



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

Effective From
January 01, 2023 to June 30, 2023

SCHEDULE OF BANK CHARGES (ISLAMIC BANKING)

FOR THE PERIOD OF JANUARY 01, 2023 TO JUNE 30, 2023

<u>INTERNATIONAL BANKING</u>	
A. <u>IMPORTS:</u>	
I CASH LETTERS OF CREDIT:	
AA. OPENING:	
Annual Volume/ Committed business during the calendar year:	1st Qtr. Each subsequent Qtr. Or part there of
a. Upto Rs 10 Million	0.40% 0.25%
b. Over Rs 10 Million to Rs 100 Million	0.30% 0.20%
c. Above Rs 100 Million	0.17% 0.10%
} Rs.2200 Min	
<u>NOTE:</u> 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 1800 (flat)
b. If increase in amount and/or period is involved	Rs 1800 plus commission as per I AA. above.
III L/C Cancellation Charges	Rs 2000 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.1,250 will be Charged on retirement of Import Documents. Rs.1000 per bill. Extra Commission (as per attached 'Annexure – A') after the period of L/C commission already recovered Min Rs.1000 Rs 1,800 per bill (flat)
Extension in Maturity of Usance Bill Under LC / Contract	
3. Sight	Service charges @ 0.15% Minimum Rs.1,250 will be charged on retirement of all Import Documents. 3-Months Avg. KIBOR (ASK) +3% p.a.
4. Profit on PAD on L/C Sight*	
(*Rate of underlying funded facilities will be charged to customers who are availing such facilities)	
V INWARD FOREIGN DOCUMENTARY BILLS FOR COLLECTION :	
a. Handling charges on all inward collection/Open Account	Rs 1500
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 @ 0.15% Minimum Rs. 1000 will be charged on retirement of all Import Documents.
d. SWIFT Charges	Rs 1000 (applicable on Point # V-a, V-b & V-c above)
VI ADVANCE PAYMENT AGAINST IMPORTS :	
a. Swift Transfer	Rs 1500
b. Demand Drafts	Rs 500
c. Service Charges	0.15% -Min Rs 1500 plus Telegraphic Transfer / Swift Charges

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<p>VII CREDIT REPORTS :</p> <p>a. To Foreign Banks on their request</p> <p>b. To Foreign Banks on customer's request</p> <p>VIII REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS</p> <p>a. Registration of Contracts for Import on Consignment Basis</p> <p>b. Amendments in Registration of Contracts for Imports</p> <p>i) If amount and/or period is not involved</p> <p>ii) If increase in amount and/or period is involved</p> <p>IX REIMBURSEMENT CHARGES (Payable to reimbursing bank)</p> <p>X MESSAGE TRANSMISSION</p> <p>a. Full Swift Letter of Credit</p> <p>b. Swift Amendment to L/C</p> <p>XI Handling of Discrepant Document Under Import LC</p> <p>XII Issuance of Freight Certificate for Import on FOB Basis</p> <p>XIII Generation of Financial Instrument (F.I) against import</p> <p>XIV Bank to bank F.I transfer</p> <p>XV Generation of Financial Instrument (F.I) on Open Account</p> <p>XVI OTHER CHARGES</p> <p>B. <u>EXPORTS:</u></p> <p>I LETTERS OF CREDIT :</p> <p>a. Advising - for Customers - for Non- Customers</p> <p>b. Amendment Advising - for Customers - for Non- Customers</p> <p>c. Confirmation</p> <p>d. Transfer of Export L/Cs</p> <p>e. Reimbursement payment to other local banks from Non-Resident Rupee Account</p> <p>f. Export LC Cancellation</p> <p>II COLLECTIONS:</p> <p>a. Documentary (on which bank does not earn exchange difference)</p> <p>III Handling of duty draw back claim</p> <p>IV Service Charges against Export Documents sent on Collection Basis where payment cover is already received in Bank's Foreign Currency Accounts (nostro)</p> <p>V Service Charges on Advance Payment</p> <p>VI Freight Subsidy</p> <p>VII Service charges on issuing PRC, checking,</p>	<p>US\$ 100 from Foreign Banks To be charged at actual plus USD 30/- or eqv in Pak Rupees being Service Charges</p> <p>0.20% flat min Rs 2000</p> <p>Rs 1,200 (flat) Rs 1000 plus commission as per VIII-a. above.</p> <p>At Actual</p> <p>Rs 1800 Rs 750 per page US \$ 80</p> <p>Rs.1150 per certificate</p> <p>Rs 100 per request</p> <p>Rs.500/- flat per transaction Rs 500 per request</p> <p>As per section "E" Miscellaneous</p> <p>Rs 1750 plus courier charges if applicable Rs 2500 plus courier charges Rs 1200 plus courier charges if applicable Rs 1500 plus courier charges Min Rs 1250 or 0.40 % per qtr. whichever higher Max Case to case basis Rs 1500 flat Rs 650 flat</p> <p>Rs 1,500</p> <p>Rs 1000 per collection</p> <p>Paisas 25 per Rs 100 (Minimum Rs 1000) Paisas 15 per Rs 100 or Re 1.5 per thousand Min Rs 1500</p> <p>Paisas 15 per Rs 100 (Re 1.5 per Rs 1000) Min Rs 1500</p> <p>Rs. 1000 per case Rs.1000</p>
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FOR THE PERIOD OF JANUARY 01, 2023 TO JUNE 30, 2023

