



SCHEDULE OF BANK CHARGES

EFFECTIVE FROM

JULY 01, 2025

TO

DECEMBER 31, 2025

INTERNATIONAL BANKING

A) I M P O R T S

i). a) Letters of Credit

Service Charges

| From | To | 1st Quarter or part thereof | Subsequent Quarters of Part thereof |
|-------------|-------------|-----------------------------|-------------------------------------|
| Amount upto | 500,000 | 2,500 | 2,500 |
| 500,001 | 800,000 | 2,600 | 2,500 |
| 800,001 | 1,000,000 | 3,600 | 2,500 |
| 1,000,001 | 1,500,000 | 5,000 | 3,125 |
| 1,500,001 | 2,000,000 | 7,000 | 4,375 |
| 2,000,001 | 2,500,000 | 9,000 | 5,625 |
| 2,500,001 | 3,000,000 | 11,000 | 6,875 |
| 3,000,001 | 3,500,000 | 13,000 | 8,125 |
| 3,500,001 | 4,000,000 | 15,000 | 9,375 |
| 4,000,001 | 4,500,000 | 17,000 | 10,625 |
| 4,500,001 | 5,000,000 | 19,000 | 11,875 |
| 5,000,001 | 5,500,000 | 21,000 | 13,125 |
| 5,500,001 | 6,000,000 | 23,000 | 14,375 |
| 6,000,001 | 6,500,000 | 25,000 | 15,625 |
| 6,500,001 | 7,000,000 | 27,000 | 16,875 |
| 7,000,001 | 7,500,000 | 29,000 | 18,125 |
| 7,500,001 | 8,000,000 | 31,000 | 19,375 |
| 8,000,001 | 8,500,000 | 33,000 | 20,625 |
| 8,500,001 | 9,000,000 | 35,000 | 21,875 |
| 9,000,001 | 9,500,000 | 37,000 | 23,125 |
| 9,500,001 | 10,000,000 | 39,000 | 24,375 |
| 10,000,001 | 12,500,000 | 39,375 | 22,500 |
| 12,500,001 | 15,000,000 | 48,125 | 27,500 |
| 15,000,001 | 17,500,000 | 56,875 | 32,500 |
| 17,500,001 | 20,000,000 | 65,625 | 37,500 |
| 20,000,001 | 22,500,000 | 74,375 | 42,500 |
| 22,500,001 | 25,000,000 | 83,125 | 47,500 |
| 25,000,001 | 27,500,000 | 91,875 | 52,500 |
| 27,500,001 | 30,000,000 | 100,625 | 57,500 |
| 30,000,001 | 32,500,000 | 109,375 | 62,500 |
| 32,500,001 | 35,000,000 | 118,125 | 67,500 |
| 35,000,001 | 37,500,000 | 126,875 | 72,500 |
| 37,500,001 | 40,000,000 | 135,625 | 77,500 |
| 40,000,001 | 42,500,000 | 144,375 | 82,500 |
| 42,500,001 | 45,000,000 | 153,125 | 87,500 |
| 45,000,001 | 47,500,000 | 161,875 | 92,500 |
| 47,500,001 | 50,000,000 | 170,625 | 97,500 |
| 50,000,001 | 52,500,000 | 179,375 | ##### |
| 52,500,001 | 55,000,000 | 188,125 | ##### |
| 55,000,001 | 57,500,000 | 196,875 | ##### |
| 57,500,001 | 60,000,000 | 205,625 | ##### |
| 60,000,001 | 62,500,000 | 214,375 | ##### |
| 62,500,001 | 65,000,000 | 223,125 | ##### |
| 65,000,001 | 67,500,000 | 231,875 | ##### |
| 67,500,001 | 70,000,000 | 240,625 | ##### |
| 70,000,001 | 72,500,000 | 249,375 | ##### |
| 72,500,001 | 75,000,000 | 258,125 | ##### |
| 75,000,001 | 77,500,000 | 266,875 | ##### |
| 77,500,001 | 80,000,000 | 275,625 | ##### |
| 80,000,001 | 82,500,000 | 284,375 | ##### |
| 82,500,001 | 85,000,000 | 293,125 | ##### |
| 85,000,001 | 87,500,000 | 301,875 | ##### |
| 87,500,001 | 90,000,000 | 310,625 | ##### |
| 90,000,001 | 92,500,000 | 319,375 | ##### |
| 92,500,001 | 95,000,000 | 328,125 | ##### |
| 95,000,001 | 97,500,000 | 336,875 | ##### |
| 97,500,001 | 100,000,000 | 345,625 | ##### |
| 100,000,001 | 102,500,000 | 172,125 | ##### |
| 102,500,001 | 105,000,000 | 176,375 | ##### |
| 105,000,001 | 107,500,000 | 180,625 | ##### |
| 107,500,001 | 110,000,000 | 184,875 | ##### |
| 110,000,001 | 112,500,000 | 189,125 | ##### |
| 112,500,001 | 115,000,000 | 193,375 | ##### |
| 115,000,001 | 117,500,000 | 197,625 | ##### |
| 117,500,001 | 120,000,000 | 201,875 | ##### |
| 120,000,001 | 122,500,000 | 206,125 | ##### |
| 122,500,001 | 125,000,000 | 210,375 | ##### |
| 125,000,001 | 127,500,000 | 214,625 | ##### |
| 127,500,001 | 130,000,000 | 218,875 | ##### |
| 130,000,001 | 132,500,000 | 223,125 | ##### |
| 132,500,001 | 135,000,000 | 227,375 | ##### |
| 135,000,001 | 137,500,000 | 231,625 | ##### |
| 137,500,001 | 140,000,000 | 235,875 | ##### |
| 140,000,001 | 142,500,000 | 240,125 | ##### |
| 142,500,001 | 145,000,000 | 244,375 | ##### |
| 145,000,001 | 147,500,000 | 248,625 | ##### |
| 147,500,001 | 150,000,000 | 252,875 | ##### |

| From | To | 1st Quarter or part thereof | Subsequent Quarters of Part thereof |
|-------------|-------------|-----------------------------|-------------------------------------|
| 150,000,001 | 152,500,000 | 257,125 | ##### |
| 152,500,001 | 155,000,000 | 261,375 | ##### |
| 155,000,001 | 157,500,000 | 265,625 | ##### |
| 157,500,001 | 160,000,000 | 269,875 | ##### |
| 160,000,001 | 162,500,000 | 274,125 | ##### |
| 162,500,001 | 165,000,000 | 278,375 | ##### |
| 165,000,001 | 167,500,000 | 282,625 | ##### |
| 167,500,001 | 170,000,000 | 286,875 | ##### |
| 170,000,001 | 172,500,000 | 291,125 | ##### |
| 172,500,001 | 175,000,000 | 295,375 | ##### |
| 175,000,001 | 177,500,000 | 299,625 | ##### |
| 177,500,001 | 180,000,000 | 303,875 | ##### |
| 180,000,001 | 182,500,000 | 308,125 | ##### |
| 182,500,001 | 185,000,000 | 312,375 | ##### |
| 185,000,001 | 187,500,000 | 316,625 | ##### |
| 187,500,001 | 190,000,000 | 320,875 | ##### |
| 190,000,001 | 192,500,000 | 325,125 | ##### |
| 192,500,001 | 195,000,000 | 329,375 | ##### |
| 195,000,001 | 197,500,000 | 333,625 | ##### |
| 197,500,001 | 200,000,000 | 337,875 | ##### |

* All L/C amount exceeding Rs 200 million shall attract additional service charges of Rs 1,700/- (first quarter) per Rs 1 million each (or part thereof) and Rs 1,000/- (for subsequent Quarter)

| | | |
|-------|--|---|
| b) | Revalidation Service Charges of expired LCs | As applicable for opening fresh Letter of Credit, as in (i-a) above |
| c) | transfer to new beneficiary | As applicable in case of fresh Letter of Credit, as in (i-a) above. |
| d) | Commission on Establishment of LC /Contract against 100% Margin | 0.20% flat for LC 0.15% flat for Contract |
| e) | Non -reimbursement LCs under Barter/AID. | First quarter Commission 1%, For each Subsequent quarter 0.30% Minimum Rs. 1500/- |
| ii) | Bills drawn at Usance under the Letters of Credit other than PAYES (Pay as you Earn Scheme) and Suppliers / Buyers Credit. | 0.25 % or Rs. 2,000/- whichever is higher, is to be recovered at the time of retirement of the cases which are beyond LC. Number of days from LC validity date till retirement date. However, no commission to be charged if the maturity/payment period of the bills falls within the period for which LC opening commission has |
| iii) | Documentary Bills Drawn Against Inland LCs (USANCE BILL) at opening end | |
| a) | If bill matures after expiry of LC | 0.10 % or Rs. 2,000/- whichever is higher, is to be recovered at the time of retirement of the cases which are beyond LC. Number of days from LC validity date till retirement date. However, no commission to be charged if the maturity/payment period of the bills falls within the period for which LC opening commission has already been recovered. |
| b) | If bill remains unpaid after due date | Paisas 50 per Rs. 1,000/- per day as charity or as per agreed charity clause |
| iv) | Amendments | Rs. 2,200/- per transaction (Flat) or Service Charges under items i) a) above, if amendment involves increase in amount or extension in period of shipment. |
| v) | Import bills under Letter of Credit | As per arrangement with customer under Murabaha. |
| vi) | LC cancellation service charges | Rs. 2,500/- per L/C Plus Swift Charges |
| vii) | Import Bills returned unpaid | US\$ 100/- (Flat) from forwarding Bank plus Courier charges. |
| viii) | LC draft processing charges | Rs 2,500/- per LC upfront (in addition to i-a above) |
| ix) | a) Documentary collections | Rs. 1,800/- flat for all import bills under contract, collection, consignment and advance payment. |
| | b) Registration of Import Contract | 0.20% Minimum Rs 2,500/- |
| | c) Import contract amendment | Rs 1,250/- on each subsequent amendment in registration |
| | If increase in amt. and/ or period is involved | Commission as per registration of import contract on increase amount only |
| x) | Service charges for arranging transportation of consignments from Karachi to Dry ports on specific instructions of the importers. | Rs. 3,000/- |
| xi) | Service Charges against import transaction i.e. import bills (PAD) /collection (IB)/ Contract/ Advance Payment and consignment payment Remittance against import with or without LC / Advance payment. | 0.15% minimum Rs. 1,500/- per transaction |

| | | |
|--------|--|---|
| xii] | FI Issuance in PSW' | Rs. 150/- Flat per Issuance |
| xiii] | Transfer of FI in PSW to other banks | Rs. 750/- flat per transfer |
| xiv] | Re-imbusement charges (payable to re-imbursing Banks). | At actual. |
| xv] | Obtaining credit reports on foreign supplier/vendor. | a) Foreign buyers/suppliers/vendors US\$ 75/- or equivalent in Rupees being service charges b) To Foreign Banks on their request - US\$ 100 from Foreign Banks Plus Swift Charges c) To Foreign Banks on customer's request - Rs. 750/- |
| xvi] | Obtaining from Foreign Banks through Swift | |
| xvii] | Discrepancy fee if discrepant documents are presented. | US\$ 100/- or equivalent in PKR |
| xviii] | Profit on PAD Murabaha | As per credit approval or 3 months Kibor + 5% |
| xvix] | In case documents are retired after 15 days, Bank's commission to be charged in addition to PAD overdue profit.(applicable on days beyond extended period allowed in credit approval if received before adjustment). This will be included in Murabaha / Musawamah Price | 0.25% on PAD balance outstanding as of 15th day. |

