



***SCHEDULE OF BANK CHARGES***

*EFFECTIVE FROM*

*JULY 01, 2025*

*TO*

*DECEMBER 31, 2025*

INTERNATIONAL BANKING

A] IMPORTS

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 already been recovered.**

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  
 c) Import contract amendment  
 If increase in amt. and/ or period is involved  
**0.20% Minimum Rs 2,500/-  
 Rs 1,250/- on each subsequent amendment in registration  
 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-imbursement 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%
xix]	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)	<u>COLLECTIONS</u>	
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)	ILTF (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 L/Cs 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 advance payment 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)  
 Foreign Telegraphic Transfer (FTT)/Foreign Outward Remittance
- b) FDD Cancellation Charges
- c) FDD Stop Payment Charges
- d) Duplicate FDD issuance charges
- e) Service charges against remittances FTT/FDD against Rupee Account
- f) Remittances/Encashment from FC A/c within 14 days of deposit of FCY Notes.
- g) Deposit of EUR, GBP & UAE Notes in FC Accounts of Exchange Companies
- h) Remittance of freight charges at the request of freight forwarders in terms of SBP FE circular No:6 of 2006
- i) Obtaining SBP Approval for
  - Remittances, or designation of Soneri Bank
  - Any other purpose

FDD US\$ 20/- or equivalent plus Swift charges

FTT - US\$ 37/- or equivalent plus Swift charges

US\$ 12/- or equivalent plus Swift charges and Foreign Bank Charges may also apply (as per Actual)

US\$ 10/- or equivalent plus Swift charges and Foreign Bank Charges may also apply (as per Actual)

US\$ 15/- or equivalent plus Swift charges

0.10% or - minimum Rs 1,000/-.

0.50% - Minimum US\$ 4/- (or equivalent currency)

0.5% at upcountry branches & 0.25% at

Karachi branches - Minimum Rs. 500/-

RS. 3,000/- Plus FTT Charge and Swift charges

Rs. 1,800/- per case

ii] **INWARD**

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/-

Actual charges of returning bank plus US\$ 5/- or equivalent Plus swift charges, if any.

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] **POSTAGE / COURIER / SWIFT / FAX CHARGES**

- a) Postage Overseas
- b) Courier Overseas.
- c) **Swift**  
 Swift -SHORT messages  
 Swift-FULL TEXT LCs etc
- d) Fax Overseas
- e) Issuance of Proceeds Certificate of remittance dated beyond one year.
- f) Any other out of pocket expenses on any transaction not covered under this SOC.

Rs. 250/-  
 Rs. 1,800/= (or actual whichever is higher)

Rs. 750/-  
 Rs. 1,500/-

Rs. 250/- per page  
 Rs. 500/- per certificate

At actuals

FINANCINGS

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

i]	a] Project Examination Fee 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)	1% where applicable, Min Rs.1,000 or as per arrangement with customer 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 b] In-house Legal Advice (Post-mortgage) c] In-house legal Advice (Consumer property) d] Outside Legal Advice e] Drafting of agreement/ Mortgage deed & power of attorney etc. f] Litigation Charges	Rs. 22,000/- Rs. 10,000/- Rs. 20,000/- Actual Rs. 2,500/- 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
  - a. Upto Rs. 5 Mln
  - b. Above Rs. 5 Mln upto Rs. 10 Mln
  - c. Above Rs. 10 M upto Rs. 20 Mln
  - d. Above Rs. 20 M upto Rs. 50 Mln
  - e. Above Rs. 50 M upto Rs. 100 Mln
  - f. Above Rs. 100 Mln

SME	Rs. 5,000/-
	Rs. 6,250/-
	Rs. 12,000/-
	Rs. 22,000/-
	Rs. 33,000/-
	Rs. 55,000/-

ii] Commercial & Retail

- a. Upto Rs. 10 Mln
- b. Above Rs. 10 Mln upto Rs. 50 Mln
- c. Above Rs. 50 Mln upto Rs. 100 Mln
- d. Above Rs. 100 M upto Rs. 150 Mln
- e. Above Rs. 150 M upto Rs. 300 Mln
- f. Above Rs. 300 M upto Rs. 400 Mln
- g. Above Rs. 400 Mln

