



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

Effective From
January 01, 2019 to June 30, 2019

SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JANUARY 01, 2019 TO JUNE 30, 2019

<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% 0.20%
b. Over Rs 10 Million to Rs 100 Million	0.30% 0.15%
c. Above Rs 100 Million	0.15% 0.10%
} Rs.2000 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 1250 (flat)
b. If increase in amount and/or period is involved	Rs 1500 plus commission as per I AA. above.
III L/C Cancellation Charges	Rs 1500 plus SWIFT charges
IV RETIREMENT :	
1. USANCE BILLS:	
On Maturity	Service charges @0.15% Min Rs.900 will be Charged on retirement of Import Documents. Rs.750 per bill. Extra Commission (as per attached 'Annexure – A') after the period of L/C commission already recovered Min Rs.700
Extension in Maturity of Usance Bill Under LC / Contract	Rs 625 per bill (flat)
2. Sight	Service charges @ 0.15% Minimum Rs.900 will be charged on retirement of all Import Documents. 3-Months Avg. KIBOR (ASK) +3% p.a.
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	Rs 750
b. Items Returned Unpaid	US\$ 75 (or equivalent foreign currency) from forwarding banks
c. Retirement/Payment of all collection Foreign Bills / Including Contract	Service charges @ 0.14% Minimum Rs.300 will be charged on retirement of all Import Documents.
d. SWIFT Charges	Rs 800 (applicable on Point # V-a, V-b & V-c above)
VI ADVANCE PAYMENT AGAINST IMPORTS :	
a. Swift Transfer	Rs 1250
b. Demand Drafts	Rs 500
c. Service Charges	0.12% -Minimum Rs 1500 plus Telegraphic Transfer / Swift Charges
VII CREDIT REPORTS :	
a. On foreign suppliers / buyers	Actual charges of credit rating company plus Rs.500

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b. To Foreign Banks on their request	US\$ 100 from Foreign Banks
c. To Foreign Banks on customer's request	Rs 625
VIII REGISTRATION OF CONTRACTS FOR IMPORT ON CONSIGNMENT BASIS	
a. Registration of Contracts for Import on Consignment Basis	0.10% flat min Rs 1500
b. Amendments in Registration of Contracts for Imports	
i) If amount and/or period is not involved	Rs 750 (flat)
ii) If increase in amount and/or period is involved	Rs 600 plus commission as per I-AA. above.
IX REIMBURSEMENT CHARGES (Payable to reimbursing bank)	At Actual
X MESSAGE TRANSMISSION	
a. Full Swift Letter of Credit	Rs 1500
b. Swift Amendment to L/C	Rs 750 per page
XI Handling of Discrepant Document Under Import LC	US \$ 75
XII Issuance of Freight Certificate for Import on FOB Basis	Rs.750 per certificate
XIII OTHER CHARGES	As per section "E" Miscellaneous
B. EXPORTS:	
I LETTERS OF CREDIT :	
a. Advising - for Customers	Rs 1500 plus courier charges if applicable
- for Non- Customers	Rs 2500 plus courier charges
b. Amendment Advising - for Customers	Rs 1000 plus courier charges if applicable
- for Non- Customers	Rs 1500 plus courier charges
c. Confirmation	Min Rs 1250 or 0.40 % per qtr whichever higher Max Case to case basis
d. Transfer of Export L/Cs	Rs 1200 flat
e. Reimbursement payment to other local banks from Non-Resident Rupee Account	Rs 300 flat
II COLLECTIONS:	
a. Documentary (on which bank does not earn exchange difference)	Rs 900 per collection
III Handling of duty draw back claim	Paisas 25 per Rs 100 (Minimum Rs 900)
IV Service Charges against Export Documents sent on Collection Basis where payment cover is already received in Bank's Foreign Currency Accounts	Paisas 10 per Rs 100 or Re 1 per thousand Min Rs 1250
V Service Charges on Advance Payment	Paisas 15 per Rs 100 (Re 1.5 per Rs 1000) Min Rs 1250
VI Freight Subsidy	Rs. 900 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.1000
VIII Export Development Surcharge	Rs.100 per bill
IX SPO (Standardized Purchase Order)	Rs. 250 per order
X EE Certification	Rs. 1000 per case
XI Issuance of EE / EF NOC to other Banks	Rs. 1250
XII Drawback of Local Taxes and Levies (Garments, Home Textile and Fabrics)	Rs. 1000 per claim