Note:

*The above Service Charges are subject to adjustment after obtaining approval of competent authority based on annual volumes/values & arrangements with customers.
 *The service charges mentioned in this schedule are for various types of valid / compensatory services rendered by the bank on different transactions.
 *As per the guidance of our Shariah Board, it is not allowed to charge a fee/commission merely against issuance of any financial commitment or guarantee.
 *However, it is allowed to charge a fee, if additional related services are also rendered/ performed by the bank.
 *The Shariah Board has allowed the bank to charge a fee against all such facilities related services against documentation, credit assessment, correspondence, accounts maintenance, monitoring etc.

B] EXPORT

| | | |
|-------|---|---|
| i] | LETTERS OF CREDIT | |
| a) | Advising | Rs. 2,000/- for customers Rs. 3,000/- for non-customer Plus swift & courier charges |
| b) | Amendment | Rs. 1,500/- for customer Rs. 1,800/- for non-customer Plus swift and courier charges, (whichever is applicable) |
| c) | Confirmation | 0.40% per quarter Minimum Rs. 1,500/- Plus swift and courier charges, (whichever is applicable) |
| d) | Export L/C Cancellation | Rs. 2,200/- per case plus swift charges |
| e) | Transfer of Export LCs | Rs. 1,500/- Flat plus Swift &/or Postage Charges Rs. 12,500/- Flat - If with substitution of documents plus swift &/or Postage Charges |
| f) | Handling of Export documents under transfer of L/Cs | \$100/- per document |
| g) | Reimbursement payment to / from other local banks from Non Resident Rupee Accounts | Rs. 750/- (Flat) |
| ii] | If the documents are sent to other banks for negotiation under restricted letters of credit. | Rs. 1,200/- (Flat) Handling charges service charges. |
| iii] | IERF Application - Handling Charges IERF Substitution | Rs. 1,000/- per application Rs. 750/- per case (If multiple shipping documents are enclosed under one case). |
| iv] | EE Certification per case | Rs. 1,250/- per case |
| v] | EE NOC Issued to Other Banks under IERF Scheme | Rs. 1,500/- per case |
| vi] | Handling and Service Charges for Overdue Export Bills Reporting | Rs. 1,500/- per bill for all overdue bills |
| vii] | Export bills returned unpaid | Rs. 1,800/- flat per transaction. |
| viii] | FI Issuance in PSW | Rs. 150/- per issuance |
| ix] | Transfer of FI in PSW to other banks | Rs. 750/- flat per transfer |
| x] | Generation of FI on open account basis | Rs. 1200 /-flat |
| xi] | Assignment of Proceeds to other Banks | Rs. 1,200/- Plus swift |
| xii] | Business Performance Certificate | Rs. 1,250/- per certificate |
| xiii] | Submission of Shipping Documents by Exporter Against Advance payments beyond 90 Days From Shipment Date | Rs. 500/- per shipping Document |

| | | |
|----------|---|--|
| xv) | COLLECTIONS | |
| a) | Handling of Export documents (Sent on collection under LC & Contract Basis) Advance Payment | 0.15% of Bill amount, Min Rs. 2,500/- Plus Swift Charges if any. 0.15% of Bill amount, Min Rs. 1,500/- |
| b) | Foreign Bills for Collection (Clean/Documentary) returned unpaid. | USD 100/- plus courier charges &/or Swift Charges, if any. |
| c) | If payment of Exports / Advance payment to Afghanistan is deposited in FCY notes in FC Accounts/ Encashment in PKR | 0.70% of the amount FCY notes surrendered |
| d) | Submission Of Shipping documents by exporter against advance payments beyond 90 days from shipment date. | Rs 625/- per shipping document |
| xvi] | Obtaining credit reports from foreign supplier / vendor | a) Foreign buyers/ suppliers/Vendor US\$ 75/- or equivalent in Rupees plus Rs. 600/- being processing/service charges |
| xvii] | Obtaining from foreign banks through swift | b) To Foreign Banks on their request - US\$ 100 from Foreign Banks plus SWIFT charges c) From foreign banks on customer's request - US\$ 35/- or equivalent in PKR plus SWIFT charges |
| xviii] | Handling & service charges in lieu of exchange earnings where an exporter sells foreign exchange to some other bank while documents were sent for collection through us. | 0.10% Minimum Rs. 1,200/- |
| xix] | IERF (Financings) obtained from us whereas export routed through other bank | Rs. 3,000/- per case |
| xx] | Export Refinance Application - (including Rupee-based discounting under EFS) - Handling charges - ERF substitution (under the SBP & EXIM Bank). | Rs.1,250/- per application |
| xxi] | Handling of advance payment Documents/ endorsement on bill of lading | Rs. 600/- |
| xxii] | Issuance of NOC to shipping companies in case of Surrender/Loss of B/L | Rs. 1,500/- |
| xxiii] | Transfer of export proceeds to other bank where no documents handled at our end | Rs 1,500 Plus Swift Charges |
| xxiv] | Handling of Duty Draw Back Claims | 0.35% a) Minimum Rs. 1,000/- per claim (To be recovered at the time of claim received from SBP) b) In case of refusal of claim from SBP or resubmission, Rs 1,500/- flat will be charged |
| xxv] | Handling of Research & Development Support claims - SBP | 0.50% a) Minimum Rs. 1,000/- per claim (To be recovered at the time of claim received from SBP) b) In case of refusal of claim from SBP or resubmission, Rs 1,500/- flat will be charged |
| xxvi] | Collection of Export Development Surcharge | Rs. 100/- per transaction to be charged to exporters |
| xxvii] | If payment of Exports / Advance payment to Afghanistan is deposited in FCY notes in FC Accounts/ Encashment in PKR | 0.15% for Karachi, min Rs. 500/- 0.25% for other cities, min Rs. 500/- per transaction |
| xxviii] | Letter or intimation of any sort sent to other bank Note: NOC to other banks for EFE (WeBOC) approved/ FI (PSW) issued by us is no longer required | Rs. 750/- per case |
| xxix] | Handling of Transaction of indirect exporters (SPO) | Rs. 300/- per case |
| xxx] | Submission of Application for freight subsidy | a) Rs. 1,000/- per case (To be recovered at the time of claim received from SBP) b) In case of refusal of claim from SBP or resubmission, Rs 1,500/- flat will be charged |
| xxxi] | Issuance of Proceeds Realization Certificates (Annex: A) for rebate claims | Rs. 625/- per certificate |
| xxxii] | Obtaining SBP Approval for FX Transactions Or Any other purpose | Rs. 1,850/- per case |
| xxxiii] | Duplicate advices, Annexures PRC etc. | Rs. 700/- per item |
| xxxiv] | Discrepancy fee, if discrepant documents are presented | US\$ 100/- (or equivalent in other currency) including FED to be deducted from the proceeds of import bills where applicable, or to be recovered from the presenting bank if amount is already reimbursed. |
| xxxv] | Handling Charges in lieu of exchange earnings where importer buys Foreign Exchange from some other bank for LC opened / contract registered with us. | 0.13% - Minimum Rs. 1,100/- |
| xxxvi] | ILTFF (Islamic Long Term Finance Facility under SBP Scheme) - Handling Charges | Rs. 2,000/- per case |
| xxxvii] | Handling of three way Merchanting Trade Transactions by Firms and | Rs. 2,000/- flat per transaction in addition to |
| xxxviii] | Companies in Pakistan through back to back LCs or Advance Payments etc. | related service charges |
| xxxix] | Any out of pocket expense of the bank not mentioned in the SOCs | At Actual |
| xxxx] | Export LC Cancellation | Rs. 1,800/- per case plus SWIFT charges |
| xxxxi] | Issuance of NOC regarding forward exchange booking through other bank at importers request | Rs. 1,000/- per case |
| xxxxii] | Issuance of Freight Certificate | Rs 1,200/- per case |
| xxxxiii] | Extension in maturity of usance bills under LC /contract | Rs. 2,000/- per case (for import and export) in addition to retirement commission at the time of bill settlement. |
| xxxxiv] | Service charges on handling of time barred export advance payment cases where E-Form/EFE certified/approved or FI generated after one year from the date of advancepayment upon SBP approval. | Rs. 1,250/- per case |
| xxxxv] | Import Bills for collection – handling charges for outstanding documents (unpaid/ unaccepted) a. from the date of receipt till 30 days. b. Above 30 days till 60 days c. Above 60 days | Will be charged per document a. Rs. 1,500/- b. Rs. 2,000/- c. Rs. 5,000/- |
| xxxxvi] | 3rd party verification charges for on-boarding of new trade customer | Actual |

C] REMITTANCES (FOREIGN CURRENCY)

