATM Optional Receipts Printing (On Net)	
(i) Cash Withdrawal	Rs. 4.67 per transaction
(ii) Balance Inquiry	Rs. 4.67 per transaction
(iii) Inter Bank Fund Transfer	Rs. 4.67 per transaction
(iv) Fund Transfer	Rs. 4.67 per transaction
(v) Mini Statement	Rs. 4.67 per transaction
(vi) Pin Change	Rs. 4.67 per transaction
(vii) Bill Payment	Rs. 4.67 per transaction
D. <u>VISA DEBIT CARD</u>	
a. Issuance / Annual / Replacement - Primary	Rs. 10,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card
b. Issuance / Annual / Replacement - Supplementary	Rs. 7,000 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card
c. International ATM Cash Withdrawal	4.50% of transaction amount or Rs. 300 whichever is higher
d. Local Charge Back Request Charges	At Actual
e. International Charge Back Request Charges	At Actual
f. Local Retrieval request charges	At Actual
g. International Retrieval request charges	At Actual
h. International Balance Inquiry charges	Rs. 300
i. VISA Arbitration Charges	At Actual
j. International Retail Purchase & E-Commerce Transaction	4.50% on transaction amount
E. <u>AL HABIB ISLAMIC ROSHAN APNA GHAR (DM House Finance Facility)</u>	
a. Processing Fee	Rs. 4,000/-
b. Increased Price in case of Early Purchase of Unit(s) (full / partial)	Within a year 1%, afterwards no charges
c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,400 per delayed purchase of Unit(s)
d. Charges on Dishonored / Returned Cheques	Rs. 1,000 per case
e. Property Valuation / Appraisal Charges	At Actual
f. Lawyer's Appraisal Fee	At Actual
g. Income Estimation Charges / Fee	At Actual
h. Documentation and Stamp Duty Charges	At Actual
i. Courier Charges (Foreign)	At Actual

**SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026**

AL HABIB ISLAMIC ROSHAN DIGITAL ACCOUNT				
F.	<u>AL HABIB ISLAMIC ROSHAN APNI CAR (DM Auto Finance Facility)</u>			
a.	Processing Fee	Rs. 7,000 Flat		
b.	Increase Price in case of Early Purchase of Unit(s) (full / partial)	As per terms and conditions mentioned in offer letter		
c.	Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,400 per delayed purchase of Unit(s)		
d.	Charges on Dishonored/Returned Cheques	Rs. 1,000 per case		
e.	Repossession Charges (Within & Out of City)	Rs. 100,000 or at actual whichever is lower		
f.	Vehicle Evaluation/Appraisal Charges	At Actual		
g.	Repossessed Vehicle Evaluation/Appraisal Charges	At Actual		
h.	Litigation/ Legal Charges	At Actual		
i.	Partial Prepayment Fee /Charges	Nil		
j.	Personal Accident Insurance	Nil		
k.	Vehicle Registration/Transfer Charges/Secured Transaction Registry (STR)	At Actual		
l.	Warehouse Charges	At Actual where applicable		
m.	Courier Charges (Foreign)	At Actual		
n.	Attestation charges	At Actual		
o.	Legal Documentation and Stamp Duty Charges	At Actual		
p.	Issuance of Duplicate NOC / Clearance Letter	Rs. 1,000 per letter		
G.	<u>GATEWAY TO EQUITY MARKET (GEM)</u>			
a.	GEM Account Opening (Individual)	Individual Account Holder Rs. 1,400		
b.	Broker Charges	Minimum Rate 3 paise or 0.15% whichever is higher (On every buy and sell transaction)		
		Security Rate	Commission (in Percentage)	Minimum (in rupee)
				Maximum (in rupee)
c.	GEM Facilitation Charges	Upto – 199.99	0.10%	0.01
		200 – 399.99	0.075%	0.15
		400 - above	0.05%	0.30
			0.30	0.50
d.	Custodial Charges (Market Value)	For Shares – 0.1000% p.a		
		For Sukuks – 0.1000% p.a		
		For Rights – 0.1000% p.a		
e.	Withdrawal Charges			
	- Withdrawal Fee (CDC Charges)	For Shares – Rs. 0.10 per share		
		For Sukuks – Rs. 50 per unit		
		For Rights -- Rs. 0.10 per Right Entitlement deposit		
	- Withdrawal Processing Fee (Bank Charges)	For Shares/Units/Rights—Rs 0.50 per Share/Unit/Right		
f.	Deposit charges			
	- Initial Deposit Fee (CDC Charges)	For Shares – Rs. 0.01 per share		
		For Sukuks – Rs. 0.01 per unit		
		For Rights – Rs. 0.01 per right		
	- Deposit Processing Fee (Bank Charges)	For Shares/Units/Rights—Rs 0.50 per Share/Unit/Right		
g.	Shares Transfer Charges In/Out	For Shares – 0.010% per share		
		(The Min & Max fee shall be Rs. 7 and Rs. 60,000 respectively)		
h.	Shares Pledge Charges	For Shares – 0.004% per share		
i.	NCCPL Charges	0.0025% per share		
j.	Government Debt Securities (GDS) Shariah Compliant(Primary Market Auction Charges)	0.1% of Auction Amount		
k.	Rights Subscription Request Fee	Rs 0.0020 Per Rights Entitlement Subscribed		
Note: For facilities offered other than mentioned in Islamic Roshan Digital Account, Charges will be applicable according to regular Islamic Banking Schedule of Charges.				