<p>Rectifying and forwarding applications to SBP for payment of R&D – Support to Garment Industry.</p> <p>VIII Export Development Surcharge</p> <p>IX SPO (Standardized Purchase Order)</p> <p>X EE Certification</p> <p>XI Issuance of EE / EF NOC to other Banks</p> <p>XII Drawback of Local Taxes and Levies (Garments, Home Textile and Fabrics)</p>	<p>Rs.100 per bill</p> <p>Rs. 250 per order</p> <p>Rs. 1000 per case</p> <p>Rs. 1500</p> <p>Rs. 1000 per claim</p>
<p>XIII 6% Research and Development Support Against Export of Processed Food</p> <p>XIV 25% Freight Subsidy to Exporters of Live Sea Foods (Dealt By TDAP)</p> <p>XV Inland freight subsidy</p> <p>XVI Business Performance Certificate</p> <p>XVII Issuance of duplicate Annex A for the Purpose of Claiming Duty Drawback</p> <p>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</p> <p>XIX Handling & Services for overdue export bills Reporting</p> <p>XX Handling Charges For Export Refinance Applications</p> <p>XXI Handling Of Duty Draw Back Claims (DLTL) / Textile / Non-Textile Handling Charges (Incremental Schemes)</p> <p>XXII Handling of Subsidy Claims on Export of Wheat / Wheat Flour, Sugar And Textile / Non-Textile & Other subsidies</p> <p>XXIII Export NOC Issued in Favor of other Banks To Negotiate Collection Documents / Transfer of EFE to other Banks</p> <p>XXIV Issuance of NOC To Shipping Companies In Case of Surrender / Loss of B/L</p> <p>XXV Transfer of export proceeds to other bank where no documents handled at our end</p> <p>XXVI Handling of LTFF (SBP) Applications</p> <p>XXVII Export Document Return Unpaid</p> <p>XXVIII Services Charges Of Export Advance Payment Cases Where E-Form Certified After One Year From Certification Upon SBP Approval</p> <p>XXIX Expired F.I Beyond 45 days from Date of Issuance of F.I</p> <p>XXX Charges for Exports Against Deposit / Surrender of FCY Notes</p> <p>XXXI Issuance of Export Proceed Realization Certificate (EPRC) - Beyond 1 Year</p>	<p>Rs 1000 per claim</p> <p>Rs 1000 per claim</p> <p>Rs 1000 per claim</p> <p>Rs. 750</p> <p>Rs. 500 per transaction</p> <p>@0.10% Min Rs.1250</p> <p>Rs.1100/- per bill for all overdue bills on monthly basis till settlement</p> <p>Rs. 1000 per submission</p> <p>Rs. 100 per shipment / per transaction</p> <p>Rs. 1000 per case</p> <p>Rs.600</p> <p>Rs. 1000 flat</p> <p>Rs 1250 plus T.T. charges</p> <p>Rs 2000 per case</p> <p>Rs.1500</p> <p>Rs.1000</p> <p>Rs.100 per F.I Extension</p> <p>0.50% for value of over US Dollar 10,000 or its equivalent in other currencies</p> <p>Rs 500</p>
<p>C. <u>COLLECTION (Foreign Currency):</u></p> <p>I OUTWARD :</p> <p>a. Clean bills</p>	<p>US\$ 7 OR equivalent foreign currency plus Courier charges</p>

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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 foreign currency per instrument
d. Return Charges of Local U.S. Dollar Collections	US\$ 5 OR equivalent Foreign currency per instrument
II INWARD : Clean collection	US\$ 7 OR equivalent foreign currency plus actual charges.
D. <u>REMITTANCES (Foreign):</u>	
I OUTWARD :	
a. FDD	US\$ 18 plus bank charges. Additional 0.50% or minimum \$3 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\$ 35 plus bank charges. Additional 0.50% or minimum \$3 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 mention charges, any / services / 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) Rs. 3,500
	ii) Where courier charges are directly debited to Customers' A/c with Courier Company, Rs 150 will be charged as service charges
• Swift	Rs 1000 per message
III CREDIT REPORT ON FOREIGN BUYERS / SUPPLIERS	USD 60/- or eqv in Pak Rupees to be charged
IV TEST VERIFICATION CHARGES FROM OTHER BANKS :	Rs 275
V Obtaining SBP Approval for Remittance Related to Foreign Exchange Transactions Where Required	Rs. 1500 per case
VI Standing Instruction of FCY Account	US\$ 3 per instruction plus remittance charges

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<u>DOMESTIC BANKING</u>	
A. <u>REMITTANCES:</u>	
I a. Issuance of Banker's Cheque	Rs. 350 (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.)
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 CHEQUES	Rs 400
III DUPLICATE BANKER'S CHEQUE	Rs 400
B. <u>INLAND TRADE:</u>	
I INLAND LETTERS OF CREDIT	
i. Opening Commission	0.50% per quarter and 0.35% for subsequent quarters Minimum Rs 1800
ii. Retirement of bills drawn under local LCs	0.05% on retirement
II Discrepancy Charges Against Inland L/C Documents	Rs 1200
III AMENDMENT IN L/CS :	
a. If amount and/or period is not involved	Rs 1500
b. If period is involved.	Rs 1500 plus commission @ 0.35% per Subsequent quarters
c. If increase in amount is involved	Same as above (b)
IV COLLECTIONS:	
a. Documentary (LDBC & IDBC)	0.35% Minimum Rs 500 plus paying bank charges
b. Clean (including Cheques)	0.25% Minimum Rs 180 Maximum Rs 750 plus paying bank charges
c. Handling charges on registration / payment of Standard Purchase Order (S.P.O.)	Rs 250
V Local bills returned unpaid	Rs.500
VI MISCELLANEOUS CHARGES:	
where applicable (I-IV above) will be extra as per following:	
a. Collecting Bank Charges, (if collecting bank is other than Bank AL Habib Ltd)	At actual plus Rs 50
b. Inquiring of instruments by Phone/Fax	Rs 50
c. Instrument Returning Charges :	
for documentary collections	Rs 200 plus Postage / Courier charges
for clean collections	Rs 50 plus Postage / Courier charges
d. Storage Charges	Paisas 50 per packet per day, Minimum Rs 50

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e. Courier Charges :	Rs 60
• For BAH Branches	Rs 125
• For other Banks	
C. <u>FINANCING / ADVANCES:</u>	
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:	As per pre-arrangement
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 1,000/-
ii) Outside Municipal Limits	PKR 2,000/- 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) <u>LEGAL CHARGES :</u>	
» 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 250/- per delivery
III CIB Report Charges	Rs 100 per report
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.4,500/- Flat per NOC

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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
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
<u>D. CORPORATE CREDIT PROCESSING CHARGES</u>	
i Funded / Non Funded Facility Fresh / Renewal	
Upto Rs. 50 Mln	Rs. 10,000
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 (<i>of security goods</i>)	At Actual
<u>E. COMMERCIAL CREDIT PROCESSING CHARGES</u>	
i Funded / Non Funded Facility Fresh / Renewal	
Upto Rs. 2 Mln	Rs. 2,500
Above Rs. 2 Mln upto 5 Mln	Rs. 3,000
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 (<i>of security goods</i>)	At Actual
<u>F. CHANNEL FINANCING PROCESSING CHARGES</u>	
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 (<i>of security goods</i>)	At Actual
<u>G. SMALL MEDIUM ENTERPRISES (SME) PROCESSING CHARGES</u>	
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 (<i>of security goods</i>)	At Actual
<u>H. AGRICULTURAL FINANCES PROCESSING CHARGES</u>	
i Fresh / Renewal of all Farm & Non-Farm Loans	
Upto Rs. 1.5 Million	Rs. 1,500