- | | | |
|-----|--|---|
| i] | OUTWARD: | |
| | a) Foreign Demand Draft (FDD) | FDD US\$ 20/- or equivalent plus Swift charges |
| | Foreign Telegraphic Transfer (FTT)/Foreign Outward Remittance | FTT - US\$ 37/- or equivalent plus Swift charges |
| | b) FDD Cancellation Charges | US\$ 12/- or equivalent plus Swift charges and Foreign Bank Charges may also apply (as per Actual) |
| | c) FDD Stop Payment Charges | US\$ 10/- or equivalent plus Swift charges and Foreign Bank Charges may also apply (as per Actual) |
| | d) Duplicate FDD issuance charges | US\$ 15/- or equivalent plus Swift charges |
| | e) Service charges against remittances FTT/FDD against Rupee Account | 0.10% or - minimum Rs 1,000/- |
| | f) Remittances/Encashment from FC A/c within 14 days of deposit of FCY Notes. | 0.50% - Minimum US\$ 4/- (or equivalent currency) |
| | g) Deposit of EUR, GBP & UAE Notes in FC Accounts of Exchange Companies | 0.5% at upcountry branches & 0.25% at Karachi branches - Minimum Rs. 500/- |
| | h) Remittance of freight charges at the request of freight forwarders in terms of SBP FE circular No:6 of 2006 | RS. 3,000/- Plus FTT Charge and Swift charges |
| | i) Obtaining SBP Approval for - Remittances, or designation of Soneri Bank - Any other purpose | Rs. 1,800/- per case |
| ii] | <u>INWARD</u> Others | Nil, if the proceeds are credited to an account with us otherwise charges of USD 5/- or equivalent in PKR |

D] COLLECTION: (FOREIGN CURRENCY)

- | | | |
|-----|--|---|
| i] | OUTWARD: | |
| | a) Cheques / Bank Drafts / TCs etc. | For Cheques and Drafts US\$ 10/- or equivalent per instrument plus courier charges, in case of TCs. US\$ 10/- or equivalent per collection PLUS courier charges; and in case amount is credited in PKR A/C then service charges @ Paisa's 13 per Rs. 100/- - Min Rs. 500/- |
| | b) Cheques returned unpaid | Actual charges of returning bank plus US\$ 5/- or equivalent Plus swift charges, if any. |
| | c) USD Clearing through NIFT at the time of lodgement | US\$ 6/- per cheque plus courier charges for branches other than Karachi city |
| ii] | INWARD: | |
| | a) Inward clean collections received from abroad or local banks | US\$ 10/- per instrument Plus swift charges. |
| | b) Inward FCY cheque returned unpaid due to insufficient balance | US\$ 10/- per instrument plus courier and swift charges, if any. Correspondence charges will be extra if any. |
| | c) STANDING INSTRUCTION IN FCY ACCOUNTS Standing instructions Fee | US\$ 1/- per transaction or equivalent |

E] MISCELLANEOUS

- | | | |
|------|---|---|
| i] | Correspondent's Charges | Actual |
| ii] | For verification of test or authenticity of SWIFT Message on behalf of other banks. | Rs. 350/- plus SWIFT charges &/or postage. |
| iii] | Duplicate Advices, Annexures, PRC, etc. | Rs.300/- per item |
| iv] | <u>POSTAGE / COURIER / SWIFT / FAX CHARGES</u> | |
| | a) Postage Overseas | Rs. 250/- |
| | b) Courier Overseas. | Rs. 1,800/= (or actual whichever is higher) |
| | c) <u>Swift</u> Swift -SHORT messages Swift-FULL TEXT LCs etc | Rs. 750/- Rs. 1,500/- |
| | d) Fax Overseas | Rs. 250/- per page |
| | e) Issuance of Proceeds Certificate of remittance dated beyond one year. | Rs. 500/- per certificate |
| | f) Any other out of pocket expenses on any transaction not covered under this SOC. | At actuals |

FINANCINGS

A] Following charges may be recovered for processing of Financing limits under Islamic modes

| | | |
|--------|---|--|
| i] | a] Project Examination Fee | 1% where applicable, Min Rs.1,000 or as per arrangement with customer |
| | b] Stamp Paper / Adhesive Stamp Charges for all financing documents. (Service charges are exempted for SBL staff/financing, however cost of stamp paper/adhesive stamp will be recovered at actual) | At Actual Additional 9.5% service charges on actual cost of stamp papers/adhesive stamps. |
| ii] | Legal Charges | |
| | a] In-house Legal Advice (Pre-mortgage or comprehensive) for Corporate and Commercial segment | Rs. 22,000/- |
| | b] In-house Legal Advice (Post-mortgage) | Rs. 10,000/- |
| | c] In-house legal Advice (Consumer property) | Rs. 20,000/- |
| | d] Outside Legal Advice | Actual |
| | e] Drafting of agreement/ Mortgage deed & power of attorney etc. | Rs. 2,500/- |
| | f] Litigation Charges | At Actual |
| iii] | To mark lien on securities issued by other Banks/DFIs | Rs. 500/- |
| iv] | Legal Documentation Cost | Actual plus any out of pocket expenses |
| v] | Redemption fee to be recovered from party when bank officers are required to go before Registrar for redemption of the mortgage | Rs. 3,000/- Flat plus vendor's fees/charges at actual |
| vi] | eCIB report charges | At Actual |
| vii] | For issuance of any NOC for pari-passu charge/ JPP charge or reduction/ amendment in the charge amount/ description. | Rs. 10,000/- Flat per NOC |
| viii] | Private Credit Bureau Report Charges | At Actual |
| ix] | Credit Worthiness Report /BIR (Business Information Report) fee from outsource evaluator | Rs. 500/- plus actual charges of Credit Rating Agency. Plus applicable Dispatch / Communication Charges as given. |
| x] | Project evaluation / Appraisal Fee from outsource evaluator | Actual |
| xi] | Vacation of charge Fee / Release of security | Rs. 1,500/- per property / security |
| xii] | Safe Custody Fee for holding / safe keeping the property document against which all the lines have been cancelled/ no exposure outstanding | Rs. 5,000/- per month After 3 months from the date of cancellation of limits/exposure |
| xiii] | Digital External Verification Charges | At Actual |
| xiv] | Income Estimation Charges | At Actual |
| xv] | Revised Facility Offer Letter - for Mortgage Financings only | Rs.1,000/- Flat. |
| xvi] | Cash/Cheque collection charges | Rs.500/- |
| xvii] | Auction Charges of repossessed Vehicle/Property | At Actual |
| xviii] | Vehicle Repossession charges (Repossession, Warehouse, Survey and all other charges related to Repossession). | At Actual |
| xix] | Registration of charges in SECP under Secured Transaction Act 2016. (Excluding Public Limited Company and Private Limited Company) a) Charge Registration in SECP –Secured Transaction Registry b) Search Report of SECP-Secured Transaction Registry | At Actual |
| xx] | Miscellaneous charges [i.e. charges for documents, evaluation of Security, Search, Mortgage charge registration and maintenance thereof etc.] in addition to that | At Actual. Additional 9.50% service charges on actual cost of stamp papers/adhesive stamps |

Note :

* Above charges will be recovered in addition to profit/return on investment.

* Rates and Commissions are subject to adjustment after obtaining approval of competent authority in consideration of business volumes/values and arrangements with the customers.

B] CORPORATE/COMMERCIAL/RETAIL/SME FINANCE: (NEW/RENEWAL/ENHANCEMENT)

| | |
|--|---|
| Processing fee for Facilities | |
| i] SME | SME |
| a. Upto Rs. 5 Mln | Rs. 5,000/- |
| b. Above Rs. 5 Mln upto Rs. 10 Mln | Rs. 6,250/- |
| c. Above Rs. 10 M upto Rs. 20 Mln | Rs. 12,000/- |
| d. Above Rs. 20 M upto Rs. 50 Mln | Rs. 22,000/- |
| e. Above Rs. 50 M upto Rs. 100 Mln | Rs. 33,000/- |
| f. Above Rs. 100 Mln | Rs. 55,000/- |
| ii] Commercial & Retail | Commercial & Retail |
| a. Upto Rs. 10 Mln | Rs. 10,000/- |
| b. Above Rs. 10 Mln upto Rs. 50 Mln | Rs. 25,000/- |
| c. Above Rs. 50 Mln upto Rs. 100 Mln | Rs. 50,000/- |
| d. Above Rs. 100 M upto Rs. 150 Mln | Rs. 75,000/- |
| e. Above Rs. 150 M upto Rs. 300 Mln | Rs. 150,000/- |
| f. Above Rs. 300 M upto Rs. 400 Mln | Rs. 200,000/- |
| g. Above Rs. 400 Mln | Rs. 250,000/- |
| ii] Corporate | Corporate |
| a. Upto Rs. 40 Mln | Rs. 20,000/- |
| b. Above Rs. 40 Mln Upto Rs. 80 Mln | Rs. 40,000/- |
| c. Above Rs. 80 Mln Upto Rs. 200 Mln | Rs. 100,000/- |
| d. Above Rs. 200 Mln Upto Rs. 300 Mln | Rs. 150,000/- |
| e. Above Rs. 300 Mln Upto Rs. 500 Mln | Rs. 250,000/- |
| f. Above Rs. 500 Mln Upto Rs. 1.00 Bln | Rs. 500,000/- |
| g. Above Rs. 1.00 Bln Upto Rs. 3.00 Bln | Rs. 1,000,000/- |
| h. Above Rs. 3.00 Bln Upto Rs. 5.00 Bln | Rs. 1,500,000/- |
| i. Above Rs. 5.00 Bln Upto Rs. 10.00 Bln | Rs. 2,000,000/- |
| j. Above Rs. 10.00 Bln | Rs. 2,500,000/- |
| iii] Vacation of charge Fee/ Release of Security | Rs. 4,000 Flat |
| iii] Processing Fee for all, One-off facilities - Under schedule of BDP (Business Discretionary Power) | 0.10% or minimum Rs. 5,000/- |
| iv] Processing Fee for each Interim Extension/ Review | Rs. 3,000/- Flat |
| v] Processing fee for Financings related Deferral / Waivers if applied after approval | Rs. 2,500/- Flat |
| vi] Safe custody fee for holding/safe keeping the property documents against which all the lines have been cancelled /no exposure outstanding. | Rs. 5,000/- per month. After 3 months from the date of cancellation of limits/exposure. |

C] PLEDGE/HYPOTHECATION AS SECURITY AGAINST FINANCING THROUGH ISLAMIC MODES

Various charges may be levied as follows:

| | |
|--|---|
| i] Movement out of shares pledged | Rs. 500/- per transaction |
| ii] Go-down Rent | Actual |
| iii] Salaries of Godown keepers / Chowkidars | Actual |
| iv] Stock inspection, if conducted by Bank Staff | Exposure upto Rs. 10(M) Rs.1,500/- Exposure Over Rs. 10(M) Rs.3,500/- or Actual - Whichever is Higher (for both cases) plus conveyance charges |
| v] Stock inspection, if conducted by agents appointed by Bank | Actual |
| vi] Inspection of vessels for scarping / stock of scrap of vessels | Rs. 1,500/- for facility up to Rs.10m & Rs. 3,000/- over Rs.10m plus conveyance charges |
| vii] Delivery charges, if Godown keeper is not posted | Cost incurred will be recovered at actual including Conveyance Charges |
| viii] other incidental expenses, Takaful/ Insurance premium, legal charges, etc. | Actual |
| ix] Clearing & Forwarding Agent Fee for clearing /off-loading imported goods from Carrier. | Actual |
| x] Issuance of Delivery Order for release of pledged stocks | Rs. 625/- per delivery order |

* While recovering Miscellaneous charges like godown rent, godown staff salary, inspection charges etc. the amount recovered from the borrower shall not exceed total rent of the godown, salary of the godown staff etc. In other words, charges should be levied as per actuals and should not become source of profit to the Bank.