Bank AL Habib Limited
SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026

ANNEXURE 'A'

Schedule of Acceptance Charges

Acceptance Amount Range		Per Month Charges or part thereof
From	To	
500,001.00	800,000.00	1,200.00
800,001.00	1,000,000.00	1,500.00
1,000,001.00	2,000,000.00	3,000.00
2,000,001.00	3,000,000.00	4,500.00
3,000,001.00	4,000,000.00	6,000.00
4,000,001.00	5,000,000.00	7,500.00
5,000,001.00	6,000,000.00	9,000.00
6,000,001.00	7,000,000.00	10,500.00
7,000,001.00	8,000,000.00	12,000.00
8,000,001.00	9,000,000.00	13,500.00
9,000,001.00	10,000,000.00	15,000.00
10,000,001.00	11,000,000.00	16,500.00
11,000,001.00	12,000,000.00	18,000.00
12,000,001.00	13,000,000.00	19,500.00
13,000,001.00	14,000,000.00	21,000.00
14,000,001.00	15,000,000.00	22,500.00
15,000,001.00	16,000,000.00	24,000.00
16,000,001.00	17,000,000.00	25,500.00
17,000,001.00	18,000,000.00	27,000.00
18,000,001.00	19,000,000.00	28,500.00
19,000,001.00	20,000,000.00	30,000.00
20,000,001.00	21,000,000.00	31,500.00
21,000,001.00	22,000,000.00	33,000.00
22,000,001.00	23,000,000.00	34,500.00
23,000,001.00	24,000,000.00	36,000.00
24,000,001.00	25,000,000.00	37,500.00
25,000,001.00	26,000,000.00	39,000.00
26,000,001.00	27,000,000.00	40,500.00
27,000,001.00	28,000,000.00	42,000.00
28,000,001.00	29,000,000.00	43,500.00
29,000,001.00	30,000,000.00	45,000.00
30,000,001.00	31,000,000.00	46,500.00
31,000,001.00	32,000,000.00	48,000.00
32,000,001.00	33,000,000.00	49,500.00
33,000,001.00	34,000,000.00	51,000.00
34,000,001.00	35,000,000.00	52,500.00
35,000,001.00	36,000,000.00	54,000.00
36,000,001.00	37,000,000.00	55,500.00
37,000,001.00	38,000,000.00	57,000.00
38,000,001.00	39,000,000.00	58,500.00
39,000,001.00	40,000,000.00	60,000.00
40,000,001.00	41,000,000.00	61,500.00
41,000,001.00	42,000,000.00	63,000.00
42,000,001.00	43,000,000.00	64,500.00
43,000,001.00	44,000,000.00	66,000.00
44,000,001.00	45,000,000.00	67,500.00
45,000,001.00	46,000,000.00	69,000.00
46,000,001.00	47,000,000.00	70,500.00
47,000,001.00	48,000,000.00	72,000.00
48,000,001.00	49,000,000.00	73,500.00
49,000,001.00	50,000,000.00	75,000.00

Bank AL Habib Limited
SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026

ANNEXURE 'A'

Schedule of Acceptance Charges

Acceptance Amount Range		Per Month Charges or part thereof
From	To	
50,000,001.00	51,000,000.00	76,500.00
51,000,001.00	52,000,000.00	78,000.00
52,000,001.00	53,000,000.00	79,500.00
53,000,001.00	54,000,000.00	81,000.00
54,000,001.00	55,000,000.00	82,500.00
55,000,001.00	56,000,000.00	84,000.00
56,000,001.00	57,000,000.00	85,500.00
57,000,001.00	58,000,000.00	87,000.00
58,000,001.00	59,000,000.00	88,500.00
59,000,001.00	60,000,000.00	90,000.00
60,000,001.00	61,000,000.00	91,500.00
61,000,001.00	62,000,000.00	93,000.00
62,000,001.00	63,000,000.00	94,500.00
63,000,001.00	64,000,000.00	96,000.00
64,000,001.00	65,000,000.00	97,500.00
65,000,001.00	66,000,000.00	99,000.00
66,000,001.00	67,000,000.00	100,500.00
67,000,001.00	68,000,000.00	102,000.00
68,000,001.00	69,000,000.00	103,500.00
69,000,001.00	70,000,000.00	105,000.00
70,000,001.00	71,000,000.00	106,500.00
71,000,001.00	72,000,000.00	108,000.00
72,000,001.00	73,000,000.00	109,500.00
73,000,001.00	74,000,000.00	111,000.00
74,000,001.00	75,000,000.00	112,500.00
75,000,001.00	76,000,000.00	114,000.00
76,000,001.00	77,000,000.00	115,500.00
77,000,001.00	78,000,000.00	117,000.00
78,000,001.00	79,000,000.00	118,500.00
79,000,001.00	80,000,000.00	120,000.00
80,000,001.00	81,000,000.00	121,500.00
81,000,001.00	82,000,000.00	123,000.00
82,000,001.00	83,000,000.00	124,500.00
83,000,001.00	84,000,000.00	126,000.00
84,000,001.00	85,000,000.00	127,500.00
85,000,001.00	86,000,000.00	129,000.00
86,000,001.00	87,000,000.00	130,500.00
87,000,001.00	88,000,000.00	132,000.00
88,000,001.00	89,000,000.00	133,500.00
89,000,001.00	90,000,000.00	135,000.00
90,000,001.00	91,000,000.00	136,500.00
91,000,001.00	92,000,000.00	138,000.00
92,000,001.00	93,000,000.00	139,500.00
93,000,001.00	94,000,000.00	141,000.00
94,000,001.00	95,000,000.00	142,500.00
95,000,001.00	96,000,000.00	144,000.00
96,000,001.00	97,000,000.00	145,500.00
97,000,001.00	98,000,000.00	147,000.00
98,000,001.00	99,000,000.00	148,500.00
99,000,001.00	100,000,000.00	150,000.00
Over 100,000,000		Rs. 1,500 per Rs. 1,000,000 each