Commercial & Retail	Rs. 10,000/-
	Rs. 25,000/-
	Rs. 50,000/-
	Rs. 75,000/-
	Rs. 150,000/-
	Rs. 200,000/-
	Rs. 250,000/-

ii] Corporate

- a. Upto Rs. 40 Mln
- b. Above Rs. 40 Mln Upto Rs. 80 Mln
- c. Above Rs. 80 Mln Upto Rs. 200 Mln
- d. Above Rs. 200 Mln Upto Rs. 300 Mln
- e. Above Rs. 300 Mln Upto Rs. 500 Mln
- f. Above Rs. 500 Mln Upto Rs. 1.00 Bln
- g. Above Rs. 1.00 Bln Upto Rs. 3.00 Bln
- h. Above Rs. 3.00 Bln Upto Rs. 5.00 Bln
- i. Above Rs. 5.00 Bln Upto Rs. 10.00 Bln
- j. Above Rs. 10.00 Bln

Corporate	Rs. 20,000/-
	Rs. 40,000/-
	Rs. 100,000/-
	Rs. 150,000/-
	Rs. 250,000/-
	Rs. 500,000/-
	Rs. 1,000,000/-
	Rs. 1,500,000/-
	Rs. 2,000,000/-
	Rs. 2,500,000/-

ii] Vacant of charge Fee/ Release of Security

iii] Processing Fee for all, One-off facilities - Under schedule of BDP  
 (Business Discretionary Power)

Rs. 4,000 Flat  
 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  
 vi] Safe custody fee for holding/safe keeping the property documents against  
 which all the lines have been cancelled /no exposure outstanding.

Rs. 2,500/- 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
- ii] Go-down Rent
- iii] Salaries of Godown keepers  
 / Chowkidars
- iv] Stock inspection, if conducted by Bank Staff
- v] Stock inspection, if conducted by  
 agents appointed by Bank
- vi] Inspection of vessels for scrapping  
 / stock of scrap of vessels
- vii] Delivery charges, if Godown keeper  
 is not posted
- viii] other incidental expenses,  
 Takaful/ Insurance premium, legal charges, etc.
- ix] Clearing & Forwarding Agent Fee for clearing  
 /off-loading imported goods from Carrier.
- x] Issuance of Delivery Order for release of pledged stocks

Rs. 500/- per transaction
Actual
Actual
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

Actual
Rs. 1,500/- for facility up to Rs.10m & Rs. 3,000/- over Rs.10m
plus conveyance charges

Cost incurred will be recovered at actual including Conveyance Charges

Actual

Actual

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
- b) Delay Payment Charity

0.75% of the Finance amount or minimum Rs.2500/- whichever is higher at the time of Fresh Disbursement/Renewal/Enhancement.  
 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
- b) Processing Fee

At Actual

Rs. 12,000/- Flat - New Vehicles.

Rs. 13,000/- Flat - Imported/Reconditioned and Used Vehicle

Actual expense incurred by the Bank, upto a maximum of Rs. 100,000/- plus allied repossession bank charges 10,000/- per case.

Rs. 1,500/-

Rs. 1,500/-

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) 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.

