



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

Effective From
January 01, 2022 to June 30, 2022

SCHEDULE OF BANK CHARGES (ISLAMIC BANKING)

FOR THE PERIOD OF JANUARY 01, 2022 TO JUNE 30, 2022

<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% 0.18%
c. Above Rs 100 Million	0.17% 0.10%
} Rs.2100 Min	
<u>NOTE:</u> The above charges are subject to adjustment taking into account the business considerations / commitments, with the approval of competent authority	
AB. REVALIDATION OF EXPIRED L/Cs OR TRANSFER TO NEW BENEFICIARY	Same commission as applicable to opening of fresh L/Cs as per I AA. above.
II AMENDMENTS :	
a. If amount and/or period is not involved	Rs 1800 (flat)
b. If increase in amount and/or period is involved	Rs 1800 plus commission as per I AA. above.
III L/C Cancellation Charges	Rs 2000 plus SWIFT charges
IV RETIREMENT :	
1. Profit on Spot L/C Murabaha(L/C retired through own source)	Rs.100 (minimum)
2. USANCE BILLS: On Maturity	Service charges @0.15% Min Rs.1000 will be Charged on retirement of Import Documents. Rs.1000 per bill. Extra Commission (as per attached 'Annexure – A') after the period of L/C commission already recovered Min Rs.1000 Rs 1200 per bill (flat)
Extension in Maturity of Usance Bill Under LC / Contract	
3. Sight	Service charges @ 0.15% Minimum Rs.1000 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 1250
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.900 will be charged on retirement of all Import Documents.
d. SWIFT Charges	Rs 1000 (applicable on Point # V-a, V-b & V-c above)
VI ADVANCE PAYMENT AGAINST IMPORTS :	
a. Swift Transfer	Rs 1500
b. Demand Drafts	Rs 500
c. Service Charges	0.15% -Min Rs 1500 plus Telegraphic Transfer / Swift Charges

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<p>VII CREDIT REPORTS :</p> <p>a. To Foreign Banks on their request</p> <p>b. To Foreign Banks on customer's request</p> <p>VIII REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS</p> <p>a. Registration of Contracts for Import on Consignment Basis</p> <p>b. Amendments in Registration of Contracts for Imports</p> <p>i) If amount and/or period is not involved</p> <p>ii) If increase in amount and/or period is involved</p> <p>IX REIMBURSEMENT CHARGES (Payable to reimbursing bank)</p> <p>X MESSAGE TRANSMISSION</p> <p>a. Full Swift Letter of Credit</p> <p>b. Swift Amendment to L/C</p> <p>XI Handling of Discrepant Document Under Import LC</p> <p>XII Issuance of Freight Certificate for Import on FOB Basis</p> <p>XIII EIF Handling Charges</p> <p>XIV Bank to bank EIF transfer</p> <p>XV OTHER CHARGES</p>	<p>US\$ 100 from Foreign Banks</p> <p>To be charged at actual plus USD 30/- or eqv in Pak Rupees being Service Charges</p> <p>0.20% flat min Rs 2000</p> <p>Rs 1000 (flat)</p> <p>Rs 1000 plus commission as per VIII-a. above.</p> <p>At Actual</p> <p>Rs 1800</p> <p>Rs 750 per page</p> <p>US \$ 80</p> <p>Rs.1150 per certificate</p> <p>Rs 25 per certificate</p> <p>Rs.500/- flat per transaction</p> <p>As per section "E" Miscellaneous</p>
<p>B. <u>EXPORTS:</u></p> <p>I LETTERS OF CREDIT :</p> <p>a. Advising - for Customers - for Non- Customers</p> <p>b. Amendment Advising - for Customers - for Non- Customers</p> <p>c. Confirmation</p> <p>d. Transfer of Export L/Cs</p> <p>e. Reimbursement payment to other local banks from Non-Resident Rupee Account</p> <p>II COLLECTIONS:</p> <p>a. Documentary (on which bank does not earn exchange difference)</p> <p>III Handling of duty draw back claim</p> <p>IV Service Charges against Export Documents sent on Collection Basis where payment cover is already received in Bank's Foreign Currency Accounts (nostro)</p> <p>V Service Charges on Advance Payment</p> <p>VI Freight Subsidy</p> <p>VII Service charges on issuing PRC, checking, Rectifying and forwarding applications to SBP for payment of R&D – Support to</p>	<p>Rs 1500 plus courier charges if applicable</p> <p>Rs 2500 plus courier charges</p> <p>Rs 1000 plus courier charges if applicable</p> <p>Rs 1500 plus courier charges</p> <p>Min Rs 1250 or 0.40 % per qtr. whichever higher Max Case to case basis</p> <p>Rs 1500 flat</p> <p>Rs 450 flat</p> <p>Rs 1000 per collection</p> <p>Paisas 25 per Rs 100 (Minimum Rs 1000)</p> <p>Paisas 15 per Rs 100 or Re 1.5 per thousand Min Rs 1500</p> <p>Paisas 15 per Rs 100 (Re 1.5 per Rs 1000) Min Rs 1500</p> <p>Rs. 1000 per case</p> <p>Rs.1000</p>