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Above Rs. 1.5 Million upto 3 Million	Rs. 3,000
Above Rs. 3 Million	0.1% of Approved Amount Max. Rs. 15,000
ii Financing for Tractors	As per above slab amount
iii Documentation and Stamp Duty Charges	At Actual
iv Property valuation Charges	At Actual
v Punjab Land Records Authority (PLRA) Service Charges (In Punjab Province Only)	At Actual
vi Fees of Registration of Security interests in Secured Transaction Registry (STR) including initial, modification, termination charges etc.	At Actual
<u>I. COMMERCIAL VEHICLE FINANCING</u>	
i. Processing Fee	Rs. 9,000 per vehicle
ii. Documentation Charges	As per Actual
iii. Early Purchase of Unit(s)	1% of the value of Unit(s) so purchased
iv. Add-on Appraisal Charges	As per Actual
v. Appraisal Charges – Repossession Vehicle	As per Actual
vi. Cheque Return Charges	Rs. 600
vii. Vehicle Registration / Transfer Charges	As per Actual
viii. Repossession Charges	Rs. 100,000 or as per actual whichever is higher
ix. Vehicle Tax	As per Actual (to be paid by the customer)
x. Legal Charges	As per Actual
<u>J. MURABAHA / MUSAWAMA/IJARA</u>	
i. Corporate Murabaha / Musawama / Ijara Documentation and Processing Charges	At Actual
ii. Inspection Charges (<i>of security goods</i>)	At Actual

Note: In order to comply the AAOIFI standards, these charges will not be applicable on customers / cases availing only Murabaha / Musawamah facility.

<u>K. GUARANTEES:</u>	
I Guarantees Issued to Shipping Companies / Air Lines in Lieu of Bills of Lading / Air Consignment Notes.	Rs 1900 flat
II Guarantees Issued to Collector of Custom In Lieu Of Payments Of Duty	As per applicable slab attached as per ' <i>Annexure – B-1</i> '
III Other Guarantees	As per applicable slab attached as per ' <i>Annexure – B-2</i> '
IV Guarantees Issued to SBP for exemption from withholding Tax on Export Proceeds	Rs 500 flat
V Other Guarantees including Guarantees for deferred payment under supplier or buyer credit / payee scheme:	As per applicable slab attached as per ' <i>Annexure – B-2</i> '
VI Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment commission at Rs 1000
VII Recovery of SWIFT LG Advising Charges	Rs. 1,000/- plus FED
VIII SWIFT Charges for Issuance of Electronic Bank Guarantee	Rs. 250/-

NOTES: • Enhancement in amount or increase in validity, same charges will be applicable.
• Guarantee commission will be recovered from the date of issuance of the guarantee till the expiry of guarantee.

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L. CASH MANAGEMENT SERVICES	
i. Countrywide Collection Solution	As per agreement
ii. Bulk Salary/Disbursements	As per agreement
iii. Dividend Warrants Payment Arrangement	As per agreement
iv. Customized MIS/Reporting	As per agreement
v. Any other Shariah compliant activity	As per agreement
vi. AL Habib Payments System (Bulk Payments)	As per agreement
M. MISCELLANEOUS CHARGES:	
1 Stop Payment of Cheques	Rs 600 per instruction
2 Issue of loose Cheques	Rs 50 per Cheque
3 Cheque drawn on us and returned unpaid for insufficient funds.	Rs. 600 or any amount less than Rs. 600 in the account
4 Standing instruction charges.(no charges for pensioner account)	Rs 300 per instruction plus remittance charges
5 Issuance of certificate on credit worthiness at Customers' request	Rs 400 per certificate
6 Issuance of Statement of Account at customers' request (no charges if customer claim that posted statement not received)	
(i) Statement of A/c upto 6 Months	Rs 35
(ii) Statement of A/c Above 6 months	Additional Rs 35 per 6 months
7 Same Day Clearing Cheques Charges	Rs 500 Flat
8 Same day Clearing Cheque drawn on us and returned unpaid for insufficient fund	Rs.600 or any amount less than Rs. 600 in the account
9 Online Cheque Return Charges	NIL
10 Photocopies of Paid Cheques	Rs 150 per Cheque
11 Issuance of Certificate regarding confirmation of Paid Cheques	Rs 100
12 C.D.C. Charges	At actual
13 Cheque book charges (free Cheque book for pensioner account)	Rs. 20 per leaf (To waive Cheque book charges, customers will be required to maintain Monthly average balance of Rs. 25,000/-)
14 Specialized / Customized Cheque Book	At Actual
15 Account Maintenance Certificate	Rs 300 per Certificate
16 Intercity Collection of Cheques through NIFT	Rs 300 per instrument
17 Intercity Cheque Return Charges (Outward)	Rs 600 per instrument
18 SMS Alert Service (Other than Digital Transactions)	Rs 120 per month per account
19 CDR Issuance Charges	NIL
20 CDR Duplicate Charges	Rs 300
21 CDR Cancellation Charges	NIL
22 Overseas Employment Certificate	Rs.200 per certificate
23 Settlement of 3rd Party Funds Transfer through PRISM System	
- Lower Value Limit Rs 1,000,000 and above	
- Monday to Friday 09:00 AM to 1:30 PM	Rs.220
1:30 PM to 3:00 PM	Rs.330
3:00 PM to 4:00 PM	Rs.550
- Lower Value Limit Rs 100,000	
- Monday to Friday 09:00 AM to 4:30 PM	Rs.50 per transaction (Max 10 payment instructions are sent through one MT 102 message) Note: Presently SBP has waived these RTGS charges which has been circulated by SBP PSD Circular No. 02 of 2020 till further instruction.

