



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

Effective From
January 01, 2026 to June 30, 2026

SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026

I N T E R N A T I O N A L B A N K I N G			
A. <u>IMPORTS:</u>			
I CASH LETTERS OF CREDIT:			
AA. OPENING :	1st Qtr	Each subsequent Qtr or part thereof	Minimum
Annual Volume/ Committed business during the calendar year :			
a. Upto Rs 10 Million	0.40%	0.25%	} Rs 2,500 Min
b. Over Rs 10 Million to Rs 100 Million	0.30%	0.20%	
c. Above Rs 100 Million	0.17%	0.10%	
NOTE: The above charges are subject to adjustment taking into account the business considerations / commitments, with the approval of competent authority			
AB. REVALIDATION OF EXPIRED L/CS OR TRANSFER TO NEW BENEFICIARY		Same commission as applicable to opening of fresh L/Cs as per I AA. above	
II AMENDMENTS:			
a. If amount and/or period is not involved	Rs. 1,800 (flat)		
b. If increase in amount and/or period is involved	Rs. 1,800 plus commission as per I AA. above.		
III L/C Cancellation Charges	Rs. 2,500 plus SWIFT charges		
IV RETIREMENT:			
1 Profit on Spot L/C Murabaha (L/C retired through own source)	Rs.100 (minimum)		
2 USANCE BILLS:			
On Maturity	Service charges @0.15% - Min Rs.1,500 will be charged on retirement of Import Documents. Rs.1250 per bill plus extra Commission (as per attached ‘Annexure – A’) after the period of L/C commission already recovered. Min Rs.1,250		
Extension in Maturity of Usance Bills under LC / Contract	Rs. 2,000 per bill (flat)		
3 SIGHT	Service charges @ 0.15% - Minimum Rs.1,500 will be charged on retirement of all Import Documents.		
4 PROFIT ON PAD ON L/C SIGHT* (*Rate of underlying funded facilities will be charged to customers who are availing such facilities)			
a. From day 01 to 20th day	3-Months Avg. KIBOR (ASK) + 3% p.a.		
b. Next 21 days to 35 days	3-Months Avg. KIBOR (ASK) + 4% p.a.		
c. After 35 days of Lodgement	3-Months Avg. KIBOR (ASK) + 5% p.a.		
V INWARD FOREIGN DOCUMENTARY BILLS FOR COLLECTION:			
a. Handling charges on all Inward Collection / Open Account / FOC Cases	Rs. 1,700		
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 Import Documents		
d. SWIFT Charges	Rs.1,000 (Applicable on Point # V-a, V-b, & V-c above)		
VI ADVANCE PAYMENT AGAINST IMPORTS:			
a. SWIFT Transfer	Rs. 1,500		
b. Demand Drafts	Rs. 500		
c. Service Charges	0.15% - Min Rs. 1,500 plus Telegraphic Transfer / Swift Charges		

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I N T E R N A T I O N A L B A N K I N G	
VII CREDIT REPORTS:	
a. To Foreign Banks on their request	US\$ 100 from Foreign Banks
b. To Foreign Banks on customer's request	To be charged at actual plus USD 30/- or eqv in Pak Rupees being Service Charges
VIII REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS:	
a. Registration of Contracts for Import on Consignment Basis	0.20% flat - Min Rs. 2,500
b. Amendments in Registration of Contracts for Imports	
(i) If amount and/or period is not involved	Rs. 1,500 (flat)
(ii) If increase in amount and/or period is involved	Rs. 1,000 plus commission as per VIII A. above.
IX REIMBURSEMENT CHARGES (Payable to reimbursing bank)	At Actual
X MESSAGE TRANSMISSION:	
a. Full Swift Letter of Credit	Rs. 2,000
b. Swift Amendment to L/C	Rs. 1,000
XI Handling of Discrepant Document under Import L/C	US\$ 100 (or equivalent FCY from forwarding banks)
XII Issuance of Freight Certificate for Import on FOB Basis	Rs. 1,500/- per certificate
XIII Generation of Financial Instrument (F.I) against Import	Rs. 125/- per request
XIV Bank to bank Financial Instrument (F.I) transfer	Rs. 750/- flat per transaction
XV Generation of Financial Instrument (F.I) on Open Account	Rs. 1,200/- per request
XVI Business Performance Certificate	Rs. 1,250/-
XVII Other Charges	As per section "E" Miscellaneous
B. EXPORTS:	
I LETTERS OF CREDIT:	
a. Advising - for Customers	Rs. 2,000 plus courier charges if applicable
- for Non- Customers	Rs. 3,000 plus courier charges
b. Amendment Advising - for Customers	Rs. 1,500 plus courier charges if applicable
- for Non- Customers	Rs. 1,800 plus courier charges
c. Confirmation	Minimum Rs. 1,500 or 0.40% per quarter whichever is higher
	Maximum case to case basis
d. Transfer of Export L/Cs	Rs. 1,500 flat
e. Reimbursement payment to other local banks from Non-Resident Rupee Account	Rs. 725 flat
f. Export LC Cancellation	Rs. 1,500
II COLLECTIONS:	
a. Documentary (on which bank does not earn exchange difference)	Rs. 1,000 per collection
III Handling Of Duty Draw Back Claim	Paisas 25 per Rs. 100 (Minimum Rs. 1,000)
IV Service Charges Against Export Documents Sent On Collection Basis Where Payment Cover Is Already Received In Bank's Foreign Currency Accounts (Nostro)	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1,000) Min Rs. 2,000
V Service Charges On Advance Payment	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1,000) Min Rs. 1,500
VI Freight Subsidy	Rs. 1,000 per case
VII Service Charges On Issuing PRC, Checking, Rectifying And Forwarding Applications To SBP For Payment of R&D — Support To Garment Industry	Rs. 1,000