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XIII 6% Research and Development Support Against Export of Processed Food	Rs 1000 per claim
XIV 25% Freight Subsidy to Exporters of Live Sea Foods (Dealt By TDAP)	Rs 1000 per claim
XV Inland freight subsidy	Rs 1000 per claim
XVI Business Performance Certificate	Rs. 500
XVII Issuance of duplicate Annex A for the Purpose of Claiming Duty Drawback	Rs. 500 per transaction
XVIII Handling & Service Charges in LIEU of Exchange Earnings where an exporter sells foreign exchange to some other bank where documents were sent for collection through Bank AL Habib	@0.10% MIN Rs.1250
XIX Handling & Services for overdue export bills Reporting	Rs.1000/- per bill for all overdue bills on monthly basis till settlement
XX Handling Charges For Export Refinance Applications	Rs. 900 per submission
XXI Handling Of Duty Draw Back Claims (DLTL) / Textile / Non-Textile Handling Charges (Incremental Schemes)	Rs. 100 per shipment / per transaction
XXII Handling of Subsidy Claims on Export of Wheat / Wheat Flour, Sugar And Textile / Non- Textile & Other subsidies	Rs. 1000 per case
XXIII Export NOC Issued In Favour of other Banks To Negotiate Collection Documents	Rs.500
XXIV Advance payment against export documents submission to SBP	Rs.600
XXV Issuance of NOC To Shipping Companies In Case of Surrender / Loss of B/L	Rs. 1000 flat
XXVI Transfer of export proceeds to other bank where no documents handled at our end	Rs 1000 plus T.T. charges
C. <u>COLLECTION (Foreign Currency):</u>	
I OUTWARD :	
a. Clean bills	US\$ 5 OR Equivalent Foreign Currency plus Courier charges
b. Cheques returned unpaid	At actual charges of Returning Bank plus US\$ 5 OR Equivalent Foreign Currency
c. Local U.S. Dollar Collection	Rs. 350 per instrument
d. Return Charges of Local U.S. Dollar Collections	Rs. 300 per instrument
II INWARD :	
Clean collection	Incase of Pak Rupees Rs 200 Incase of Foreign Currency US\$ 5 OR Equivalent FCY.
D. <u>REMITTANCES (Foreign):</u>	
I OUTWARD :	
a. Demand Drafts	US\$ 12.50
b. SWIFT / TT	US\$ 30
c. Cancellation of FDD	US\$ 10
d. Stop Payment of FDD	US\$ 5 plus drawee bank charges at actual
II INWARD :	
a. DD / TT / MT	NIL if proceeds credited to an account with us otherwise charges of Rs 250