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<p>24 Express Cheque Book (10 Leaves)</p> <p>25 Certificate of Balance</p> <p>26 Certificate of Balance to Auditor</p> <p>27 Retrieval of Old Records</p> <p>28 Issuance of SBP/ NBP Cheques / Special Clearing (Upon Customer request only)</p> <p>29 SECP Online Portal Service Charges</p> <p>30 Issuance of Proceeds Realization Certificate (PRC) - Beyond One Year</p> <p>31 Issuance of duplicate Proceeds Realization Certificate (PRC)</p> <p>N. <u>LOCKER FACILITIES</u></p> <p>a. Annual rent (annual locker rent from existing and new customers to be recovered in advance at the commencement of the period)</p> <p>b. Locker Breaking / Key Replacement Charges</p>	<p>Changes if any in future will immediately be applicable as above.</p> <p>Rs. 250</p> <p>Rs. 375 per certificate</p> <p>Rs 500 per certificate</p> <p>Upto 1 Year Rs.350/- Upto 2 years Rs.450/- Upto 3 Years Rs.550/- Over 3 Years Rs.850/-</p> <p>Rs.500</p> <p>Private Companies Rs.1100 Public Companies Rs.2000</p> <p>Rs. 500</p> <p>Rs. 700</p> <p>Rs 5,000 for small Rs 6,250 for medium Rs 8,500 for large</p> <p>Rs 5,000</p>
<p><u>ALTERNATE DELIVERY CHANNELS (A.D.C)</u></p> <p>A. <u>FUNDS TRANSFER FACILITY</u> Inter Bank Funds Transfer via ATM / Internet/ Mobile Banking</p> <p>B. <u>A.T.M</u></p> <p>a. Re-issuance of ATM Pin</p> <p>b. ATM Switch Transactions</p> <p>(i) Cash withdrawal from other Bank ATM</p> <p>(ii) Local Balance Inquiry Charges</p> <p>(iii) ATM Optional Receipts Printing Fee (Off Net)</p> <p>(iv) ATM Optional Receipts Printing Fee (On Net)</p> <p>C. <u>VISA DEBIT CARD:</u></p> <p>a. Annual / Replacement - Primary</p> <p>b. Annual / Replacement - Supplementary</p> <p>c. ATM International Cash Withdrawal</p> <p>d. Local Charge Back Request charges</p> <p>e. International Charge Back Request charges</p> <p>f. Local Retrieval request charges</p> <p>g. International Retrieval request charges</p> <p>h. International Balance Inquiry charges</p> <p>i. VISA Arbitration Charges</p>	<p>Free IBFT - Upto Rs. 25,000/- per month / per account</p> <p>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</p> <p>Rs 100</p> <p>Rs 23.44 per transaction</p> <p>Rs 3.13 per transaction</p> <p>Rs 2.50 per transaction</p> <p>Rs 2.50 per transaction</p> <p>Rs.1700 for Silver Card Rs.2500 for Gold Card Rs.5200 for Platinum Card</p> <p>Rs.1250 for Silver Card Rs.1500 for Gold Card Rs.3000 for Platinum Card</p> <p>3.75% of transaction amount</p> <p>At Actual</p> <p>At Actual</p> <p>At Actual</p> <p>At Actual</p> <p>Rs.250</p> <p>At Actual</p>

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j. International Retail Purchase & E-Commerce Transaction	3.75% on transaction amount
D. <u>MOBILE BANKING</u> Re-issuance of Mobile Banking Pin	Free
E. <u>CHINA UNION PAY</u>	
a) Annual / Replacement - Primary	Rs. 1,600
b) Annual / Replacement - Supplementary	Rs. 1,000
c) International ATM Cash Withdrawal	3.75% of transaction amount
d) International Balance Inquiry	Rs. 250
e) International Retail Purchase & E-Commerce Transaction	3.75% 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. <u>UTILITY BILLS and OTHER PAYMENT CHARGES</u>	
A. Direct Debit Facility	
a) Each Successful Transaction	Rs 25
b) Un-successful Transaction due to insufficient funds	Rs 25
G. <u>Pay Pak</u>	
a) Annual / Replacement	Rs. 1,250/-
b) Local Chargeback Request Charges	At Actuals
c) Local Retrieval Request Charges	At Actuals

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.

<u>CONSUMER BANKING PRODUCTS</u>	
A. <u>AUTO FINANCING FACILITY</u> (APNI CAR-DM)	
a. Processing Fee	
i) New Vehicles	Rs 9000 Flat
ii) Imported / Reconditioned and Used Vehicles	Rs 9500 Flat
b. Purchase of additional units – APNI CAR	As per terms and conditions mentioned in offer letter
c. Increased price in case of Early Purchase of Unit	Nil

SCHEDULE OF BANK CHARGES (ISLAMIC BANKING)

FOR THE PERIOD OF JANUARY 01, 2023 TO JUNE 30, 2023

<p>(s) (full/partial) APNI CAR</p> <p>d. Delayed Purchase of Unit(s)</p> <p>e. Charges on Dishonored / Returned Cheques</p> <p>f. Repossession Charges (Within & Out of City)</p> <p>g. Repossessed Vehicle Evaluation / Appraisal Charges</p> <p>h. Litigation / Legal Notice Charges</p> <p>i. Personal Accident Insurance / Takaful</p> <p>j. Vehicle Evaluation / Appraisal Charges</p> <p>k. Vehicle Registration/Transfer Charges / Secured Transaction Registry (STR)</p> <p>l. Warehouse Charges</p>	<p>Rs 1000 per delayed purchase of Unit(s)</p> <p>Rs. 600 per case</p> <p>Rs 100,000 or at actual whichever is lower</p> <p>At Actual</p> <p>At Actual</p> <p>Nil</p> <p>At actual</p> <p>At actual</p> <p>At Actual where applicable</p>
<p><u>B. GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (MERA PAKISTAN – MERA GHAR)</u></p>	
<p>a) Processing Fee</p> <p>b) Early Settlement Fee / Charges (full / partial)</p> <p>c) Increased price in case of Early Purchase of Unit (s) (full/partial)</p> <p>d) Charges on Dishonored/Returned Charges</p> <p>e) Property Valuation / Appraisal Charges</p> <p>f) Lawyer's Appraisal Fee</p> <p>g) Income Estimation Charges/Fee</p> <p>h) Documentation and Stamp Duty Charges</p> <p>i) Courier Charges (Foreign)</p>	<p>Rs. 5,000/-</p> <p>NIL</p> <p>Rs 1,000 per delayed purchase of Unit(s)</p> <p>Rs. 600</p> <p>At Actual</p> <p>At Actual</p> <p>At Actual</p> <p>At Actual</p> <p>At Actual</p>
<p><u>C. HOUSING FINANCE FACILITY</u></p>	
<p>a. Processing Fee</p> <p>b. Increased price in case of Early Purchase of Unit (s) (full/partial)</p> <p>c. Delayed Purchase of Unit(s)</p> <p>d. Charges on Dishonored/Returned Cheques</p> <p>e. Property Valuation/Appraisal Charges</p> <p>f. Lawyer's Appraisal Fee</p> <p>g. Income Estimation Charges/Fee</p> <p>h. Documentation and Stamp Duty Charges</p> <p>i. Courier Charges (Foreign)</p>	<p>Rs. 8000</p> <p>NIL</p> <p>Rs 1000 per delayed purchase of Unit(s)</p> <p>Rs. 600 per case</p> <p>At Actual</p> <p>At Actual</p> <p>At Actual</p> <p>At Actual</p> <p>At Actual</p>
<p>NOTE:</p> <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 JANUARY 01, 2023 TO JUNE 30, 2023