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

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

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D O M E S T I C B A N K I N G	
A. <u>REMITTANCES:</u>	
I	
a. Issuance of Banker's Cheque	Rs. 550 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.) (To waive Bankers Cheque charges, customers will be required to maintain Monthly average balance of Rs. 25,000/-)
b. Issuance of MTs, TTs	
i) Drawn on our correspondents	0.12% - Minimum Rs. 225
c. Fax / Swift charges on TTs.	Rs. 150
d. Postage	Rs. 200 per item
e. Transfer by IBCA	NIL
f. Online Cash Deposit / Withdrawal	NIL (Intra & Inter City)
II CANCELLATION CHARGES OF DD /PO / BANKER'S CHEQUE	Rs. 600
III DUPLICATE BANKER'S CHEQUE	Rs. 600
B. <u>INLAND TRADE:</u>	
I INLAND LETTERS OF CREDIT	
i. Opening Commission	0.50% per quarter and 0.35% for subsequent quarter - Minimum Rs. 2,000
ii. Retirement of Bills drawn under local LCs	0.05% on retirement
II DISCREPANCY CHARGES AGAINST INLAND L/C DOCUMENTS	Rs. 1,500
III AMENDMENT IN L/CS :	
a. If amount and/or period is not involved	Rs. 1,500
b. If period is involved.	Rs. 1,500 plus commission @ 0.35% per subsequent quarter
c. If increase in amount is involved.	same as above (b)
IV L/C Cancellation Charges	Rs. 1,500 Plus SWIFT Charges
V RETIREMENT:	
1 Profit on Spot Local L/C Murabaha (Local L/C retired through own source)	Rs.100 (minimum)
2 Retirement of bills drawn under local L/Cs	Service Charges 0.05% on retirement of all bills (Usance & Sight)
3 USANCE BILLS:	
On Maturity	Rs. 500 per bill plus Extra commission (as per attached 'Annexure – A-1') after the period of L/C commission already recovered. Min Rs.500
4 PROFIT ON PAD ON Local L/C SIGHT* (*Rate of underlying funded facilities will be charged to customers who are availing such facilities)	
a. From day 01 to 20th day	3-Months Avg. KIBOR (ASK) + 3% p.a.
b. Next 21 days to 35 days	3-Months Avg. KIBOR (ASK) + 4% p.a.
c. After 35 days of Lodgement	3-Months Avg. KIBOR (ASK) + 5% p.a.
VI COLLECTIONS :	
a. Documentary (LDBC & IDBC)	0.40% - Minimum Rs. 1,000 plus paying bank charges
b. Clean (including cheques)	0.25% - Minimum Rs. 350 - Maximum Rs. 1,100 plus paying bank charges
c. Handling charges on registration / payment of Standard Purchase Order (S.P.O.)	Rs. 250

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

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

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D O M E S T I C B A N K I N G	
ii. Documentation and Stamp Duty Charges	At Actual
iii. Property Valuation Charges	At Actual
iv. Punjab Land Records Authority (PLRA) Service Charges (In Punjab Province only)	At Actual
v. Fees for Registration of Security interests in Secured Transaction Registry (STR) including Initial, Modification, Termination Charges etc	At Actual
I. COMMERCIAL VEHICLE FINANCING	
i. Processing Fee	Rs. 9,000 per vehicle
ii. Document Charges	At Actual
iii. Early Purchase of Unit(s)	1% of the value of Unit(s) purchased
iv. Add-on Appraisal Charges	At Actual
v. Appraisal Charges - Repossession Vehicle	At Actual
vi. Cheque Return Charges	Rs. 850
vii. Vehicle Registration / Transfer Charges	At Actual
viii. Repossession Charges	At Actual
ix. Vehicle Tax	At Actual (to be paid by the customer)
x. Legal Charges	At Actual
J. MURABAHA / MUSAWAMA / IJARA	
i. Corporate Murabaha / Musawama / Ijara Documentation and Processing Charges	At Actual
ii. Inspection Charges (of security goods)	At Actual
NOTE: In order to comply the AAOIFI standards, these charges will not be applicable on customers / cases availing only Murabaha / Musawamah facility.	
K. GUARANTEES:	
I Guarantees Issued To Shipping Companies / Air Lines In Lieu of Bills of Lading / air consignment notes.	Rs. 2,000/- flat
II Guarantees Issued To Collector Of Custom in Lieu Of Payments of Duty.	As per applicable slab attached as per 'Annexure – B-1'
III Other Guarantees	As per applicable slab attached as per 'Annexure – B-2'
IV Guarantees Issued To SBP for Exemption From Withholding Tax on export proceeds.	Rs. 500 flat
V Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment charges at Rs. 1,300
VI Recovery of SWIFT LG Advising Charges	Rs. 1,000/- plus FED
VII SWIFT Charges for Issuance of Electronic Bank Guarantee	Rs. 1,000 per message
NOTE: - Enhancement in amount or increase in validity, same charges will be applicable. - Guarantee charges will be recovered from the date of issuance of the guarantee till the expiry of guarantee.	