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<p>E. MISCELLANEOUS :</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</p> <p>IV TEST VERIFICATION CHARGES FROM OTHER BANKS :</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 800 per message</p> <p>Rs 500 plus Credit rating company actual charges</p> <p>Rs 300 Fax charges if report is called by Fax.</p> <p>Rs 275</p>
<p><u>DOMESTIC BANKING</u></p> <p>A. REMITTANCES :</p> <p>I</p> <ol style="list-style-type: none"> a. Issuance of Banker's Cheque b. Issuance of Drafts, MTs, TTs <ol style="list-style-type: none"> i) Drawn on our correspondents c. Fax / Swift charges on TTs. d. Postage e. Transfer by IBCA f. Online Cash Deposit / Withdrawal <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. INLAND TRADE:</p> <p>I INLAND LETTERS OF CREDIT</p> <ol style="list-style-type: none"> i. Opening Commission ii. Retirement of bills drawn under local LCs <p>II Discrepancy Charges Against Inland L/C Documents</p> <p>III AMENDMENT IN L/CS :</p> <ol style="list-style-type: none"> a. If amount and/or period is not involved b. If period is involved. c. If increase in amount is involved <p>IV COLLECTIONS:</p> <ol style="list-style-type: none"> a. Documentary (LDBC & IDBC) b. Clean (including cheques) c. Handling charges on registration / payment of Standard Purchase Order (S.P.O.) <p>V Local bills returned unpaid</p>	<p>NIL</p> <p>0.10% - Minimum Rs 180</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 300</p> <p>Rs 200</p> <p>Rs 200</p> <p>Rs 300</p> <p>0.50% per quarter and 0.25% for subsequent quarters Minimum Rs 1250</p> <p>0.05% on retirement</p> <p>Rs 600</p> <p>Rs 900</p> <p>Rs 900 plus commission @ 0.25% 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>

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<p>VI MISCELLANEOUS CHARGES: where applicable (I-IV above) will be extra as per following:</p> <ol style="list-style-type: none"> Collecting Bank Charges, (if collecting bank is other than Bank AL Habib Ltd) Inquiring of instruments by Phone/Fax Instrument Returning Charges : for documentary collections for clean collections Storage Charges Courier Charges : <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: Charges for Documentation, Evaluation of Security, And Maintenance thereof</p> <p>II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION : The various charges may be levied as follows:</p> <ol style="list-style-type: none"> Godown Rent Godown Staff Salaries and Muqadam Charges Godown Inspection Charges: <ol style="list-style-type: none"> Within Municipal Limits Outside Municipal Limits Issuance of delivery order against all goods under pledge. Stock Inspections: <ol style="list-style-type: none"> If conducted by the agents appointed by the bank. If conducted by bank's staff <ol style="list-style-type: none"> Other incidental expenses, insurance premium <u>LEGAL CHARGES :</u> <ul style="list-style-type: none"> » INHOUSE LEGAL ASSISTANCE : <ul style="list-style-type: none"> Vetting of property documents To mark