



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

Effective From
January 01, 2024 to June 30, 2024

SCHEDULE OF BANK CHARGES (ISLAMIC BANKING)

FOR THE PERIOD OF JANUARY 01, 2024 TO JUNE 30, 2024

<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.2,500 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 2500 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.1250 Rs 2,000 per bill (flat)
Extension in Maturity of Usance Bill Under LC / Contract	
3. Sight	Service charges @ 0.15% Minimum Rs.1,500 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. 1,500 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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VII CREDIT REPORTS : a. To Foreign Banks on their request b. To Foreign Banks on customer's request	US\$ 100 from Foreign Banks 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 b. Amendments in Registration of Contracts for Imports i) If amount and/or period is not involved ii) If increase in amount and/or period is involved	0.20% flat min Rs 2500 Rs 1,500 (flat) Rs 1000 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 b. Swift Amendment to Letter of Credit	Rs 2,000 Rs 1,000
XI Handling of Discrepant Document Under Import LC	US \$ 90 (or equivalent FCY from forwarding banks)
XII Issuance of Freight Certificate for Import on FOB Basis	Rs.1150 per certificate
XIII Generation of Financial Instrument (F.I) against import	Rs 125 per request
XIV Bank to bank F.I transfer	Rs.600/- flat per transaction
XV Generation of Financial Instrument (F.I) on Open Account	Rs 750 per request
XVI OTHER CHARGES	As per section "E" Miscellaneous
B. <u>EXPORTS:</u>	
I LETTERS OF CREDIT :	
a. Advising - for Customers - for Non- Customers	Rs 1750 plus courier charges if applicable Rs 3000 plus courier charges
b. Amendment Advising - for Customers - for Non- Customers	Rs 1200 plus courier charges if applicable Rs 1800 plus courier charges
c. Confirmation	Minimum Rs 1500 or 0.40 % per quarter whichever is higher Maximum case to case basis
d. Transfer of Export L/Cs	Rs 1500 flat
e. Reimbursement payment to other local banks from Non-Resident Rupee Account	Rs 725 flat
f. Export LC Cancellation	Rs 1,500
II COLLECTIONS:	
a. Documentary (on which bank does not earn exchange difference)	Rs 1000 per collection
III Handling of duty draw back claim	Paisas 25 per Rs 100 (Minimum Rs 1000)
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 or Re 1.5 per thousand Min Rs 1700
V Service Charges on Advance Payment	Paisas 15 per Rs 100 (Re 1.5 per Rs 1000) Min Rs 1500
VI Freight Subsidy	Rs. 1000 per case
VII Service charges on issuing PRC, checking,	Rs.1000

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	Rectifying and forwarding applications to SBP for payment of R&D – Support to Garment Industry.	
VIII	Export Development Surcharge	Rs.100 per bill
IX	SPO (Standardized Purchase Order)	Rs. 250 per order
X	EE Certification	Rs. 1000 per case
XI	Issuance of EE / EF NOC to other Banks	Rs. 1500
XII	Drawback of Local Taxes and Levies (Garments, Home Textile and Fabrics)	Rs. 1000 per claim
XIII	6% Research and Development Support Against Export of Processed Food	Rs 1000 per claim
XIV	25% Freight Subsidy to Exporters of Live Sea Foods (Dealt By TDAP)	Rs 1000 per claim
XV	Inland freight subsidy	Rs 1000 per claim
XVI	Business Performance Certificate	Rs. 900
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	@0.10% Min Rs.1250
XIX	Handling & Services for overdue export bills Reporting	Rs.1200/- at the time of reporting of transaction per E Form
XX	Handling Charges For Export Refinance Applications	Rs. 1000 per submission
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. 1000 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. 1000 flat
XXV	Transfer of export proceeds to other bank where no documents handled at our end	Rs 1250 plus T.T. charges
XXVI	Handling of LTFF (SBP) Applications	Rs 2000 per case
XXVII	Export Document Return Unpaid	Rs.1500
XXVIII	Services Charges Of Export Advance Payment Cases Where E-Form Certified After One Year From Certification Upon SBP Approval	Rs.1000
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	0.60% for value of over US Dollar 10,000 or its equivalent in other currencies
XXXI	Issuance of Export Proceed Realization Certificate (EPRC) - Beyond 1 Year	Rs 600
XXXII	Generation of F.I. Instrument against Export	Rs. 125 per request
C.	<u>COLLECTION (Foreign Currency):</u>	
I	OUTWARD :	
	a. Clean bills	US\$ 8 OR Equivalent Foreign Currency plus Courier charges

