



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

Effective From
July 01, 2020 to December 31, 2020

SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2020 TO DECEMBER 31, 2020

<u>INTERNATIONAL BANKING</u>	
A. <u>IMPORTS:</u>	
I CASH LETTERS OF CREDIT:	
AA. OPENING:	
Annual Volume/ Committed business	1st Qtr Each subsequent Qtr.
during the calendar year:	Or part there of
a. Upto Rs 10 Million	0.40% 0.20%
b. Over Rs 10 Million to Rs 100 Million	0.30% 0.15%
c. Above Rs 100 Million	0.15% 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	
IV RETIREMENT :	
1. USANCE BILLS:	
On Maturity	Rs 1800 plus SWIFT charges
Extension in Maturity of Usance Bill Under LC / Contract	
2. Sight	
3. Profit on PAD on L/C Sight established under Agency Agreement	
V INWARD FOREIGN DOCUMENTARY BILLS FOR COLLECTION :	
a. Handling charges on all inward collection/Open Account	Rs 800
b. Items Returned Unpaid including courier charges	US\$ 90 (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.350 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% -Minimum 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>0.15% flat min Rs 1800</p> <p>Rs 800 (flat)</p> <p>Rs 800 plus commission as per VIII-a. above.</p> <p>At Actual</p> <p>Rs 1800</p> <p>Rs 750 per page</p> <p>US \$ 75</p> <p>Rs. 1150 per certificate</p> <p>Rs 20 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 (nastro)</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</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 300 flat</p> <p>Rs 900 per collection</p> <p>Paisas 25 per Rs 100 (Minimum Rs 1000)</p> <p>Paisas 10 per Rs 100 or Re 1 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>SBP for payment of R&D – Support to Garment Industry.</p> <p>VIII Export Development Surcharge</p> <p>IX SPO (Standardized Purchase Order)</p> <p>X EE Certification</p> <p>XI Issuance of EE / EF NOC to other Banks</p> <p>XII Drawback of Local Taxes and Levies (Garments, Home Textile and Fabrics)</p>	<p>Rs.100 per bill</p> <p>Rs. 250 per order</p> <p>Rs. 1000 per case</p> <p>Rs. 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 Favour of other Banks To Negotiate Collection Documents / Transfer of EFE to other Banks</p> <p>XXIV Advance payment against export documents submission to SBP</p> <p>XXV Issuance of NOC To Shipping Companies In Case of Surrender / Loss of B/L</p> <p>XXVI Transfer of export proceeds to other bank where no documents handled at our end</p> <p>XXIX Handling of LTFF (SBP) Applications</p>	<p>Rs 1000 per claim</p> <p>Rs 1000 per claim</p> <p>Rs 1000 per claim</p> <p>Rs. 500</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.600</p> <p>Rs. 1000 flat</p> <p>Rs 1000 plus T.T. charges</p> <p>Rs 2000 per case</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>II INWARD :</p> <p>Clean collection</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. 350 per instrument</p> <p>Rs. 300 per instrument</p> <p>Incase of Pak Rupees Rs 200</p> <p>Incase of Foreign Currency US\$ 5 OR Equivalent FCY.</p>