Notes:

- All Acceptance amount if less than Rs.500,000/- will attract the minimum charges of Rs.1,250/-
- Subject to negotiation with client on their trade business basis after obtaining prior approval from Competent Authority.
- Acceptance charges may also be advised to customers in terms of percentage of acceptance amount rate of which is subject to prior approval from Competent Authority.

Bank AL Habib Limited
SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026

ANNEXURE 'A-1'

Schedule of Acceptance Charges

Acceptance Amount Range		Per Month Charges or part thereof
From	To	
500,001.00	800,000.00	800.00
800,001.00	1,000,000.00	1,000.00
1,000,001.00	2,000,000.00	2,000.00
2,000,001.00	3,000,000.00	3,000.00
3,000,001.00	4,000,000.00	4,000.00
4,000,001.00	5,000,000.00	5,000.00
5,000,001.00	6,000,000.00	6,000.00
6,000,001.00	7,000,000.00	7,000.00
7,000,001.00	8,000,000.00	8,000.00
8,000,001.00	9,000,000.00	9,000.00
9,000,001.00	10,000,000.00	10,000.00
10,000,001.00	11,000,000.00	11,000.00
11,000,001.00	12,000,000.00	12,000.00
12,000,001.00	13,000,000.00	13,000.00
13,000,001.00	14,000,000.00	14,000.00
14,000,001.00	15,000,000.00	15,000.00
15,000,001.00	16,000,000.00	16,000.00
16,000,001.00	17,000,000.00	17,000.00
17,000,001.00	18,000,000.00	18,000.00
18,000,001.00	19,000,000.00	19,000.00
19,000,001.00	20,000,000.00	20,000.00
20,000,001.00	21,000,000.00	21,000.00
21,000,001.00	22,000,000.00	22,000.00
22,000,001.00	23,000,000.00	23,000.00
23,000,001.00	24,000,000.00	24,000.00
24,000,001.00	25,000,000.00	25,000.00
25,000,001.00	26,000,000.00	26,000.00
26,000,001.00	27,000,000.00	27,000.00
27,000,001.00	28,000,000.00	28,000.00
28,000,001.00	29,000,000.00	29,000.00
29,000,001.00	30,000,000.00	30,000.00
30,000,001.00	31,000,000.00	31,000.00
31,000,001.00	32,000,000.00	32,000.00
32,000,001.00	33,000,000.00	33,000.00
33,000,001.00	34,000,000.00	34,000.00
34,000,001.00	35,000,000.00	35,000.00
35,000,001.00	36,000,000.00	36,000.00
36,000,001.00	37,000,000.00	37,000.00
37,000,001.00	38,000,000.00	38,000.00
38,000,001.00	39,000,000.00	39,000.00
39,000,001.00	40,000,000.00	40,000.00
40,000,001.00	41,000,000.00	41,000.00
41,000,001.00	42,000,000.00	42,000.00
42,000,001.00	43,000,000.00	43,000.00
43,000,001.00	44,000,000.00	44,000.00
44,000,001.00	45,000,000.00	45,000.00
45,000,001.00	46,000,000.00	46,000.00
46,000,001.00	47,000,000.00	47,000.00
47,000,001.00	48,000,000.00	48,000.00
48,000,001.00	49,000,000.00	49,000.00
49,000,001.00	50,000,000.00	50,000.00

Bank AL Habib Limited
SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026

ANNEXURE 'A-1'

