

Schedule of Bank Charges

(Excluding FED)

From 1st July to
31st December 2016



Bank Alfalah Limited
B. A. Building, I. I. Chundrigar Road,
Karachi, Pakistan - 74000
111 225 111
bankalfalah.com



Bank Alfalah
Islamic
The Way Forward

Revision in Charges Effective 1st July 2016

| | | |
|--|---|---------|
| D-1 FCY cheques/drafts/TCs sent on collection | 0.6%, Min USD 8, Max USD 18 (correspondent bank charges will be extra, if any) + Actual courier charges | PL65052 |
| M. Utility Bill Payment | | |
| | Rs. 25/-per utility bill (through ATM) | |
| | Rs. 30/-per utility bill (Below Rs. 5,000/- through call) | |
| | Rs. 30/-per utility bill (Above Rs. 5,000/- through call) | |
| Other Charges | | |
| 7) Virtual Card Issuance Fee | Rs. 100/- | |
| 8) Foreign Transactions | Up to 5% over prevailing market rate or as per SBP directive. Third currency transaction will be first converted into US Dollar as per rate quoted under arrangement with Visa Card. Cross border transaction fee will also be charged as per Debit Visa Card Rules | |
| 9) Arbitration charges | As per actual | |
| J-d) "Channels bundle; IB/APP/SMS for (standard online 250k/day limit) | PKR 750/-per annum | |
| J-e) "Digital Banking Service Charges (Mobile Banking/Internet Banking/Mobile App) ***PKR 500,000/- per day limit" | "PKR 349/-per annum or Additional PKR 50 for channel bundle with SMS i.e. PKR 800/-per annum" | |
| J-f) "Digital Banking Service Charges (Mobile Banking/Internet Banking/Mobile App) ***Up to PKR 1,000,000/-per day limit" | "PKR 499/-per annum or Additional PKR 200 for channel bundle with SMS i.e. PKR 950/-per annum" | |
| *** Subject to availability of enhanced limit functionality | | |
| U. Alfalah Islamic Business Way | | |
| <ul style="list-style-type: none"> • Free issuance of duplicate PO/DD * • Free cancellation of POs/DDs - unlimited * • Charged as per prevailing Schedule of Charges. However, for all accounts which will be opened <p>Note: In case customer doesn't maintain required monthly average balance than free services* will be charged as per prevailing Schedule of Charges. However, for all accounts which will be opened under Payroll proposition, there will be no requirement of minimum average balance to avail fee waivers.</p> | | |

| | | |
|---|--|--|
| B. Charges of Advances Against Pledge/Hypothecation | | |
| 1) Godown inspection charges (where applicable) when inspection is carried out by Bank staff: | | |
| Within municipality limit or within a radius of: a) 10 KM from Branch b) outside, district limits | a) as per Actual (Travelling Expense) b) as per Actual (Travelling Expense) | |
| | | |

- a) 10 KM from Branch
- b) outside, district limits

- a) as per Actual (Travelling Expense)
- b) as per Actual (Travelling Expense)

| E. Alfalah Musharaka Homes | | PL Categories |
|--|--|----------------------|
| 1) Application Fee (inclusive of first valuation cost, Data Check and CIB Charges - also applicable for MPL cases) | Rs. 7,500/- (flat) | PL65045 |
| 2) Documentation/Mortgage charges | At actual, including <ul style="list-style-type: none"> • Stamp duty, • Charges for legal documentation, • On-site inspection, • Legal opinion(s) / lawyer's fee • Charge registration fee, • Security related charges as advised by the relevant agencies/ persons. | PL65045 |
| 3) Valuation report of property/ vetting of BOQ / inspection of construction stages | At actual | PL65072 |
| 4) Early Settlement charges if paid: a) First year of disbursement b) Second year of disbursement c) Third year of disbursement d) Through another bank (BTF) Early payment charges will be a part of buy-out price | a) 4% of outstanding finance amount b) 3% of outstanding finance amount c) 2% of outstanding finance amount d) 4% of outstanding finance amount | 3rd Party A/C |
| 5) Cheque return charges | Minimum Rs. 500/-per cheque return | PL65076 |
| 6) Additional Rent on late payment of Musharakah Unit(s) | Additional rent on late payment against purchase of Musharakah Unit(s) as per applicable rent rate for the overdue period | PL65071 |
| 7) Charity of late payment on rent | 24% p.a. on the rent amount for the overdue period | |
| 8) Penalty on account of adjustment of Home Musharakah facility – where facility was availed for purchase of plot and construction thereon - without construction of house | Up to 4% of outstanding finance amount shall be recovered as a part of buy-out price | |
| 9) In case the delay occurs on part of the customer in availing the facility, the following fresh reports (If required) shall be obtained at his cost: Valuation report, Income estimation report. | At actual | PKR17319 |
| 10) Income Estimation Report (wherever applicable/required) | At actual | |