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<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</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>US\$ 12.50</p> <p>US\$ 30</p> <p>US\$ 10</p> <p>US\$ 5 plus drawee bank charges at actual</p> <p>NIL if proceeds credited to an account with us otherwise charges of Rs 250</p> <p>At actual</p> <p>Rs 200</p> <p>i) Rs 1800</p> <p>ii) Where courier charges are debited to Customers' A/c with Courier Company service charges of Rs 150</p> <p>Rs 1000 per message</p> <p>USD 50/- 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 style="text-align: center;"><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>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>NIL</p> <p>0.10% - Minimum Rs 200</p> <p>Rs 150</p> <p>Rs 25 per item</p> <p>Rs 100 per transfer including cost of Fax</p> <p>NIL</p> <p>Rs 350</p> <p>Rs 200</p> <p>Rs 200</p> <p>Rs 350</p> <p>0.50% per quarter and 0.30% for subsequent quarters Minimum Rs 1800</p> <p>0.05% on retirement</p> <p>Rs 750</p>
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<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>d. Issuance of delivery order against all goods under pledge.</p> <p>e. Stock Inspections:</p> <p>i) If conducted by the agents appointed by the bank.</p> <p>ii) If conducted by bank's staff</p> <p>i) Within Municipal Limits</p> <p>ii) Outside Municipal Limits</p>	<p>Rs 1250</p> <p>Rs 1250 plus commission @ 0.30% per Subsequent quarters</p> <p>Same as above (b)</p> <p>0.35% Minimum Rs 300 plus paying bank charges</p> <p>0.25% Minimum Rs 30 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> <p>Rs 100 per delivery order</p> <p>At actual</p> <p>PKR1,000/-</p> <p>PKR2,000/- per inspection (Maximum one visit</p>
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<p>f. i) Other incidental expenses, insurance premium ii) LEGAL CHARGES : » INHOUSE LEGAL ASSISTANCE : • Vetting of property documents • To mark lien on securities issued by other institutions » OUTSIDE LEGAL ASSISTANCE g. Delivery Order Charges on Pledged Goods</p> <p>III CIB Report Charges</p> <p>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</p> <p>V Redemption fee to be recovered from party when bank's officers are required to go before Registrar for redemption of the mortgage</p> <p>VI Registration/Modification/Satisfaction/ Vacation of charge and directors/charge search/CTCs etc. from securities and Exchange Commission of Pakistan (SECP)</p> <p>VII Stamp duty on Control and Security Documents (as per Stamp Duty Act applicable in each Province)</p> <p>D. <u>IJARAH / MURABAHA / ISTISNA:</u> I Corporate Ijarah / Murabaha / Istisna Documentation & Processing II Consumer Ijarah / Murabaha / Istisna Documentation & Processing III Inspection Charges</p>	<p>within 30-45 days) Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.</p> <p>At actual</p> <p>Rs 2,000 per document Rs 500</p> <p>At actual Rs 150/- per delivery</p> <p>Rs 100 per report</p> <p>Rs.2,500/- Flat per NOC</p> <p>Rs. 2,500/- Flat per property plus legal / vendor fees</p> <p>At Actual</p> <p>As per actual stamp paper/ adhesive stamps cost</p> <p>At actual</p> <p>At actual</p> <p>At actual</p>
<p>E. <u>DIMINISHING MUSHARAKA</u> i. Documentation & Processing ii. Prepayment Charges</p> <p>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</p>	<p>At Actual NIL</p> <p>Rs 1900 flat</p> <p>As per applicable slab attached as per '<i>Annexure – B</i>'</p> <p>As per applicable slab attached as per '<i>Annexure – B</i>' Rs 500 flat</p>