AL HABIB ISLAMIC ROSHAN DIGITAL ACCOUNT

<u>A. MISCELLANEOUS CHARGES</u>	
i. Issuance Fee of Banker's Cheques	Rs. 350 (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.)
ii. Cheque Book Charges	Rs. 20 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	PKR 600/-
v. Loose Cheque Issuance	PKR 50/- per leaf
vi. SMS Alert Service (Other than digital transactions)	PKR 120/- per month (Local)
vii. Minimum Balance Charges	Free
viii. Utility Bill/Mobile Bill Payment	Free
ix. International ATM Cash Withdrawal	3.75% of transaction amount
x. Funds Transfer to any account within Bank AL Habib	Free
xi. 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
xii. Same Day Clearing Cheque Charges	PKR 500/- Flat
xiii. Account Maintenance Certificate	PKR 300/- per certificate
xiv. Intercity Collection of Cheques through NIFT	PKR 300/- per instrument
xv. Intercity Cheque Return Charges (Outward)	PKR 600/- Flat
xvi. Overseas Employment Certificate	PKR 200/- per certificate
xvii. Issuance of Statement of Account on request	PKR 35/-
a. Statement of A/c up to 6 Months	Additional Rs 35/- per 6 months
b. Statement of A/c Above 6 months	
xviii. International postage / courier / swift charges will be recovered as under: Postage Courier	PKR 200/- i) PKR 3,500/- ii) Where courier charges are debited to Customers' A/C with Courier Company service charges of Rs. 150/-
Swift	PKR 1000/- per message
xix. Welcome Pack Delivery	Free – All international destinations

SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2023 TO JUNE 30, 2023

xx. Charges on RDA consignment if undelivered & charged by courier due to incomplete address / non availability of customer	At Actual
<u>B. REMITTANCES – FOREIGN</u>	
<u>I. OUTWARD</u>	
a). FDD	US\$ 18 plus bank charges. Additional 0.50% or minimum \$3 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). FTT	Free – plus bank charges. Additional 0.50% or minimum \$3 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	US\$ 6 plus drawee bank charges at actual
<u>II. INWARD</u>	
DD / TT / MT	NIL
Foreign Travellers Cheque	1% Commission
	Note: In addition to above mention charges, any / services / courier / postage / fax / swift charges, shall also be recovered accordingly whenever applicable.
<u>D. A.T.M</u>	
a) Re-issuance of ATM Pin	Rs. 100
b) ATM Switch Transactions	
(i) Cash withdrawal from Other Bank ATM	Rs. 23.44
(ii) Local Balance Inquiry Charges	Rs. 3.13 per transaction
(iii) ATM Optional Receipts Printing Fee (Off Net)	Rs. 2.50 per transaction
(iv) ATM Optional Receipts Printing Fee (On Net)	Rs. 2.50 per transaction
<u>E. VISA DEBIT CARD</u>	
a) Annual / Replacement – Primary	Rs.1,700 for Silver Card, Rs. 2,500 for Gold Card, Rs.5,200 for Platinum Card
b) Annual / Replacement – Supplementary	Rs. 1,250 for Silver Card, Rs.1,500 for Gold Card, Rs.3,000 for Platinum Card
c) ATM International Cash Withdrawal	3.75% of transaction amount
d) Local Charge Back Request charges	At Actuals
e) International Charge Back Request charges	At Actuals
f) Local Retrieval request charges	At Actuals
g) International Retrieval request charges	At Actuals
h) International Balance Inquiry charges	Rs. 250
i) VISA Arbitration Charges	At Actuals
j) International Retail Purchase & E-Commerce Transaction	3.75% on Transaction Amount

SCHEDULE OF BANK CHARGES (ISLAMIC BANKING)

FOR THE PERIOD OF JANUARY 01, 2023 TO JUNE 30, 2023

<u>F. AL HABIB ISLAMIC ROSHAN APNA GHAR (DM HOUSE FINANCE FACILITY)</u>	Rs. 4,000/- Within a year 1% and afterwards no charges Unit(s) price will increase by 1000 for each delayed purchase of Unit(s) Rs. 600 per case At Actual At Actual At Actual At Actual At Actual
a. Processing Fee b. Increased Price in case of Early Purchase of Unit(s) (full / partial) c. Delayed Purchase of Unit(s) d. Charges on Dishonored/Returned Cheques e. Property Valuation/Appraisal Charges f. Lawyer's Appraisal Fee g. Income Estimation Charges/Fee h. Documentation and Stamp Duty Charges i. Courier Charges (Foreign)	
<u>G. AL HABIB ISLAMIC ROSHAN APNI CAR (DM AUTO FINANCE FACILITY)</u>	Rs. 7,000 flat As per terms and conditions mentioned in offer letter Unit(s) price will increase by Rs 1000 for each delayed purchase of Unit(s) Rs. 600 per case Rs. 100,000 or at actual whichever is lower At Actual At Actual At Actual Nil Nil At Actual At Actual where applicable At Actual At Actual
a. Processing Fee b. Increase Price in case of Early Purchase of Unit(s) (full / partial) c. Delayed Purchase of Unit(s) d. Charges on Dishonored/Returned Cheques e. Repossession Charges (Within & Out of City) f. Vehicle Evaluation / Appraisal Charges g. Repossessed Vehicle Evaluation / Appraisal Charges h. Litigation / Legal Charges i. Partial Prepayment Fee / Charges j. Personal Accident Insurance k. Vehicle Registration / Transfer Charges / Secured Transaction Security (STR) l. Warehouse Charges m. Courier Charges (Foreign) n. Attestation Charges	

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 JANUARY 01, 2023 TO JUNE 30, 2023

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
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

Bank AL Habib Limited
SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2023 TO JUNE 30, 2023

ANNEXURE 'A'

Schedule of Acceptance Charges

Acceptance Amount Range		Per Month Charges or part thereof
From	To	
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.1,000/-
- 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 JANUARY 01, 2023 TO JUNE 30, 2023

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.
- Commission 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 JANUARY 01, 2023 TO JUNE 30, 2023

ANNEXURE 'B-2'