Schedule of Acceptance Charges

Acceptance Amount Range		Per Month Charges or part thereof
From	To	
50,000,001.00	51,000,000.00	51,000.00
51,000,001.00	52,000,000.00	52,000.00
52,000,001.00	53,000,000.00	53,000.00
53,000,001.00	54,000,000.00	54,000.00
54,000,001.00	55,000,000.00	55,000.00
55,000,001.00	56,000,000.00	56,000.00
56,000,001.00	57,000,000.00	57,000.00
57,000,001.00	58,000,000.00	58,000.00
58,000,001.00	59,000,000.00	59,000.00
59,000,001.00	60,000,000.00	60,000.00
60,000,001.00	61,000,000.00	61,000.00
61,000,001.00	62,000,000.00	62,000.00
62,000,001.00	63,000,000.00	63,000.00
63,000,001.00	64,000,000.00	64,000.00
64,000,001.00	65,000,000.00	65,000.00
65,000,001.00	66,000,000.00	66,000.00
66,000,001.00	67,000,000.00	67,000.00
67,000,001.00	68,000,000.00	68,000.00
68,000,001.00	69,000,000.00	69,000.00
69,000,001.00	70,000,000.00	70,000.00
70,000,001.00	71,000,000.00	71,000.00
71,000,001.00	72,000,000.00	72,000.00
72,000,001.00	73,000,000.00	73,000.00
73,000,001.00	74,000,000.00	74,000.00
74,000,001.00	75,000,000.00	75,000.00
75,000,001.00	76,000,000.00	76,000.00
76,000,001.00	77,000,000.00	77,000.00
77,000,001.00	78,000,000.00	78,000.00
78,000,001.00	79,000,000.00	79,000.00
79,000,001.00	80,000,000.00	80,000.00
80,000,001.00	81,000,000.00	81,000.00
81,000,001.00	82,000,000.00	82,000.00
82,000,001.00	83,000,000.00	83,000.00
83,000,001.00	84,000,000.00	84,000.00
84,000,001.00	85,000,000.00	85,000.00
85,000,001.00	86,000,000.00	86,000.00
86,000,001.00	87,000,000.00	87,000.00
87,000,001.00	88,000,000.00	88,000.00
88,000,001.00	89,000,000.00	89,000.00
89,000,001.00	90,000,000.00	90,000.00
90,000,001.00	91,000,000.00	91,000.00
91,000,001.00	92,000,000.00	92,000.00
92,000,001.00	93,000,000.00	93,000.00
93,000,001.00	94,000,000.00	94,000.00
94,000,001.00	95,000,000.00	95,000.00
95,000,001.00	96,000,000.00	96,000.00
96,000,001.00	97,000,000.00	97,000.00
97,000,001.00	98,000,000.00	98,000.00
98,000,001.00	99,000,000.00	99,000.00
99,000,001.00	100,000,000.00	100,000.00
Over 100,000,000		Rs. 1,000 per Rs. 1,000,000 each

Notes:

- All Acceptance amount if less than Rs.500,000/- will attract the minimum charges of Rs.500/-
- Subject to negotiation with client on their trade business basis after obtaining prior approval from Competent Authority.
- Acceptance charges may also be advised to customers in terms of percentage of acceptance amount rate of which is subject to prior approval from Competent Authority.

Bank AL Habib Limited
SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026

ANNEXURE 'B-1'

Schedule of Guarantee Charges

Guarantee Amount Range		Per Quarter Charges or part thereof
From	To	
Amount Upto	500,000.00	3,000.00
500,001.00	800,000.00	4,800.00
800,001.00	1,000,000.00	6,000.00
1,000,001.00	1,500,000.00	9,000.00
1,500,001.00	2,000,000.00	12,000.00
2,000,001.00	2,500,000.00	15,000.00
2,500,001.00	3,000,000.00	18,000.00
3,000,001.00	3,500,000.00	21,000.00
3,500,001.00	4,000,000.00	24,000.00
4,000,001.00	4,500,000.00	27,000.00
4,500,001.00	5,000,000.00	30,000.00
5,000,001.00	5,500,000.00	33,000.00
5,500,001.00	6,000,000.00	36,000.00
6,000,001.00	6,500,000.00	39,000.00
6,500,001.00	7,000,000.00	42,000.00
7,000,001.00	7,500,000.00	45,000.00
7,500,001.00	8,000,000.00	48,000.00
8,000,001.00	8,500,000.00	51,000.00
8,500,001.00	9,000,000.00	54,000.00
9,000,001.00	9,500,000.00	57,000.00
9,500,001.00	10,000,000.00	60,000.00
10,000,001.00	12,500,000.00	75,000.00
12,500,001.00	15,000,000.00	90,000.00
15,000,001.00	17,500,000.00	105,000.00
17,500,001.00	20,000,000.00	120,000.00
20,000,001.00	22,500,000.00	135,000.00
22,500,001.00	25,000,000.00	150,000.00
25,000,001.00	27,500,000.00	165,000.00
27,500,001.00	30,000,000.00	180,000.00
30,000,001.00	32,500,000.00	195,000.00
32,500,001.00	35,000,000.00	210,000.00
35,000,001.00	37,500,000.00	225,000.00
37,500,001.00	40,000,000.00	240,000.00
40,000,001.00	42,500,000.00	255,000.00
42,500,001.00	45,000,000.00	270,000.00
45,000,001.00	47,500,000.00	285,000.00
47,500,001.00	50,000,000.00	300,000.00
50,000,001.00	52,500,000.00	315,000.00
52,500,001.00	55,000,000.00	330,000.00
55,000,001.00	57,500,000.00	345,000.00
57,500,001.00	60,000,000.00	360,000.00
60,000,001.00	62,500,000.00	375,000.00
62,500,001.00	65,000,000.00	390,000.00
65,000,001.00	67,500,000.00	405,000.00
67,500,001.00	70,000,000.00	420,000.00
70,000,001.00	72,500,000.00	435,000.00
72,500,001.00	75,000,000.00	450,000.00
75,000,001.00	77,500,000.00	465,000.00
77,500,001.00	80,000,000.00	480,000.00
80,000,001.00	82,500,000.00	495,000.00
82,500,001.00	85,000,000.00	510,000.00
85,000,001.00	87,500,000.00	525,000.00
87,500,001.00	90,000,000.00	540,000.00
90,000,001.00	92,500,000.00	555,000.00
92,500,001.00	95,000,000.00	570,000.00
95,000,001.00	97,500,000.00	585,000.00
97,500,001.00	100,000,000.00	600,000.00