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<p>b. Cheques returned unpaid</p> <p>c. Local U.S. Dollar Collection</p> <p>d. Return Charges of Local U.S. Dollar Collections</p> <p>II INWARD : Clean collection</p> <p>D. <u>REMITTANCES (Foreign):</u></p> <p>I OUTWARD :</p> <p>a. FDD</p> <p>b. SWIFT / TT</p> <p>c. Cancellation of FDD</p> <p>d. Stop Payment of FDD / FTT</p> <p>II INWARD :</p> <p>a. DD / TT / MT</p> <p>E. <u>MISCELLANEOUS :</u></p> <p>I CORRESPONDENT'S CHARGES</p> <p>II POSTAGE / COURIER / SWIFT CHARGES will be recovered as under:</p> <ul style="list-style-type: none"> • Postage • Courier • Swift <p>III CREDIT REPORT ON FOREIGN BUYERS / SUPPLIERS</p> <p>IV Obtaining SBP Approval for FX Transactions / Trade Transactions / Any Other Purpose on Customer's request</p> <p>V Standing Instruction of FCY Account</p>	<p>At actual charges of Returning Bank plus US\$ 5 OR Equivalent Foreign Currency</p> <p>US\$ 5 or Equivalent FCY per instrument</p> <p>US\$ 5 or Equivalent FCY per instrument</p> <p>US\$ 10 OR Equivalent FCY plus actual charges.</p> <p>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.</p> <p>US\$ 35 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.</p> <p>US\$ 10</p> <p>US\$ 6 plus drawee bank charges at actual</p> <p>NIL</p> <p>Note: In addition to above mention charges, any / services / courier / postage / fax / swift charges, shall also be recovered accordingly whenever applicable.</p> <p>At actual</p> <p>Rs. 200</p> <p>i) At Actual</p> <p>ii) Where courier charges are directly debited to Customers' A/c with Courier Company, Rs 150 will be charged as service charges</p> <p>Rs 1000 per message</p> <p>USD 60/- or eqv in Pak Rupees to be charged</p> <p>Rs. 1500 per case</p> <p>US\$ 3 per instruction plus remittance charges</p>
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<u>DOMESTIC BANKING</u>	
A. <u>REMITTANCES :</u>	
I a. Issuance of Banker's Cheque	Rs. 400 (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	0.12% - Minimum Rs 225
i) Drawn on our correspondents	
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 450
III DUPLICATE BANKER'S CHEQUE	Rs 450
B. <u>INLAND TRADE:</u>	
I INLAND LETTERS OF CREDIT	0.50% per quarter and 0.35% for subsequent quarters Minimum Rs 2000
i. Opening Commission	
ii. Retirement of bills drawn under local LCs	0.05% on retirement
II Discrepancy Charges Against Inland L/C Documents	Rs 1500
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:	0.40% Minimum Rs 750 plus paying bank charges
a. Documentary (LDBC & IDBC)	
b. Clean (including Cheques)	0.25% Minimum Rs 250 Maximum Rs 1100 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:	At actual plus Rs 50
a. Collecting Bank Charges, (if collecting bank is other than Bank AL Habib Ltd)	
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 :	
• For BAH Branches	Rs 60
• For other Banks	Rs 125
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	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. 6,500/- 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	At Actual
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 2000 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 Other Guarantees including Guarantees for deferred payment under supplier or buyer credit / payee scheme:	As per applicable slab attached as per ' Annexure – B-2 '
VI Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment charges at Rs 1200
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 charges will be recovered from the date of issuance of the guarantee till the expiry of guarantee.