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.																																																																																																																																																													
<b>F]</b>																																																																																																																																																															
i.	COMMERCIAL FINANCING OF CARS/VEHICLES																																																																																																																																																														
	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																																																																																																																																																													
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<b>GUARANTEES</b>																																																																																																																																																															
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																																																																																																																																																														
	<table border="1"> <thead> <tr> <th>From</th> <th>To</th> <th>Per Quarter Charges or Part Thereof</th> </tr> </thead> <tbody> <tr><td>Amount upto</td><td>500,000</td><td>1,800</td></tr> <tr><td>500,001</td><td>2,000,000</td><td>1,875</td></tr> <tr><td>2,000,001</td><td>4,000,000</td><td>4,500</td></tr> <tr><td>4,000,001</td><td>6,000,000</td><td>7,500</td></tr> <tr><td>6,000,001</td><td>8,000,000</td><td>10,500</td></tr> <tr><td>8,000,001</td><td>10,000,000</td><td>13,500</td></tr> <tr><td>10,000,001</td><td>12,000,000</td><td>16,500</td></tr> <tr><td>12,000,001</td><td>14,000,000</td><td>19,500</td></tr> <tr><td>14,000,001</td><td>16,000,000</td><td>22,500</td></tr> <tr><td>16,000,001</td><td>18,000,000</td><td>25,500</td></tr> <tr><td>18,000,001</td><td>20,000,000</td><td>28,500</td></tr> <tr><td>20,000,001</td><td>22,000,000</td><td>31,500</td></tr> <tr><td>22,000,001</td><td>24,000,000</td><td>34,500</td></tr> <tr><td>24,000,001</td><td>26,000,000</td><td>37,500</td></tr> <tr><td>26,000,001</td><td>28,000,000</td><td>40,500</td></tr> <tr><td>28,000,001</td><td>30,000,000</td><td>43,500</td></tr> <tr><td>30,000,001</td><td>32,000,000</td><td>46,500</td></tr> <tr><td>32,000,001</td><td>34,000,000</td><td>49,500</td></tr> <tr><td>34,000,001</td><td>36,000,000</td><td>52,500</td></tr> <tr><td>36,000,001</td><td>38,000,000</td><td>55,500</td></tr> <tr><td>38,000,001</td><td>40,000,000</td><td>58,500</td></tr> <tr><td>40,000,001</td><td>42,000,000</td><td>61,500</td></tr> <tr><td>42,000,001</td><td>44,000,000</td><td>64,500</td></tr> <tr><td>44,000,001</td><td>46,000,000</td><td>67,500</td></tr> <tr><td>46,000,001</td><td>48,000,000</td><td>70,500</td></tr> <tr><td>48,000,001</td><td>50,000,000</td><td>73,500</td></tr> <tr><td>50,000,001</td><td>52,000,000</td><td>76,500</td></tr> <tr><td>52,000,001</td><td>54,000,000</td><td>79,500</td></tr> <tr><td>54,000,001</td><td>56,000,000</td><td>82,500</td></tr> <tr><td>56,000,001</td><td>58,000,000</td><td>85,500</td></tr> <tr><td>58,000,001</td><td>60,000,000</td><td>88,500</td></tr> <tr><td>60,000,001</td><td>62,000,000</td><td>91,500</td></tr> <tr><td>62,000,001</td><td>64,000,000</td><td>94,500</td></tr> <tr><td>64,000,001</td><td>66,000,000</td><td>97,500</td></tr> <tr><td>66,000,001</td><td>68,000,000</td><td>100,500</td></tr> <tr><td>68,000,001</td><td>70,000,000</td><td>103,500</td></tr> <tr><td>70,000,001</td><td>72,000,000</td><td>106,500</td></tr> <tr><td>72,000,001</td><td>74,000,000</td><td>109,500</td></tr> <tr><td>74,000,001</td><td>76,000,000</td><td>112,500</td></tr> <tr><td>76,000,001</td><td>78,000,000</td><td>115,500</td></tr> <tr><td>78,000,001</td><td>80,000,000</td><td>118,500</td></tr> <tr><td>80,000,001</td><td>82,000,000</td><td>121,500</td></tr> <tr><td>82,000,001</td><td>84,000,000</td><td>124,500</td></tr> <tr><td>84,000,001</td><td>86,000,000</td><td>127,500</td></tr> <tr><td>86,000,001</td><td>88,000,000</td><td>130,500</td></tr> <tr><td>88,000,001</td><td>90,000,000</td><td>133,500</td></tr> <tr><td>90,000,001</td><td>92,000,000</td><td>136,500</td></tr> <tr><td>92,000,001</td><td>94,000,000</td><td>139,500</td></tr> <tr><td>94,000,001</td><td>96,000,000</td><td>142,500</td></tr> <tr><td>96,000,001</td><td>98,000,000</td><td>145,500</td></tr> <tr><td>98,000,001</td><td>100,000,000</td><td>148,500</td></tr> </tbody> </table>			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
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\* 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 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 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

\*Guarantee 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  
 vii] Amendments  
 a. Any type of amendment in text including change in amount or period.

correspondent bank's guarantee commission and other charges as claimed on actual basis

b. Amendments in LG issued to beneficiary in Pakistan against counter guarantee from correspondent / foreign bank  
 c. Swift Charges

Rs. 1,200/- per amendment. Difference of commission will be recovered additionally for extended period and amount.(if any)

USD 100/- amendment charges, plus other charges where applicable In addition to difference of commission for extended period and amount (if any).