Letter Of Guarantees -

| Annexure C-I | | Amount in PKR | | | |
|--------------------------------|------------|------------------|---|---|--|
| Guarantee Amount Range From | To | Existing | Per Quarter Charges or part thereof | Subsequent Quarter Charges or part thereof | |
| 1 | 500,000 | 1,900 | 1,750 | 875 | |
| 500,001 | 1,000,000 | 3,200 | 5,250 | 2,625 | |
| 1,000,001 | 1,500,000 | 4,800 | 8,750 | 4,375 | |
| 1,500,001 | 2,000,000 | 6,800 | 12,250 | 6,125 | |
| 2,000,001 | 2,500,000 | 8,700 | 15,750 | 7,875 | |
| 2,500,001 | 3,000,000 | 10,600 | 19,250 | 9,625 | |
| 3,000,001 | 3,500,000 | 12,400 | 22,750 | 11,375 | |
| 3,500,001 | 4,000,000 | 14,300 | 26,250 | 13,125 | |
| 4,000,001 | 4,500,000 | 16100 | 29,750 | 14,875 | |
| 4,500,001 | 5,000,000 | 17,900 | 33,250 | 16,625 | |
| 5,000,001 | 5,500,000 | 19,700 | 36,750 | 18,375 | |
| 5,500,001 | 6,000,000 | 21,100 | 40,250 | 20,125 | |
| 6,000,001 | 6,500,000 | 22,500 | 43,750 | 21,875 | |
| 6,500,001 | 7,000,000 | 23,800 | 47,250 | 23,625 | |
| 7,000,001 | 7,500,000 | 25,100 | 50,750 | 25,375 | |
| 7,500,001 | 8,000,000 | 26,200 | 54,250 | 27,125 | |
| 8,000,001 | 8,500,000 | 27,300 | 57,750 | 28,875 | |
| 8,500,001 | 9,000,000 | 28,300 | 61,250 | 30,625 | |
| 9,000,001 | 9,500,000 | 29,200 | 64,750 | 32,375 | |
| 9,500,001 | 10,000,000 | 30,100 | 68,250 | 34,125 | |
| 10,000,001 | 12,500,000 | 33,100 | 78,750 | 39,375 | |
| 12,500,001 | 15,000,000 | 40,400 | 96,250 | 48,125 | |
| 15,000,001 | 17,500,000 | 47,800 | 113,750 | 56,875 | |
| 17,500,001 | 20,000,000 | 55,100 | 131,250 | 65,625 | |
| 20,000,001 | 22,500,000 | 62,400 | 148,750 | 74,375 | |
| 22,500,001 | 25,000,000 | 69,700 | 166,250 | 83,125 | |
| 25,000,001 | 27,500,000 | 76,900 | 183,750 | 91,875 | |
| 27,500,001 | 30,000,000 | 84,200 | 201,250 | 100,625 | |
| 30,000,001 | 32,500,000 | 91,500 | 218,750 | 109,375 | |
| 32,500,001 | 35,000,000 | 98,700 | 236,250 | 118,125 | |
| 35,000,001 | 37,500,000 | 105,900 | 253,750 | 126,875 | |
| 37,500,001 | 40,000,000 | 112,500 | 271,250 | 135,625 | |
| 40,000,001 | 42,500,000 | 118,900 | 288,750 | 144,375 | |
| 42,500,001 | 45,000,000 | 125,200 | 306,250 | 153,125 | |
| 45,000,001 | 47,500,000 | 131,500 | 323,750 | 161,875 | |
| 47,500,001 | 50,000,000 | 137,600 | 341,250 | 170,625 | |
| 50,000,001 | 52,500,000 | 143,700 | 358,750 | 179,375 | |
| 52,500,001 | 55,000,000 | 149,600 | 376,250 | 188,125 | |
| 55,000,001 | 57,500,000 | 155,400 | 393,750 | 196,875 | |
| 57,500,001 | 60,000,000 | 161,200 | 411,250 | 205,625 | |
| 60,000,001 | 62,500,000 | 166,800 | 428,750 | 214,375 | |
| 62,500,001 | 65,000,000 | 172,300 | 446,250 | 223,125 | |
| 65,000,001 | 67,500,000 | 177,800 | 463,750 | 231,875 | |
| 67,500,001 | 70,000,000 | 183,100 | 481,250 | 240,625 | |
| 70,000,001 | 72,500,000 | 188,400 | 498,750 | 249,375 | |
| 72,500,001 | 75,000,000 | 193,500 | 516,250 | 258,125 | |
| 75,000,001 | 77,500,000 | 198,500 | 533,750 | 266,875 | |
| 77,500,001 | 80,000,000 | 203,500 | 551,250 | 275,625 | |