Notes:

- All guarantees amount exceeding Rs.100 Million shall attract additional service charges of Rs.6,000/- per Rs. 1 Million each (per quarter or part thereof)
- Discount on above mentioned charges may be allowed to customer subject to prior approval of Competent Authority.
- Guarantee charges may also be advised to customers in terms of percentage of guarantee amount rate which is subject to prior approval from Competent Authority.
- Charges on continuing guarantee will be recovered only at the time of issuance.

Bank AL Habib Limited
SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2026 TO DECEMBER 31, 2026

ANNEXURE 'B-2'

Schedule of Guarantee Charges

Guarantee Amount Range		Per Quarter Charges or part thereof
From Amount Upto	To	
500,001.00	800,000.00	2,250.00
800,001.00	1,000,000.00	3,600.00
1,000,001.00	1,500,000.00	4,500.00
1,500,001.00	2,000,000.00	6,750.00
2,000,001.00	2,500,000.00	9,000.00
2,500,001.00	3,000,000.00	11,250.00
3,000,001.00	3,500,000.00	13,500.00
3,500,001.00	4,000,000.00	15,750.00
4,000,001.00	4,500,000.00	18,000.00
4,500,001.00	5,000,000.00	20,250.00
5,000,001.00	5,500,000.00	22,500.00
5,500,001.00	6,000,000.00	24,750.00
6,000,001.00	6,500,000.00	27,000.00
6,500,001.00	7,000,000.00	29,250.00
7,000,001.00	7,500,000.00	31,500.00
7,500,001.00	8,000,000.00	33,750.00
8,000,001.00	8,500,000.00	36,000.00
8,500,001.00	9,000,000.00	38,250.00
9,000,001.00	9,500,000.00	40,500.00
9,500,001.00	10,000,000.00	42,750.00
10,000,001.00	10,000,000.00	45,000.00
10,000,001.00	12,500,000.00	56,250.00
12,500,001.00	15,000,000.00	67,500.00
15,000,001.00	17,500,000.00	78,750.00
17,500,001.00	20,000,000.00	90,000.00
20,000,001.00	22,500,000.00	101,250.00
22,500,001.00	25,000,000.00	112,500.00
25,000,001.00	27,500,000.00	123,750.00
27,500,001.00	30,000,000.00	135,000.00
30,000,001.00	32,500,000.00	146,250.00
32,500,001.00	35,000,000.00	157,500.00
35,000,001.00	37,500,000.00	168,750.00
37,500,001.00	40,000,000.00	180,000.00
40,000,001.00	42,500,000.00	191,250.00
42,500,001.00	45,000,000.00	202,500.00
45,000,001.00	47,500,000.00	213,750.00
47,500,001.00	50,000,000.00	225,000.00
50,000,001.00	52,500,000.00	236,250.00
52,500,001.00	55,000,000.00	247,500.00
55,000,001.00	57,500,000.00	258,750.00
57,500,001.00	60,000,000.00	270,000.00
60,000,001.00	62,500,000.00	281,250.00
62,500,001.00	65,000,000.00	292,500.00
65,000,001.00	67,500,000.00	303,750.00
67,500,001.00	70,000,000.00	315,000.00
70,000,001.00	72,500,000.00	326,250.00
72,500,001.00	75,000,000.00	337,500.00
75,000,001.00	77,500,000.00	348,750.00
77,500,001.00	80,000,000.00	360,000.00
80,000,001.00	82,500,000.00	371,250.00
82,500,001.00	85,000,000.00	382,500.00
85,000,001.00	87,500,000.00	393,750.00
87,500,001.00	90,000,000.00	405,000.00
90,000,001.00	92,500,000.00	416,250.00
92,500,001.00	95,000,000.00	427,500.00
95,000,001.00	97,500,000.00	438,750.00
97,500,001.00	100,000,000.00	450,000.00

Notes:

- All guarantees amount exceeding Rs.100 Million shall attract additional service charges of Rs.4,000/- per Rs. 1 Million each (per quarter or part thereof)
- Discount on above mentioned charges may be allowed to customer subject to prior approval of Competent Authority.
- Guarantee charges may also be advised to customers in terms of percentage of guarantee amount rate which is subject to prior approval from Competent Authority.
- Charges on continuing guarantee will be recovered only at the time of issuance.

