



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

Effective From
July 01, 2019 to December 31, 2019

SCHEDULE OF BANK CHARGES
(ISLAMIC BANKING)
FOR THE PERIOD OF JULY 01, 2019 TO December 31, 2019

| <u>INTERNATIONAL BANKING</u> | |
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| 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 1500 (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 | 0.15% -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 700 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. 900 per certificate |
| XIII EIF Handling Charges | Rs 20 per certificate |
| XIV Bank to bank EIF transfer | Rs.500/- flat per transaction |
| XV 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 1000) |
| IV Service Charges against Export Documents sent on Collection Basis where payment cover is already received in Bank's Foreign Currency Accounts (nastro) | Paisas 10 per Rs 100 or Re 1 per thousand Min Rs 1500 |
| V Service Charges on Advance Payment | Paisas 15 per Rs 100 (Re 1.5 per Rs 1000) Min Rs 1500 |
| VI Freight Subsidy | Rs. 1000 per case |
| VII Service charges on issuing PRC, checking, 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 |

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| XII | Drawback of Local Taxes and Levies (Garments, Home Textile and Fabrics) | Rs. 1000 per claim |
| XIII | 6% Research and Development Support Against Export of Processed Food | Rs 1000 per claim |
| XIV | 25% Freight Subsidy to Exporters of Live Sea Foods (Dealt By TDAP) | Rs 1000 per claim |
| XV | Inland freight subsidy | Rs 1000 per claim |
| XVI | Business Performance Certificate | Rs. 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 where 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. 1000 per submission |
| XXI | Handling Of Duty Draw Back Claims (DLTL) / Textile / Non-Textile Handling Charges (Incremental Schemes) | Rs. 100 per shipment / per transaction |
| XXII | Handling of Subsidy Claims on Export of Wheat / Wheat Flour, Sugar And Textile / Non- Textile & Other subsidies | Rs. 1000 per case |
| XXIII | Export NOC Issued In Favour of other Banks To Negotiate Collection Documents / Transfer of EFE to other Banks | 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 |
| XXIX | Handling of LTFF (SBP) Applications | Rs 2000 per case |
| 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 : | |

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| <p>a. DD / TT / MT</p> <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>V Obtaining SBP Approval for Remittance Related to Foreign Exchange Transactions Where Required</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 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>Rs. 1500 per case</p> |
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| <p style="text-align: center;"><u>DOMESTIC BANKING</u></p> <p>A. REMITTANCES :</p> <p>I a. Issuance of Banker's Cheque</p> <p>b. Issuance of Drafts, MTs, TTs</p> <p style="padding-left: 20px;">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. INLAND TRADE:</p> <p>I INLAND LETTERS OF CREDIT</p> <p style="padding-left: 20px;">i. Opening Commission</p> <p style="padding-left: 20px;">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 style="padding-left: 20px;">a. If amount and/or period is not involved</p> <p style="padding-left: 20px;">b. If period is involved.</p> <p style="padding-left: 20px;">c. If increase in amount is involved</p> <p>IV COLLECTIONS:</p> <p style="padding-left: 20px;">a. Documentary (LDBC & IDBC)</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 350</p> <p>0.50% per quarter and 0.25% for subsequent quarters Minimum Rs 1500</p> <p>0.05% on retirement</p> <p>Rs 750</p> <p>Rs 1100</p> <p>Rs 1100 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</p> |
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| b. Clean (including cheques) | plus paying bank charges Rs 250 |
| c. Handling charges on registration / payment of Standard Purchase Order (S.P.O.) | Rs.500 |
| V Local bills returned unpaid | |
| VI MISCELLANEOUS CHARGES: where applicable (I-IV above) will be extra as per following: | |
| a. Collecting Bank Charges, (if collecting bank is other than Bank AL Habib Ltd) | At actual plus Rs 50 |
| b. Inquiring of instruments by Phone/Fax | Rs 50 |
| c. Instrument Returning Charges : for documentary collections for clean collections | Rs 200 plus Postage / Courier charges Rs 50 plus Postage / Courier charges Paisas 50 per packet per day, Minimum Rs 50 |
| d. Storage Charges | |
| e. Courier Charges : | |
| • For BAH Branches | Rs 60 |
| • For other Banks | Rs 125 |
| C. <u>FINANCING / ADVANCES:</u> | |
| I Following charges will be recovered in addition to Profit: Charges for Documentation, Evaluation of Security, And Maintenance thereof | At actual. In addition : project examination and review fee 1% and / or arrangement fee 1% and / or legal & administration fee 1% |
| II FOR FINANCE AGAINST PLEDGE / HYPOTHECATION : | As per pre-arrangement |
| The various charges may be levied as follows: | |
| a. Godown Rent | At Actual |
| b. Godown Staff Salaries and Muqadam Charges | At Actual |
| c. Godown Inspection Charges: | |
| i) Within Municipal Limits | At actual conveyance charges plus Rs 400 |
| ii) Outside Municipal Limits | TA & DA as per rules plus Rs 400 |
| d. Issuance of delivery order against all goods under pledge. | Rs 100 per delivery order |
| e. Stock Inspections: | |
| i) If conducted by the agents appointed by the bank. | At actual |
| ii) If conducted by bank's staff | At actual conveyance charges plus Rs 100 per inspection |
| f. i) Other incidental expenses, insurance premium | At actual |
| ii) <u>LEGAL CHARGES :</u> | |
| » <u>INHOUSE LEGAL ASSISTANCE :</u> | |
| • Vetting of property documents | Rs 2,000 per document |
| • To mark lien on securities issued by other institutions | Rs 500 |
| » <u>OUTSIDE LEGAL ASSISTANCE</u> | At actual |
| g. Delivery Order Charges on Pledged Goods | Rs 125/- per delivery |
| III CIB Report Charges | Rs 100 per report |
| IV Issuance of NOCs in favor of other banks for | Rs.2,000/- per Case |