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<p>withholding Tax on Export Proceeds</p> <p>V Other Guarantees including Guarantees for deferred payment under supplier or buyer credit / payee scheme:</p> <p>VI. Amendment in the text of Letter of Guarantees (Amount and period remaining the same)</p> <p>VII Recovery of SWIFT LG Advising Charges</p>	<p>As per applicable slab attached as per 'Annexure – B'</p> <p>Amendment commission at Rs 500</p> <p>Rs. 1,000/- plus FED</p>
<p>NOTES: • Enhancement in amount or increase in validity, same charges will be applicable.</p> <p>• Guarantee commission will be recovered from the date of issuance of the guarantee till the expiry of guarantee.</p>	
<p>G. CASH MANAGEMENT SERVICES</p> <p>i. Countrywide Collection Solution</p> <p>ii. Bulk Salary/Disbursements</p> <p>iii. Dividend Warrants Payment Arrangement</p> <p>iv. Customized MIS/Reporting</p> <p>v. Any other Shariah compliant activity</p> <p>vi. AL Habib Payments System (Bulk Payments)</p> <p>H. MISCELLANEOUS CHARGES:</p> <p>1 Stop Payment of Cheques</p> <p>2 Issue of loose cheques</p> <p>3 Cheque drawn on us and returned unpaid for insufficient funds.</p> <p>4 Standing instruction charges.(no charges for pensioner account)</p> <p>5 Issuance of certificate on credit worthiness at Customers' request</p> <p>6 Issuance of Statement of Account at customers' request (no charges if customer claim that posted statement not received)</p> <p>(i) Statement of A/c upto 6 Months</p> <p>(ii) Statement of A/c Above 6 months</p> <p>7 Same Day Clearing Cheques Charges</p> <p>8 Same day clearing cheque drawn on us and returned unpaid for insufficient fund</p> <p>9 Online Cheque Return Charges</p> <p>10 Photocopies of Paid Cheques</p> <p>11 Issuance of Certificate regarding confirmation of Paid Cheques</p> <p>12 C.D.C. Charges</p> <p>13 Cheque book charges</p> <p>14 Account Maintenance Certificate</p> <p>15 Intercity Collection of Cheques through NIFT</p> <p>16 Intercity Cheque Return Charges</p> <p>17 SMS Alert Service</p> <p>18 CDR Issuance Charges</p> <p>19 CDR Duplicate Charges</p> <p>20 CDR Cancellation Charges</p> <p>21 Overseas Employment Certificate</p>	<p>As per agreement</p> <p>As per agreement</p> <p>As per agreement</p> <p>As per agreement</p> <p>As per agreement</p> <p>As per agreement</p> <p>Rs 500 per instruction</p> <p>Rs 30 per cheque</p> <p>Rs 500 or available balance less then Rs 500 in the account</p> <p>Rs 300 per instruction plus remittance charges</p> <p>Rs 400 per certificate</p> <p>Rs 35</p> <p>Additional Rs 35 per 6 months</p> <p>Rs 500 Flat</p> <p>Rs.600 or any amount less then Rs. 600 in the account</p> <p>NIL</p> <p>Rs 120 per cheque</p> <p>Rs 100</p> <p>At actual</p> <p>NIL</p> <p>Rs 300 per Certificate</p> <p>Rs 250 per instrument</p> <p>Rs 550 per instrument</p> <p>Rs 50 per month</p> <p>NIL</p> <p>NIL</p> <p>NIL</p> <p>Rs.100 per certificate</p>
<p>22 Settlement of 3rd Party Funds Transfer through PRISM System</p> <p>- Lower Value Limit Rs 1,000,000 and above</p> <p>- Monday to Friday 09:00 AM to 1:30 PM</p>	<p>Rs.220</p>

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<p style="text-align: center;">1:30 PM to 3:00 PM 3:00 PM to 4:00 PM</p> <p>- Lower Value Limit Rs 100,000 - Monday to Friday 09:00 AM to 4:30 PM</p> <p>23 Express Cheque Book (10 Leaves) 24 Certificate of Balance 25 Retrival of Old Records</p> <p>26 Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)</p>	<p>Rs.330 Rs.550</p> <p>Rs.50 per transaction (Max 10 payment instructions are sent through one MT 102 message) Rs. 150 Rs. 180 per certificate Upto 1 Year Rs.150/- Upto 2 years Rs.275/- Upto 3 Years Rs.375/- Over 3 Years Rs.575/-</p> <p>Rs.500</p>
<p>I. <u>VISA DEBIT CARD:</u></p> <p>a. Annual fee Basic Card b. Annual fee Supplementary Card c. Issuance fee Basic Card d. Issuance fee Supplementary Card e. Renewal fee Basic Card f. Renewal fee Supplementary Card g. Card Replacement h. ATM International Cash Withdrawal i. Local Charge Back Request charges j. International Charge Back Request charges k. Local Retrieval request charges l. International Retrieval request charges m. Local ATM Cash Withdrawal n. International Balance Inquiry charges o. VISA Arbitration Charges p. International Retail Purchase q. Inter Bank Funds Transfer Via ATM - Upto Rs. 10,000/- - Above Rs. 10,000/- & upto Rs. 50,000/- - Above Rs. 50,000/- & upto Rs. 75,000/- - Above Rs. 75,000/- & upto Rs. 150,000/-</p>	<p>Rs.900 for Silver Card & Rs. 1200 for Gold Card Rs.425 for Silver Card & Rs. 600 for Gold Card Rs.900 for Silver Card & Rs. 1200 for Gold Card Rs.425 for Silver Card & Rs.600 for Gold Card Rs.900 for Silver Card & Rs. 1200 for Gold Card Rs.425 for Silver Card & Rs.600 for Gold Card Rs.550 for Silver Card & Rs.700 for Gold Card Rs.200 per transaction or 2% whichever is higher At Actual At Actual At Actual At Actual Rs.18.75 per transaction Rs.35 At Actual 2.5% on transaction amount</p> <p>Rs 25 Rs 40 Rs 60 Rs 100</p>
<p>J. <u>A.T.M</u></p> <p>a. Re-issuance of ATM Pin b. Inter Bank Funds Transfer via ATM - Upto Rs. 10,000/- - Above Rs. 10,000/- & upto Rs. 50,000/- - Above Rs. 50,000/- & upto Rs. 75,000/- - Above Rs. 75,000/- & upto Rs. 150,000/- c. ATM Switch Transactions A. Intra Switch Transaction (i). Cash withdrawal from other Bank ATM (ii) Local Balance Inquiry Charges d. Funds Transfer to any account within Bank AL Habib</p>	<p>Rs 100</p> <p>Rs 25 Rs 40 Rs 60 Rs 100</p> <p>Rs 18.75 per transaction Rs 2.50 per transaction NIL</p>
<p>K. <u>INTERNET BANKING</u></p> <p>a. Re-issuance of Net Banking Pin b. Inter Bank Funds Transfer via Internet - Upto Rs. 10,000/-</p>	<p>NIL</p> <p>Rs 25</p>