Bank AL Habib Limited

Islamic Schedule of Bank Charges - for the Period July 01, 2026 To December 31, 2026

Summary of Amendments

Page No.	Particulars	Existing charges for the period January 01 to June 30, 2026			Approved charges for the period July 01 to December 31, 2026			Remarks
INTERNATIONAL BANKING								
1 of 17	A. IMPORTS:							
	I CASH LETTERS OF CREDIT :							
	AA. OPENING :	1st Qtr	Each subsequent Qtr. or part there of	Minimum (Commission)	1st Qtr	Each subsequent Qtr. or part there of	Minimum (Commission)	Modified
	Annual Volume/ Committed business during the calendar year :							
	a. Upto Rs 10 Million	0.40%	0.25%	Rs 2,500 Min	0.40%	0.25%	Rs 2,500 Min	
	b. Over Rs 10 Million to Rs 100 Million	0.30%	0.20%		0.35%	0.20%		
	c. Above Rs 100 Million	0.17%	0.10%		0.17%	0.10%		
	V INWARD FOREIGN DOCUMENTARY BILLS FOR COLLECTION:							
	a. Handling charges on all Inward Collection / Open Account / FOC Cases	Rs. 1,700			Rs. 2,000			Modified
	c. Retirement / Payment of all Collection Foreign Bills / Including Contract / Open Account	Service Charges @ 0.15% - Minimum Rs. 1,500 will be charged on retirement of Import Documents			Service Charges @ 0.17% - Minimum Rs. 1,500 will be charged on retirement of Import Documents			Modified
VI ADVANCE PAYMENT AGAINST IMPORTS:								
c. Service Charges	0.15% - Min Rs. 1,500 plus Telegraphic Transfer / Swift Charges			0.17% - Min Rs. 1,750 plus Telegraphic Transfer / Swift Charges			Modified	
d. Handling Charges	Nil			Rs. 2,000			New	
2 of 17	VIII REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS:							
	a. Registration of Contracts for Import on Consignment basis	0.20% flat - Min Rs. 2,500			0.22% flat - Min Rs. 2,500			Modified
	XIII Generation of Financial Instrument (F.I) against Import	Rs. 125/- per request			Rs. 150/- per request			Modified
	XV Generation of Financial Instrument (F.I) on Open Account	Rs. 1,200/- per request			Rs. 1,400/- per request			Modified
	XVI Business Performance Certificate	Rs. 1,250/-			Rs. 1,500/-			Modified
	B. EXPORTS:							
3 of 17	I LETTERS OF CREDIT :							
	e. Reimbursement payment to other local banks from Non-Resident Rupee Account	Rs. 725 flat			Rs. 900 flat			Modified
	XVI Business Performance Certificate	Rs. 1,250/-			Rs. 1,500/-			Modified
3 of 17	XXV Transfer of Export Proceeds To Other Bank Where No Documents Handled At Our End	Rs. 1,500/- plus SWIFT charges			Rs. 1,650/- plus SWIFT charges			Modified
	C. COLLECTION (Foreign Currency):							
4 of 17	I OUTWARD:							
	d. Return Charges of Local U.S. Dollar Collections	US\$6 OR equivalent FCY per instrument			US\$7 OR equivalent FCY per instrument			Modified
DOMESTIC BANKING								
5 of 17	A. REMITTANCES:							
	I a. Issuance of Banker's Cheque	Rs. 550 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.)			Rs. 600 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.)			Modified
	II CANCELLATION CHARGES OF DD/ PO / BANKER'S CHEQUE	Rs. 600			Rs. 700			Modified
	B. INLAND TRADE:							
	IV L/C Cancellation Charges	Rs. 1,500/- Plus SWIFT Charges			Rs. 1,650/- Plus SWIFT Charges			Modified
8 of 17	I. COMMERCIAL VEHICLE FINANCING							
	i. Processing Fee	Rs. 9,000 per vehicle			Rs. 10,000 per vehicle			Modified
	vi. Cheque Return Charges	Rs. 850			Rs. 1,000			Modified
DOMESTIC BANKING								
9 of 17	M. MISCELLANEOUS CHARGES:							
	2. Cheque drawn on us and returned unpaid for insufficient funds.	Rs. 850 or any amount less than Rs. 850 in the account			Rs. 1,000 or any amount less than Rs. 1,000 in the account			Modified
	7. Same Day Clearing Cheque drawn on us and returned unpaid for insufficient fund	Rs. 850 or any amount less than Rs. 850 in the account			Rs. 1,000 or any amount less than Rs. 1,000 in the account			Modified
	12. Cheque Book Charges (free cheque book for pensioner account)	Rs. 30 per leaf			Rs. 35 per leaf			Modified
	16. Intercity Cheque Return Charges (Outward)	Rs. 850 per instrument			Rs. 1,000 per instrument			Modified
	17. SMS Alert Services (Other than Digital Transactions)	Rs. 245/- per month per account for Individual & Sole Proprietorship Account			Rs. 255/- per month per account for Individual & Sole Proprietorship Account			Modified
	19. CDR Duplicate Charges	Rs. 300			Rs. 350			Modified
10 of 17	23. Express Cheque Book (10 Leaves)	Rs. 375			Rs. 450			Modified
	N. LOCKER FACILITIES							
	a. Annual rent (annual locker rent from existing and new customers to be recovered in advance at the commencement of the period)	Rs. 7,000/- for Small, Rs. 9,000/- for Medium and Rs. 12,000/- for Large Note: Rental will not be charged from the customers maintaining Key deposit under Mudaraba arrangement.			Rs. 7,500/- for Small, Rs. 9,500/- for Medium and Rs. 13,000/- for Large Note: Rental will not be charged from the customers maintaining Key deposit under Mudaraba arrangement.			Modified
	c. In case of Late Payment of Rental Subsequent Rental to Increase by (With grace period of 30 days from the due date)	Rs. 600/- for Small, Rs. 750/- for Medium and Rs. 950/- for Large			Rs. 700/- for Small, Rs. 900/- for Medium and Rs. 1,150/- for Large			Modified
	d. Key Deposit under Mudaraba	Rs. 60,000/- for Small, Rs. 70,000/- for Medium and Rs. 100,000 for Large			Rs. 65,000/- for Small, Rs. 80,000/- for Medium and Rs. 110,000 for Large			Modified