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| <p>Charge Upgradation with SECP over current and fixed assets</p> <p>IV .Agriculture Finances</p> <p>i) Fresh / Renewal of all Farm & Non-Farm Finances</p> <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>ii) Financing for First Tractor</p> <p>iii) Financing for Subsequent Tractors</p> <p>V . Corporate / Commercial Credit</p> <p>i) Fresh / Renewal</p> <ul style="list-style-type: none"> - 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 <p>ii) Enhancement / Decrease / EOL / One Off Transactions and Temporary Extensions</p> <p>VI . Channel Financing</p> <p>i) Fresh / Renewal</p> <p>ii) Enhancement / Decrease / EOL / One off Transactions and Temporary Extensions</p> | <p>(Processing Fee)</p> <p>Nil</p> <p>Rs. 1500</p> <p>Rs. 3000</p> <p>0.1% of approved amount Max Rs.20,000</p> <p>Nil</p> <p>As per above slab amount</p> <p>(Processing Fee)</p> <p>Rs. 1000</p> <p>Rs. 2000</p> <p>Rs. 5000</p> <p>Rs. 10000</p> <p>Rs. 20000</p> <p>Rs. 30000</p> <p>Rs. 50000</p> <p>Nil</p> <p>(Processing Fee)</p> <p>Rs. 5000 flat</p> <p>Nil</p> |
| <p>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.</p> | |
| <p>VII. Small and Medium Enterprises (S.M.E)</p> <p>i) Fresh / Renewal</p> <ul style="list-style-type: none"> - Funded Facility Upto 10 million - Funded Facility Above 10 million <p>ii) Fresh / Renewal / One off / Enhancement</p> <ul style="list-style-type: none"> - Non Funded Facility - LG / Bill Discounting & Bill Purchase <p>(Under Islamic Modes)</p> | <p>(Processing Fee)</p> <p>Rs. 5000</p> <p>0.05% max Rs.50,000</p> <p>NIL</p> <p>NIL</p> |
| <p>NOTE: SME SOC Applicable on all SMEs other than falling under the following i.e. Consumer Banking Products, Channel Financing & Commercial Vehicle Leasing</p> | |
| <p>D. <u>STANDING INSTRUCTION FEE:</u></p> <p>E. <u>IJARAH / MURABAHA / ISTISNA:</u></p> <p>I Corporate Ijarah / Murabaha / Istisna Documentation & Processing</p> <p>II Consumer Ijarah / Murabaha / Istisna Documentation & Processing</p> <p>III Inspection Charges</p> | <p>Rs 100 per transaction plus remittance charges</p> <p>At actual</p> <p>At actual</p> <p>At actual</p> |
| <p>F. <u>DIMINISHING MUSHARAKA</u></p> <p>i. Documentation & Processing</p> <p>ii. Prepayment Charges</p> | <p>At Actual</p> <p>NIL</p> |

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| <p>G. <u>GUARANTEES:</u></p> <p>I Guarantees Issued To Shipping Companies / Air Lines In Lieu of Bills of Lading / Air Consignment Notes.</p> <p>II Guarantees Issued to Collector of Custom In Lieu Of Payments Of Duty</p> <p>III Other Guarantees</p> <p>IV Guarantees Issued to SBP for exemption from 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>Rs 1500 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>'</p> <p>Rs 500 flat</p> <p>As per applicable slab attached as per '<i>Annexure – B</i>'</p> <p>Amendment commission at Rs 500</p> |
| <p><u>NOTES:</u></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. <u>CASH MANAGEMENT SERVICES</u></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>I. <u>MISCELLANEOUS CHARGES:</u></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>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 450 Flat</p> <p>Rs.500 or any amount less then Rs.500 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 200 per instrument</p> <p>Rs 500 per instrument</p> |