lien on securities issued by other institutions » OUTSIDE LEGAL ASSISTANCE Delivery Order Charges on Pledged Goods <p>III CIB Report Charges</p> <p>IV .Agriculture Finances</p> <ol style="list-style-type: none"> Fresh / Renewal of all Farm & Non-Farm Finances <ul style="list-style-type: none"> Finance upto 0.5 million Above 0.5 million upto 2 million Above 2 million upto 5 million Above 5 million 	<p>At actual plus Rs 50</p> <p>Rs 50</p> <p>Rs 200 plus Postage / Courier charges Rs 50 plus Postage / Courier charges Paisas 50 per packet per day, Minimum Rs 50</p> <p>Rs 60 Rs 125</p> <p>At actual. In addition : project examination and review fee 1% and / or arrangement fee 1% and / or legal & administration fee 1%</p> <p>As per pre-arrangement</p> <p>At Actual At Actual</p> <p>At actual conveyance charges plus Rs 400 TA & DA as per rules plus Rs 400 Rs 100 per delivery order</p> <p>At actual</p> <p>At actual conveyance charges plus Rs 100 per inspection At actual</p> <p>Rs 2,000 per document Rs 500</p> <p>At actual Rs 125/- per delivery Rs 100 per report (Processing Fee)</p> <p>Nil Rs. 1500 Rs. 3000 0.1% of approved amount Max Rs.20,000</p>
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ii) Financing for First Tractor iii) Financing for Subsequent Tractors V . Commercial Credit i) Fresh / Renewal - Finance Upto 2 M - Above 2 M upto 5 M - Above 5 M Upto 10 M - Above 10 M upto 20 M - Above 20 M upto 50 M - Above 50 M upto 100 M - Above 100 M ii) Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions VI . Channel Financing i) Fresh / Renewal ii) Enhancement / Decrease / EOL / One off Transactions and Temporary Extensions	Nil As per above slab amount (Processing Fee) Rs. 1000 Rs. 2000 Rs. 5000 Rs. 10000 Rs. 20000 Rs. 30000 Rs. 50000 Nil (Processing Fee) Rs. 5000 flat Nil
NOTE: All Cases/ Accounts booked under any Dealership Product Program through CFD / branches/Hub OR Vendor Financing Cases through CFD shall fall under this category and charges given on (VI (i) & (ii) Page No.6 of SOC) will be applicable.	
VII. Small and Medium Enterprises (S.M.E) i) Fresh / Renewal - Funded Facility Upto 10 million - Funded Facility Above 10 million ii) Fresh / Renewal / One off / Enhancement - Non Funded Facility - LG / Bill Discounting & Bill Purchase (Under Islamic Modes)	(Processing Fee) Rs. 5000 0.05% max Rs.50,000 NIL NIL
NOTE: SME SOC Applicable on all SMEs other than falling under the following i.e. Consumer Banking Products, Channel Financing & Commercial Vehicle Leasing	
D. <u>STANDING INSTRUCTION FEE:</u> E. <u>IJARAH / MURABAHA / ISTISNA:</u> I Corporate Ijarah / Murabaha / Istisna Documentation & Processing II Consumer Ijarah / Murabaha / Istisna Documentation & Processing III Inspection Charges	Rs 100 per transaction plus remittance charges At actual At actual At actual
F. <u>DIMINISHING MUSHARAKA</u> i. Documentation & Processing ii. Prepayment Charges G. <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	At Actual NIL Rs 1500 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