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<p>Garment Industry.</p> <p>VIII Export Development Surcharge</p> <p>IX SPO (Standardized Purchase Order)</p> <p>X EE Certification</p> <p>XI Issuance of EE / EF NOC to other Banks</p> <p>XII Drawback of Local Taxes and Levies (Garments, Home Textile and Fabrics)</p>	<p>Rs.100 per bill</p> <p>Rs. 250 per order</p> <p>Rs. 1000 per case</p> <p>Rs. 1250</p> <p>Rs. 1000 per claim</p>
<p>XIII 6% Research and Development Support Against Export of Processed Food</p> <p>XIV 25% Freight Subsidy to Exporters of Live Sea Foods (Dealt By TDAP)</p> <p>XV Inland freight subsidy</p> <p>XVI Business Performance Certificate</p> <p>XVII Issuance of duplicate Annex A for the Purpose of Claiming Duty Drawback</p> <p>XVIII Handling & Service Charges in LIEU of Exchange Earnings where an exporter sells foreign exchange to some other bank where documents were sent for collection through Bank AL Habib</p> <p>XIX Handling & Services for overdue export bills Reporting</p> <p>XX Handling Charges For Export Refinance Applications</p> <p>XXI Handling Of Duty Draw Back Claims (DLTL) / Textile / Non-Textile Handling Charges (Incremental Schemes)</p> <p>XXII Handling of Subsidy Claims on Export of Wheat / Wheat Flour, Sugar And Textile / Non-Textile & Other subsidies</p> <p>XXIII Export NOC Issued in Favor of other Banks To Negotiate Collection Documents / Transfer of EFE to other Banks</p> <p>XXIV Issuance of NOC To Shipping Companies In Case of Surrender / Loss of B/L</p> <p>XXV Transfer of export proceeds to other bank where no documents handled at our end</p> <p>XXVI Handling of LTFF (SBP) Applications</p> <p>XXVII Export Document Return Unpaid</p> <p>XXVIII Services Charges Of Export Advance Payment Cases Where E-Form Certified After One Year From Certification Upon SBP Approval</p> <p>XXIX Expired EFE Beyond 45 Days From Date Of Certification On WEBOC</p> <p>XXX Charges for Exports Against Deposit / Surrender of FCY Notes</p>	<p>Rs 1000 per claim</p> <p>Rs 1000 per claim</p> <p>Rs 1000 per claim</p> <p>Rs. 625</p> <p>Rs. 500 per transaction</p> <p>@0.10% MIN Rs.1250</p> <p>Rs.1000/- per bill for all overdue bills on monthly basis till settlement</p> <p>Rs. 1000 per submission</p> <p>Rs. 100 per shipment / per transaction</p> <p>Rs. 1000 per case</p> <p>Rs.500</p> <p>Rs. 1000 flat</p> <p>Rs 1000 plus T.T. charges</p> <p>Rs 2000 per case</p> <p>Rs.1500</p> <p>Rs.1000</p> <p>Rs.100 per E-Form</p> <p>0.30% for value of over US Dollar 10,000 or its equivalent in other currencies</p>
<p>C. <u>COLLECTION (Foreign Currency):</u></p> <p>I OUTWARD :</p> <p>a. Clean bills</p> <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>US\$ 5 OR Equivalent Foreign Currency plus Courier charges</p> <p>At actual charges of Returning Bank plus US\$ 5 OR Equivalent Foreign Currency</p> <p>Rs. 400 per instrument</p> <p>Rs. 500 per instrument</p>

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<p>II INWARD : Clean collection</p> <p>D. <u>REMITTANCES (Foreign):</u></p> <p>I OUTWARD :</p> <p>a. Demand Drafts</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 TEST VERIFICATION CHARGES FROM OTHER BANKS :</p> <p>V Obtaining SBP Approval for Remittance Related to Foreign Exchange Transactions Where Required</p>	<p>In case of Pak Rupees Rs 200</p> <p>In case of Foreign Currency US\$ 5 OR Equivalent FCY.</p> <p>US\$ 18</p> <p>US\$ 35</p> <p>US\$ 10</p> <p>US\$ 6 plus drawee bank charges at actual</p> <p>NIL if proceeds credited to an account with us otherwise charges of Rs 300</p> <p>At actual</p> <p>Rs 200</p> <p>i) Rs 2300</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 from each customer.</p> <p>Rs 275</p> <p>Rs. 1500 per case</p>
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<p><u>DOMESTIC BANKING</u></p> <p>A. <u>REMITTANCES :</u></p> <p>I a. Issuance of Banker's Cheque</p> <p>b. Issuance of Drafts, MTs, TTs</p> <p>i) Drawn on our correspondents</p> <p>c. Fax / Swift charges on TTs.</p> <p>d. Postage</p> <p>e. Transfer by IBCA</p> <p>f. Online Cash Deposit / Withdrawal</p> <p>II CANCELLATION CHARGES OF DD/PO/ BANKER'S CHEQUES</p> <p>III STOP PAYMENT OF DDs</p> <p>IV DUPLICATE DEMAND DRAFT</p> <p>V DUPLICATE BANKER'S CHEQUE</p>	<p>Rs. 300 (No charges for making Banker's Cheque / DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.)</p> <p>0.12% - Minimum Rs 225</p> <p>Rs 150</p> <p>Rs 25 per item</p> <p>NIL</p> <p>NIL (Intra & Inter City)</p> <p>Rs 400</p> <p>Rs 200</p> <p>Rs 200</p> <p>Rs 400</p>
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<p>B. <u>INLAND TRADE:</u></p> <p>I INLAND LETTERS OF CREDIT</p> <p>i. Opening Commission</p> <p>ii. Retirement of bills drawn under local LCs</p> <p>II Discrepancy Charges Against Inland L/C Documents</p> <p>III AMENDMENT IN L/CS :</p> <p>a. If amount and/or period is not involved</p> <p>b. If period is involved.</p> <p>c. If increase in amount is involved</p> <p>IV COLLECTIONS:</p> <p>a. Documentary (LDBC & IDBC)</p> <p>b. Clean (including Cheques)</p> <p>c. Handling charges on registration / payment of Standard Purchase Order (S.P.O.)</p> <p>V Local bills returned unpaid</p> <p>VI MISCELLANEOUS CHARGES:</p> <p>where applicable (I-IV above) will be extra as per following:</p> <p>a. Collecting Bank Charges, (if collecting bank is other than Bank AL Habib Ltd)</p> <p>b. Inquiring of instruments by Phone/Fax</p> <p>c. Instrument Returning Charges :</p> <p>for documentary collections</p> <p>for clean collections</p> <p>d. Storage Charges</p> <p>e. Courier Charges :</p> <ul style="list-style-type: none"> • For BAH Branches • For other Banks <p>C. <u>FINANCING / ADVANCES:</u></p> <p>I Following charges will be recovered in addition to Profit:</p> <p>- Project examination & review fee</p> <p>- Legal and administrative Fee</p> <p>- Miscellaneous charges (evaluation of security and maintenance thereof)</p> <p>II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION :</p> <p>The various charges may be levied as follows:</p> <p>a. Godown Rent</p> <p>b. Godown Staff Salaries and Muqadam Charges</p> <p>c. Godown Inspection Charges:</p> <p>i) Within Municipal Limits</p> <p>ii) Outside Municipal Limits</p>	<p>0.50% per quarter and 0.35% for subsequent quarters Minimum Rs 1800</p> <p>0.05% on retirement</p> <p>Rs 1200</p> <p>Rs 1500</p> <p>Rs 1500 plus commission @ 0.35% per Subsequent quarters</p> <p>Same as above (b)</p> <p>0.35% Minimum Rs 450 plus paying bank charges</p> <p>0.25% Minimum Rs 125 Maximum Rs 600 plus paying bank charges</p> <p>Rs 250</p> <p>Rs.500</p> <p>At actual plus Rs 50</p> <p>Rs 50</p> <p>Rs 200 plus Postage / Courier charges</p> <p>Rs 50 plus Postage / Courier charges</p> <p>Paisas 50 per packet per day, Minimum Rs 50</p> <p>Rs 60</p> <p>Rs 125</p> <p>On case to case basis as per agreement with the customer</p> <p>At actual or on case to case basis as per agreement with the customer</p> <p>At actual or on case to case basis as per agreement with the customer</p> <p>As per pre-arrangement</p> <p>At Actual</p> <p>At Actual</p> <p>At actual conveyance charges plus Rs 400</p> <p>TA & DA as per rules plus Rs 400</p>
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FOR THE PERIOD OF JANUARY 01, 2022 TO JUNE 30, 2022