Full SWIFT as per SOC, If applicable

viii] Claim Handling charges

a. LG issued to beneficiary in Pakistan on behalf of resident  
 b. Cancellation charges within expiry of guarantee

Rs. 3,000/- plus other applicable charges

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).

As per Agreement on case to case basis

ix] Consortium Guarantees

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

commission as per item iii,iv and v - a above

Rs. 1,200/- per confirmation

Rs. 1,000/- per instrument L/G

Rs. 1,800/- per vetting

Rs. 1,800/- per issuance (exclusive of bond paper charges)

Rs. 1,500/- plus SWIFT charges

xii] Assignments of Guarantees to Other Banks

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
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
- 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.

0.40% OR Minimum Rs. 800/- plus postage/courier charges

0.50% OR Minimum Rs. 450/- plus postage/courier charges

b] **Clean [Including cheques]:**

- i through our own branches
- ii through branches of other banks

0.30% OR Minimum Rs. 75/- & Maximum Rs. 5,000/- plus postage/courier charges

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	<b>Banker's Cheque Rs. 500/- per instrument</b> 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	<b>Rs. 600/- Flat</b>
d) Issuance of Duplicate	<b>Rs. 600/- Flat</b>
e) Issuance of banker cheque for Walk in customers	<b>Rs. 750/-</b>

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.	<b>Rs. 500/- (Flat)</b>
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iv] Settlement of 3rd Party Fund Transfers through Prism System (RTGS)

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

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)	<b>Rs. 600/= per instrument</b>
b) Intercity outward clearing through NIFT at the time of lodgment (outward)	<b>Rs. 350/= per instrument</b>
c) Clean collection (including Cheques)	0.30% OR Minimum Rs. 100/- & Maximum Rs.5,000 plus postage/courier charges
1 Through our own branches	0.35% OR Minimum Rs.150/- & Maximum Rs.5,000 plus postage/courier charges
2 Through branches of other banks	& 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	<b>Rs. 300/- per translation for PKR Accounts</b> <b>USD 4/- or equivalent per transaction for FCY Accounts</b>
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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/-.
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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] <u>WITHDRAWAL FEE</u> 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/-.
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iii] <u>WITHDRAWAL FEE</u> 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.	<b>Rs. 10/- per scrip</b>
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iv] Charges for collection of dividend	0.35% on the amount of dividend collected/paid. Minimum Rs. 25/-
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v] <u>HANDLING CHARGES</u> for conversion, renewal, consolidation or subdivision of Government Securities	<b>Rs. 25/- per scrip</b>
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vi] <u>ARTICLES IN SAFE DEPOSIT</u> Fee for Articles in Safe Deposits, to be recovered in advance at the time of deposit or at commencement of each quarter	<b>Rs. 300/- per quarter</b> <b>Rs. 250/- per quarter</b>
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vii] **SAFE DEPOSIT LOCKERS**  
 a) Locker on Rent with Key Deposit  
 i Small Lockers  
 ii Medium Lockers  
 iii Large Lockers

RENT	KEY DEPOSIT PER LOCKER
Rs. 6,500/- p.a.	Rs. 5,000/-
Rs. 8,000/- p.a.	Rs. 5,000/-
<b>Rs.10,500/- p.a.</b>	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)