D] AGRICULTURE FINANCE:

| | |
|--------------------------|---|
| a) Processing Fee | 0.75% of the Finance amount or minimum Rs.2500/- whichever is higher at the time of Fresh Disbursement/Renewal/Enhancement. |
| b) Delay Payment Charity | As per Charity Policy or As per the Charity Clause |

E] CONSUMER FINANCE:

| | |
|---|---|
| i. Soneri Car Ijarah Finance | |
| a) Charges of documentation, Valuation of used/reconditioned vehicle, Vehicle Registration & Comprehensive Takaful Policy Premia | At Actual |
| b) Processing Fee | Rs. 12,000/- Flat - New Vehicles. Rs. 13,000/- Flat - Imported/Reconditioned and Used Vehicle |
| c) Vehicle Repossession charges | Actual expense incurred by the Bank, upto a maximum of Rs. 100,000/- plus allied repossession bank charges 10,000/- per case. |
| d) Re-issuance of NOC | Rs. 1,500/- |
| e) Re- Re-issuance / Revision of Purchase Order | Rs. 1,500/- |
| f) Early Settlement Charges | 5% of outstanding amount |
| ii. Soneri Mustaqeem Ghar Finance | |
| a) i) Processing Fee Upto Rs. 5 Million Above Rs. 5 Million to 10 Million Above Rs. 10 Million | i) Rs. 12,500/- Rs. 18,000/- Rs. 31,000/- |
| ii) Processing Fee for Co-Applicant | ii) Rs 6,200/- Flat will be charged for each additional Co-Applicant |
| b) Mortgage Protection Takaful/Insurance premium | At Actual |
| c) Delay Payment Charity | As per Charity Policy or As per the Charity Clause |
| d) Redemption fee to be recovered from party when bank officers are required to go before Registrar for redemption of the mortgage. | Rs.3,000/- Flat plus vendor's fees/charges at actual |
| e) Safe Custody Fee for holding/safe keeping the property documents against which no exposure is outstanding. | Rs. 1,875/- per month. |

Soneri Bank Limited
MUSTAQUEEM ISLAMIC BANKING
FOR THE PERIOD FROM JULY 01, 2025 to DECEMBER 31, 2025

Schedule of Bank Charges

| | | |
|------|---|---|
| iii. | Soneri Mera Pakistan Mera Ghar (MPMG) | |
| a) | Processing Fee | Rs. 5,000/- Flat |
| b) | In-house Legal Advice | Tier I Rs. 4,000/- Tier II Rs. 5,000/- Tier III Rs. 6,000/- |
| c) | Outside Legal Advice | At Actual |
| d) | Mortgage Protection Takaful/Insurance premium | At Actual |
| e) | Delay Payment Charity | As per Charity Policy or As per the Charity Clause |
| f) | Redemption fee to be recovered from party when bank officers are required to go before Registrar for redemption of the mortgage. | Rs.1,000/- per instance. |
| g) | Safe Custody charges for holding security documents against adjusted facility | Rs.625/- per month. |
| F] | COMMERCIAL FINANCING OF CARS/VEHICLES | |
| i. | Charges of documentation, Vehicle 'Registration & Comprehensive Takaful Policy Premia | At Actual |
| ii. | Processing Fee | Rs. 12,500/- per vehicle |
| iii. | Delay Payment Charity | As per Charity Policy or As per the Charity Clause |
| iv. | Safe Custody fee for holding/ safe keeping the excise file/ title documents against which finance purchase of vehicle has been adjusted | Rs. 1,875/- per month |
| v. | Re-issuance of NOC for removal of Bank charge, where applicable | Rs. 1,250/- |
| vi. | Vehicle Repossession charges | Actual expense incurred by the Bank, upto a maximum of Rs. 100,000/- plus allied repossession bank charges 10,000/- per case. |
| vii. | Valuation charges of repossessed Vehicle | At Actual |
| G] | GUARANTEES | |
| i] | Guarantees issued to Shipping Companies / Airlines in lieu of Bills of Lading / Endorsement of Airway Bills | Rs. 2,300/- Flat per guarantee / endorsement |
| ii] | Guarantees issued to Collector of Custom in lieu of payment of Export Duty which are valid up to 6 months | |

| From | To | Per Quarter Charges or Part Thereof |
|-------------|-------------|-------------------------------------|
| Amount upto | 500,000 | 1,800 |
| 500,001 | 2,000,000 | 1,875 |
| 2,000,001 | 4,000,000 | 4,500 |
| 4,000,001 | 6,000,000 | 7,500 |
| 6,000,001 | 8,000,000 | 10,500 |
| 8,000,001 | 10,000,000 | 13,500 |
| 10,000,001 | 12,000,000 | 16,500 |
| 12,000,001 | 14,000,000 | 19,500 |
| 14,000,001 | 16,000,000 | 22,500 |
| 16,000,001 | 18,000,000 | 25,500 |
| 18,000,001 | 20,000,000 | 28,500 |
| 20,000,001 | 22,000,000 | 31,500 |
| 22,000,001 | 24,000,000 | 34,500 |
| 24,000,001 | 26,000,000 | 37,500 |
| 26,000,001 | 28,000,000 | 40,500 |
| 28,000,001 | 30,000,000 | 43,500 |
| 30,000,001 | 32,000,000 | 46,500 |
| 32,000,001 | 34,000,000 | 49,500 |
| 34,000,001 | 36,000,000 | 52,500 |
| 36,000,001 | 38,000,000 | 55,500 |
| 38,000,001 | 40,000,000 | 58,500 |
| 40,000,001 | 42,000,000 | 61,500 |
| 42,000,001 | 44,000,000 | 64,500 |
| 44,000,001 | 46,000,000 | 67,500 |
| 46,000,001 | 48,000,000 | 70,500 |
| 48,000,001 | 50,000,000 | 73,500 |
| 50,000,001 | 52,000,000 | 76,500 |
| 52,000,001 | 54,000,000 | 79,500 |
| 54,000,001 | 56,000,000 | 82,500 |
| 56,000,001 | 58,000,000 | 85,500 |
| 58,000,001 | 60,000,000 | 88,500 |
| 60,000,001 | 62,000,000 | 91,500 |
| 62,000,001 | 64,000,000 | 94,500 |
| 64,000,001 | 66,000,000 | 97,500 |
| 66,000,001 | 68,000,000 | 100,500 |
| 68,000,001 | 70,000,000 | 103,500 |
| 70,000,001 | 72,000,000 | 106,500 |
| 72,000,001 | 74,000,000 | 109,500 |
| 74,000,001 | 76,000,000 | 112,500 |
| 76,000,001 | 78,000,000 | 115,500 |
| 78,000,001 | 80,000,000 | 118,500 |
| 80,000,001 | 82,000,000 | 121,500 |
| 82,000,001 | 84,000,000 | 124,500 |
| 84,000,001 | 86,000,000 | 127,500 |
| 86,000,001 | 88,000,000 | 130,500 |
| 88,000,001 | 90,000,000 | 133,500 |
| 90,000,001 | 92,000,000 | 136,500 |
| 92,000,001 | 94,000,000 | 139,500 |
| 94,000,001 | 96,000,000 | 142,500 |
| 96,000,001 | 98,000,000 | 145,500 |
| 98,000,001 | 100,000,000 | 148,500 |

* Guarantees amount exceeding Rs 100 million shall attract additional service charges of Rs 1,500/- per Rs 1 million each (per quarter or part thereof) or As per Arrangement the service charges mentioned in this schedule are for various types or valid / compensatory services rendered by the bank on different transactions. As per the guidance or our Shariah Board, it is not allowed to charge a fee/commission merely against issuance of any financial commitment or guarantee. However, it is allowed to charge a fee, if additional related services are also rendered/ performed by the bank. The Shariah Board has allowed the bank to charge a fee against all such facilities related services against credit documentation, assessment, correspondence, accounts maintenance, monitoring etc.