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 200/- per delivery
III CIB Report Charges	Rs 100 per report
IV Issuance of NOC (customer's request) on request of customers/ clients for creating additional/pari passu charge/second charge on their fixed & current assets for acquiring further project finance from other Banks/Financial Institutions	Rs.3,750/- 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
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. <u>IJARAH / MURABAHA / ISTISNA:</u>	
I Corporate Ijarah / Murabaha / Istisna Documentation & Processing	At actual
II Consumer Ijarah / Murabaha / Istisna Documentation & Processing	At actual
III Inspection Charges	At actual

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E. <u>DIMINISHING MUSHARAKA</u> i. Documentation & Processing ii. Prepayment Charges	At Actual NIL
F. <u>GUARANTEES:</u> I Guarantees Issued to Shipping Companies / Air Lines in Lieu of Bills of Lading / Air Consignment Notes. II Guarantees Issued to Collector of Custom In Lieu Of Payments Of Duty III Other Guarantees IV Guarantees Issued to SBP for exemption from withholding Tax on Export Proceeds V Other Guarantees including Guarantees for deferred payment under supplier or buyer credit / payee scheme: VI Amendment in the text of Letter of Guarantees (Amount and period remaining the same) VII Recovery of SWIFT LG Advising Charges	Rs 1900 flat As per applicable slab attached as per ' <i>Annexure – B</i> ' As per applicable slab attached as per ' <i>Annexure – B</i> ' Rs 500 flat As per applicable slab attached as per ' <i>Annexure – B</i> ' Amendment commission at Rs 850 Rs. 1,000/- plus FED
<u>NOTES:</u> • Enhancement in amount or increase in validity, same charges will be applicable. • Guarantee commission will be recovered from the date of issuance of the guarantee till the expiry of guarantee.	
G. <u>CASH MANAGEMENT SERVICES</u> i. Countrywide Collection Solution ii. Bulk Salary/Disbursements iii. Dividend Warrants Payment Arrangement iv. Customized MIS/Reporting v. Any other Shariah compliant activity vi. AL Habib Payments System (Bulk Payments) H. <u>MISCELLANEOUS CHARGES:</u> 1 Stop Payment of Cheques 2 Issue of loose Cheques 3 Cheque drawn on us and returned unpaid for insufficient funds. 4 Standing instruction charges.(no charges for pensioner account) 5 Issuance of certificate on credit worthiness at Customers' request 6 Issuance of Statement of Account at customers' request (no charges if customer claim that posted statement not received) (i) Statement of A/c upto 6 Months (ii) Statement of A/c Above 6 months 7 Same Day Clearing Cheques Charges 8 Same day Clearing Cheque drawn on us and returned unpaid for insufficient fund 9 Online Cheque Return Charges 10 Photocopies of Paid Cheques 11 Issuance of Certificate regarding confirmation of Paid Cheques 12 C.D.C. Charges 13 Cheque book charges (free Cheque book for pensioner account) 14 Account Maintenance Certificate	As per agreement As per agreement As per agreement As per agreement As per agreement As per agreement Rs 500 per instruction Rs 30 per Cheque Rs. 600 or any amount less than Rs. 600 in the account Rs 300 per instruction plus remittance charges Rs 400 per certificate Rs 35 Additional Rs 35 per 6 months Rs 500 Flat Rs.600 or any amount less than Rs. 600 in the account NIL Rs 120 per Cheque Rs 100 At actual Rs. 15 per leaf (To waive Cheque book charges, customers will be required to maintain Monthly average balance of Rs. 25,000/-) Rs 300 per Certificate