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| 17 SMS Alert Service | Rs 50 per month |
| 18 CDR Issuance Charges | NIL |
| 19 CDR Duplicate Charges | NIL |
| 20 CDR Cancellation Charges | NIL |
| 21 Overseas Employment Certificate | Rs.100 per certificate |
| 22 Hold Mail Charges | Rs 750 per annum (not applicable on dormant A/c) |
| 23 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) |
| 24 Express Cheque Book (10 Leaves) | Rs. 120 |
| 25 Certificate of Balance | Rs. 125 per certificate |
| 26 Retrieval of Old Records | Upto 1 Year Rs.100/- Upto 2 years Rs.200/- Upto 3 Years Rs.300/- Over 3 Years Rs.500/- Rs.500 |
| 27 Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only) | |
| J. <u>VISA DEBIT CARD:</u> | |
| a. Annual fee Basic Card | Rs.800 for Silver Card & Rs. 1100 for Gold Card |
| b. Annual fee Supplementary Card | Rs.425 for Silver Card & Rs. 600 for Gold Card |
| c. Issuance fee Basic Card | Rs.800 for Silver Card & Rs. 1100 for Gold Card |
| d. Issuance fee Supplementary Card | Rs.425 for Silver Card & Rs.600 for Gold Card |
| e. Renewal fee Basic Card | Rs.800 for Silver Card & Rs. 1100 for Gold Card |
| f. Renewal fee Supplementary Card | Rs.425 for Silver Card & Rs.600 for Gold Card |
| g. Card Replacement | Rs.550 for Silver Card & Rs.700 for Gold Card |
| h. ATM International Cash Withdrawal | Rs.200 per transaction or 2% whichever is higher |
| i. Local Charge Back Request charges | At Actual |
| j. International Charge Back Request charges | At Actual |
| k. Local Retrieval request charges | At Actual |
| l. International Retrieval request charges | At Actual |
| m. Local ATM Cash Withdrawal | Rs.18.75 per transaction |
| n. International Balance Inquiry charges | Rs.35 |
| o. VISA Arbitration Charges | At Actual |
| p. International Retail Purchase | 2.5% on transaction amount |
| q. Funds Transfer to any account within Bank AL habib | NIL |
| r. 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 |
| K. <u>A.T.M</u> | |
| a. Re-issuance of ATM Pin | Rs 100 |
| b. Replacement of ATM Card | Rs 300 |
| c. 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 |

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| - Above Rs. 75,000/- & upto Rs. 150,000/- | Rs 100 |
| d. ATM Switch Transactions | |
| A. Intra Switch Transaction | |
| (i). Cash withdrawal from other Bank ATM | Rs 18.75 per transaction |
| (ii) Local Balance Inquiry Charges | Rs 2.50 per transaction |
| e. Funds Transfer to any account within Bank AL habib | NIL |
| L. INTERNET BANKING | |
| a. Re-issuance of Net Banking Pin | NIL |
| b. Inter Bank Funds Transfer via Internet | |
| - 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 |
| c. Funds Transfer to any account within Bank AL habib | NIL |
| M. MOBILE BANKING | |
| 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 |
| N. LOCKER FACILITIES | |
| a. Annual rent (annual locker rent from existing and new customers to be recovered in advance at the commencement of the period) | Rs 3,500 for small Rs 4,500 for medium Rs 5,500 for large |
| b. Locker Breaking Charges | Rs 5,000 |
| O. China Union Pay | |
| a) Annual Fee – Primary | Rs. 450 |
| b) Annual Fee – Supplementary | Rs. 300 |
| c) Issuance fee Basic Card | Rs. NIL |
| d) Issuance fee Supplementary Card | Rs. NIL |
| e) Renewal fee Basic Card | Rs. 450 |
| f) Renewal fee Supplementary Card | Rs. 300 |
| 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) 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 |

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|--|--|
| r) International Retrieval Request Charges s) 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/- | At Actual Rs 25 Rs 40 Rs 60 Rs 100 |
| <u>P. Utility Bills and Other Payment Charges</u> | |
| <u>A. Direct Debit Facility</u> | |
| a) Registration b) Each Successful Transaction c) Un-successful Transaction due to insufficient funds | Nil Rs 25 Rs 25 |
| <u>Q. 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. 350 Rs. 350 Rs. 350 Rs. 300 At Actuals At Actuals Rs 25 Rs 40 Rs 60 Rs 100 |
| <p style="text-align: center;"><u>CONSUMER BANKING</u> <u>PRODUCTS</u></p> | |
| <u>A. AUTO FINANCING FACILITY</u> | |
| a. Processing Fee i) New Vehicles ii) Imported / Reconditioned and Used Vehicles b. Purchase of additional units – APNI CAR c. Early Settlement Fee/Charges APNI CAR d. Delayed Purchase of Unit(s) e. Charges on Dishonored / Returned Cheques f. Repossession Charges (Within & Out of City) g. Repossessed Vehicle Evaluation / Appraisal Charges h. Litigation / Legal Notice Charges i. Personal Accident Insurance / Takaful j. Vehicle Evaluation / Appraisal Charges k. Vehicle Registration/Transfer Charges l. Warehouse Charges | Rs 6000 Flat Rs 7500 Flat As per terms and conditions mentioned in offer letter As per terms and conditions mentioned in offer letter Rs 650 per delayed purchase of unit(s) Rs. 500 per case Rs 100000 or at actual whichever is lower At Actual At Actual Nil At actual At actual At Actual where applicable |
| 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 - 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 JANUARY 01, 2019 TO JUNE 30, 2019

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 | 55,000 |
| 50,000,001 | 51,000,000 | 56,100 |

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

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 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.

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

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.