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(ISLAMIC BANKING)
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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 700 per instruction
2 Cheque drawn on us and returned unpaid for insufficient funds.	Rs. 600 or any amount less than Rs. 600 in the account
3 Standing instruction charges.(no charges for pensioner account)	Rs 300 per instruction plus remittance charges
4 Issuance of certificate on credit worthiness at Customers' request	Rs 400 per certificate
5 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
6 Same Day Clearing Cheques Charges	Rs 500 Flat
7 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
8 Online Cheque Return Charges	NIL
9 Photocopies of Paid Cheques	Rs 150 per Cheque
10 Issuance of Certificate regarding confirmation of Paid Cheques	Rs 100
11 C.D.C. Charges	At actual
12 Cheque book charges (free Cheque book for pensioner account)	Rs. 25 per leaf (To waive Cheque book charges, customers will be required to maintain Monthly average balance of Rs. 25,000/-)
13 Specialized / Customized Cheque Book	At Actual
14 Account Maintenance Certificate	Rs 300 per Certificate
15 Intercity Collection of Cheques through NIFT	Rs 300 per instrument
16 Intercity Cheque Return Charges (Outward)	Rs 600 per instrument
17 SMS Alert Service (Other than Digital Transactions)	Rs 160 per month per account for Individual & Sole Proprietorship Accounts
	Rs 300 per month per account for Entity Accounts
18 CDR Issuance Charges	NIL
19 CDR Duplicate Charges	Rs 300
20 CDR Cancellation Charges	NIL
21 Overseas Employment Certificate	Rs.250 per certificate
22 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>23 Express Cheque Book (10 Leaves)</p> <p>24 Certificate of Balance</p> <p>25 Certificate of Balance to Auditor</p> <p>26 Retrieval of Old Records</p> <p>27 Issuance of SBP/ NBP Cheques / Special Clearing (Upon Customer request only)</p> <p>28 SECP Online Portal Service Charges</p> <p>29 Issuance of Proceeds Realization Certificate (PRC) - Beyond One Year</p> <p>30 Issuance of duplicate Proceeds Realization Certificate (PRC)</p> <p>N. LOCKER FACILITIES</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. 300</p> <p>Rs. 375 per certificate</p> <p>Rs 500 per certificate</p> <p>Upto 1 Year Rs.400/- Upto 2 years Rs.500/- Upto 3 Years Rs.600/- Over 3 Years Rs.900/-</p> <p>Rs.500 Private Companies Rs.1100 Public Companies Rs.2000</p> <p>Rs. 500</p> <p>Rs. 700</p> <p>Rs 5,000 for small Rs 7,500 for medium Rs 10,000 for large At Actual</p>
<p><u>ALTERNATE DELIVERY CHANNELS (A.D.C)</u></p> <p>A. FUNDS TRANSFER FACILITY Inter Bank Funds Transfer via ATM / Internet/ Mobile Banking</p> <p>B. A.T.M</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 (On/Off Net)</p> <p>C. VISA DEBIT CARD:</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 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>Free</p> <p>Rs 23.44 per transaction Rs 3.13 per transaction Rs 3.13 per transaction</p> <p>Rs.2500 for Silver Card Rs.3500 for Gold Card Rs.7000 for Platinum Card Rs.1750 for Silver Card Rs.2200 for Gold Card Rs.4500 for Platinum Card</p> <p>4.25% of transaction amount At Actual At Actual At Actual At Actual Rs.250 At Actual</p>

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j. International Retail Purchase & E-Commerce Transaction	4.00% 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 b) Annual / Replacement - Supplementary c) International ATM Cash Withdrawal d) International Balance Inquiry e) International Retail Purchase & E-Commerce Transaction f) Local Charge Back Request Charges g) International Charge Back Request Charges h) Local Retrieval Request Charges i) International Retrieval Request Charges	Rs. 2,000 Rs. 1,500 4.25% of transaction amount Rs. 250 4.00% on Transaction Amount At Actual At Actual At Actual At Actual
F. <u>UTILITY BILLS and OTHER PAYMENT CHARGES</u> A. <u>Direct Debit Facility</u> a) Each Successful Transaction	Rs 25
G. <u>Pay Pak</u> a) Annual / Replacement b) Local Chargeback Request Charges c) Local Retrieval Request Charges	Rs. 1,600/- At Actuals 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.

CONSUMER BANKING PRODUCTS

A. AUTO FINANCING FACILITY(APNI CAR-DM)

a. Processing Fee i) New Vehicles ii) Imported / Reconditioned and Used Vehicles	Rs 9000 Flat 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 (s) (full/partial) APNI CAR	Nil
d. Delayed Purchase of Unit(s)	Rs 1000 per delayed purchase of Unit(s)
e. Charges on Dishonored / Returned Cheques	Rs. 600 per case
f. Repossession Charges (Within & Out of City)	Rs 100,000 or at actual whichever is lower

SCHEDULE OF BANK CHARGES (ISLAMIC BANKING)