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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>As per applicable slab attached as per 'Annexure – B'</p> <p>Amendment commission at Rs 500</p>
<p>NOTES:</p> <ul style="list-style-type: none"> 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. 	
<p>H. 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>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>I. 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>22 Hold Mail Charges</p>	<p>Rs 500 per instruction</p> <p>Rs 25 per cheque</p> <p>Rs 500 or available balance less then Rs 500 in the account</p> <p>Rs 250 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 375 Flat</p> <p>Rs.500 or any amount less then Rs.500 in the account</p> <p>NIL</p> <p>Rs 100 per cheque</p> <p>Rs 100</p> <p>At actual</p> <p>NIL</p> <p>Rs 250 per Certificate</p> <p>Rs 180 per instrument</p> <p>Rs 500 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>Rs 750 per annum</p>

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<p>23 Settlement of 3rd Party Funds Transfer through PRISM System</p> <ul style="list-style-type: none"> - Lower Value Limit Rs 1,000,000 and above - Monday to Friday 09:00 AM to 1:30 PM <li style="padding-left: 100px;">1:30 PM to 3:00 PM <li style="padding-left: 100px;">3:00 PM to 4:00 PM - Lower Value Limit Rs 100,000 - Monday to Friday 09:00 AM to 4:30 PM <p>24 Express Cheque Book (10 Leaves)</p> <p>25 Certificate of Balance</p> <p>26 Retrival of Old Records</p>	<p>Rs.220</p> <p>Rs.330</p> <p>Rs.550</p> <p>Rs.50 per transaction (Max 10 payment instructions are sent through one MT 102 message)</p> <p>Rs. 100</p> <p>Rs. 100 per certificate</p> <p>Upto 1 Year Rs.100/-</p> <p>Upto 2 years Rs.200/-</p> <p>Upto 3 Years Rs.300/-</p> <p>Over 3 Years Rs.500/-</p>
<p>J. <u>VISA DEBIT CARD:</u></p> <ul style="list-style-type: none"> 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. Funds Transfer to any account within Bank AL habib r. Inter Bank Funds Transfer Via ATM <ul style="list-style-type: none"> - 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>K. <u>A.T.M</u></p> <ul style="list-style-type: none"> a. Re-issuance of ATM Pin b. Replacement of ATM Card c. Inter Bank Funds Transfer via ATM <ul style="list-style-type: none"> - 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/- d. ATM Switch Transactions <ul style="list-style-type: none"> A. Intra Switch Transaction <ul style="list-style-type: none"> (i). Cash withdrawal from other Bank ATM (ii) Local Balance Inquiry Charges e. Funds Transfer to any account within Bank AL habib 	<p>Rs.750 for Silver Card & Rs. 1000 for Gold Card</p> <p>Rs.375 for Silver Card & Rs. 500 for Gold Card</p> <p>Rs.750 for Silver Card & Rs. 1000 for Gold Card</p> <p>Rs.375 for Silver Card & Rs.500 for Gold Card</p> <p>Rs.750 for Silver Card & Rs. 1000 for Gold Card</p> <p>Rs.375 for Silver Card & Rs.500 for Gold Card</p> <p>Rs.450 for Silver Card & Rs.600 for Gold Card</p> <p>Rs.200 per transaction or 2% whichever is higher</p> <p>At Actual</p> <p>At Actual</p> <p>At Actual</p> <p>At Actual</p> <p>Rs.18.75 per transaction</p> <p>Rs.35</p> <p>At Actual</p> <p>2.5% on transaction amount</p> <p>NIL</p> <p>Rs 20</p> <p>Rs 40</p> <p>Rs 60</p> <p>Rs 90</p> <p>Rs 100</p> <p>Rs 300</p> <p>Rs 20</p> <p>Rs 40</p> <p>Rs 60</p> <p>Rs 90</p> <p>Rs 18.75 per transaction</p> <p>Rs 2.50 per transaction</p> <p>NIL</p>

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<u>L. INTERNET BANKING</u>	
a. Re-issuance of Net Banking Pin	NIL
b. Inter Bank Funds Transfer via Internet	
- Upto Rs. 10,000/-	Rs 20
- 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 90
c. Funds Transfer to any account within Bank AL habib	NIL
<u>M. MOBILE BANKING</u>	
a. Inter Bank Funds Transfer via Mobile Banking	
- Upto Rs. 10,000/-	Rs 20
- 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 90
b. Re-issuance of Mobile Banking Pin	Rs 100
c. Funds Transfer to any account within Bank AL habib	NIL
<u>N. 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 3,000 for small Rs 4,000 for medium Rs 5,000 for large
b. Locker Breaking Charges	Rs 5,000
<u>O. China Union Pay</u>	
a) Annual Fee – Primary	Rs. 375
b) Annual Fee – Supplementary	Rs. 250
c) Issuance fee Basic Card	Rs. NIL
d) Issuance fee Supplementary Card	Rs. NIL
e) Renewal fee Basic Card	Rs. 375
f) Renewal fee Supplementary Card	Rs. 250
g) Replacement Fee	Rs. 400 (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 - BAHLM ATM	Nil
k) International Balance Inquiry	Rs. 35
l) International Retail Purchase	2.5% on Transaction Amount
m) Utility Bill/Mobile Bill Payment	Nil
n) Funds transfer to any account with in Bank	Nil
o) Local Charge Back Request Charges	At Actual
p) International Charge Back Request Charges	At Actual
q) Local Retrieval Request Charges	At Actual
r) International Retrieval Request Charges	At Actual
s) Inter Bank Funds Transfer via ATM	
- Upto Rs. 10,000/-	Rs 20
- 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 90