Bank Al Habib Limited
Islamic Schedule of Bank Charges - for the Period July 01, 2026 To December 31, 2026
Summary of Amendments

Page No.	Particulars	Existing charges for the period January 01 to June 30, 2026	Approved charges for the period July 01 to December 31, 2026	Remarks
ALTERNATE DELIVERY CHANNELS (A.D.C)				
10 of 17	B. A.T.M			
	c. ATM Optional Receipts Priting (On Net)	b. ATM Switch Transactions	c. ATM Optional Receipts Priting (On Net)	Modified / Change in Nomenclature
	(i) Cash Withdrawal - Rs. 4.67 per transaction		(i) Cash Withdrawal - Rs. 4.67 per transaction	
	(ii) Balance Inquiry - Rs. 4.67 per transaction		(ii) Balance Inquiry - Rs. 4.67 per transaction	
	(iii) Inter Bank Fund Transfer - Rs. 4.67 per transaction		(iii) Inter Bank Fund Transfer - Rs. 4.67 per transaction	
	(iv) Fund Transfer - Rs. 4.67 per transaction	(iv). ATM Optional Receipts Priting (On Net) - Rs. 4.67 per transaction	(iv) Fund Transfer - Rs. 4.67 per transaction	
	(v) Mini Statement - Rs. 4.67 per transaction		(v) Mini Statement - Rs. 4.67 per transaction	
	(vi) Pin Change - Rs. 4.67 per transaction		(vi) Pin Change - Rs. 4.67 per transaction	
(vii) Bill Payment - Rs. 4.67 per transaction		(vii) Bill Payment - Rs. 4.67 per transaction		
10 of 17	C. VISA DEBIT CARD			
	a. Issuance / Annual / Replacement - Primary Rs. 23,000 for Signature Card, Rs. 10,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card	a. Annual / Replacement - Primary Rs. 22,000 for Signature Card, Rs. 9,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card	a. Issuance / Annual / Replacement - Primary Rs. 23,000 for Signature Card, Rs. 10,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card	Modified / Change in Nomenclature
	b. Issuance / Annual / Replacement - Supplementary Rs. 23,000 for Signature Card, Rs. 7,000 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card	b. Annual / Replacement - Supplementary Rs. 22,000 for Signature Card, Rs. 6,500 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card	b. Issuance / Annual / Replacement - Supplementary Rs. 23,000 for Signature Card, Rs. 7,000 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card	Modified / Change in Nomenclature
11 of 17	E. CHINA UNION PAY			
	a. Issuance / Annual / Replacement - Primary - Rs. 3,000/-	a. Annual / Replacement - Primary - Rs. 3,000/-	a. Issuance / Annual / Replacement - Primary - Rs. 3,000/-	Change in Nomenclature
	b. Issuance / Annual / Replacement - Supplementary - Rs. 2,000/-	b. Annual / Replacement - Supplementary - Rs. 2,000/-	b. Issuance / Annual / Replacement - Supplementary - Rs. 2,000/-	
	G. PAY PAK			
	a. Issuance / Annual / Replacement - Rs. 2,750/-	a. Annual / Replacement - Rs. 2,750/-	a. Issuance / Annual / Replacement - Rs. 2,750/-	Change in Nomenclature
H. FCY DEBIT CARD				
	a. Issuance / Annual / Replacement - Primary - USS 14	a. Annual / Replacement - Primary - USS 14	a. Issuance / Annual / Replacement - Primary - USS 14	Change in Nomenclature
CONSUMER BANKING PRODUCTS				
12 of 17	A. AUTO FINANCE FACILITY (APNI CAR-DM)			
	c. Increased price in case of Delayed Purchase of Unit(s)	Rs. 1,200 per delayed purchase of Unit(s)	Rs. 1,400 per delayed purchase of Unit(s)	Modified
	d. Charges on Dishonored/Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified
	m. Issuance of Duplicate NOC / Clearance Letter	NA	Rs. 1,000 per letter	New
	B. GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (Mera Pakistan Mera Ghar)			
	c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,200/- per delayed purchase of Unit(s)	Rs. 1,400/- per delayed purchase of Unit(s)	Modified
	d. Charges on Dishonored/Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified
12 of 17	C. HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)			
	c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,200 per delayed purchase of Unit(s)	Rs. 1,400 per delayed purchase of Unit(s)	Modified
	d. Charges on Dishonored/Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified
13 of 17	D. MOTORCYCLE FINANCE FACILITY			
	d. Charges on Dishonored/Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified
	k. Legal Documentation and Stamp Duty Charges - At Actual	k. Documentation Charges - At Actual	k. Legal Documentation and Stamp Duty Charges - At Actual	Change in Nomenclature
	E. Cost Sharing Scheme for Electric Bikes (under Musawama)			
	d. Charges on Dishonored / Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified
	F. Government Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance (Wazir e Azam Apna Ghar Program - Ghar Ho Tu Apna)	F. Government Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance (Mera Ghar Mera Ashiana)	F. Government Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance (Wazir e Azam Apna Ghar Program - Ghar Ho Tu Apna)	Change in Nomenclature
	c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,200 per delayed purchase of Unit(s)	Rs. 1,400 per delayed purchase of Unit(s)	Modified
	d. Charges on Dishonored/Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified
13 of 17	G. Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB&ALS) Inclusion of Tier-4 (under Musawama) (Laptop Finance) Only for Students of HEC Recognized Institute			
	c. Late Payment Charges (Charity)	Rs. 1,200 per late payment of installment	Rs. 1,400 per late payment of installment	Modified
	f. Secured Transaction Registry (STR)	NA	At Actual	New