Schedule of Guarantee Charges

Guarantee Amount Range		Per Quarter Charges or part thereof
From	To	
Amount Upto	500,000.00	2,000.00
500,001.00	800,000.00	3,200.00
800,001.00	1,000,000.00	4,000.00
1,000,001.00	1,500,000.00	6,000.00
1,500,001.00	2,000,000.00	8,000.00
2,000,001.00	2,500,000.00	10,000.00
2,500,001.00	3,000,000.00	12,000.00
3,000,001.00	3,500,000.00	14,000.00
3,500,001.00	4,000,000.00	16,000.00
4,000,001.00	4,500,000.00	18,000.00
4,500,001.00	5,000,000.00	20,000.00
5,000,001.00	5,500,000.00	22,000.00
5,500,001.00	6,000,000.00	24,000.00
6,000,001.00	6,500,000.00	26,000.00
6,500,001.00	7,000,000.00	28,000.00
7,000,001.00	7,500,000.00	30,000.00
7,500,001.00	8,000,000.00	32,000.00
8,000,001.00	8,500,000.00	34,000.00
8,500,001.00	9,000,000.00	36,000.00
9,000,001.00	9,500,000.00	38,000.00
9,500,001.00	10,000,000.00	40,000.00
10,000,001.00	12,500,000.00	50,000.00
12,500,001.00	15,000,000.00	60,000.00
15,000,001.00	17,500,000.00	70,000.00
17,500,001.00	20,000,000.00	80,000.00
20,000,001.00	22,500,000.00	90,000.00
22,500,001.00	25,000,000.00	100,000.00
25,000,001.00	27,500,000.00	110,000.00
27,500,001.00	30,000,000.00	120,000.00
30,000,001.00	32,500,000.00	130,000.00
32,500,001.00	35,000,000.00	140,000.00
35,000,001.00	37,500,000.00	150,000.00
37,500,001.00	40,000,000.00	160,000.00
40,000,001.00	42,500,000.00	170,000.00
42,500,001.00	45,000,000.00	180,000.00
45,000,001.00	47,500,000.00	190,000.00
47,500,001.00	50,000,000.00	200,000.00
50,000,001.00	52,500,000.00	210,000.00
52,500,001.00	55,000,000.00	220,000.00
55,000,001.00	57,500,000.00	230,000.00
57,500,001.00	60,000,000.00	240,000.00
60,000,001.00	62,500,000.00	250,000.00
62,500,001.00	65,000,000.00	260,000.00
65,000,001.00	67,500,000.00	270,000.00
67,500,001.00	70,000,000.00	280,000.00
70,000,001.00	72,500,000.00	290,000.00
72,500,001.00	75,000,000.00	300,000.00
75,000,001.00	77,500,000.00	310,000.00
77,500,001.00	80,000,000.00	320,000.00
80,000,001.00	82,500,000.00	330,000.00
82,500,001.00	85,000,000.00	340,000.00
85,000,001.00	87,500,000.00	350,000.00
87,500,001.00	90,000,000.00	360,000.00
90,000,001.00	92,500,000.00	370,000.00
92,500,001.00	95,000,000.00	380,000.00
95,000,001.00	97,500,000.00	390,000.00
97,500,001.00	100,000,000.00	400,000.00

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.
- Commission on continuing guarantee will be recovered only at the time of issuance.

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Page No.	Particulars	Existing charges for the period July 01 to December 31, 2022			Approved charges for the period January 01 to June 30, 2023			Remarks
INTERNATIONAL BANKING								
	A. IMPORTS							
1 of 15	I CASH LETTERS OF CREDIT:							Modified
	AA. OPENING :	1st Qtr	Each subsequent Qtr. Or part there of	Minimum	1st Qtr	Each subsequent Qtr. Or part there of	Minimum	
	Annual Volume/ Committed business during the calendar year :	(Commission)			(Commission)			
	a. Upto Rs 10 Million	0.40%	0.25%	Rs 2,100 Min	0.40%	0.25%	Rs 2,200 Min	
	b. Over Rs 10 Million to Rs 100 Million	0.30%	0.18%		0.30%	0.20%		
	c. Above Rs 100 Million	0.17%	0.10%		0.17%	0.10%		
	IV RETIREMENT:							
	2. USANCE BILLS:							
	On maturity	(Service Charges @ 0.15% - Minimum Rs.1,000 will be charged on retirement of Import Documents)			(Service Charges @ 0.15% - Minimum Rs.1,250 will be charged on retirement of Import Documents)			Modified
	Extension in Maturity of Usance Bills under LC / Contract	Rs. 1,500 per bill (flat)			Rs. 1,800 per bill (flat)			Modified
	3. SIGHT	(Service Charges @ 0.15% - Minimum Rs.1,000 will be charged on retirement of Import Documents)			(Service Charges @ 0.15% - Minimum Rs.1,250 will be charged on retirement of Import Documents)			Modified
	2 of 15	VIII REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS:						
b. Amendments in Registration of Contracts for Imports								
i) If amount and/or period is not involved		Rs. 1,000 (flat)			Rs. 1,200 (flat)			Modified
XV. Generation of Financial Instrument (F.I) on Open Account - Rs 500 per request		NA			XV. Generation of Financial Instrument (F.I) on Open Account - Rs 500 per request			New
B. EXPORTS								
I. LETTERS OF CREDIT:								
a. Advising - for Customers		Rs. 1,500 plus courier charges if applicable			Rs. 1,750 plus courier charges if applicable			Modified
b. Amendment Advising - for Customers		Rs. 1,000 plus courier charges if applicable			Rs. 1,200 plus courier charges if applicable			
e. Reimbursement payment to other local banks from Non-Resident Rupee Account		Rs. 550 flat			Rs. 650 flat			Modified
f. Export LC Cancellation - Rs 1,500	NA			f. Export LC Cancellation - Rs 1,500			New	
3 of 15	XI. Issuance Of EE / EF NOC To Other Banks	Rs. 1,250/-			Rs. 1,500/-			Modified
	XIX. Handling & Service Charges For Overdue Export Bills Reporting	Rs.1,000/- per bill for all overdue bills on monthly basis till settlement			Rs.1,100/- per bill for all overdue bills on monthly basis till settlement			Modified
	XXIII. Export NOC Issued In Favor Of Other Banks To Negotiate Collection Documents / Transfer Of EFE To Other Banks	Rs.500			Rs.600			Modified
	XXV. Transfer Of Export Proceeds To Other Bank Where No Documents Handled At Our End	Rs 1,000/- plus T.T charges			Rs 1,250/- plus T.T charges			Modified
	XXX. Charges For Exports Against Deposit / Surrender of FCY Notes	0.40% for value of over US Dollar 10,000 or its equivalent in other currencies			0.50% for value of over US Dollar 10,000 or its equivalent in other currencies			Modified
	XXXI. Issuance of Export Proceed Realization Certificate (EPRC) - Beyond 1 Year - Rs. 500	NA			XXXI. Issuance of Export Proceed Realization Certificate (EPRC) - Beyond 1 Year - Rs. 500			New