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15 Intercity Collection of Cheques through NIFT	Rs 300 per instrument
16 Intercity Cheque Return Charges	Rs 600 per instrument
17 SMS Alert Service	Rs 90 per month per account
18 CDR Issuance Charges	NIL
19 CDR Duplicate Charges	Rs 300
20 CDR Cancellation Charges	NIL
21 Overseas Employment Certificate	Rs.100 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)
23 Express Cheque Book (10 Leaves)	Rs. 250
24 Certificate of Balance	Rs. 250 per certificate
25 Retrieval of Old Records	Upto 1 Year Rs.250/- Upto 2 years Rs.350/- Upto 3 Years Rs.450/- Over 3 Years Rs.650/- Rs.500
26 Issuance of SBP/ NBP Cheques / Special Clearing (Upon Customer request only)	
27 SECP Online Portal Service Charges	Private Companies Rs.1100 Public Companies Rs.2000
<u>I. LOCKER FACILITIES</u>	
a. Annual rent (annual locker rent from existing and new customers to be recovered in advance at the commencement of the period)	Rs 5,000 for small Rs 6,250 for medium Rs 7,500 for large
b. Locker Breaking Charges	Rs 5,000
c. Locker Key and Locker replacement	Rs. 2000/- flat
<u>ALTERNATE DELIVERY CHANNELS (A.D.C)</u>	
<u>A. FUNDS TRANSFER FACILITY</u>	
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
<u>B. A.T.M</u>	
a. Re-issuance of ATM Pin	Rs 100
b. ATM Switch Transactions	
(i) Cash withdrawal from other Bank ATM	Rs 18.75 per transaction
(ii) Local Balance Inquiry Charges	Rs 2.50 per transaction
(iii) ATM Optional Receipts Printing Fee	Rs 2.50 per transaction
<u>C. VISA DEBIT CARD:</u>	
a. Annual / Issuance / Renewal / Replacement fee - Primary	Rs.1400 for Silver Card Rs.1750 for Gold Card Rs.4000 for Platinum Card

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b. Annual / Issuance / Renewal / Replacement fee - Supplementary	Rs.800 for Silver Card Rs.1000 for Gold Card Rs.2000 for Platinum Card
c. ATM International Cash Withdrawal	3.5% of transaction amount
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.200
i. VISA Arbitration Charges	At Actual
j. International Retail Purchase & E-Commerce Transaction	3.5% on transaction amount
D. <u>MOBILE BANKING</u> Re-issuance of Mobile Banking Pin	Rs 100
E. <u>China Union Pay</u>	
a) Annual / Issuance / Renewal / Replacement Fee - Primary	Rs. 1250
b) Annual / Issuance / Renewal / Replacement Fee - Supplementary	Rs. 750
c) International ATM Cash Withdrawal	3.5% of transaction amount
d) International Balance Inquiry	Rs. 200
e) International Retail Purchase & E-Commerce Transaction	3.5% on Transaction Amount
f) Local Charge Back Request Charges	At Actual
g) International Charge Back Request Charges	At Actual
h) Local Retrieval Request Charges	At Actual
i) International Retrieval Request Charges	At Actual
F. <u>Utility Bills and Other Payment Charges</u>	
A. Direct Debit Facility	
a) Each Successful Transaction	Rs 25
b) Un-successful Transaction due to insufficient funds	Rs 25
G. <u>Pay Pak</u>	
a) Annual / Issuance / Renewal / Replacement Fee – Primary	Rs. 900
b) Local Chargeback Request Charges	At Actuals
c) Local Retrieval Request Charges	At Actuals

Note:

To waive issuance/annual/renewal fee on PayPak debit card, customers will be required to maintain monthly average balance of Rs. 25,000/- in previous/next calendar month as mentioned below:

i) New account holders will be required to maintain monthly average balance of Rs. 25,000/- in next calendar month when the account is opened from CPU. (This will be applicable when request is initiated through account opening form).

ii) Existing account holders are required to maintain monthly average balance of Rs. 25,000/- in previous calendar month. In case, the tenure of the previous month (i.e. 30 days) is not completed when request is processed from CPU then monthly average balance should be maintained in next calendar month. (This will be applicable when request is initiated for debit card through Electronic Application Form/Call Center).

iii) Pay Pak debit card charges will not be applicable on those accounts wherein Bank has exempted the charges.

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<u>CONSUMER BANKING PRODUCTS</u>	
A. <u>AUTO FINANCING FACILITY</u> (APNI CAR-DM)	
a. Processing Fee	
i) New Vehicles	Rs 8000 Flat
ii) Imported / Reconditioned and Used Vehicles	Rs 8500 Flat
b. Purchase of additional units – APNI CAR	As per terms and conditions mentioned in offer letter
c. Early Settlement Fee/Charges APNI CAR	As per terms and conditions mentioned in offer letter
d. Delayed Purchase of Unit(s)	Rs 1000 per delayed purchase of Unit(s)
e. Charges on Dishonored / Returned Cheques	Rs. 500 per case
f. Repossession Charges (Within & Out of City)	Rs 100000 or at actual whichever is lower
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
B. <u>Government Markup Subsidy Scheme (G-MSS) for Housing Finance (Mera Pakistan - Mera Ghar)</u>	
a) Processing Fee	NIL
b) Early Settlement Fee / Charges (full / partial)	NIL
c) Delayed Purchase of Unit(s)	Rs 900 per delayed purchase of Unit(s)
d) Charges on Dishonored/Returned Charges	Rs. 500
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. <u>HOUSING FINANCE FACILITY</u>	
a. Processing Fee	Rs. 7000
b. Early Settlement Fee /Charges (full / partial)	NIL
c. Delayed Purchase of Unit(s)	Rs 1000 per delayed purchase of Unit(s)
d. Charges on Dishonored/Returned Cheques	Rs. 500 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