Bank AL Habib Limited
Islamic Schedule of Bank Charges - for the Period July 01, 2026 To December 31, 2026
Summary of Amendments

Page No.	Particulars	Existing charges for the period January 01 to June 30, 2026	Approved charges for the period July 01 to December 31, 2026	Remarks
GATEWAY TO EQUITY MARKET (GEM)				
14 of 17	I. Rights Subscription Request Fee	NA	Rs 0.0020 Per Rights Entitlement Subscribed	New
	Note: The minimum and maximum fee per Right Subscription Request Transaction shall be Rs. 10 and Rs. 100,000 respectively.			New
AL HABIB ROSHAN DIGITAL ACCOUNT				
15 of 17	A. MISCELLANEOUS CHARGES			
	i. Issuance of Banker's Cheque	Rs. 550 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.)	Rs. 600 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.)	Modified
	ii. Cheque Book Charges	Rs. 30/- per leaf	Rs. 35/- per leaf	Modified
	v. SMS Alert Charges (Other than digital transactions)	Rs. 245/- per month per account (local)	Rs. 255/- per month per account (local)	Modified
	xiii. Intercity Cheque Return Charges (Outward)	Rs. 850/- Flat	Rs. 1,000/- Flat	Modified
AL HABIB ROSHAN DIGITAL ACCOUNT				
16 of 17	C. <u>A.T.M</u>			
	c. ATM Optional Receipts Priting (On Net)	b. ATM Switch Transactions	c. ATM Optional Receipts Priting (On Net)	Modified / Change in Nomenclature
	(i) Cash Withdrawal - Rs. 4.67 per transaction		(i) Cash Withdrawal - Rs. 4.67 per transaction	
	(ii) Balance Inquiry - Rs. 4.67 per transaction		(ii) Balance Inquiry - Rs. 4.67 per transaction	
	(iii) Inter Bank Fund Transfer - Rs. 4.67 per transaction		(iii) Inter Bank Fund Transfer - Rs. 4.67 per transaction	
	(iv) Fund Transfer - Rs. 4.67 per transaction	(iv). ATM Optional Receipts Priting (On Net) - Rs. 4.67 per transaction	(iv) Fund Transfer - Rs. 4.67 per transaction	
	(v) Mini Statement - Rs. 4.67 per transaction		(v) Mini Statement - Rs. 4.67 per transaction	
	(vi) Pin Change - Rs. 4.67 per transaction		(vi) Pin Change - Rs. 4.67 per transaction	
	(vii) Bill Payment - Rs. 4.67 per transaction		(vii) Bill Payment - Rs. 4.67 per transaction	
	D. <u>VISA DEBIT CARD</u>			
a. Issuance / Annual / Replacement - Primary Rs. 10,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card	a. Annual / Replacement - Primary Rs. 9,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card	a. Issuance / Annual / Replacement - Primary Rs. 10,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card	Modified / Change in Nomenclature	
b. Issuance / Annual / Replacement - Supplementary Rs. 7,000 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card	b. Annual / Replacement - Supplementary Rs. 6,500 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card	b. Issuance / Annual / Replacement - Supplementary Rs. 7,000 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card	Modified / Change in Nomenclature	
E. <u>AL HABIB ISLAMIC ROSHAN APNA GHAR (DM House Finance Facility)</u>				
c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,200 per delayed purchase of Unit(s)	Rs. 1,400 per delayed purchase of Unit(s)	Modified	
d. Charges on Dishonored/Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified	
F. <u>AL HABIB ISLAMIC ROSHAN APNI CAR (DM Auto Finance Facility)</u>				
c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,200 per delayed purchase of Unit(s)	Rs. 1,400 per delayed purchase of Unit(s)	Modified	
d. Charges on Dishonored/Returned Cheques	Rs. 850 per case	Rs. 1,000 per case	Modified	
p. Issuance of Duplicate NOC / Clearance Letter	NA	Rs. 1,000 per letter	New	
GATEWAY TO EQUITY MARKET (GEM)				
17 of 17	k. Rights Subscription Request Fee	NA	Rs 0.0020 Per Rights Entitlement Subscribed	New