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Page No.	Particulars	Existing charges for the period July 01 to December 31, 2022	Approved charges for the period January 01 to June 30, 2023	Remarks
3 of 15	C. COLLECTION (FOREIGN CURRENCY)			
	I. OUTWARD			
	a. Clean Bills	US\$ 6 OR Equivalent Foreign Currency plus Courier charges	US\$ 7 OR equivalent foreign currency plus courier charges	Modified
4 of 14	c. Local U.S. Dollar Collection	Rs. 400 per instrument	US\$ 5 OR equivalent foreign currency per instrument	New
	d. Return Charges of Local U.S. Dollar Collections	Rs. 500 per instrument	US\$ 5 OR equivalent foreign currency per instrument	New
	II. INWARD			
	Clean collection	Foreign Currency US\$ 6 OR Equivalent FCY	US\$ 7 OR equivalent foreign currency plus Actual charges	Modified
	D. REMITTANCES - FOREIGN			
	I. OUTWARD			
	a. FDD	US\$ 18	US\$ 18 plus bank charges. Additional 0.50% or minimum \$3 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.	New / Modified
	b. Swift / TT	US\$ 35	US\$ 35 plus bank charges. Additional 0.50% or minimum \$3 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.	
	Note:	NA	Note:	New
	In addition to above mention charges, any / services / courier / postage / fax / swift charges, shall also be recovered accordingly whenever applicable.		In addition to above mention charges, any / services / courier / postage / fax / swift charges, shall also be recovered accordingly whenever applicable.	
	E. MISCELLANEOUS			
	II. Postage / Courier / Swift Charges will be recovered as under:			
	Courier	i) Rs. 2,800	i) Rs. 3,500	Modified
	VI. Standing Instructions in Foreign Currency Account - \$3 per instruction plus remittance charges	NA	VI. Standing Instructions in Foreign Currency Account - \$3 per instruction plus remittance charges	Modified
DOMESTIC BANKING				
5 of 15	A. REMITTANCES			
	I. a. Issuance of Banker's Cheque	Rs. 300 (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. 350 (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
	I. b. i) Issuance of Drafts Drawn on our correspondents	0.12% - Minimum Rs. 225	Nil	Modified / Change in Nomenclature
	III. Stop Payment of DDs	Rs. 200	Nil	Remove
	IV. Duplicate Demand Drafts	Rs. 200	Nil	Remove
	B. INLAND TRADE			
	IV. COLLECTIONS:			
	b. Clean (including cheques)	0.25% Minimum Rs. 150 Maximum Rs. 600 plus paying bank charges	0.25% Minimum Rs. 180 Maximum Rs. 750 plus paying bank charges	Modified

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Page No.	Particulars	Existing charges for the period July 01 to December 31, 2022	Approved charges for the period January 01 to June 30, 2023	Remarks
6 of 14	C. FINANCING / ADVANCES			
	II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION:			
	g. Delivery Order Charges on Pledged Goods	Rs.200/- Per Delivery	Rs.250/- Per Delivery	Modified
	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.3,750/- flat per NOC	Rs.4,500/- flat per NOC	Modified
8 of 15	H. AGRICULTURAL FINANCES PROCESSING CHARGES			
	iii) Documentation and Stamp Duty Charges - At Actual	NA	iii) Documentation and Stamp Duty Charges - At Actual	
	iv) Property Valuation Charges - At Actual	NA	iv) Property Valuation Charges - At Actual	
	v) Punjab Land Records Authority (PLRA) Service Charges (In Punjab province only) - At Actual	NA	v) Punjab Land Records Authority (PLRA) Service Charges (In Punjab province only) - At Actual	
	vi) Fees for Registration of Security interests in Secured Transaction Registry (STR) including initial, modification, termination charges etc - At Actual	NA	vi) 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.7,500 per vehicle	Rs.9,000 per vehicle	Modified
	vi. Cheque Return Charges	Rs. 500 per case	Rs. 600 per case	Modified
	J. MURABAHA / MUSAWAMA / IJARAH	J. MURABAHA / MUSAWAMA	J. MURABAHA / MUSAWAMA / IJARAH	Change in Nomenclature
	i. Corporate Murabaha / Musawama / Ijarah Documentation and Processing Charges - At Actual	i. Corporate Murabaha / Musawama Documentation and Processing Charges - At Actual	i. Corporate Murabaha / Musawama / Ijarah Documentation and Processing Charges - At Actual	Modified / Change in Nomenclature
	K. GUARANTEES			
9 of 15	VIII. SWIFT Charges for Issuance of Electronic Bank Guarantee - Rs. 250/-	NA	VIII. SWIFT Charges for Issuance of Electronic Bank Guarantee - Rs. 250/-	New
	<u>M. MISCELLANEOUS CHARGES:</u>			
	1. Stop Payment of Cheques	Rs 500 per instruction	Rs 600 per instruction	Modified
	2. Issue of loose cheques	Rs 30 per cheque	Rs 50 per cheque	Modified
	10. Photocopies of Paid Cheques	Rs 120 per cheque	Rs 150 per cheque	Modified
	13. Cheque Book Charges (free cheque book for pensioner account)	Rs 18 per leaf	Rs 20 per leaf	Modified
	14. Specialized / Customized Cheque Book - At Actual	NA	14. Specialized / Customized Cheque Book - At Actual	New
	18. SMS Alert Service (Other than Digital Transactions)	Rs. 100 per month per account	Rs. 120 per month per account	Modified
	22. Overseas Employment Certificate	Rs. 100 per Certificate	Rs. 200 per Certificate	Modified