		Standard	Gold	PLATINUM	PAY PAK
a)	Annual Fee Primary L.Cy F.Cy	<b>Rs. 3,500/- USD 10/-</b>	<b>Rs. 4,500/- USD 15/-</b>	<b>9,000/-</b>	<b>Rs. 2,700/-</b>
	<b>Supplementary</b>			<b>6,000/-</b>	
b)	Card Replacement Fee L.Cy F.Cy	<b>Rs. 2,500/- USD 10/-</b>	<b>Rs. 3,000/- USD 15/-</b>	<b>8,500/-</b>	<b>Rs. 2,250/-</b>
	<b>Supplementary</b>			<b>6,000/-</b>	

c) Cash withdrawal from any Soneri Bank Branches  
 d) Cash withdrawal from any Non-Soneri Bank Branches  
 e. International ATM Cash withdrawal from ATMs with Cirrus logo  
 f) Local Purchase/Services availed at Point of Sale Terminal (POS)  
 g) International Online and POS Transactions\*

NIL

**Rs. 35 per transaction (inclusive FED)**

Rs. 500/- per transaction OR 4.50% of each Cash withdrawal, whichever is higher.

NIL

Rs. 500/- per transaction or 4.50% of transaction, whichever is higher

\* Debit card transactions 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  
 i) Inter Bank Funds Transfer through ATM / Internet /  
 Mobile / Phone Banking

Free

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)

k) Balance enquiry through ATMs  
 i ATMs located in Pakistan (1 Link ATM)  
 ii ATMs located outside Pakistan

Free

**Rs. 4.67/-**

PKR equivalent to US\$ 2/-

**PKR equivalent US\$ 500/- per case or actual which ever is higher**

Rs 500/- for Local .

**Rs 1,000/- for International or actual which ever is higher.**

l) Arbitration Charges on disputed transaction  
 m) Domestic and International Disputed Transactions.  
 False Dispute charges.

Rs. 100/- per session

School fees Rs. 25/- per transaction (inclusive of FED)

**Rs. 4.67/- (Balance enquiry, FT, IBFT, Cash Withdrawal and bill payments)**

Rs. 5/- per

ii] Digital Banking ( internet, Mobile & Phone Banking )

Registration including Balance inquiry, viewing  
 Statement of account, Mobile Top ups, Utility  
 Bills payments

NIL

iii] SMS Alert Charges

a) All Digital / Alternate Delivery Channels Transactions  
 b) Outward clearing transactions  
 c) Other service Charges / in Branch transactions

Free for all customers (subscribers and non-subscribers)

Free for all customers (subscribers and non-subscribers) where email address is not available in bank record

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**

**G] INVESTMENT PORTFOLIO SECURITIES (IPS) ACCOUNT**

i) Investment Portfolio Securities transactions (SUKUK)  
 ii) SUKUK Coupon Payment

**Rs. 1,500/- per transaction (Sale or Purchase or Transfer)**  
 0.025% semi-annually on face value or Rs. 1,000/- per month, whichever is higher

Quarterly is Free but on request Rs. 100/- will be charged

**H] COMMUNICATION**

i) SWIFT Charges

a. Short messages  
 b. Full Text LCs etc.

**Rs. 1,000/-  
Rs. 2,000/-**

ii) Postage Charges

a. Postage charges - Inland  
 b. Postage Overseas

**Rs. 200/- or actual, whichever is higher.  
Rs. 300/- actual, whichever is higher.**

iii) Courier Charges

a. Courier - Inland  
 b. Courier Overseas  
 c. Fax charges

**Rs. 200/- or actual, whichever is higher  
Rs. 5,500/- or actual, whichever is higher  
Rs. 30/- per page**

**I] BRANCH BANKING**

i) Cost of Cheque Book  
 a) PKR Accounts

**Rs. 30/- per Leaf or equivalent in other currencies.  
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

**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	<b>Record Retrieval / Copy</b> a) Retrieval of Old Record per Transaction (per instrument/ <b>Cheque</b> 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 than 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 than Rs. in case of
xi	Reminder Letter OR return cheque dispatch on a/c of outward returned 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	<b>Confirmation Issuance</b> a. Account Maintainence 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 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 Assaan 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-chequeing 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) Mustehqueen 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 8 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 financers Rs. 3,750/- Flat as handling and service charges

**K STAFF SALARY ACCOUNTS**

a) Cheque Books issuance	FREE
b) Soneri Debit Master/Pay Pak Card Annual fee / 1st and subsequent Years Fee Only MasterCard or Pay pak	STAND 3,500/- GOLD 4,500/- PLATINUM 9,000/- PAYPAK 2,700/-
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.