FOR THE PERIOD OF JANUARY 01, 2024 TO JUNE 30, 2024

g. Repossessed Vehicle Evaluation / Appraisal Charges	At Actual
h. Litigation / Legal Notice Charges	At Actual
i. Personal Accident Insurance / Takaful	Nil
j. Vehicle Evaluation / Appraisal Charges	At actual
k. Vehicle Registration/Transfer Charges / Secured Transaction Registry (STR)	At actual
l. Warehouse Charges	At Actual where applicable
<u>B. GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (MERA PAKISTAN – MERA GHAR)</u>	
a) Processing Fee	Rs. 5,000/-
b) Early Settlement Fee / Charges (full / partial)	NIL
c) Increased price in case of Early Purchase of Unit (s) (full/partial)	Rs 1,000 per delayed purchase of Unit(s)
d) Charges on Dishonored/Returned Charges	Rs. 600
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
<u>C. HOUSING FINANCE FACILITY</u>	
a. Processing Fee	Rs. 8000
b. Increased price in case of Early Purchase of Unit (s) (full/partial)	NIL
c. Delayed Purchase of Unit(s)	Rs 1000 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 600 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
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 JANUARY 01, 2024 TO JUNE 30, 2024
AL HABIB ISLAMIC ROSHAN DIGITAL ACCOUNT

<u>A. MISCELLANEOUS CHARGES</u>	
i. Issuance Fee of Banker's Cheques	Rs. 400 (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. 25 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 700/-
v. SMS Alert Service (Other than digital transactions)	PKR 160/- 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	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	PKR 500/- Flat
xi. Account Maintenance Certificate	PKR 300/- per certificate
xii. Intercity Collection of Cheques through NIFT	PKR 300/- per instrument
xiii. Intercity Cheque Return Charges (Outward)	PKR 600/- Flat
xiv. Overseas Employment Certificate	PKR 250/- per certificate
xv. Issuance of Statement of Account on request	
a. Statement of A/c up to 6 Months	PKR 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	PKR 200/-
Courier	i) At Actual ii) Where courier charges are debited to Customers' A/C with Courier Company service charges of Rs. 150/-
Swift	
xvii. Welcome Pack Delivery	PKR 1000/- per message
xviii. Charges on RDA consignment if undelivered & charged by courier due to incomplete address / non availability of customer	Free – All international destinations At Actual

SCHEDULE OF BANK CHARGES (ISLAMIC BANKING)

FOR THE PERIOD OF JANUARY 01, 2024 TO JUNE 30, 2024

<p><u>B. REMITTANCES – FOREIGN</u></p> <p>I. OUTWARD</p> <p>a). Demand Drafts</p> <p>b). FTT</p> <p>c). Cancellation of FDD</p> <p>d). Stop Payment of FDD</p> <p>II. INWARD</p> <p>DD / TT / MT</p> <p>Foreign Travellers Cheque</p> <p><u>C. 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 (On/Off Net)</p> <p><u>D. 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>j) International Retail Purchase & E-Commerce Transaction</p> <p><u>E. AL HABIB ISLAMIC ROSHAN APNA GHAR (DM HOUSE 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>Free – Bank Charges may apply</p> <p>Free – Bank Charges may apply</p> <p>US\$ 10</p> <p>US\$ 6 plus drawee bank charges at actual</p> <p>NIL</p> <p>1% Commission</p> <p>Note: In addition to above mention charges, any / services / courier / postage / fax / swift charges, shall also be recovered accordingly whenever applicable.</p> <p>Free</p> <p>Rs. 23.44</p> <p>Rs. 3.13 per transaction</p> <p>Rs. 3.13 per transaction</p> <p>Rs.2500 for Silver Card Rs.3500 for Gold Card</p> <p>Rs.7000 for Platinum Card</p> <p>Rs.1750 for Silver Card Rs.2200 for Gold Card</p> <p>Rs.4500 for Platinum Card</p> <p>4.25% of transaction amount</p> <p>At Actuals</p> <p>At Actuals</p> <p>At Actuals</p> <p>At Actuals</p> <p>Rs. 250</p> <p>At Actuals</p> <p>4.00% on Transaction Amount</p> <p>Rs. 4,000/-</p> <p>Within a year 1% and afterwards no charges</p> <p>Unit(s) price will increase by 1000 for each 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>
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SCHEDULE OF BANK CHARGES (ISLAMIC BANKING)