- iv) Other Guarantees
a. On behalf of residents in Pakistan

| From | To | Per Quarter Charges or Part Thereof |
|-------------|-------------|-------------------------------------|
| Amount upto | 500,000 | 1,500 |
| 500,001 | 2,000,000 | 1,563 |
| 2,000,001 | 4,000,000 | 3,750 |
| 4,000,001 | 6,000,000 | 6,250 |
| 6,000,001 | 8,000,000 | 8,750 |
| 8,000,001 | 10,000,000 | 11,250 |
| 10,000,001 | 12,000,000 | 13,750 |
| 12,000,001 | 14,000,000 | 16,250 |
| 14,000,001 | 16,000,000 | 18,750 |
| 16,000,001 | 18,000,000 | 21,250 |
| 18,000,001 | 20,000,000 | 23,750 |
| 20,000,001 | 22,000,000 | 26,250 |
| 22,000,001 | 24,000,000 | 28,750 |
| 24,000,001 | 26,000,000 | 31,250 |
| 26,000,001 | 28,000,000 | 33,750 |
| 28,000,001 | 30,000,000 | 36,250 |
| 30,000,001 | 32,000,000 | 38,750 |
| 32,000,001 | 34,000,000 | 41,250 |
| 34,000,001 | 36,000,000 | 43,750 |
| 36,000,001 | 38,000,000 | 46,250 |
| 38,000,001 | 40,000,000 | 48,750 |
| 40,000,001 | 42,000,000 | 51,250 |
| 42,000,001 | 44,000,000 | 53,750 |
| 44,000,001 | 46,000,000 | 56,250 |
| 46,000,001 | 48,000,000 | 58,750 |
| 48,000,001 | 50,000,000 | 61,250 |
| 50,000,001 | 52,000,000 | 63,750 |
| 52,000,001 | 54,000,000 | 66,250 |
| 54,000,001 | 56,000,000 | 68,750 |
| 56,000,001 | 58,000,000 | 71,250 |
| 58,000,001 | 60,000,000 | 73,750 |
| 60,000,001 | 62,000,000 | 76,250 |
| 62,000,001 | 64,000,000 | 78,750 |
| 64,000,001 | 66,000,000 | 81,250 |
| 66,000,001 | 68,000,000 | 83,750 |
| 68,000,001 | 70,000,000 | 86,250 |
| 70,000,001 | 72,000,000 | 88,750 |
| 72,000,001 | 74,000,000 | 91,250 |
| 74,000,001 | 76,000,000 | 93,750 |
| 76,000,001 | 78,000,000 | 96,250 |
| 78,000,001 | 80,000,000 | 98,750 |
| 80,000,001 | 82,000,000 | 101,250 |
| 82,000,001 | 84,000,000 | 103,750 |
| 84,000,001 | 86,000,000 | 106,250 |
| 86,000,001 | 88,000,000 | 108,750 |
| 88,000,001 | 90,000,000 | 111,250 |
| 90,000,001 | 92,000,000 | 113,750 |
| 92,000,001 | 94,000,000 | 116,250 |
| 94,000,001 | 96,000,000 | 118,750 |
| 96,000,001 | 98,000,000 | 121,250 |
| 98,000,001 | 100,000,000 | 123,750 |

*Guarantees amount exceeding Rs 100 million shall attract additional service charges of Rs 1,250/- per Rs 1 million each (per quarter or part thereof) or As per Arrangement

The service charges mentioned in this schedule are for various types of valid / compensatory services rendered by the bank on different transactions. As per the guidance of our Shariah Board, it is not allowed to charge a fee/commission merely against issuance of any financial commitment or guarantee. However, it is allowed to charge a fee, if additional related services are also rendered/ performed by the bank. The Shariah Board has allowed the bank to charge a fee against all such facilities related services against documentation, credit assessment, correspondence, accounts maintenance, monitoring etc. The Shariah Board has allowed the bank to charge a fee against all such facilities related services against documentation, credit assessment, correspondence, accounts maintenance, monitoring etc.

b. Issued in Pakistan on behalf of non-resident against the counter guarantee of correspondent/foreign bank

| From | To | Per Quarter Charges or Part Thereof |
|----------------|-----------|-------------------------------------|
| Amt. upto(USD) | 80,000 | 125 |
| 80,001 | 100,000 | 125 |
| 100,001 | 120,000 | 138 |
| 120,001 | 140,000 | 163 |
| 140,001 | 160,000 | 188 |
| 160,001 | 180,000 | 213 |
| 180,001 | 200,000 | 238 |
| 200,001 | 220,000 | 263 |
| 220,001 | 240,000 | 288 |
| 240,001 | 260,000 | 313 |
| 260,001 | 280,000 | 338 |
| 280,001 | 300,000 | 363 |
| 300,001 | 320,000 | 388 |
| 320,001 | 340,000 | 413 |
| 340,001 | 360,000 | 438 |
| 360,001 | 380,000 | 463 |
| 380,001 | 400,000 | 488 |
| 400,001 | 420,000 | 513 |
| 420,001 | 440,000 | 538 |
| 440,001 | 460,000 | 563 |
| 460,001 | 480,000 | 588 |
| 480,001 | 500,000 | 613 |
| 500,001 | 520,000 | 638 |
| 520,001 | 540,000 | 663 |
| 540,001 | 560,000 | 688 |
| 560,001 | 580,000 | 713 |
| 580,001 | 600,000 | 738 |
| 600,001 | 620,000 | 763 |
| 620,001 | 640,000 | 788 |
| 640,001 | 660,000 | 813 |
| 660,001 | 680,000 | 838 |
| 680,001 | 700,000 | 863 |
| 700,001 | 720,000 | 888 |
| 720,001 | 740,000 | 913 |
| 740,001 | 760,000 | 938 |
| 760,001 | 780,000 | 963 |
| 780,001 | 800,000 | 988 |
| 800,001 | 820,000 | 1,013 |
| 820,001 | 840,000 | 1,038 |
| 840,001 | 860,000 | 1,063 |
| 860,001 | 880,000 | 1,088 |
| 880,001 | 900,000 | 1,113 |
| 900,001 | 920,000 | 1,138 |
| 920,001 | 940,000 | 1,163 |
| 940,001 | 960,000 | 1,188 |
| 960,001 | 980,000 | 1,213 |
| 980,001 | 1,000,000 | 1,238 |

*Guarantees amount exceeding USD 1 million shall attract additional service charges of Rs 1,250/- per Rs 1 million each (per quarter or part thereof) or As per Arrangement

The service charges mentioned in this schedule are for various types of valid / compensatory services rendered by the bank on different transactions. As per the guidance of our Shariah Board, it is not allowed to charge a fee/commission merely against issuance of any financial commitment or guarantee. However, it is allowed to charge a fee, if additional related services are also rendered/ performed by the bank. The Shariah Board has allowed the bank to charge a fee against all such facilities related services against documentation, credit assessment, correspondence, accounts maintenance, monitoring etc. The Shariah Board has allowed the bank to charge a fee against all such facilities related services against documentation, credit assessment, correspondence, accounts maintenance, monitoring etc.

- vi] Guarantees in favour of beneficiaries outside Pakistan. (to be issued under SBP regulation covered under FE Manual and Prudential Regulation. If not covered then prior approval of SBP required as the case may be)
- a. Commission

| From | To | Per Quarter Charges or Part Thereof |
|-------------|-------------|-------------------------------------|
| Amount upto | 500,000 | 1,500 |
| 500,001 | 2,000,000 | 1,875 |
| 2,000,001 | 4,000,000 | 4,500 |
| 4,000,001 | 6,000,000 | 7,500 |
| 6,000,001 | 8,000,000 | 10,500 |
| 8,000,001 | 10,000,000 | 13,500 |
| 10,000,001 | 12,000,000 | 16,500 |
| 12,000,001 | 14,000,000 | 19,500 |
| 14,000,001 | 16,000,000 | 22,500 |
| 16,000,001 | 18,000,000 | 25,500 |
| 18,000,001 | 20,000,000 | 28,500 |
| 20,000,001 | 22,000,000 | 31,500 |
| 22,000,001 | 24,000,000 | 34,500 |
| 24,000,001 | 26,000,000 | 37,500 |
| 26,000,001 | 28,000,000 | 40,500 |
| 28,000,001 | 30,000,000 | 43,500 |
| 30,000,001 | 32,000,000 | 46,500 |
| 32,000,001 | 34,000,000 | 49,500 |
| 34,000,001 | 36,000,000 | 52,500 |
| 36,000,001 | 38,000,000 | 55,500 |
| 38,000,001 | 40,000,000 | 58,500 |
| 40,000,001 | 42,000,000 | 61,500 |
| 42,000,001 | 44,000,000 | 64,500 |
| 44,000,001 | 46,000,000 | 67,500 |
| 46,000,001 | 48,000,000 | 70,500 |
| 48,000,001 | 50,000,000 | 73,500 |
| 50,000,001 | 52,000,000 | 76,500 |
| 52,000,001 | 54,000,000 | 79,500 |
| 54,000,001 | 56,000,000 | 82,500 |
| 56,000,001 | 58,000,000 | 85,500 |
| 58,000,001 | 60,000,000 | 88,500 |
| 60,000,001 | 62,000,000 | 91,500 |
| 62,000,001 | 64,000,000 | 94,500 |
| 64,000,001 | 66,000,000 | 97,500 |
| 66,000,001 | 68,000,000 | 100,500 |
| 68,000,001 | 70,000,000 | 103,500 |
| 70,000,001 | 72,000,000 | 106,500 |
| 72,000,001 | 74,000,000 | 109,500 |
| 74,000,001 | 76,000,000 | 112,500 |
| 76,000,001 | 78,000,000 | 115,500 |
| 78,000,001 | 80,000,000 | 118,500 |
| 80,000,001 | 82,000,000 | 121,500 |
| 82,000,001 | 84,000,000 | 124,500 |
| 84,000,001 | 86,000,000 | 127,500 |
| 86,000,001 | 88,000,000 | 130,500 |
| 88,000,001 | 90,000,000 | 133,500 |
| 90,000,001 | 92,000,000 | 136,500 |
| 92,000,001 | 94,000,000 | 139,500 |
| 94,000,001 | 96,000,000 | 142,500 |
| 96,000,001 | 98,000,000 | 145,500 |
| 98,000,001 | 100,000,000 | 148,500 |

*Guarantees amount exceeding Rs 100 million shall attract additional service charges of Rs 1,250/- per USD 1 million each (per quarter or part thereof) or As per Arrangement

The service charges mentioned in this schedule are for various types of valid / compensatory services rendered by the bank on different transactions. As per the guidance of our Shariah Board, it is not allowed to charge a fee/commission merely against issuance of any financial commitment or guarantee. However, it is allowed to charge a fee, if additional related services are also rendered/ performed by the bank. The Shariah Board has allowed the bank to charge a fee against all such facilities related services against documentation, credit assessment, correspondence, accounts maintenance, monitoring etc. The Shariah Board has allowed the bank to charge a fee against all such facilities related services against documentation, credit assessment, correspondence, accounts maintenance, monitoring etc.