Letter Of Guarantees -

| Annexure C-I | | Amount in PKR | | |
|--------------------------------|----|------------------|---|---|
| Guarantee Amount Range From | To | Existing | Per Quarter Charges or part thereof | Subsequent Quarter Charges or part thereof |

| | | | | |
|------------|-------------|---------|---------|---------|
| 80,000,001 | 82,500,000 | 208,300 | 568,750 | 284,375 |
| 82,500,001 | 85,000,000 | 213,000 | 586,250 | 293,125 |
| 85,000,001 | 87,500,000 | 217,700 | 603,750 | 301,875 |
| 87,500,001 | 90,000,000 | 222,200 | 621,250 | 310,625 |
| 90,000,001 | 92,500,000 | 226,700 | 638,750 | 319,375 |
| 92,500,001 | 95,000,000 | 231,000 | 656,250 | 328,125 |
| 95,000,001 | 97,500,000 | 235,200 | 673,750 | 336,875 |
| 97,500,001 | 100,000,000 | 239,400 | 691,250 | 345,625 |

* Minimum service charges for issuance/amendment of guarantee is Rs. 1,750/- flat.

* Charges for Guarantees over Rs. 100M shall attract additional service charges of Rs. 7,500 per Rs. 1 million each (per quarter or part thereof) plus Rs. 3,500/- for subsequent quarters.

**Discounts may be offered to any extent in the above mentioned charges subject to Approval of Head Credit IBG and GH IBG.

* Claim handling charges Rs. 3,500/- (flat)