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FOR THE PERIOD OF JANUARY 01, 2022 TO JUNE 30, 2022

<u>D. ISLAMIC ROSHAN APNA GHAR (HOUSE FINANCE FACILITY FOR OVERSEAS PAKISTANIS)</u>	
a. Processing Fee b. Early Purchase of Unit (full / partial) c. Delayed Purchase of Unit(s) d. Charges on Dishonored/Returned Cheques e. Property Valuation/Appraisal Charges f. Lawyer's Appraisal Fee g. Income Estimation Charges/Fee h. Documentation and Stamp Duty Charges i. Courier Charges (Foreign)	Rs. 4000 Within 1 year 1% and afterwards no charges Unit(s) price will increase by Rs 900 for each delayed purchase of Unit(s) Rs. 500 per case At Actual At Actual At Actual At Actual 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 - Online Charges for online cash deposit/ withdrawal are not to be charged on Saturdays. 	

Bank AL Habib Limited
SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2022 TO JUNE 30, 2022

ANNEXURE 'A'

Schedule of Acceptance Charges

Amount Range		Per Month Charges or part thereof
From	To	
500,001.00	800,000.00	880.00
800,001.00	1,000,000.00	1,100.00
1,000,001.00	2,000,000.00	2,200.00
2,000,001.00	3,000,000.00	3,300.00
3,000,001.00	4,000,000.00	4,400.00
4,000,001.00	5,000,000.00	5,500.00
5,000,001.00	6,000,000.00	6,600.00
6,000,001.00	7,000,000.00	7,700.00
7,000,001.00	8,000,000.00	8,800.00
8,000,001.00	9,000,000.00	9,900.00
9,000,001.00	10,000,000.00	11,000.00
10,000,001.00	11,000,000.00	12,100.00
11,000,001.00	12,000,000.00	13,200.00
12,000,001.00	13,000,000.00	14,300.00
13,000,001.00	14,000,000.00	15,400.00
14,000,001.00	15,000,000.00	16,500.00
15,000,001.00	16,000,000.00	17,600.00
16,000,001.00	17,000,000.00	18,700.00
17,000,001.00	18,000,000.00	19,800.00
18,000,001.00	19,000,000.00	20,900.00
19,000,001.00	20,000,000.00	22,000.00
20,000,001.00	21,000,000.00	23,100.00
21,000,001.00	22,000,000.00	24,200.00
22,000,001.00	23,000,000.00	25,300.00
23,000,001.00	24,000,000.00	26,400.00
24,000,001.00	25,000,000.00	27,500.00
25,000,001.00	26,000,000.00	28,600.00
26,000,001.00	27,000,000.00	29,700.00
27,000,001.00	28,000,000.00	30,800.00
28,000,001.00	29,000,000.00	31,900.00
29,000,001.00	30,000,000.00	33,000.00
30,000,001.00	31,000,000.00	34,100.00
31,000,001.00	32,000,000.00	35,200.00
32,000,001.00	33,000,000.00	36,300.00
33,000,001.00	34,000,000.00	37,400.00
34,000,001.00	35,000,000.00	38,500.00
35,000,001.00	36,000,000.00	39,600.00
36,000,001.00	37,000,000.00	40,700.00
37,000,001.00	38,000,000.00	41,800.00
38,000,001.00	39,000,000.00	42,900.00
39,000,001.00	40,000,000.00	44,000.00
40,000,001.00	41,000,000.00	45,100.00
41,000,001.00	42,000,000.00	46,200.00
42,000,001.00	43,000,000.00	47,300.00
43,000,001.00	44,000,000.00	48,400.00
44,000,001.00	45,000,000.00	49,500.00
45,000,001.00	46,000,000.00	50,600.00
46,000,001.00	47,000,000.00	51,700.00
47,000,001.00	48,000,000.00	52,800.00
48,000,001.00	49,000,000.00	53,900.00
49,000,001.00	50,000,000.00	55,000.00
50,000,001.00	51,000,000.00	56,100.00
51,000,001.00	52,000,000.00	57,200.00
52,000,001.00	53,000,000.00	58,300.00

Bank AL Habib Limited
SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2022 TO JUNE 30, 2022

ANNEXURE 'A'