- b. Other charges
correspondent bank's guarantee commission and other charges as claimed on actual basis
- vii] Amendments
a. Any type of amendment in text including change in amount or period.
Rs. 1,200/- per amendment. Difference of commission will be recovered additionally for extended period and amount, (if any)
- b. Amendments in LG issued to beneficiary in Pakistan against counter guarantee from correspondent / foreign bank
USD 100/- amendment charges, plus other charges where applicable In addition to difference of commission for extended period and amount (if any).
- c. Swift Charges
Full SWIFT as per SOC, if applicable
- viii] Claim Handling charges
a. LG issued to beneficiary in Pakistan on behalf of resident
Rs. 3,000/- plus other applicable charges
- b. Cancellation charges within expiry of guarantee
Rs. 750/- per cancellation plus Guarantee commission will be recovered from the date of issuance of the guarantee till the date of expiry (if not recovered earlier).
- ix] Consortium Guarantees
As per Agreement on case to case basis
- x] Guarantee issued in Pakistan against 100% cash/margin/lien over current account. (This excludes guarantee issued under speed PPM or open ended guarantee against 100% cash margin)
Nil
- xii] Guarantee revalidation / renewal commission after expiry
commission as per item iii, iv and v - a above
- xiii] Authenticity confirmation charges
Rs. 1,200/- per confirmation
- xiv] LG collection charges
Rs. 1,000/- per instrument L/G
- xv] Vetting of Bank Guarantee - In House
Rs. 1,800/- per vetting
- xvi] Re-Issuance/ duplicate issuance of LG charges
Rs. 1,800/- per issuance (exclusive of bond paper charges)
- xvii] Assignments of Guarantees to Other Banks
Rs. 1,500/- plus SWIFT charges

Note:

- a. All guarantees issued by the bank must contain specific amount and expiry date and a date by which the claim is to be lodged. Commission would be charged for the period inclusive of the claim period.
- b. For issuance of guarantee locally against counter guarantee of foreign correspondent/bank, varying rates can be offered based upon reciprocal business received.
- c. Commission on guarantees will be recovered upfront at the time of issuance.
- d. In case guarantee is issued for more than one year, based upon internal approvals commission period can be broken down where for the first year it will be recovered in full upfront at the time of issuance and subsequently for the next period it can be recovered for the full year / broken period as the case may be at the expiry of preceding year.
- e. Commission to be charged from the date of issue till expiry of letter of guarantee. In case of open ended guarantee, commission will continue to be charged till such time the bank is released from its liability under the guarantee, whichever is later.
- f. Guarantee commission will continue to be charged for expired guarantees until original instrument is return / bank is released from liability by the beneficiary.
- g. Where guarantees are to be issued outside Pakistan, such requests to be complied with prevailing FE and Prudential Regulations. Where required, prior approval from SBP to be obtained.

DOMESTIC BANKING

A INLAND TRADE

i) INLAND LETTERS OF CREDIT

a) Opening Service Charges

| From | To | 1st Quarter or part thereof | | Subsequent Quarters of Part thereof |
|-------------|-------------|-----------------------------|---------|-------------------------------------|
| Amount upto | 500,000 | 1,800 | 2,000 | 2,000 |
| 500,001 | 800,000 | | 3,250 | 2,275 |
| 800,001 | 1,000,000 | | 4,500 | 3,150 |
| 1,000,001 | 1,500,000 | | 6,250 | 4,375 |
| 1,500,001 | 2,000,000 | | 8,750 | 6,125 |
| 2,000,001 | 2,500,000 | | 11,250 | 7,875 |
| 2,500,001 | 3,000,000 | | 13,750 | 9,625 |
| 3,000,001 | 3,500,000 | | 16,250 | 11,375 |
| 3,500,001 | 4,000,000 | | 18,750 | 13,125 |
| 4,000,001 | 4,500,000 | | 21,250 | 14,875 |
| 4,500,001 | 5,000,000 | | 23,750 | 16,625 |
| 5,000,001 | 5,500,000 | | 26,250 | 18,375 |
| 5,500,001 | 6,000,000 | | 28,750 | 20,125 |
| 6,000,001 | 6,500,000 | | 31,250 | 21,875 |
| 6,500,001 | 7,000,000 | | 33,750 | 23,625 |
| 7,000,001 | 7,500,000 | | 36,250 | 25,375 |
| 7,500,001 | 8,000,000 | | 38,750 | 27,125 |
| 8,000,001 | 8,500,000 | | 41,250 | 28,875 |
| 8,500,001 | 9,000,000 | | 43,750 | 30,625 |
| 9,000,001 | 9,500,000 | | 46,250 | 32,375 |
| 9,500,001 | 10,000,000 | | 48,750 | 34,125 |
| 10,000,001 | 12,500,000 | | 56,250 | 39,375 |
| 12,500,001 | 15,000,000 | | 68,750 | 48,125 |
| 15,000,001 | 17,500,000 | | 81,250 | 56,875 |
| 17,500,001 | 20,000,000 | | 93,750 | 65,625 |
| 20,000,001 | 22,500,000 | | 106,250 | 74,375 |
| 22,500,001 | 25,000,000 | | 118,750 | 83,125 |
| 25,000,001 | 27,500,000 | | 131,250 | 91,875 |
| 27,500,001 | 30,000,000 | | 143,750 | ##### |
| 30,000,001 | 32,500,000 | | 156,250 | ##### |
| 32,500,001 | 35,000,000 | | 168,750 | ##### |
| 35,000,001 | 37,500,000 | | 181,250 | ##### |
| 37,500,001 | 40,000,000 | | 193,750 | ##### |
| 40,000,001 | 42,500,000 | | 206,250 | ##### |
| 42,500,001 | 45,000,000 | | 218,750 | ##### |
| 45,000,001 | 47,500,000 | | 231,250 | ##### |
| 47,500,001 | 50,000,000 | | 243,750 | ##### |
| 50,000,001 | 52,500,000 | | 256,250 | ##### |
| 52,500,001 | 55,000,000 | | 268,750 | ##### |
| 55,000,001 | 57,500,000 | | 281,250 | ##### |
| 57,500,001 | 60,000,000 | | 293,750 | ##### |
| 60,000,001 | 62,500,000 | | 306,250 | ##### |
| 62,500,001 | 65,000,000 | | 318,750 | ##### |
| 65,000,001 | 67,500,000 | | 331,250 | ##### |
| 67,500,001 | 70,000,000 | | 343,750 | ##### |
| 70,000,001 | 72,500,000 | | 356,250 | ##### |
| 72,500,001 | 75,000,000 | | 368,750 | ##### |
| 75,000,001 | 77,500,000 | | 381,250 | ##### |
| 77,500,001 | 80,000,000 | | 393,750 | ##### |
| 80,000,001 | 82,500,000 | | 406,250 | ##### |
| 82,500,001 | 85,000,000 | | 418,750 | ##### |
| 85,000,001 | 87,500,000 | | 431,250 | ##### |
| 87,500,001 | 90,000,000 | | 443,750 | ##### |
| 90,000,001 | 92,500,000 | | 456,250 | ##### |
| 92,500,001 | 95,000,000 | | 468,750 | ##### |
| 95,000,001 | 97,500,000 | | 481,250 | ##### |
| 97,500,001 | 100,000,000 | | 493,750 | ##### |

* All L/C amount exceeding Rs 100 million shall attract additional service charges of Rs 5,000/- (first quarter) per Rs 1 million each (or part thereof) and Rs 3,500/- (for subsequent Quarter)

The service charges mentioned in this schedule are for various types of valid / compensatory services rendered by the bank on different transactions. As per the guidance of our Shariah Board, it is not allowed to charge a fee/commission merely against issuance of any financial commitment or guarantee. However, it is allowed to charge a fee, if additional related services are also rendered/ performed by the bank. The Shariah Board has allowed the bank to charge a fee against all such facilities related services against documentation, credit assessment, correspondence, accounts maintenance, monitoring etc.

| | |
|--|---|
| b) Amendments | (i) Rs. 1,800/- per Amendment (ii) Amendment processing charges Rs. 1,800/- Plus commission under items opening commission if amendment involves increase in amount or beyond validity of LC / or extension in validity. |
| c) Others | In case an Inland LC is opened through another bank, then actual charges of the bank opening the letter of credit would be recovered in addition to our own charges prescribed above. The same would apply to amendments to LCs opened through other banks. |
| d) Advising | Rs. 1,800/- (Flat) for customers Rs. 3,000/- (Flat) for non- customers |
| e) Amendment Advising | Rs. 1,500/- (Flat) for customers Rs. 1,800/- (Flat) for non- customers |
| f) Discrepancy Fee | Rs. 1,800/- per document |
| g) LC Draft Processing charges | Rs 2,350/- per L/C (in addition to i-a above) |
| h) Local bills returned unpaid | Rs 1,200/- |
| i) Revalidation of expired L/Cs or transfer to new beneficiary | Same commission as applicable to opening of fresh L/Cs |
| j) Extension in maturity of usance bills under LC /contract | Rs. 1,500/- per case (for import and export) |
| k) Usance LC expiry commission to be recovered at the time of acceptance maturity payment. | 0.25% or Rs. 2,500/- whichever is higher, is to be recovered at the time of retirement of the cases which are beyond validity of LC. Number of days from LC validity date till retirement date. However, no commission is to be charged if the maturity/payment period of the bills falls within the period for LC opening commission & which has already been recovered. |

NOTE: a) The above Service Charges at (a) (b) & (c) is subject to adjustment after obtaining approval of competent authority based on annual volumes/values & arrangements with customers.
b) In case Service Charges is for account of beneficiary, it should be recovered upfront from the openers at the time of opening the LC. On receipt of proceeds + LC Opening Service Charges, the LC Service Charges so received should be credited to opener's A/c.

ii] Authorities to encash cheques
No commission by issuing branch but charges on purchase of cheques will be recovered as per

B BILLS

i] **COLLECTIONS:**

a] **Documentary:**

| | |
|---|--|
| i through our own branches | 0.40% OR Minimum Rs. 800/- plus postage/courier charges |
| ii through branches of other banks under arrangements where Service Charges is shared. These charges will also apply in case a collection is sent to the drawee branch of another bank. | 0.50% OR Minimum Rs. 450/- plus postage /courier charges |
| b] Clean (Including cheques): | |
| i through our own branches | 0.30% OR Minimum Rs. 75/- & Maximum Rs. 5,000/- plus postage/courier charges |
| ii through branches of other banks | 0.35% OR Minimum Rs.100/- & Maximum Rs. 5,000/- plus postage/courier charges & paying bank charges at actual |

c) Returning Charges for Documentary & Clean Collections in case the instruments are returned unpaid
Rs.175/- per bill / instrument plus postage / courier charges

ii] **DOCUMENTARY BILLS DRAWN AGAINST INLAND LETTERS OF CREDIT:**

i **Sight Bills**
Collection charges
Flat Rs. 500/- per bill.

NOTE: All other charges as per notes above, where applicable, will be extra.