FOR THE PERIOD OF JANUARY 01, 2024 TO JUNE 30, 2024

<u>F. 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. Delayed Purchase of Unit(s)	Unit(s) price will increase by Rs 1000 for each delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 600 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 Security (STR)	At Actual
l. Warehouse Charges	At Actual where applicable
m. Courier Charges (Foreign)	At Actual
n. Attestation Charges	At Actual

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, 2024 TO JUNE 30, 2024

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, 2024 TO JUNE 30, 2024

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, 2024 TO JUNE 30, 2024

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 JANUARY 01, 2024 TO JUNE 30, 2024

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.
- 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 Jan 01, 2024 To June 30, 2024
Summary of Amendments

Page No.	Particulars	Existing charges for the period July 01 to December 31, 2023	Approved charges for the period January 01 to June 30, 2024	Remarks
INTERNATIONAL BANKING				
1 of 15	A. <u>IMPORTS</u>			
	V INWARD FOREIGN DOCUMENTARY BILLS			
	c. Retirement/Payment of all Collection Foreign Bills / Including Contract / Open Account	(Service Charges @ 0.15% - Minimum Rs. 1,250 will be charged on retirement of Import Documents)	(Service Charges @ 0.15% - Minimum Rs. 1,500 will be charged on retirement of Import Documents)	Modified
2 of 15	X MESSAGE TRANSMISSION:			
	b. Swift Amendment to Letter of Credit	Rs. 900	Rs. 1,000	Modified
	XIII Generation of Financial Instrument (F.I) against Import	Rs. 100/- per request	Rs. 125/- per request	Modified
	XV Generation of Financial Instrument (F.I) on Open Account	Rs. 625/- per request	Rs. 750/- per request	Modified
	B. <u>EXPORTS</u>			
	I LETTERS OF CREDIT:			
	a. Advising - for Non- Customers	Rs. 2,500 plus courier charges	Rs. 3,000 plus courier charges	Modified
	b. Amendmet Advising - for Non- Customers	Rs. 1,500 plus courier charges	Rs. 1,800 plus courier charges	Modified
	c. Confirmation	Minimum Rs. 1,250 or 0.40% per quarter whichever is higher	Minimum Rs. 1,500 or 0.40% per quarter whichever is higher	Modified
3 of 15	XVI Business Performance Certificate	Rs. 750/-	Rs. 900/-	Modified
	XXXII Generation of F.I. Instrument against Export	Rs. 100/- per request	Rs. 125/- per request	Modified
	C. <u>COLLECTION (FOREIGN CURRENCY):</u>			
	I OUTWARD			
	a. Clean Bills	US\$ 7 OR equivalent foreign currency plus courier charges	US\$ 8 OR equivalent foreign currency plus courier charges	Modified
4 of 15	II INWARD			
	Clean Collection	US\$ 8 OR equivalent foreign currency plus actual charges	US\$ 10 Or equivalent foreign currency plus actual charges	Modified
	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.	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.	Modified
	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.	US\$ 35 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.	Modified
	E. <u>MISCELLANEOUS:</u>			
	II. Postage / Courier / Swift Charges will be recovered as under:			
	Courier	i) Rs. 4,000	j) At Actual	Modified
	IV. TEST VERIFICATION CHARGES FROM OTHER BANKS	Rs. 275	Nil	Removed
	IV. Obtaining SBP Approval For FX Transtions / Trade Transactions / Any Other Purpose On Customer's Request - Rs. 1,500 per case	V. Obtaining SBP Approval for Remittance Related To Foreign Exchange Transactions Where Required - Rs 1,500 per case	IV. Obtaining SBP Approval For FX Transtions / Trade Transactions / Any Other Purpose On Customer's Request - Rs 1,500 per case	Change in Nomenclature
DOMESTIC BANKING				
5 of 15	B. <u>INLAND TRADE:</u>			
	IV. COLLECTIONS:			
	a. Documentary (LDBC & IDBC)	0.40% Minimum Rs. 600 plus paying bank charges	0.40% Minimum Rs. 750 plus paying bank charges	Modified
	b. Clean (including cheques)	0.25% Minimum Rs. 200 Maximum Rs. 900 plus paying bank charges	0.25% Minimum Rs. 250 Maximum Rs. 1,100 plus paying bank charges	Modified
6 of 15	C. <u>FINANCING / ADVANCES:</u>			
	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.5,500/- Flat per NOC	Rs.6,500/- Flat per NOC	Modified