Schedule of Acceptance Charges

Amount Range		Per Month Charges or part thereof
From	To	
53,000,001.00	54,000,000.00	59,400.00
54,000,001.00	55,000,000.00	60,500.00
55,000,001.00	56,000,000.00	61,600.00
56,000,001.00	57,000,000.00	62,700.00
57,000,001.00	58,000,000.00	63,800.00
58,000,001.00	59,000,000.00	64,900.00
59,000,001.00	60,000,000.00	66,000.00
60,000,001.00	61,000,000.00	67,100.00
61,000,001.00	62,000,000.00	68,200.00
62,000,001.00	63,000,000.00	69,300.00
63,000,001.00	64,000,000.00	70,400.00
64,000,001.00	65,000,000.00	71,500.00
65,000,001.00	66,000,000.00	72,600.00
66,000,001.00	67,000,000.00	73,700.00
67,000,001.00	68,000,000.00	74,800.00
68,000,001.00	69,000,000.00	75,900.00
69,000,001.00	70,000,000.00	77,000.00
70,000,001.00	71,000,000.00	78,100.00
71,000,001.00	72,000,000.00	79,200.00
72,000,001.00	73,000,000.00	80,300.00
73,000,001.00	74,000,000.00	81,400.00
74,000,001.00	75,000,000.00	82,500.00
75,000,001.00	76,000,000.00	83,600.00
76,000,001.00	77,000,000.00	84,700.00
77,000,001.00	78,000,000.00	85,800.00
78,000,001.00	79,000,000.00	86,900.00
79,000,001.00	80,000,000.00	88,000.00
80,000,001.00	81,000,000.00	89,100.00
81,000,001.00	82,000,000.00	90,200.00
82,000,001.00	83,000,000.00	91,300.00
83,000,001.00	84,000,000.00	92,400.00
84,000,001.00	85,000,000.00	93,500.00
85,000,001.00	86,000,000.00	94,600.00
86,000,001.00	87,000,000.00	95,700.00
87,000,001.00	88,000,000.00	96,800.00
88,000,001.00	89,000,000.00	97,900.00
89,000,001.00	90,000,000.00	99,000.00
90,000,001.00	91,000,000.00	100,100.00
91,000,001.00	92,000,000.00	101,200.00
92,000,001.00	93,000,000.00	102,300.00
93,000,001.00	94,000,000.00	103,400.00
94,000,001.00	95,000,000.00	104,500.00
95,000,001.00	96,000,000.00	105,600.00
96,000,001.00	97,000,000.00	106,700.00
97,000,001.00	98,000,000.00	107,800.00
98,000,001.00	99,000,000.00	108,900.00
99,000,001.00	100,000,000.00	110,000.00
Over 100,000,000		See Note 2 below

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, 2022 TO JUNE 30, 2022

ANNEXURE 'B'

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	2,600.00
800,001.00	1,000,000.00	3,600.00
1,000,001.00	1,500,000.00	4,900.00
1,500,001.00	2,000,000.00	6,900.00
2,000,001.00	2,500,000.00	8,800.00
2,500,001.00	3,000,000.00	10,700.00
3,000,001.00	3,500,000.00	12,500.00
3,500,001.00	4,000,000.00	14,400.00
4,000,001.00	4,500,000.00	16,200.00
4,500,001.00	5,000,000.00	18,000.00
5,000,001.00	5,500,000.00	19,800.00
5,500,001.00	6,000,000.00	21,200.00
6,000,001.00	6,500,000.00	22,600.00
6,500,001.00	7,000,000.00	23,900.00
7,000,001.00	7,500,000.00	25,200.00
7,500,001.00	8,000,000.00	26,300.00
8,000,001.00	8,500,000.00	27,400.00
8,500,001.00	9,000,000.00	28,400.00
9,000,001.00	9,500,000.00	29,300.00
9,500,001.00	10,000,000.00	30,200.00
10,000,001.00	12,500,000.00	33,200.00
12,500,001.00	15,000,000.00	40,500.00
15,000,001.00	17,500,000.00	47,900.00
17,500,001.00	20,000,000.00	55,200.00
20,000,001.00	22,500,000.00	62,500.00
22,500,001.00	25,000,000.00	69,800.00
25,000,001.00	27,500,000.00	77,000.00
27,500,001.00	30,000,000.00	84,300.00
30,000,001.00	32,500,000.00	91,600.00
32,500,001.00	35,000,000.00	98,800.00
35,000,001.00	37,500,000.00	106,000.00
37,500,001.00	40,000,000.00	112,600.00
40,000,001.00	42,500,000.00	119,000.00
42,500,001.00	45,000,000.00	125,300.00
45,000,001.00	47,500,000.00	131,600.00
47,500,001.00	50,000,000.00	137,700.00
50,000,001.00	52,500,000.00	143,800.00
52,500,001.00	55,000,000.00	149,700.00
55,000,001.00	57,500,000.00	155,500.00
57,500,001.00	60,000,000.00	161,300.00
60,000,001.00	62,500,000.00	166,900.00
62,500,001.00	65,000,000.00	172,400.00
65,000,001.00	67,500,000.00	177,900.00
67,500,001.00	70,000,000.00	183,200.00
70,000,001.00	72,500,000.00	188,500.00
72,500,001.00	75,000,000.00	193,600.00
75,000,001.00	77,500,000.00	198,600.00
77,500,001.00	80,000,000.00	203,600.00
80,000,001.00	82,500,000.00	208,400.00
82,500,001.00	85,000,000.00	213,100.00
85,000,001.00	87,500,000.00	217,800.00
87,500,001.00	90,000,000.00	222,300.00
90,000,001.00	92,500,000.00	226,800.00
92,500,001.00	95,000,000.00	231,100.00
95,000,001.00	97,500,000.00	235,300.00
97,500,001.00	100,000,000.00	239,500.00

Notes:

- All guarantees amount exceeding Rs.100 Million shall attract additional service charges of Rs.2,500/- per Rs. 1 Million each (per quarter or part thereof)
- Discount on above mentioned charges may be allowed to customer subject to prior approval of Competent Authority.
- Guarantee charges may also be advised to customers in terms of percentage of guarantee amount rate which is subject to prior approval from Competent Authority.
- Commission on continuing guarantee will be recovered only at the time of issuance.