C] REMITTANCES:

i] BANKERS CHEQUE

- a) Issuance to account holder Banker's Cheque Rs. 500/- per instrument
Free for Current OR Jari Account
- b) Issuance of Banker's Cheque for the payment of fees/dues in favour of Educational Institutions, HEC/Board etc 0.50% of fees/dues or Rs. 25/- per instrument whichever is less.
- c) Cancellation Rs. 600/- Flat
- d) Issuance of Duplicate Rs. 600/- Flat
- e) Issuance of banker cheque for Walk in customers Rs. 750/-

ii] SECURITY DEPOSIT RECEIPT

- a) Issuance to Account Holder Free.
- b) Issuance to walk in customer No issuance for walk in customer
- c) Cancellation Rs. 500/-
- d) Issuance of Duplicate Rs. 350/-

iii] COLLECTION ACCOUNTS

Issuance of State Bank of Pakistan and National Bank of Pakistan Cheque on specific request of customer. Rs. 500/- (Flat)

iv] Settlement of 3rd Party Fund Transfers through Prism System (RTGS)

| Days | Transaction Time Windows | Charges |
|----------------------------|--------------------------|---------|
| Monday to Friday MT-103 | 09:00 am to 01:30 p.m. | NIL |
| | 01:30 pm to 03:00 pm | NIL |
| | 03:00 pm to 04:00 pm | NIL |
| Monday to Friday MT-102 | 09:00 am to 04:00 am | NIL |

Note:

1. Charges on Cancellation and Duplicate issuance of Demand Draft (Local Currency) and Security Deposit Receipts will be same as defined for Banker's Cheques.
2. Currently RTGS transactions are FREE as per SBP directives. Changes if any in future will be applicable immediately.

- v] RAAST (OTC Transfer from SNBL Branch) Free

vi] CLEARING AND COLLECTION

- a) Sameday clearing through NIFT at the time of lodgment (outward) Rs. 600/= per instrument
- b) Intercity outward clearing through NIFT at the time of lodgment (outward) Rs. 350/= per instrument
- c) Clean collection (including Cheques)
- 1 Through our own branches 0.30% OR Minimum Rs. 100/- & Maximum Rs.5,000 plus postage/courier charges
 - 2 Through branches of other banks 0.35% OR Minimum Rs.150/- & Maximum Rs.5,000 plus postage/courier charges & paying bank charges at actual

D] STANDING INSTRUCTIONS FEE:

- a) Standing instructions fee will be recovered in addition to the usual charges on remittances, if any Rs. 300/- per translation for PKR Accounts
USD 4/-or equivalent per transaction for FCY Accounts

E] SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS

- i] Sale and purchase of share and securities 0.15% on the first Rs. 10,000/- of purchase price or cost thereof or Minimum Rs. 25/- and 0.10% on amount exceeding Rs. 10,000/- or Minimum Rs. 100/-.

Note:

- a) The above charge is in addition to brokerage.
b) Commission is not to be recovered on purchase of newly floated securities, where it is payable by the Government / Government Agencies, and from the subscribers to new share floatation.
c) When orders for purchase or sale of share/securities are executed through the bank's other offices, all incidental expenses, such as postage, Takaful / Insurance charges, etc. incurred will be recovered in addition to the commission / brokerage charges.

- ii] WITHDRAWAL FEE on shares and securities held in safe custody (to be recovered at the time of withdrawal) 0.25% up to Rs. 10,000/- of the paid-up of face value, Minimum Rs.50/- & 0.125% on amount exceeding Rs. 10,000/- - Minimum Rs. 100/-
- iii] WITHDRAWAL FEE on Government Securities (where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities, as shown against item (i) or withdrawal fees, as shown against item (ii) and (iii), whichever is higher, will be charged but not both. Rs. 10/- per scrip
- iv] Charges for collection of dividend 0.35% on the amount of dividend collected/paid.
Minimum Rs. 25/-
- v] HANDLING CHARGES for conversion, renewal, consolidation or subdivision of Government Securities Rs. 25/- per scrip
- vi] ARTICLES IN SAFE DEPOSIT
Fee for Articles in Safe Deposits, to be recovered in advance at the time of deposit or at commencement of each quarter
- a) Boxes and Packages Rs. 300/- per quarter
 - b) Envelopes Rs. 250/- per quarter

| | | | | | |
|---|---|------|---|------------------------|-------------|
| vii] SAFE DEPOSIT LOCKERS | | | | | |
| a) | Locker on Rent with Key Deposit | | RENT | KEY DEPOSIT PER LOCKER | |
| i | Small Lockers | | Rs. 6,500/- p.a. | Rs. 5,000/- | |
| ii | Medium Lockers | | Rs. 8,000/- p.a. | Rs. 5,000/- | |
| iii | Large Lockers | | Rs.10,500/- p.a. | Rs. 5,000/- | |
| Note: | | | | | |
| Rent to be recovered in advance at the commencement of period. | | | | | |
| Key deposit to be recovered in advance at the time of locker allotment and refundable at the time of surrender after settlement of overdue rent (if any). | | | | | |
| b) | Locker Breaking Plus Processing Charges | | Actual plus Rs.2,500/- per Locker | | |
| F] ALTERNATIVE DELIVERY CHANNELS | | | | | |
| i] Soneri Debit (Master Card /Pay Pak) | | | | | |
| a) | Annual Fee Primary | L.Cy | Standard | Gold | PLATINUM |
| | | F.Cy | Rs. 3,500/- | Rs. 4,500/- | 9,000/- |
| | | | USD 10/- | USD 15/- | |
| | Supplementary | | | | 6,000/- |
| b) | Card Replacement Fee | L.Cy | Rs. 2,500/- | Rs. 3,000/- | 8,500/- |
| | | F.Cy | USD 10/- | USD 15/- | Rs. 2,250/- |
| | Supplementary | | | | 6,000/- |
| c) | Cash withdrawal from any Soneri Bank Branches | | NIL | | |
| d) | Cash withdrawal from any Non-Soneri Bank Branches | | Rs. 35 per transaction (inclusive FED) | | |
| e. | International ATM Cash withdrawal from ATMs with Cirrus logo | | Rs. 500/- per transaction OR 4.50% of each Cash withdrawal, whichever is higher. | | |
| f) | Local Purchase/Services availed at Point of Sale Terminal (POS) | | NIL | | |
| g) | International Online and POS Transactions* | | Rs. 500/- per transaction or 4.50% of transaction, whichever is higher | | |
| * Debit card trnsactions conducted in Pakistani Rupees at International online purchase/POS merchants/ATM, which are settled by the merchants in foreign currency will also be subject to prevailing market currency conversion rates as well as the above defined international charges. | | | | | |
| h) | Funds transfer through ATM within Soneri Bank Branches | | Free | | |
| i) | Inter Bank Funds Transfer through ATM / Internet / Mobile / Phone Banking | | Rs. 0/- Upto 25,000/- per month Above Rs. 25,000/- 0.1% or Rs. 200/- per transaction whichever is less (inclusive of FED). | | |
| j) | RAAST (Transfer through ATM / Internet /Mobile) | | Free | | |
| k) | Balance enquiry through ATMs | | Rs. 4.67/- | | |
| i | ATMs located in Pakistan (1 Link ATM) | | PKR equivalent to US\$ 2/- | | |
| ii | ATMs located outside Pakistan | | PKR equivalent US\$ 500/- per case or actual which ever is higher | | |
| l) | Arbitration Charges on disputed transaction | | Rs 500/- for Local . | | |
| m) | Domestic and International Disputed Transactions. False Dispute charges. | | Rs 1,000/- for International or actual which ever is higher. | | |
| n) | E- Commerce session activation | | Rs. 100/- per session | | |
| o) | Payment Services via 1link (Educational Institution) | | School fees Rs. 25/- per transaction (inclusive of FED) | | |
| p) | ATM Receipt Printing (from all Local Soneri Bank & 1Link ATMs) | | Rs. 4.67/- (Balance enquiry, FT, IBFT, Cash Withdrawal and bill payments) | | |
| q) | Account Mini Statement from ATM | | Rs. 5/- per | | |
| ii] | Digital Banking (internet, Mobile & Phone Banking) | | NIL | | |
| Registration including Balance inquiry, viewing Statement of account, Mobile Top ups, Utility Bills payments | | | | | |
| iii] | SMS Alert Charges | | Free for all customers (subscribers and non-subscribers) | | |
| a) | All Digital / Alternate Delivery Channels Transactions | | Free for all customers (subscribers and non-subscribers) where email address is not available in bank record | | |
| b) | Outward clearing transactions | | Individuals Personal Accounts PKR & FCY Rs. 250/- per month. USD 0.80/- per month or equivalent other FCY All business & including Sole Proprietorship PKR & FCY Rs. 425/- per month USD 1.75/- per month or equivalent other FCY | | |
| c) | Other service Charges / in Branch transactions | | | | |
| G] INVESTMENT PORTFOLIO SECURITIES (IPS) ACCOUNT | | | | | |
| i | Investment Portfolio Securities transactions (SUKUK) | | Rs. 1,500/- per transaction (Sale or Purchase or Transfer) | | |
| ii | SUKUK Coupon Payment | | 0.025% semi-annually on face value or Rs. 1,000/- per month, whichever is higher | | |
| iii | IPS Statements | | Quarterly is Free but on request Rs. 100/- will be charged | | |
| H] CUMMUNICATION | | | | | |
| i | SWIFT Charges | | Rs. 1,000/- | | |
| a. | Short messages | | Rs. 2,000/- | | |
| b. | Full Text LCs etc. | | | | |
| ii | Postage Charges | | | | |
| a. | Postage charges - Inland | | Rs. 200/- or actual, whichever is higher. | | |
| b. | Postage Overseas | | Rs. 300/- or actual, whichever is higher. | | |
| iii | Courier Charges | | | | |
| a. | Courier - Inland | | Rs. 200/- or actual, whichever is | | |
| b. | Courier Overseas | | Rs. 5,500/- or actual, whichever is higher | | |
| c. | Fax charges | | Rs. 30/- per page | | |
| I] BRANCH BANKING | | | | | |
| i | Cost of Cheque Book | | Rs. 30/- per Leaf or equivalent in other currencies. | | |
| a) | PKR Accounts | | Free for Current OR Jari Account | | |
| ii | Issuance of Cheque Book on Form 'C' | | Rs. 625/- per cheque book or equivalent in other currencies Only to be recovered from accounts, where, cheque book issuance | | |
| iii | Cheque book destruction charges (if not collected within 45 days) | | Rs.12/- per leaf | | |
| is free as a product feature or otherwise. | | | | | |
| iv | Specially Printed Cheque Book | | At actual, if specially printed cheque book is requested, for products where cheque books are free | | |
| v | Stop Payment of Cheque | | Minimum Rs. 800/- per cheque Maximum Rs. 1,600/- per instruction (in case multiple cheques) | | |
| vi | Statement of Account | | | | |
| a) | Duplicate statement of accounts for 6 months (inclusive of taxes) | | Rs. 35/- per statement (Inclusive of FED) | | |
| b) | eStatement of Account | | Free | | |