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D O M E S T I C B A N K I N G	
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. 750 per instruction
2. Cheque drawn on us and returned unpaid for insufficient funds.	Rs. 850 or any amount less than Rs. 850 in the account
3. Standing instruction charges. (no charges for pensioner account)	Rs. 350 per instruction plus remittance charges
4. Issuance of certificate on credit worthiness at customers' request	Rs. 450 per certificate
5. Issuance of Statement of Account at customers' request (No charges if customer claims 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. 600 Flat
7. Same Day Clearing Cheque drawn on us and returned unpaid for insufficient fund	Rs. 850 or any amount less than Rs. 850 in the account
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. 30 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. 375 per certificate
15. Intercity Collection of Cheques through NIFT	Rs. 400 per instrument
16. Intercity Cheque Return Charges (Outward)	Rs. 850 per instrument
17. SMS Alert Services (Other than Digital Transactions)	Rs. 245 per month per account for Individual & Sole Proprietorship Accounts Rs. 450 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. 350 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. Changes if any in future will immediately be applicable as above.	

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D O M E S T I C B A N K I N G	
23. Express Cheque Book (10 Leaves)	Rs. 375
24. Certificate of Balance	Rs. 500 per certificate
25. Certificate of Balance to Auditors	Rs. 500 per certificate
26. Retrieval of Old Records	Upto 1 Year Rs. 500/- Upto 2 years Rs. 600/- Upto 3 Years Rs. 700/- Over 3 Years Rs. 1,000/-
27. Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)	Rs. 500
28. SECP Online Portal Service Charges	Private Companies Rs.1,100 Public Companies Rs. 2,000
29. Issuance of Proceed Realization Certificate (PRC) - Beyond One Year	Rs. 500
30. Issuance of Duplicate Proceed Realization Certificate (PRC)	Rs. 700
N. LOCKER FACILITIES	
a. Annual rent (annual locker rent from existing and new customers to be recovered in advance at the commencement of the period)	Rs 7,000 for Small, Rs 9,000 for Medium and Rs 12,000 for Large Note: Rental will not be charged from the customers maintaining Key deposit under Mudaraba arrangement.
b. Locker Breaking / Key Replacement Charges	At Actual
c. In case of Late Payment of Rental Subsequent Rental to Increase by (With grace period of 30 days from the due date)	Rs. 600/- for Small, Rs. 750/- for Medium and Rs. 950/- for Large
d. Key Deposit under Mudaraba	Rs. 60,000/- for Small, Rs. 70,000/- for Medium and Rs. 100,000/- for Large
A L T E R N A T E D E L I V E R Y C H A N N E L S (A.D.C)	
A. FUNDS TRANSFER FACILITY	
Inter Bank Funds Transfer via ATM / Internet / Mobile Banking	Free IBFT - Upto Rs. 25,000/- per month / per account For additional amount above Rs. 25,000/- per month / per account, 0.1% of the transaction amount or Rs. 200, whichever is lower will be charged
B. A.T.M	
a. Re-issuance of ATM Pin	Free
b. ATM Switch Transactions	
(i) Cash withdrawal from Other Bank ATM	Rs. 35 per transaction
(ii) Local Balance Inquiry Charges	Rs. 4.67 per transaction
(iii) ATM Optional Receipts Printing (Off Net)	Rs. 4.67 per transaction
(iv) ATM Optional Receipts Printing (On Net)	Rs. 4.67 per transaction
C. VISA DEBIT CARD	
a. Annual / Replacement - Primary	Rs. 22,000 for Signature Card, Rs. 9,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card Note: For Signature Account, Signature Card will be charged at Rs 1,800 per month. The charges will be waived on account maintaining monthly average balance of PKR 3,000,000/-.
b. Annual / Replacement - Supplementary	Rs. 22,000 for Signature Card, Rs. 6,500 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card
c. International ATM Cash Withdrawal	4.50% of transaction amount or Rs. 300 whichever is higher
d. Local Charge Back Request charges	At Actual
e. International Charge Back Request Charges	At Actual
f. Local Retrieval Request Charges	At Actual
g. International Retrieval Request Charges	At Actual
h. International Balance Inquiry Charges	Rs. 300
i. VISA Arbitration Charges	At Actual
j. International Retail Purchase & E-Commerce Transaction	4.50% on transaction amount

SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026

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

SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026

CONSUMER BANKING PRODUCTS	
A. AUTO FINANCE FACILITY (APNI CAR-DM)	
a. Processing Fee - New / Reconditioned and Used Vehicles	Rs. 7,000/- Flat
b. Increased price in case of Early Purchase of Unit (s) (full/partial) APNI CAR	Nil
c. Increased price in case of Delayed Purchase of Unit(s)	Rs 1,200 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 850 per case
e. Repossession Charges (Within & Out of City)	Rs. 100,000 or at actual whichever is lower
f. Repossessed Vehicle Evaluation/Appraisal Charges	At Actual
g. Litigation/ Legal Notice Charges	At Actual
h. Personal Accident Insurance/ Takaful	Nil
i. Vehicle Evaluation/Appraisal Charges	At Actual
j. Vehicle Registration/Transfer Charges/ Secured Transaction Registry (STR)	At Actual
k. Warehouse Charges	At Actual where applicable
l. Legal Documentation and Stamp Duty Charges	At Actual
B. GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (Mera Pakistan Mera Ghar)	
a. Processing Fee	Rs. 5,000/-
b. Increased price in case of Early Purchase of Unit (s) (full/partial)	NIL
c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,200 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 850
e. Property Valuation / Appraisal Charges	At Actual
f. Lawyer's Appraisal Fee	At Actual
g. Income Estimation Charges/Fee	At Actual
h. Documentation and Stamp Duty Charges	At Actual
i. Courier Charges (Foreign)	At Actual
C. HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)	
a. Processing Fee	Rs. 12,000
b. Increased price in case of Early Purchase of Unit (s) (full/partial)	NIL
c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,200 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 850 per case
e. Property Valuation/Appraisal Charges	At Actual
f. Lawyer's Appraisal Fee	At Actual
g. Income Estimation Charges/Fee	At Actual
h. Documentation and Stamp Duty Charges	At Actual
i. Courier Charges (Foreign)	At Actual
D. MOTORCYCLE FINANCE FACILITY	
a. Processing Fee	Nil
b. Increased price in case of Early Purchase of Unit(s) (full/partial)	Nil

**SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026**

CONSUMER BANKING PRODUCTS	
c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 400 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 850 per case
e. Repossession Charges (Within & Out of City)	At Actual
f. Repossessed Vehicle Evaluation/Appraisal Charges	At Actual
g. Litigation/ Legal Charges	At Actual
h. Purchase of additional units	Nil
i. Vehicle Registration/Transfer Charges/ Secured Transaction Registry (STR)	At Actual
j. Warehouse Charges	At Actual where applicable
k. Documentation Charges	At Actual
E. Cost Sharing Scheme for Electric Bikes (under Musawama)	
a. Processing Fee	Nil
b. Early Payment Fee / Charges (full / partial)	Nil
c. Late Payment Charges (Charity)	Rs. 400 per late payment of installment
d. Charges on Dishonored / Returned Cheques	Rs. 850 per case
e. Repossession Charges (Within & Out of City)	At Actual
f. Repossessed Vehicle Evaluation / Appraisal Charges	At Actual
g. Litigation / Legal Charges	At Actual
h. Vehicle Registration / Transfer Charges / Secured Transaction Registry (STR)	At Actual
i. Warehouse Charges	At Actual where applicable
j. Legal Documentation and Stamp Duty Charges	At Actual
F. Government Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance (Mera Ghar Mera Ashiana)	
a. Processing Fee	Nil
b. Increased price in case of Early Purchase of Unit (s) (full/partial)	Nil
c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,200 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 850 per case
e. Property Valuation/Appraisal Charges	At Actual
f. Lawyer's Appraisal Fee	At Actual
g. Income Estimation Charges/Fess	At Actual
h. Legal Documentation and Stamp Duty Charges	At Actual
G. Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB&ALS) Inclusion of Tier-4 (under Musawama) (Laptop Finance) Only for Students of HEC Recognized Institute	
a. Processing Charges (Upfront Musawama Profit)	Rs. 100
b. Early Payment Fee / Charges (full / partial)	Nil
c. .Late Payment Charges (Charity)	Rs. 1,200 per late payment of installment
d. Litigation / Legal Charges	At Actual
e. Legal Documentation and Stamp Duty Charges	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, 2026 TO JUNE 30, 2026**

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

**SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026**

AL HABIB ISLAMIC ROSHAN DIGITAL ACCOUNT	
A. MISCELLANEOUS CHARGES	
i. Issuance of Banker's Cheque	Rs. 550 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.) (To waive Bankers Cheque charges, customers will be required to maintain Monthly average balance of Rs. 25,000/-)
ii. Cheque Book Charges	Rs. 30 per leaf (To waive Cheque book charges, customers will be required to maintain Monthly average balance of Rs. 25,000/-)
iii. Specialized / Customized Cheque Book	At Actual
iv. Stop Payment of Cheques	Rs. 750/-
v. SMS Alert Service (Other than digital transactions)	Rs. 245/- per month per account (local)
vi. Minimum Balance Charges	Free
vii. Utility Bill/Mobile Bill Payment	Free
viii. Funds Transfer to any account within Bank AL Habib Ltd	Free
ix. Inter Bank Funds Transfer via ATM/Internet Banking/Mobile Banking (For PKR Accounts only)	Free IBFT - Upto Rs. 25,000/- per month / per account For additional amount above Rs. 25,000/- per month / per account, 0.1% of the transaction amount or Rs. 200, whichever is lower will be charged
x. Same Day Clearing Cheque Charges	Rs. 600/- Flat
xi. Account Maintenance Certificate	Rs. 375/- per certificate
xii. Intercity Collection of Cheques through NIFT	Rs. 400/- per instrument
xiii. Intercity Cheque Return Charges (Outward)	Rs. 850/- Flat
xiv. Overseas Employment Certificate	Rs. 350/- per certificate
xv. Issuance of Statement of Account on request	
(a) Statement of A/c upto 6 months	Rs. 35/-
(b) Statement of A/c Above 6 months	Additional Rs 35/- per 6 months
xvi. International Postage / Courier/ Swift charges will be recovered as under:	
Postage	Rs. 200/-
Courier	i) At Actual ii) Where courier charges are debited to customers' a/c with courier company service charges of Rs. 150/-
Swift	Rs. 1000/- per message
xvii. Welcome Pack Delivery	Free - All international designations
xviii. Charges on RDA consignments if undelivered & charged by courier due to incomplete address / non availability of customer	At Actual

**SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026**

AL HABIB ISLAMIC ROSHAN DIGITAL ACCOUNT	
B. <u>REMITTANCES – FOREIGN</u>	
I. OUTWARD	
a. Demand Draft	Free - Bank charges may apply
b. FTT	Free - Bank charges may apply
c. Cancellation of FDD	US\$ 10
d. Stop Payment of FDD	US\$ 6 plus drawee bank charges at actual
II. INWARD	
a. DD / TT / MT	NIL
b. Foreign Travellers Cheque Issuance	1% Commission
NOTE: In addition to above mentioned charges, any service / courier / postage / fax / swift charges shall also be recovered accordingly whenever applicable.	
C. <u>A.T.M</u>	
a. Re-issuance of ATM Pin	Free
b. ATM Switch Transactions	
(i) Cash withdrawal from other bank ATM	Rs. 35 per transaction
(ii) Local Balance Inquiry Charges	Rs. 4.67 per transaction
(iii) ATM Optional Receipts Printing (Off Net)	Rs. 4.67 per transaction
(iv) ATM Optional Receipts Printing (On Net)	Rs. 4.67 per transaction
D. <u>VISA DEBIT CARD</u>	
a. Annual / Replacement - Primary	Rs. 9,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card
b. Annual / Replacement - Supplementary	Rs. 6,500 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card
c. International ATM Cash Withdrawal	4.50% of transaction amount or Rs. 300 whichever is higher
d. Local Charge Back Request Charges	At Actual
e. International Charge Back Request Charges	At Actual
f. Local Retrieval request charges	At Actual
g. International Retrieval request charges	At Actual
h. International Balance Inquiry charges	Rs. 300
i. VISA Arbitration Charges	At Actual
j. International Retail Purchase & E-Commerce Transaction	4.50% on transaction amount
E. <u>AL HABIB ISLAMIC ROSHAN APNA GHAR (DM House Finance Facility)</u>	
a. Processing Fee	Rs. 4,000/-
b. Increased Price in case of Early Purchase of Unit(s) (full / partial)	Within a year 1%, afterwards no charges
c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,200 per delayed purchase of Unit(s)
d. Charges on Dishonored / Returned Cheques	Rs. 850 per case
e. Property Valuation / Appraisal Charges	At Actual
f. Lawyer's Appraisal Fee	At Actual
g. Income Estimation Charges / Fee	At Actual
h. Documentation and Stamp Duty Charges	At Actual
i. Courier Charges (Foreign)	At Actual

**SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026**

AL HABIB ISLAMIC ROSHAN DIGITAL ACCOUNT				
F.	AL HABIB ISLAMIC ROSHAN APNI CAR (DM Auto Finance Facility)			
	a. Processing Fee	Rs. 7,000 Flat		
	b. Increase Price in case of Early Purchase of Unit(s) (full / partial)	As per terms and conditions mentioned in offer letter		
	c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,200 per delayed purchase of Unit(s)		
	d. Charges on Dishonored/Returned Cheques	Rs. 850 per case		
	e. Repossession Charges (Within & Out of City)	Rs. 100,000 or at actual whichever is lower		
	f. Vehicle Evaluation/Appraisal Charges	At Actual		
	g. Repossessed Vehicle Evaluation/Appraisal Charges	At Actual		
	h. Litigation/ Legal Charges	At Actual		
	i. Partial Prepayment Fee /Charges	Nil		
	j. Personal Accident Insurance	Nil		
	k. Vehicle Registration/Transfer Charges/Secured Transaction Registry (STR)	At Actual		
	l. Warehouse Charges	At Actual where applicable		
	m. Courier Charges (Foreign)	At Actual		
	n. Attestation charges	At Actual		
	o. Legal Documentation and Stamp Duty Charges	At Actual		
G.	GATEWAY TO EQUITY MARKET (GEM)			
	a. GEM Account Opening (Individual)	Individual Account Holder Rs. 1,400		
	b. Broker Charges	Minimum Rate 3 paisa or 0.15% whichever is higher (On every buy and sell transaction)		
		Security Rate	Commission	Minimum
			(in Percentage)	(in rupee)
				Maximum
				(in rupee)
	c. GEM Facilitation Charges	Upto – 199.99	0.10%	0.01
		200 – 399.99	0.075%	0.15
		400 - above	0.05%	0.30
				0.50
	d. Custodial Charges (Market Value)	For Shares – 0.1000% p.a		
		For Sukuks – 0.1000% p.a		
		For Rights – 0.1000% p.a		
	e. Withdrawal Charges			
	- Withdrawal Fee (CDC Charges)	For Shares – Rs. 0.10 per share		
		For Sukuks – Rs. 50 per unit		
		For Rights -- Rs. 0.10 per Right Entitlement deposit		
	- Withdrawal Processing Fee (Bank Charges)	For Shares/Units/Rights—Rs 0.50 per Share/Unit/Right		
	f. Deposit charges			
	- Initial Deposit Fee (CDC Charges)	For Shares – Rs. 0.01 per share		
		For Sukuks – Rs. 0.01 per unit		
		For Rights – Rs. 0.01 per right		
	- Deposit Processing Fee (Bank Charges)	For Shares/Units/Rights—Rs 0.50 per Share/Unit/Right		
	g. Shares Transfer Charges In/Out	For Shares – 0.010% per share		
		(The Min & Max fee shall be Rs. 7 and Rs. 60,000 respectively)		
	h. Shares Pledge Charges	For Shares – 0.004% per share		
	i. NCCPL Charges	0.0025% per share		
	j. Government Debt Securities (GDS) Shariah Compliant(Primary Market Auction Charges)	0.1% of Auction Amount		
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, 2026 TO JUNE 30, 2026

ANNEXURE 'A'

Schedule of Acceptance Charges

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

Bank AL Habib Limited
SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026

ANNEXURE 'A'

Schedule of Acceptance Charges

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

Notes:

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

Bank AL Habib Limited
SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026

ANNEXURE 'A-1'

Schedule of Acceptance Charges

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

Bank AL Habib Limited
SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026

ANNEXURE 'A-1'

Schedule of Acceptance Charges

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

Notes:

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

Bank AL Habib Limited
SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026
ANNEXURE 'B-1'

Schedule of Guarantee Charges

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

Notes:

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

Bank AL Habib Limited
SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2026 TO JUNE 30, 2026
ANNEXURE 'B-2'

Schedule of Guarantee Charges

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

Notes:

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

Bank AL Habib Limited
Islamic Schedule of Bank Charges - for the Period January 01, 2026 To June 30, 2026
Summary of Amendments

Page No.	Particulars	Approved charges for the period July 01 to December 31, 2025	Approved charges for the period January 01 to June 30, 2026	Remarks
INTERNATIONAL BANKING				
1 of 17	A. IMPORTS:			
	IV RETIREMENT:			
	4 PROFIT ON PAD ON L/C SIGHT* (*Rate of underlying funded facilities will be charged to customers who are availing such facilities)			
	a. From day 01 to 20th day	3-Months Avg. KIBOR (ASK) +3% p.a.	3-Months Avg. KIBOR (ASK) + 3% p.a.	Modified
	b. Next 21 days to 35 days		3-Months Avg. KIBOR (ASK) + 4% p.a.	
2 of 17	c. After 35 days of Lodgement		3-Months Avg. KIBOR (ASK) + 5% p.a.	
	A. IMPORTS:			
	XI Handling of Discrepant Document under Import L/C	US\$ 95 (or equivalent FCY from forwarding banks)	US\$ 100 (or equivalent FCY from forwarding banks)	Modified
4 of 17	D. REMITTANCES - FOREIGN:			
	I OUTWARD :			
	b. SWIFT/TT	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.	US\$ 40 plus bank charges. Additional 0.50% or Minimum \$4 will be applicable, if the differential amount that is to be remitted is not maintained with the Bank for minimum period of 15 days.	Modified
	E. MISCELLANEOUS:			
	V. Standing Instructions In FCY Account	US\$ 4 per instruction plus remittance charges	US\$ 5 per instruction plus remittance charges	Modified
DOMESTIC BANKING				
5 of 17	A. REMITTANCES:			
	I a. Issuance of Banker's Cheque	Rs. 500 (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. 550 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.)	Modified
	B. INLAND TRADE:			
	V RETIREMENT:			
	1 Profit on Spot Local L/C Murabaha (Local L/C retired through own source)	NA	Rs.100 (minimum)	New
	2 Retirement of bills drawn under local L/Cs	NA	Service Charges 0.05% on retirement of all bills (Usance & Sight)	New
	3 USANCE BILLS:			
	On Maturity	NA	Rs. 500 per bill plus Extra commission (as per attached 'Annexure – A-1') after the period of L/C commission already recovered. Min Rs.500	New
	4 PROFIT ON PAD ON Local L/C SIGHT* (*Rate of underlying funded facilities will be charged to customers who are availing such facilities)			
	a. From day 01 to 20th day	NA	3-Months Avg. KIBOR (ASK) + 3% p.a.	New
	b. Next 21 days to 35 days	NA	3-Months Avg. KIBOR (ASK) + 4% p.a.	
	c. After 35 days of Lodgement	NA	3-Months Avg. KIBOR (ASK) + 5% p.a.	
	VI COLLECTIONS :			
	a. Documentary (LDBC & IDBC)	0.40% - Minimum Rs. 900 plus paying bank charges	0.40% - Minimum Rs. 1,000 plus paying bank charges	Modified
	b. Clean (including cheques)	0.25% - Minimum Rs. 300 - Maximum Rs. 1,100 plus paying bank charges	0.25% - Minimum Rs. 350 - Maximum Rs. 1,100 plus paying bank charges	Modified
6 of 17	C. FINANCING / ADVANCES:			
	II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION:			
	e. Stock Inspections: (Not owned by the Bank)			
	(ii) If conducted by bank's staff	i) Within Municipal Limits Rs. 1,250/- ii) Outside Municipal Limits Rs. 2,500/- 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.	i) Within Municipal Limits Rs. 1,500/- ii) Outside Municipal Limits Rs. 3,000/- per inspection (Maximum one visit within 30-45 days) Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.	Modified
	g. Delivery Order Charges on Pledged Goods	Rs. 375/- Per Delivery	Rs. 450/- Per Delivery	Modified

Bank AL Habib Limited
Islamic Schedule of Bank Charges - for the Period January 01, 2026 To June 30, 2026
Summary of Amendments