Bank AL Habib Limited
Islamic Schedule of Bank Charges - for the Period Jan 01, 2024 To June 30, 2024
Summary of Amendments

Page No.	Particulars	Existing charges for the period July 01 to December 31, 2023	Approved charges for the period January 01 to June 30, 2024	Remarks
9 of 15	M. MISCELLANEOUS CHARGES:			
	2. Issue of loose cheques	Rs. 50/- per cheque	Nil	Removed
	12. Cheque Book Charges (free cheque book for pensioner account)	Rs. 20/- per leaf	Rs. 25/- per leaf	Modified
	17. SMS Alert Service (Other than Digital Transactions)	Rs. 140/- per month per account NA	Rs 160/- per month per account for Individual & Sole Proprietorship Accounts Rs 300/- per month per account for Entity Accounts	Modified New
10 of 15	23. Express Cheque Book (10 leaves)	Rs. 250	Rs. 300	Modified
	26. Retrieval of Old Records	Upto 1 Year Rs 350/- Upto 2 Years Rs 450/- Upto 3 Years Rs 550/- Over 3 Years Rs 850/-	Upto 1 Year Rs 400/- Upto 2 Years Rs 500/- Upto 3 Years Rs 600/- Over 3 Years Rs 900/-	Modified
	N. LOCKER FACILITIES:			
	a. Annual rent	Rs. 7,000/- for Medium, Rs. 9,000/- for Large	Rs. 7,500/- for Medium, Rs. 10,000/- for Large	Modified
ALTERNATE DELIVERY CHANNELS				
10 of 15	C. VISA DEBIT CARD			
	a. Annual / Replacement - Primary	Rs.2,000 for Silver Card, Rs. 3,000 for Gold Card, Rs.6,000 for Platinum Card	Rs.2,500 for Silver Card, Rs. 3,500 for Gold Card, Rs.7,000 for Platinum Card	Modified
	b. Annual / Replacement - Supplementary	Rs.1,400 for Silver Card, Rs.1,850 for Gold Card, Rs.3,600 for Platinum Card	Rs.1,750 for Silver Card, Rs.2,200 for Gold Card, Rs.4,500 for Platinum Card	Modified
	c. ATM International Cash Withdrawal	4.00% of transaction amount	4.25% of transaction amount	Modified
11 of 15	j. International Retail Purchase & E-Commerce Transaction	3.75% on transaction amount	4.00% on transaction amount	Modified
	E.CHINA UNION PAY			
	a. Annual / Replacement - Primary	Rs. 1,800	Rs. 2,000	Modified
	b. Annual / Replacement – Supplementary	Rs. 1,200	Rs. 1,500	Modified
	c. International ATM Cash Withdrawal	4.00% of transaction amount	4.25% of transaction amount	Modified
	e. International Retail Purchase & E-Commerce Transaction	3.75% on transaction amount	4.00% on transaction amount	Modified
	G. PAY PAK			
	a) Annual / Replacement	Rs 1,500	Rs 1,600	Modified
AL HABIB ROSHAN DIGITAL ACCOUNT				
13 of 15	A. MISCELLANEOUS CHARGES			
	ii. Cheque Book Charges	PKR 20/- per leaf	PKR 25/- per leaf	Modified
	v. Loose Cheque Issuance	PKR 50/- per leaf	Nil	Removed
	v. SMS Alert Service (Other than digital transactions)	PKR 140/- per month per account (local)	Rs 160/- per month per account (local)	Modified
	xvi. International Postage / Courier / Swift Charges will be recovered as under:			
	Courier	i) PKR 4,000/-	j) At Actual	Modified
14 of 15	D. VISA DEBIT CARD			
	a. Annual / Replacement - Primary	Rs.2,000 for Silver Card, Rs. 3,000 for Gold Card, Rs.6,000 for Platinum Card	Rs.2,500 for Silver Card, Rs. 3,500 for Gold Card, Rs.7,000 for Platinum Card	Modified
	b. Annual / Replacement - Supplementary	Rs.1,400 for Silver Card, Rs.1,850 for Gold Card, Rs.3,600 for Platinum Card	Rs.1,750 for Silver Card, Rs.2,200 for Gold Card, Rs.4,500 for Platinum Card	Modified
	c. ATM International Cash Withdrawal	4.00% of transaction amount	4.25% of transaction amount	Modified
	j. International Retail Purchase & E-Commerce Transaction	3.75% on Transaction Amount	4.00% on transaction amount	Modified