Bank AL Habib Limited

Islamic Schedule of Bank Charges Finalized - for the Period Jan 01, 2022 To June 30, 2022

Summary of Amendments / Additions

Page No.	Particulars	Existing charges for the period July 01 to December 31, 2021	Approved charges for the period January 01 to June 30, 2022	Remarks
INTERNATIONAL BANKING				
	A. Imports			
1 of 11	V RETIREMENT:			
	2. USANCE BILLS:			
	On maturity	Rs.800 per bill. Extra Commission (as per attached 'Annexure – A') after the period of L/C commission already recovered Min Rs.800	Rs.1000 per bill. Extra Commission (as per attached 'Annexure – A') after the period of L/C commission already recovered Min Rs.1000	Modified
	Extension in Maturity of Usance Bills under LC / Contract	Rs 1000 per bill (flat)	Rs 1,200 per bill (flat)	Modified
	V INWARD FOREIGN DOCUMENTARY BILLS FOR COLLECTION			
	a. Handling charges on all Inward Collection / Open Account	Rs. 1000	Rs. 1250	Modified
	c. Retirement/Payment of all Collection Foreign Bills/Including Contract / Open Account	(Service Charges @ 0.15% - Minimum Rs. 750 will be charged on retirement of Import Documents)	(Service Charges @ 0.15% - Minimum Rs. 900 will be charged on retirement of Import Documents)	Modified
	B. Exports			
2 of 11	I. LETTERS OF CREDIT:			
	e. Reimbursement payment to other local banks from Non-Resident Rupee Account	Rs. 375 flat	Rs. 450 flat	Modified
	IV. Service Charges Against Export Documents Sent On Collection Basis Where Payment Cover Is Already Received In Bank's Foreign Currency A/C. (Nostro)	Paisas 12 per Rs. 100 (Re 1.2/- per Rs. 1000) Min Rs. 1500	Paisas 15 per Rs. 100 (Re 1.5/- per Rs. 1000) Min Rs. 1500	Modified
3 of 11	XVI. Business Performance Certificate	Rs. 500	Rs. 625	Modified
	XXX. Charges For Exports Against Deposit / Surrender Of FCY Notes	XXX. Foreign Currency Handling	XXX. Charges For Exports Against Deposit / Surrender Of FCY Notes	Change in Nomenclature
	XXX. Charges For Exports Against Deposit / Surrender Of FCY Notes	0.25 paisas per US Dollar or its equivalent in other foreign currencies for value of over US Dollar 10,000 or its equivalent in other currencies	0.30% for value of over US Dollar 10,000 or its equivalent in other currencies	Modified
4 of 11	D. REMITTANCES - FOREIGN:			
	I OUTWARD:			
	a. Demand Drafts	US\$ 15	US\$ 18	Modified
	b. SWIFT / FTT	US\$ 30	US\$ 35	Modified
	II INWARD:			
	a. DD / TT / MT	NIL if proceeds credited to an account with us otherwise charges of Rs. 250	NIL if proceeds credited to an account with us otherwise charges of Rs. 300	Modified
	E. MISCELLANEOUS:			
	II POSTAGE / COURIER / SWIFT CHARGES will be recovered as under:			
	Courier	i) Rs. 2000 ii) Where courier charges are debited to Customers' A/c with courier company service charges of Rs. 150	i) Rs. 2300 ii) Where courier charges are directly debited to Customers' A/c with courier company, Rs 150 will be charged as service charges	Modified
DOMESTIC BANKING				
4 of 11	A. REMITTANCES:			
	I a. Issuance of Banker's Cheque	Rs . 250 (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 . 300 (No charges for making Banker's Cheque/ DD/ any other related instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc.)	Modified
	e. Transfer by IBCA	Rs 100 per transfer including cost of fax	NIL	Modified
	II. CANCELLATION CHARGES OF DD /PO / BANKER'S CHEQUE	Rs. 350	Rs. 400	Modified
	V. DUPLICATE BANKER'S CHEQUE	Rs. 375	Rs. 400	Modified
5 of 11	B. Inland Trade			
	II Discrepancy Charges Against Inland L/C Documents	Rs. 750	Rs. 1200	Modified
	IV COLLECTIONS:			
	a. Documentary (LDBC & IDBC)	0.35% Minimum Rs. 375 plus paying bank charges	0.35% Minimum Rs. 450 plus paying bank charges	Modified
	b. Clean (including cheques)	0.25% Minimum Rs. 100 Maximum Rs. 600 plus paying bank charges	0.25% Minimum Rs. 125 Maximum Rs. 600 plus paying bank charges	Modified

Bank AL Habib Limited

Islamic Schedule of Bank Charges Finalized - for the Period Jan 01, 2022 To June 30, 2022