Page No.	Particulars	Approved charges for the period July 01 to December 31, 2025	Approved charges for the period January 01 to June 30, 2026	Remarks
DOMESTIC BANKING				
7 of 17	D. CORPORATE CREDIT PROCESSING CHARGES			
	i. Funded / Non Funded Facility - Fresh / Renewal			
	Upto Rs 50 Mln	Rs. 10,000	Rs. 11,000	Modified
	E. COMMERCIAL CREDIT PROCESSING CHARGES			
	i. Funded / Non Funded Facility - Fresh / Renewal			
	Upto Rs 2 Mln	Rs. 2,500	Rs. 3,000	Modified
	Above Rs 2 Mln upto 5 Mln	Rs. 3,000	Rs. 3,500	Modified
	H. AGRICULTURE FINANCES PROCESSING CHARGES			
	i. Fresh / Renewal of all Farm & Non-Farm Finances			
	Upto Rs 1.5 million	Rs. 2,000	Rs. 2,500	Modified
8 of 17	Above Rs 1.5 million upto 3 million	Rs. 3,500	Rs. 4,000	Modified
	Above Rs 3 million	0.1% of approved amount - Max Rs.15,000	0.1% of approved amount - Max Rs.18,000	Modified
	I. COMMERCIAL VEHICLE FINANCING			
	vi. Cheque Return Charges	Rs. 750	Rs. 850	Modified
	K. GUARANTEES:			
	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'	Same as Page No. 8 (K. III.)	Modified
	V Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment charges at Rs. 1,200	Amendment charges at Rs. 1,300	Modified
	VII SWIFT Charges for Issuance of Electronic Bank Guarantee	Rs. 300/-	Refer Page No. 4 (E. II.)	Modified
9 of 17	M. MISCELLANEOUS CHARGES:			
	1. Stop Payment of Cheques	Rs. 700 per instruction	Rs. 750 per instruction	Modified
	2. Cheque drawn on us and returned unpaid for insufficient funds.	Rs. 750 or any amount less than Rs. 750 in the account	Rs. 850 or any amount less than Rs. 850 in the account	Modified
	3. Standing instruction charges. (no charges for pensioner account)	Rs. 300 per instruction plus remittance charges	Rs. 350 per instruction plus remittance charges	Modified
	4. Issuance of certificate on credit worthiness at customers' request	Rs. 400 per certificate	Rs. 450 per certificate	Modified
	6. Same Day Clearing Cheques Charges	Rs. 550 Flat	Rs. 600 Flat	Modified
	7. Same Day Clearing Cheque drawn on us and returned unpaid for insufficient fund	Rs. 750 or any amount less than Rs. 750 in the account	Rs. 850 or any amount less than Rs. 850 in the account	Modified
	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/-)	Rs. 30 per leaf (To waive Cheque book charges, customers will be required to maintain Monthly average balance of Rs. 25,000/-)	Modified
	15. Intercity Collection of Cheques through NIFT	Rs. 350 per instrument	Rs. 400 per instrument	Modified
	16. Intercity Cheque Return Charges (Outward)	Rs. 750 per instrument	Rs. 850 per instrument	Modified
	17. SMS Alert Service (Other than digital transactions)	Rs. 225/- per month per account for Individual & Sole Proprietorship Account Rs. 400/- per month per account for Entity Accounts	Rs. 245/- per month per account for Individual & Sole Proprietorship Account Rs. 450/- per month per account for Entity Accounts	Modified
	21. Overseas Employment Certificate	Rs. 300 per certificate	Rs. 350 per certificate	Modified
10 of 17	23. Express Cheque Book (10 Leaves)	Rs. 300	Rs. 375	Modified
	24. Certificate of Balance	Rs. 450 per certificate	Rs. 500 per certificate	Modified
	26. Retrieval of Old Records	Upto 1 Year Rs. 400/- Upto 2 years Rs. 500/- Upto 3 Years Rs. 600/- Over 3 Years Rs. 900/-	Upto 1 Year Rs. 500/- Upto 2 years Rs. 600/- Upto 3 Years Rs. 700/- Over 3 Years Rs. 1,000/-	Modified
	N. LOCKER FACILITIES:			
	a. Annual rent (annual locker rent from existing and new customers to be recovered in advance at the commencement of the period)	Rs. 6,000/- for Small, Rs. 7,500/- for Medium and Rs. 10,000/- for Large	Rs. 7,000/- for Small, Rs. 9,000/- for Medium and Rs. 12,000/- for Large Note: Rental will not be charged from the customers maintainaing Key deposit under Mudaraba arrangement.	Modified
	c. In case of Late Payment of Rental Subsequent Rental to Increase by (With grace period of 30 days from the due date)	NA	Rs. 600/- for Small, Rs. 750/- for Medium and Rs. 950/- for Large	New
	d. Key Deposit under Mudaraba	NA	Rs. 60,000/- for Small, Rs. 70,000/- for Medium and Rs. 100,000/- for Large	New

Bank AL Habib Limited

Islamic Schedule of Bank Charges - for the Period January 01, 2026 To June 30, 2026

Summary of Amendments

Page No.	Particulars	Approved charges for the period July 01 to December 31, 2025	Approved charges for the period January 01 to June 30, 2026	Remarks
ALTERNATE DELIVERY CHANNELS (A.D.C)				
10 of 17	C. VISA DEBIT CARD			
	a. Annual / Replacement - Primary	Rs. 20,000 for Signature Card, Rs. 8,000 for Platinum Card, Rs. 4,250 for Gold Card, Rs. 3,500 for Silver Card Note: For Signature Account, Signature Card will be charged at Rs 1,500 per month. The charges will be waived on account maintaining monthly average balance of PKR 3,000,000/-	Rs. 22,000 for Signature Card, Rs. 9,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card Note: For Signature Account, Signature Card will be charged at Rs 1,800 per month. The charges will be waived on account maintaining monthly average balance of PKR 3,000,000/-	Modified
	b. Annual / Replacement - Supplementary	Rs. 20,000 for Signature Card, Rs. 5,500 for Platinum Card, Rs. 3,000 for Gold Card, Rs. 2,500 for Silver Card	Rs. 22,000 for Signature Card, Rs. 6,500 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card	Modified
11 of 17	G. PAY PAK			
	a. Annual / Replacement	Rs. 2,500/-	Rs. 2,750/-	Modified
	H. FCY DEBIT CARD			
	a. Annual / Replacement - Primary	NA	US\$ 14	New
	b. International ATM Cash Withdrawal	NA	4.50% of transaction amount or USD 3/- whichever is higher	New
	c. International Balance Inquiry	NA	US\$ 1	New
	d. International Retail Purchase & E-Commerce Transaction	NA	4.50% of transaction amount	New
CONSUMER BANKING PRODUCTS				
12 of 17	A. AUTO FINANCE FACILITY (APNI CAR-DM)			
	a. Processing Fee - New / Reconditioned and Used Vehicles	Rs. 11,000 Flat	Rs. 7,000 Flat	Modified
	d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified
	l. Legal Documentation and Stamp Duty Charges	NA	At Actual	New
	B. GOVERNMENT MARKUP SUBSIDY SCHEME (G-MSS) FOR HOUSING FINANCE (Mera Pakistan Mera Ghar)			
	c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,000 per delayed purchase of Unit(s)	Rs. 1,200 per delayed purchase of Unit(s)	Modified
	d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified
	C. HOUSING FINANCE FACILITY (Including Financing for Renewable Energy Solutions for Individuals under Category II)			
	a. Processing Fee	Rs. 10,000	Rs. 12,000	Modified
	c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,000 per delayed purchase of Unit(s)	Rs. 1,200 per delayed purchase of Unit(s)	Modified
13 of 17	d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified
	D. MOTORCYCLE FINANCE FACILITY			
	d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified
	E. Cost Sharing Scheme for Electric Bikes (under Musawama)			
	a. Processing Fee	NA	Nil	New
	b. Early Payment Fee / Charges (full / partial)	NA	Nil	New
	c. Late Payment Charges (Charity)	NA	Rs. 400 per late payment of installment	New
	d. Charges on Dishonored / Returned Cheques	NA	Rs. 850 per case	New
	e. Repossession Charges (Within & Out of City)	NA	At Actual	New
	f. Repossessed Vehicle Evaluation / Appraisal Charges	NA	At Actual	New
	g. Litigation / Legal Charges	NA	At Actual	New
	h. Vehicle Registration / Transfer Charges / Secured Transaction Registry (STR)	NA	At Actual	New
	i. Warehouse Charges	NA	At Actual where applicable	New
	j. Legal Documentation and Stamp Duty Charges	NA	At Actual	New