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Page No.	Particulars	Existing charges for the period July 01 to December 31, 2022	Approved charges for the period January 01 to June 30, 2023	Remarks
10 of 15	25. Certificate of Balance	Rs. 300 per certificate	Rs. 375 per certificate	Modified
	26. Certificate of Balance to Auditor - Rs 500 per Certificate	NA	26. Certificate of Balance to Auditor - Rs 500 per Certificate	New
	27. Retrieval of Old Records	Upto 1 Year Rs. 300/-	Upto 1 Year Rs. 350/-	Modified
		Upto 2 Years Rs. 400/-	Upto 2 Years Rs. 450/-	Modified
		Upto 3 Years Rs. 500/-	Upto 3 Years Rs. 550/-	Modified
		Over 3 Year Rs. 800/-	Over 3 Year Rs. 850/-	Modified
	N. LOCKER FACILITIES:			
	a. Annual Rent	Rs. 7,500/- for Large	Rs. 8,500/- for Large	Modified
	b. Locker Breaking / Key Replacement Charges	Rs. 5,000	Rs. 5,000/-	Modified / Change in Nomenclature
	ALTERNATE DELIVERY CHANNELS			
10 of 15	B. A.T.M			
	b) ATM Switch Transactions			
	(iii) ATM Optional Receipts Printing (Off Net)	(iii) ATM Optional Receipts Printing	(iii) ATM Optional Receipts Printing (Off Net)	Change in Nomenclature
	(iv) ATM Optional Receipts Printing (On Net) - Rs. 2.50 per Transaction	NA	(iv) ATM Optional Receipts Printing (On Net) - Rs. 2.50 per Transaction	New
	C. VISA DEBIT CARD			
	a) Annual / Replacement - Primary	a) Annual / Replacement - Primary - Rs.1,500 for Silver Card, Rs. 2,000 for Gold Card, Rs.4,500 for Platinum Card	a) Annual / Replacement - Primary - Rs.1,700 for Silver Card, Rs. 2,500 for Gold Card, Rs.5,200 for Platinum Card	Modified
	b) Annual / Replacement - Supplementary	b) Annual / Replacement- Supplementary - Rs.1000 for Silver Card, Rs.1,250 for Gold Card, Rs.2,500 for Platinum Card	b) Annual / Replacement- Supplementary - Rs.1250 for Silver Card, Rs.1,500 for Gold Card, Rs.3,000 for Platinum Card	Modified
	c) ATM International Cash Withdrawal	3.50% of transaction amount	3.75% of transaction amount	Modified
11 of 15	j) International Retail Purchase & E-Commerce Transaction	3.50% of transaction amount	3.75% of transaction amount	Modified
	E.CHINA UNION PAY			
	a) Annual / Replacement - Primary	a) Annual / Replacement - Primary Rs. 1,500	a) Annual / Replacement - Primary Rs. 1,600	Modified
	b) Annual / Replacement – Supplementary	b) Annual / Replacement – Supplementary Rs. 900/-	b) Annual / Replacement – Supplementary Rs. 1,000/-	Modified
	c) ATM International Cash Withdrawal	3.50% of transaction amount	3.75% of transaction amount	Modified
	e) International Retail Purchase & E-Commerce Transaction	3.50% of transaction amount	3.75% of transaction amount	Modified
	G. PAY PAK			
	a) Annual / Replacement	Rs 1,100	Rs 1,250	Modified

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CONSUMER BANKING PRODUCTS				
11 of 15	A AUTO FINANCE FACILITY			
	a. Processing Fee			
	i) New Vehicles	Rs 8,000 Flat	Rs 9,000 Flat	Modified
	i) Imported / Reconditioned and Used Vehicles	Rs 8,500 Flat	Rs 9,500 Flat	Modified
12 of 15	e. Charges on Dishonored / Returned Cheques	Rs. 500 per case	Rs. 600 per case	Modified
	B. GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (MERA PAKISTAN - MERA GHAR)			
	d. Charges on Dishonored / Returned Cheques	Rs. 500 per case	Rs. 600 per case	Modified
	C. HOSUING FINANCE FACILITY			
	d. Charges on Dishonored / Returned Cheques	Rs. 500 per case	Rs. 600 per case	Modified
AL HABIB ROSHAN DIGITAL ACCOUNT				
13 of 15	A. MISCELLANEOUS CHARGES			
	i. Issuance of Banker's Cheque	Rs. 300 (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. 350 (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. 18/- per leaf (To waive cheque book charges, customers will be require to maintain Monthly average balance of Rs. 25,000)	Rs. 20/- per leaf (To waive cheque book charges, customers will be require to maintain Monthly average balance of Rs. 25,000)	Modified
	iii. Specialized / Customized Cheque Book - At Actual	NA	iii. Specialized / Customized Cheque Book - At Actual	New
	iv. Stop Payment of Cheques	PKR 500/-	PKR 600/-	Modified
13 of 15	v. Loose Cheque Issuance	PKR 30/- per leaf	PKR 50/- per leaf	Modified
	vi. SMS Alert Service (Other than digital transactions)	Rs 100 per month per account (local)	Rs 120 per month per account (local)	Modified/ Change in Nomenclature
	xvi. Overseas Employment Certificate	PKR 100/- per certificate	PKR 200/- per certificate	Modified
	xviii. International Postage / Courier / Swift Charges will be recovered as under:			
	Courier	i) Rs. 2,800	i) Rs. 3,500	Modified
14 of 15	xx. Charges on RDA consignments if undelivered & charged by courier due to incomplete address / non availability of customer - At Actual	NA	xix. Charges on RDA consignments if undelivered & charged by courier due to incomplete address / non availability of customer - At Actual	New

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Page No.	Particulars	Existing charges for the period July 01 to December 31, 2022	Approved charges for the period January 01 to June 30, 2023	Remarks
14 of 15	B. REMITTANCES - FOREIGN			
	I. OUTWARD			
	a. FDD	US\$ 18	US\$ 18 plus bank charges. Additional 0.50% or minimum \$3 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.	New / Modified
	b. FTT	Free - Correspondent Bank charges may apply	Free - Bank charges may apply. Additional 0.50% or minimum \$3 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.	
	Note:	NA	Note:	New
	In addition to above mention charges, any / services / courier / postage / fax / swift charges, shall also be recovered accordingly whenever applicable.		In addition to above mention charges, any / services / courier / postage / fax / swift charges, shall also be recovered accordingly whenever applicable.	
	D. A.T.M			
	b) ATM Switch Transactions			
	(iii) ATM Optional Receipts Printing (Off Net)	(iii) ATM Optional Receipts Printing	(iii) ATM Optional Receipts Printing (Off Net)	Change in Nomenclature
	(iv) ATM Optional Receipts Printing (On Net) - Rs. 2.50 per Transaction	NA	(iv) ATM Optional Receipts Printing (On Net) - Rs. 2.50 per Transaction	New
	E. VISA DEBIT CARD			
	a). Annual / Replacement - Primary	a). Annual / Replacement - Primary - Rs.1,500 for Silver Card, Rs. 2,000 for Gold Card, Rs.4,500 for Platinum Card	a). Annual / Replacement - Primary - Rs.1,700 for Silver Card, Rs. 2,500 for Gold Card, Rs.5,200 for Platinum Card	Modified
	b). Annual / Replacement - Supplementary	b). Annual / Replacement- Supplementary - Rs.1000 for Silver Card, Rs.1,250 for Gold Card, Rs.2,500 for Platinum Card	b). Annual / Replacement- Supplementary - Rs.1250 for Silver Card, Rs.1,500 for Gold Card, Rs.3,000 for Platinum Card	Modified
	c) ATM International Cash Withdrawal	3.50% of transaction amount	3.75% of transaction amount	Modified
	j) Interntional Retail Purchase & E-Commerce Transaction	3.50% of transaction amount	3.75% of transaction amount	Modified
15 of 15	F. AL HABIB ISLAMIC ROSHAN APNA GHAR (DM HOUSE FINANCE FACILITY)			
	d. Charges on Dishonored/Returned Cheques	Rs 500 per case	Rs 600 per case	Modified
	F. AL HABIB ISLAMIC ROSHAN APNI CAR (DM AUTO FINANCE FACILITY)			
	d. Charges on Dishonored/Returned Cheques	Rs 500 per case	Rs 600 per case	Modified