| | | |
|-------|---|---|
| vii | FCY cash deposit charges Deposit of USD, EUR, GBP & UAE Notes in FC Accounts of Exchange Companies | 0.70% at other than Karachi branches, 0.45% at Karachi branches. Minimum Rs. 700/- |
| viii | <u>Record Retrieval / Copy</u> a) Retrieval of Old Record per Transaction (per instrument/Cheque or deposit slip) b) Duplicate Advice older than 1 year c) Photocopy charges other than CNIC | Upto 1 Year Rs. 450/- Upto 3 years Rs. 600/- Over 3 Years Rs. 1,200/- Rs. 90/- per advice Rs. 10/- per copy |
| ix | Cheque drawn on us and returned unpaid for insufficient funds (Cash counter, Fund transfer Clearing, Same Day Clearing, Collection, RTGS, Recovery of any other type of transaction) | Rs. 850/- or any amount less then Rs. in case of Insufficient Funds. |
| x | Cheque collection processed by us to recover installment of consumer Ijarah finance and returned unpaid for insufficient funds. (Outward Clearing, Normal, Same Day, Intercity & Collection) | Rs. 700/- or any amount less then Rs. in case of |
| xi | Reminder Letter OR return cheque dispatch on a/c of outward retuned cheques | Rs. 125/- for each letter Plus Courier Charges |
| xii | Hold Mail Instruction Charges | Rs. 1,200/- per annum (in advance, only for existing hold mail customers) |
| xiii | Confirmation Issuance a. Account Maintanence b. Balance Confirmation Self/Auditors c. Credit Worthiness d. Financing Balance e. Any other type excluding Tax & Zakat Deduction | From Branch: Rs. 500/- per certificate From Digital Channels: Free |
| xiv | Charges from employer on Salary Disbursement service (without any formal arrangement with Bank). *Charges will not be applied on Salaries of Government / Semi Government Institutions and Armed Forces. | Only notation will be added for Soneri Mustaqeem Employee Banking Product Charges for for Soneri Mustaqeem Employee Banking Customers will be decided as per agreement |
| xv | Account Closing Charges on Customer request (no charges on PLS saving, pension, BBA and Assan Account) | Rs. 300/- or whatever minimum balance is available. (Banker Cheque issuance charges will be additional if issued for the remaining balance of account). USD 3 or equivalent in other currencies |
| xvi | Any out of pocket expenses or any transaction not covered under this SOC | Actual |
| xvii | SECP Online portal service charges | At Actual, which are currently; Rs.2,200/- for Public Sector Rs.1,100/- for Private Sector |
| xviii | NADRA succession certificate verification charges | At Actual |
| xix | Stamp paper/adhesive stamp charges for all borrowing and financing documents(Service charges are exempted for SBL staff financing, however cost of stamp paper/adhesive stamp will be recovered at actual) | At Actual Additional 9.50% service charges on actual cost of stamp papers/adhesive stamps |
| xx | Account maintenance/service charges for not maintaining requisite minimum balance as defined below for all products: | |
| a | Jari Account(initial deposit Rs. 100/-) | NIL |
| b | Rahat Account(initial deposit Rs. 100/-) | NIL |
| c | Asaan Account(initial deposit Rs. 100/-) | NIL |
| d | Ladies Account(initial deposit Rs. 100/-) | NIL |
| e | Pensioner Account(initial deposit Rs. 0/-) | NIL |
| f | Bachat Account(initial deposit Rs. 100/-) | NIL |
| g | Sahara Account(initial deposit Rs. 0/-) | NIL |
| h | Youngster Account(initial deposit Rs. 100/-) | NIL |
| i | Munafa Account(initial deposit Rs. 100/-) | NIL |
| j | Meaadi Account(Minimum Balance for Account to open and to keep Rs. 25000/-) | NIL |
| k | Employee Banking(initial deposit Rs. 0/-) | NIL |
| l | Freelancer Account(initial deposit Rs. 0/-) | NIL |
| m | Remit Direct Account(initial deposit Rs. 0/-) | NIL |
| n | Forex Plus Account(initial deposit Rs. 0/-) | NIL |
| o | Foreign Currency Account(initial deposit USD,GBP,EUR. 100/- JPY 5000) | NIL |

J CASH MANAGEMENT SERVICES - CORPORATE AND INVESTMENT BANKING

(I) SONERI TRANS@CT

| | | |
|----|--|---|
| a) | Payment and reporting | As per arrangement/Agreement with the customer |
| b) | Collections / Receivable Management services | As per arrangement/Agreement with the customer |
| c) | Bankers to the issue | As per specific arrangement/Agreement with the customer |
| d) | Dividend Warrants Payout | As per specific arrangement/Agreement with the customer |
| e) | Standing Instructions | As per specific arrangement/Agreement with the customer |

Note:

1. All such collection accounts i.e. non-chequing accounts from where the balances/funds as per standing instructions, are transferred to customer's main collection a/c whether daily or on periodical basis, shall be exempted from levy of these service charges.
2. Accounts maintained by (i) Students, (ii) Mustehqeen of Zakat; and (iii) employees of Government/Semi-Government Institutions for salary and pension purposes including widows/children of deceased employees eligible for family pension/benevolent fund grant etc. shall be exempted from levy of service charges. Also to be waived in case of cooperative societies, benevolent funds, charitable & welfare organizations.
3. No charges are to be recovered from students depositing the amount of Fees directly in fee collecting account of Educational Institution.
4. Branches are advised that FED is now applicable on all banking services, except for few services. The FED shall be recovered as per the rates applicable in the respective provinces. For exempted services & province wise rates.
5. During the defined period for Bank Schedule of Charges, pricing may be decreased, increased or waived on the management discretion or Regulatory instruction or as per arrangement with the customer.
6. Charges defined in PKR shall be debited in equivalent foreign currency from FCY account, where applicable.

(II) FOREIGN DIRECT INVESTMENT:

| | | |
|----|--|--|
| a) | Designation of bank for payment of dividends & disinvestment proceeds where sbp has already registered the shares in their record | Rs. 3,000/- Flat |
| b) | Handling of foreign investment cases (outward/inward) | 0.18% Minimum Rs. 3,000/- |
| c) | Registration of agreement with SBP in respect of private foreign currency Islamic financings obtained by finances in Pakistan from foreign financiers | Rs. 3,750/- Flat as handling and service charges |

Soneri Bank Limited
MUSTAQUEEM ISLAMIC BANKING
FOR THE PERIOD FROM JULY 01, 2025 to DECEMBER 31, 2025

Schedule of Bank Charges

K STAFF SALARY ACCOUNTS

| | | | | |
|---|--|---------|----------|---------|
| a) Cheque Books issuance | FREE | | | |
| b) Soneri Debit Master/Pay Pak Card | STAND | GOLD | PLATINUM | PAYPAK |
| Annual fee / 1st and subsequent Years Fee | 3,500/- | 4,500/- | 9,000/- | 2,700/- |
| Only MasterCard or Pay pak | | | | |
| d) Supplementary | | | 6,000/- | |
| d) Banker's cheque issuance | FREE | | | |
| e) Online Banking Service | FREE | | | |
| f) SMS Alert Facility | Individual account PKR & FCY | | | |
| | 250/- per month | | | |
| g) Account Closure | FREE | | | |
| h) Locker Rent | 50% will be waived for small locker only | | | |

Note: SNBL staff availing products or services besides above defined shall be charged as per the SOC.
Waiver of 50% locker rental will be provided on only 1 locker bankwide, regardless of the locker size.

L Jari Mustaqeem

Following services are available FREE of Cost in "SONERI MUSTAQEEM JARI ACCOUNT"

| | |
|---|------|
| - Banker's Cheques Issuance Charges | FREE |
| - Cheque Books Charges | FREE |
| - Online Banking Charges | FREE |
| - PayPak Debit Card 1st year annual fee will be Free, on maintaining monthly average balance of Rs. 25,000/-, If average balance is not maintained, charges will be applicable as per prevailing Schedule of Charges. | |
| - PayPak Debit Card subsequent year annual fee will also be Free on maintaining annual average balance of Rs. 25,000/-, if average is not maintained, charges will be applicable as per prevailing Schedule of Charges. | |

* No minimum balance required to avail free services except for Paypak Debit card.

M RAHAT MUSTAQEEM

Following services are available FREE of Cost in "SONERI MUSTAQEEM RAHAT ACCOUNT"

| | |
|---|--|
| - Banker's Cheques issuance Charges | |
| - Cheque Books Charges | |
| - Online Banking Charges | |
| - SMS Alert | |
| - Duplicate Statement of Account | |
| - PayPak Debit Card 1st year annual fee will be Free, on maintaining monthly average balance of Rs. 25,000/-, If average balance is not maintained, charges will be applicable as per prevailing Schedule of Charges. | |
| - PayPak Debit Card subsequent year annual fee will also be Free on maintaining annual average balance of Rs. 25,000/-, if average is not maintained, charges will be applicable as per prevailing Schedule of Charges. | |

* No minimum balance required to avail free services except for Paypak Debit card.

NOTE :

- All such collection accounts i.e. non-chequing accounts from where the balances/funds as per standing instructions, are transferred to customer's main collection a/c whether daily or on periodical basis, shall be exempt from levy of these service charges.
- Accounts maintained by (i) Students, (ii) Mustahiqueen of Zakat; and (iii) employees of Government/Semi-Government Institutions for salary and pension purposes including widows/children of deceased employees eligible for family pension /benevolent fund grant etc. shall be exempt from levy of service charges. Also to be waived in case of cooperative societies, benevolent funds, charitable & welfare organizations.
- No charges are to be recovered from students depositing the amount of Fees directly in fee collecting account of Educational Institution.
- Branches are advised that FED is now applicable on all banking services, except for few services. The FED shall be recovered as per rates applicable to the respective provinces.
- During the defined period for Bank Schedule of Charges, pricing may be decreased, increased or waived on the Management Discretion or Regulatory Instructions.