Bank AL Habib Limited

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Summary of Amendments

Page No.	Particulars	Approved charges for the period July 01 to December 31, 2025	Approved charges for the period January 01 to June 30, 2026	Remarks
CONSUMER BANKING PRODUCTS				
13 of 17	F. Government Markup Subsidy and Risk Sharing Scheme for Affordable Housing Finance (Mera Ghar Mera Ashiana)			
	a. Processing Fee	NA	Nil	New
	b. Increased price in case of Early Purchase of Unit (s) (full/partial)	NA	Nil	New
	c. Increased price in case of Delayed Purchase of Unit (s)	NA	Rs. 1,200 per delayed purchase of Unit(s)	New
	d. Charges on Dishonored/Returned Cheques	NA	Rs. 850 per case	New
	e. Property Valuation/Appraisal Charges	NA	At Actual	New
	f. Lawyer's Appraisal Fee	NA	At Actual	New
	g. Income Estimation Charges/Fess	NA	At Actual	New
	h. Legal Documentation and Stamp Duty Charges	NA	At Actual	New
	G. Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB&ALS) Inclusion of Tier-4 (under Musawama) (Laptop Finance) Only for Students of HEC Recognized Institute			
	a. Processing Charges (Upfront Musawama Profit)	NA	Rs. 100	New
	b. Early Payment Fee / Charges (full / partial)	NA	Nil	New
	c. .Late Payment Charges (Charity)	NA	Rs. 1,200 per late payment of installment	New
15 of 17	A. <u>MISCELLANEOUS CHARGES</u>			
	i. Issuance of Banker's Cheque	Rs. 500/-	Rs. 550/-	Modified
	ii. Cheque Book Charges	Rs. 25/- per leaf	Rs. 30/- per leaf	Modified
	iv. Stop Payment of Cheques	Rs. 700/-	Rs. 750/-	Modified
	v. SMS Alert Service (Other than digital transactions)	Rs. 225/- per month per account (local)	Rs. 245/- per month per account (local)	Modified
	x. Same Day Clearing Cheque Charges	Rs. 550/- Flat	Rs. 600/- Flat	Modified
	xii. Intercity Collection of Cheques through NIFT	Rs. 350/- per instrument	Rs. 400/- per instrument	Modified
	xiii. Intercity Cheque Return Charges (Outward)	Rs. 750/- Flat	Rs. 850/- Flat	Modified
	xiv. Overseas Employment Certificate	Rs. 300/- per certificate	Rs. 350/- per certificate	Modified
AL HABIB ROSHAN DIGITAL ACCOUNT				
16 of 17	D. <u>VISA DEBIT CARD</u>			
	a. Annual / Replacement - Primary	Rs. 8,000 for Platinum Card, Rs. 4,250 for Gold Card, Rs. 3,500 for Silver Card	Rs. 9,000 for Platinum Card, Rs. 4,500 for Gold Card, Rs. 3,700 for Silver Card	Modified
	b. Annual / Replacement - Supplementary	Rs. 5,500 for Platinum Card, Rs. 3,000 for Gold Card, Rs. 2,500 for Silver Card	Rs. 6,500 for Platinum Card, Rs. 3,500 for Gold Card, Rs. 2,700 for Silver Card	Modified
	E. <u>AL HABIB ISLAMIC ROSHAN APNA GHAR (DM House Finance Facility)</u>			
	c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,000 per delayed purchase of Unit(s)	Rs. 1,200 per delayed purchase of Unit(s)	Modified
17 of 17	d. Charges on Dishonored / Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified
	F. <u>AL HABIB ISLAMIC ROSHAN APNI CAR (DM Auto Finance Facility)</u>			
	a. Processing Fee	Rs. 8,750 Flat	Rs. 7,000 Flat	Modified
	c. Increased price in case of Delayed Purchase of Unit (s)	Rs. 1,000 per delayed purchase of Unit(s)	Rs. 1,200 per delayed purchase of Unit(s)	Modified
	d. Charges on Dishonored/Returned Cheques	Rs. 750 per case	Rs. 850 per case	Modified
	o. Legal Documentation and Stamp Duty Charges	NA	At Actual	New