Summary of Amendments / Additions

Page No.	Particulars	Existing charges for the period July 01 to December 31, 2021	Approved charges for the period January 01 to June 30, 2022	Remarks
6 of 11	C. Financing / Advances			
	II. FOR FINANCE AGAINST PLEDGE / HYPOTHECATION :			
	e. Stock Inspections:(Not owned by the Bank)	e. Stock Inspections:	e. Stock Inspections:(Not owned by the Bank)	Change in Nomenclature
	IV. Issuance of NOC (customer's request) on request of customers/ clients for creating additional/pari passu charge/second charge on their fixed & current assets for acquiring further project finance from other Banks/Financial Institutions.	Rs.3,000/- flat per NOC	Rs.3,750/- per NOC	Modified
7 of 11	<u>F. GUARANTEES:</u>			
	VI. Amendment in the text of Letter of Guarantees (Amount and period remaining the same)	Amendment commission at Rs. 700	Amendment commission at Rs. 850	Modified
8 of 11	<u>H. MISCELLANEOUS CHARGES:</u>			
	16. Intercity Cheque Return Charges	Rs 550 per instrument	Rs 600 per instrument	Modified
	17. SMS Alert Service	Rs 75 per month per account	Rs 90 per month per account	Modified
	23. Express Cheque Book (10 Leaves)	Rs. 200	Rs. 250	Modified
	25. Retrieval of Old Records	Upto 1 Year Rs.200/- Upto 2 years Rs.300/- Upto 3 Years Rs.400/- Over 3 Years Rs.600/-	Upto 1 Year Rs.250/- Upto 2 years Rs.350/- Upto 3 Years Rs.450/- Over 3 Years Rs.650/-	Modified
	<u>I. LOCKER FACILITIES:</u>			
	a. Annual Rent (Annual locker rent from existing and new customers to be recovered in advance at the commencement of the period)	Rs. 4,000/- for Small Rs. 5,000/- for Medium Rs. 6,000/- for Large	Rs. 5,000/- for Small Rs. 6,250/- for Medium Rs. 7,500/- for Large	Modified Modified Modified
	ALTERNATE DELIVERY CHANNELS			
	C. VISA DEBIT CARD			
	a. Annual / Issuance / Renewal / Replacement fee - Primary	Rs.1200 for Silver Card Rs. 1500 for Gold Card Rs.3000 for Platinum Card	Rs.1400 for Silver Card Rs. 1750 for Gold Card Rs.4000 for Platinum Card	Modified
	b. Annual / Issuance / Renewal / Replacement fee - Supplementary	Rs.720 for Silver Card Rs.900 for Gold Card Rs.1800 for Platinum Card	Rs.800 for Silver Card Rs.1000 for Gold Card Rs.2000 for Platinum Card	Modified
9 of 11	c. ATM International Cash Withdrawal	Rs.300 per transaction or 3% of transaction amount whichever is higher	3.5% of transaction amount	Modified
	j. International Retail Purchase & E-Commerce Transaction	p. International Retail Purchase	j. International Retail Purchase & E-Commerce Transaction	Change in Nomenclature
	j. International Retail Purchase & E-Commerce Transaction	3% on Transaction Amount	3.5% on Transaction Amount	Modified
	<u>E.CHINA UNION PAY</u>			
	a) Annual / Issuance / Renewal / Replacement Fee – Primary	Rs. 1000	Rs. 1250	Modified
	b) Annual / Issuance / Renewal / Replacement Fee – Supplementary	Rs. 600	Rs. 750	Modified
	c). International ATM Cash Withdrawal	Rs.300 per transaction or 3% of transaction amount whichever is higher	3.5% of transaction amount	Modified
	e). International Retail Purchase & E-Commerce Transaction	k). International Retail Purchase	e). International Retail Purchase & E-Commerce Transaction	Change in Nomenclature
	e). International Retail Purchase & E-Commerce Transaction	3% on Transaction Amount	3.5% on Transaction Amount	Modified
9 of 11	G. PAY PAK			
	a) Annual / Issuance / Renewal / Replacement Fee – Primary	Rs.750/-	Rs.900/-	Modified

Bank AL Habib Limited

Islamic Schedule of Bank Charges Finalized - for the Period Jan 01, 2022 To June 30, 2022

Summary of Amendments / Additions

Page No.	Particulars	Existing charges for the period July 01 to December 31, 2021	Approved charges for the period January 01 to June 30, 2022	Remarks
9 of 11	Note:	Note:	Note:	Change in Nomenclature
	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:	• To waive issuance charges on Pay Pak Debit Card, customer will be required to maintain Average Balance of Rs. 25000/- in next calendar month after the account is opened from CPU. (This will be applicable when request is initiated through account opening form).	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).	• Customers must maintain monthly average balance of Rs. 25000/- in next full calendar month/previous full calendar month to avail FOC issuance of PayPak Debit Card. (This will be applicable when request is initiated through EAF).	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).	• To waive annual/renewal charges of Debit Card (Pay Pak Card only), customers will be required to maintain an Average Monthly Balance of Rs. 25,000/- in previous calendar month.	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. PayPak debit card charges will not be applicable on those accounts wherein Bank has exempted the charges.		iii. PayPak debit card charges will not be applicable on those accounts wherein Bank has exempted the charges.	
CONSUMER BANKING PRODUCTS				
10 of 11	A. AUTO FINANCE FACILITY			
	d. Delayed Purchase of Unit (s)	Rs. 900 per delayed purchase of unit(s)	Rs. 1000 per delayed purchase of unit(s)	Modified
	k. Vehicle Registration/Transfer Charges / Secured Transaction Registry (STR)	k. Vehicle Registration/Transfer Charges	k. Vehicle Registration/Transfer Charges / Secured Transaction Registry (STR)	Change in Nomenclature
	C. HOUSING FINANCE FACILITY			
	c. Delayed Purchase of Unit (s)	Rs. 900 per delayed purchase of unit(s)	Rs. 1000 per delayed purchase of unit(s)	Modified
11 of 11	D. ISLAMIC ROSHAN APNA GHAR (HOUSE FINANCE FACILITY FOR OVERSEAS PAKISTANIS)			
	a. Processing Fee	N/A	Rs. 4000	New Addition
	b. Early Purchase of Unit (full / partial)	N/A	Within 1 year 1% and afterwards no charges	
	c. Delayed Purchase of Unit(s)	N/A	Unit(s) price will increase by Rs 900 for each delayed purchase of Unit(s)	
	d. Charges on Dishonored/Returned Cheques	N/A	Rs. 500 per case	
	e. Property Valuation/Appraisal Charges	N/A	At Actual	
	f. Lawyer's Appraisal Fee	N/A	At Actual	
	g. Income Estimation Charges/Fee	N/A	At Actual	
	h. Documentation and Stamp Duty Charges	N/A	At Actual	
	i. Courier Charges (Foreign)	N/A	At Actual	
Annexure B Page 2	Note: Annexure "B" Guarantee Amount		Commission on continuing guarantee will be recovered only at the time of issuance	New Addition