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<u>P. Utility Bills and Other Payment Charges</u>	
<u>A. Direct Debit Facility</u>	
a) Registration	Nil
b) Each Successful Transaction	Rs 25
c) Un-successful Transaction due to insufficient funds	Rs 25
<u>Q. Pay Pak</u>	
a) Annual Fee – Primary	Rs. 300/-
b) Issuance Fee	Rs. 300/-
c) Renewal Fee	Rs. 300/-
d) Replacement Fee	Rs. 300/-
e) Local Chargeback Request Charges	At Actuals
f) Local Retrieval Request Charges	At Actuals
g) Inter Bank Funds Transfer via ATM	
- Upto Rs. 10,000/-	Rs 20
- 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 90
<u>CONSUMER BANKING</u> <u>PRODUCTS</u>	
<u>A. AUTO FINANCING FACILITY</u>	
a. Processing Fee	
i) New Vehicles	Rs 6000 Flat
ii) Imported / Reconditioned and Used Vehicles	Rs 7500 Flat
b. Purchase of additional units – APNI CAR	NIL
Purchase of additional units – APNI CAR - DRP	NIL
c. Early Settlement Fee/Charges APNI CAR	As per terms and conditions mentioned in offer letter
Early Settlement Fee/Charges APNI CAR-DRP	2.00% of the outstanding units amounts.
d. Delayed Purchase of Unit(s)	Rs 650 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

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.

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ANNEXURE 'A'

Bank Al Habib Limited - Islamic Banking
Schedule of Acceptance charges

Amount Range		Per Month or Part thereof
500,001	800,000	880
800,001	1,000,000	1,100
1,000,001	2,000,000	2,200
2,000,001	3,000,000	3,300
3,000,001	4,000,000	4,400
4,000,001	5,000,000	5,500
5,000,001	6,000,000	6,600
6,000,001	7,000,000	7,700
7,000,001	8,000,000	8,800
8,000,001	9,000,000	9,900
9,000,001	10,000,000	11,000
10,000,001	11,000,000	12,100
11,000,001	12,000,000	13,200
12,000,001	13,000,000	14,300
13,000,001	14,000,000	15,400
14,000,001	15,000,000	16,500
15,000,001	16,000,000	17,600
16,000,001	17,000,000	18,700
17,000,001	18,000,000	19,800
18,000,001	19,000,000	20,900
19,000,001	20,000,000	22,000
20,000,001	21,000,000	23,100
21,000,001	22,000,000	24,200
22,000,001	23,000,000	25,300
23,000,001	24,000,000	26,400
24,000,001	25,000,000	27,500
25,000,001	26,000,000	28,600
26,000,001	27,000,000	29,700
27,000,001	28,000,000	30,800
28,000,001	29,000,000	31,900
29,000,001	30,000,000	33,000
30,000,001	31,000,000	34,100
31,000,001	32,000,000	35,200
32,000,001	33,000,000	36,300
33,000,001	34,000,000	37,400
34,000,001	35,000,000	38,500
35,000,001	36,000,000	39,600
36,000,001	37,000,000	40,700
37,000,001	38,000,000	41,800
38,000,001	39,000,000	42,900
39,000,001	40,000,000	44,000
40,000,001	41,000,000	45,100
41,000,001	42,000,000	46,200
42,000,001	43,000,000	47,300
43,000,001	44,000,000	48,400
44,000,001	45,000,000	49,500
45,000,001	46,000,000	50,600
46,000,001	47,000,000	51,700
47,000,001	48,000,000	52,800
48,000,001	49,000,000	53,900
49,000,001	50,000,000	54,000
50,000,001	51,000,000	56,100

SCHEDULE OF BANK CHARGES (ISLAMIC BANKING)

FOR THE PERIOD OF JANUARY 01, 2019 TO JUNE 30, 2019

ANNEXURE 'A'

Schedule of Acceptance Charges

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 Note 2 below

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.

SCHEDULE OF BANK CHARGES (ISLAMIC BANKING) FOR THE PERIOD OF JANUARY 01, 2019 TO JUNE 30, 2019

ANNEXURE 'B' - Schedule of Guarantee Charges

Guarantee Amount Range		Per Quarter Charges or part thereof
From	To	
Amount Upto	500,000.00	2,000.00
500,001.00	800,000.00	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.