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- Above Rs. 10,000/- & upto Rs. 50,000/-	Rs 40
- Above Rs. 50,000/- & upto Rs. 75,000/-	Rs 60
- Above Rs. 75,000/- & upto Rs. 150,000/-	Rs 100
c. Funds Transfer to any account within Bank AL habib	NIL
L. <u>MOBILE BANKING</u>	
a. Inter Bank Funds Transfer via Mobile Banking	
- Upto Rs. 10,000/-	Rs 25
- Above Rs. 10,000/- & upto Rs. 50,000/-	Rs 40
- Above Rs. 50,000/- & upto Rs. 75,000/-	Rs 60
- Above Rs. 75,000/- & upto Rs. 150,000/-	Rs 100
b. Re-issuance of Mobile Banking Pin	Rs 100
c. Funds Transfer to any account within Bank AL habib	NIL
M. <u>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
b. Locker Breaking Charges	Rs 5,000
N. <u>China Union Pay</u>	
a) Annual Fee – Primary	Rs. 500
b) Annual Fee – Supplementary	Rs. 350
c) Issuance fee Basic Card	Rs. NIL
d) Issuance fee Supplementary Card	Rs. NIL
e) Renewal fee Basic Card	Rs. 500
f) Renewal fee Supplementary Card	Rs. 350
g) Replacement Fee	Rs. 500 (flat)
h) Local ATM Cash Withdrawal	Rs. 18.75 per transaction
i) International ATM Cash Withdrawal	Rs. 200 per transaction or 2% of transaction amount whichever is higher
j) Cash withdrawal - BAHIL ATM	Nil
k) International Balance Inquiry	Rs. 35
l) International Retail Purchase	2.5% on Transaction Amount
m) Local Charge Back Request Charges	At Actual
n) International Charge Back Request Charges	At Actual
o) Local Retrieval Request Charges	At Actual
p) International Retrieval Request Charges	At Actual
q) Inter Bank Funds Transfer via ATM	
- Upto Rs. 10,000/-	Rs 25
- Above Rs. 10,000/- & upto Rs. 50,000/-	Rs 40
- Above Rs. 50,000/- & upto Rs. 75,000/-	Rs 60
- Above Rs. 75,000/- & upto Rs. 150,000/-	Rs 100
O. <u>Utility Bills and Other Payment Charges</u>	
A. <u>Direct Debit Facility</u>	
a) Registration	Nil
b) Each Successful Transaction	Rs 25
c) Un-successful Transaction due to insufficient funds	Rs 25

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<u>P. Pay Pak</u> a) Annual Fee – Primary b) Issuance Fee c) Renewal Fee d) Replacement Fee e) Local Chargeback Request Charges f) Local Retrieval Request Charges g) Inter Bank Funds Transfer via ATM - Upto Rs. 10,000/- - Above Rs. 10,000/- & upto Rs. 50,000/- - Above Rs. 50,000/- & upto Rs. 75,000/- - Above Rs. 75,000/- & upto Rs. 150,000/-	Rs. 400 Rs. 400 Rs. 400 Rs. 350 At Actuals At Actuals Rs 25 Rs 40 Rs 60 Rs 100
<u>CONSUMER BANKING</u> <u>PRODUCTS</u>	
<u>A. AUTO FINANCING FACILITY</u> (APNI CAR-DM)	
a. Processing Fee	
i) New Vehicles	Rs 7000 Flat
ii) Imported / Reconditioned and Used Vehicles	Rs 7500 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 800 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	At actual
l. Warehouse Charges	At Actual where applicable
NOTE:	
- 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	
- Pensioner's Account Shall be exempted from Service Charges	
- Online Charges for online cash deposit/ withdrawal are not to be charged on Saturdays.	

SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2020 TO DECEMBER 31, 2020
ANNEXURE 'A'

Bank Al Habib Limited - Islamic Banking
Schedule of Acceptance charges

Amount Range	Per Month or Part thereof
500,001	880
800,001	1,100
1,000,001	2,200
2,000,001	3,300
3,000,001	4,400
4,000,001	5,500
5,000,001	6,600
6,000,001	7,700
7,000,001	8,800
8,000,001	9,900
9,000,001	11,000
10,000,001	12,100
11,000,001	13,200
12,000,001	14,300
13,000,001	15,400
14,000,001	16,500
15,000,001	17,600
16,000,001	18,700
17,000,001	19,800
18,000,001	20,900
19,000,001	22,000
20,000,001	23,100
21,000,001	24,200
22,000,001	25,300
23,000,001	26,400
24,000,001	27,500
25,000,001	28,600
26,000,001	29,700
27,000,001	30,800
28,000,001	31,900
29,000,001	33,000
30,000,001	34,100
31,000,001	35,200
32,000,001	36,300
33,000,001	37,400
34,000,001	38,500
35,000,001	39,600
36,000,001	40,700
37,000,001	41,800
38,000,001	42,900
39,000,001	44,000
40,000,001	45,100
41,000,001	46,200
42,000,001	47,300
43,000,001	48,400
44,000,001	49,500
45,000,001	50,600
46,000,001	51,700
47,000,001	52,800
48,000,001	53,900
49,000,001	55,000
50,000,001	56,100

SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2020 TO DECEMBER 31, 2020
ANNEXURE 'A'

51,000,001	52,000,000	57,200
52,000,001	53,000,000	58,300
53,000,001	54,000,000	59,400
54,000,001	55,000,000	60,500
55,000,001	56,000,000	61,600
56,000,001	57,000,000	62,700
57,000,001	58,000,000	63,800
58,000,001	59,000,000	64,900
59,000,001	60,000,000	66,000
60,000,001	61,000,000	67,100
61,000,001	62,000,000	68,200
62,000,001	63,000,000	69,300
63,000,001	64,000,000	70,400
64,000,001	65,000,000	71,500
65,000,001	66,000,000	72,600
66,000,001	67,000,000	73,700
67,000,001	68,000,000	74,800
68,000,001	69,000,000	75,900
69,000,001	70,000,000	77,000
70,000,001	71,000,000	78,100
71,000,001	72,000,000	79,200
72,000,001	73,000,000	80,300
73,000,001	74,000,000	81,400
74,000,001	75,000,000	82,500
75,000,001	76,000,000	83,600
76,000,001	77,000,000	84,700
77,000,001	78,000,000	85,800
78,000,001	79,000,000	86,900
79,000,001	80,000,000	88,000
80,000,001	81,000,000	89,100
81,000,001	82,000,000	90,200
82,000,001	83,000,000	91,300
83,000,001	84,000,000	92,400
84,000,001	85,000,000	93,500
85,000,001	86,000,000	94,600
86,000,001	87,000,000	95,700
87,000,001	88,000,000	96,800
88,000,001	89,000,000	97,900
89,000,001	90,000,000	99,000
90,000,001	91,000,000	100,100
91,000,001	92,000,000	101,200
92,000,001	93,000,000	102,300
93,000,001	94,000,000	103,400
94,000,001	95,000,000	104,500
95,000,001	96,000,000	105,600
96,000,001	97,000,000	106,700
97,000,001	98,000,000	107,800
98,000,001	99,000,000	108,900
99,000,001	100,000,000	110,000
Over 100,000,000		See Notes below

Notes:

- All Acceptance amount if less than Rs.500,000/- will attract the minimum charges of Rs.800/-.
- 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.

SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2020 TO DECEMBER 31, 2020

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.100 million each (per quarter or part thereof).
- Discount on above mentioned charges may be allowed to customer subject to prior approval from Competent Authority.
- Guarantee charges may also be advised to customers in terms of percentage of guarantee amount, rate of which is subject to prior approval from Competent Authority.