Letter of Guarantees - Foreign Counter Guarantee

| Annexure C-II | | |
|------------------------|------------|-------------------------------------|
| Guarantee Amount Range | | Per Year Charges or part thereof |
| From | To | |
| 1 | 500,000 | 12,500 |
| 500,001 | 1,000,000 | 37,500 |
| 1,000,001 | 1,500,000 | 62,500 |
| 1,500,001 | 2,000,000 | 87,500 |
| 2,000,001 | 2,500,000 | 112,500 |
| 2,500,001 | 3,000,000 | 137,500 |
| 3,000,001 | 3,500,000 | 162,500 |
| 3,500,001 | 4,000,000 | 187,500 |
| 4,000,001 | 4,500,000 | 212,500 |
| 4,500,001 | 5,000,000 | 237,500 |
| 5,000,001 | 5,500,000 | 262,500 |
| 5,500,001 | 6,000,000 | 287,500 |
| 6,000,001 | 6,500,000 | 312,500 |
| 6,500,001 | 7,000,000 | 337,500 |
| 7,000,001 | 7,500,000 | 362,500 |
| 7,500,001 | 8,000,000 | 387,500 |
| 8,000,001 | 8,500,000 | 412,500 |
| 8,500,001 | 9,000,000 | 437,500 |
| 9,000,001 | 9,500,000 | 462,500 |
| 9,500,001 | 10,000,000 | 487,500 |
| 10,000,001 | 12,500,000 | 562,500 |
| 12,500,001 | 15,000,000 | 687,500 |
| 15,000,001 | 17,500,000 | 812,500 |
| 17,500,001 | 20,000,000 | 937,500 |
| 20,000,001 | 22,500,000 | 1,062,500 |
| 22,500,001 | 25,000,000 | 1,187,500 |
| 25,000,001 | 27,500,000 | 1,312,500 |
| 27,500,001 | 30,000,000 | 1,437,500 |
| 30,000,001 | 32,500,000 | 1,562,500 |
| 32,500,001 | 35,000,000 | 1,687,500 |
| 35,000,001 | 37,500,000 | 1,812,500 |
| 37,500,001 | 40,000,000 | 1,937,500 |
| 40,000,001 | 42,500,000 | 2,062,500 |
| 42,500,001 | 45,000,000 | 2,187,500 |
| 45,000,001 | 47,500,000 | 2,312,500 |
| 47,500,001 | 50,000,000 | 2,437,500 |
| 50,000,001 | 52,500,000 | 2,562,500 |
| 52,500,001 | 55,000,000 | 2,687,500 |
| 55,000,001 | 57,500,000 | 2,812,500 |
| 57,500,001 | 60,000,000 | 2,937,500 |
| 60,000,001 | 62,500,000 | 3,062,500 |
| 62,500,001 | 65,000,000 | 3,187,500 |
| 65,000,001 | 67,500,000 | 3,312,500 |
| 67,500,001 | 70,000,000 | 3,437,500 |
| 70,000,001 | 72,500,000 | 3,562,500 |
| 72,500,001 | 75,000,000 | 3,687,500 |
| 75,000,001 | 77,500,000 | 3,812,500 |
| 77,500,001 | 80,000,000 | 3,937,500 |

Letter of Guarantees - Foreign Counter Guarantee

| Annexure C-II | | |
|------------------------|----|----------------------------------|
| Guarantee Amount Range | | Per Year Charges or part thereof |
| From | To | |

| | | |
|------------|-------------|-----------|
| 80,000,001 | 82,500,000 | 4,062,500 |
| 82,500,001 | 85,000,000 | 4,187,500 |
| 85,000,001 | 87,500,000 | 4,312,500 |
| 87,500,001 | 90,000,000 | 4,437,500 |
| 90,000,001 | 92,500,000 | 4,562,500 |
| 92,500,001 | 95,000,000 | 4,687,500 |
| 95,000,001 | 97,500,000 | 4,812,500 |
| 97,500,001 | 100,000,000 | 4,937,500 |

- * Minimum service charges for issuance/amendment of guarantee is Rs. 12,500/- flat.
- * Charges for Guarantees over Rs. 100M shall attract additional service charges of Rs. 50,000 per Rs. 1 million each.
- **Discounts may be offered to any extent in the above mentioned charges subject to Approval of Head Credit IBG and GH IBG.
- * Claim handling charges Rs. 5,000/- (flat)

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Annexure - D

Trade Finance

| A. Trade Finance (Local) | | PL Categories |
|--|--|----------------------|
| 1 Letter Of Credit (Local) | | |
| a) Issuance | As per slab in Annexure A | PL52305 |
| b) i) Amendments ii) Amendment involving increase in amount and extension in period of dispatch/delivery/negotiation. | Rs. 1,000/- (flat) per amendment Rs. 1,000/-per amendment plus commission | PL52306 |
| c) Advising | Rs. 1,000/- (flat) per Letter of Credit | PL52316 |
| d) Acceptance commission | As per applicable slab in Annexure B (for any period beyond the validity of Letter of Credit). 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. | PL52308 |
| e) Confirmation/Cancellation | 0.25% per quarter or part thereof, minimum Rs. 500/- | PL52315/ PL52304 |
| | Cancellation charges as per actual | |
| 2 Collection of Documentary Bills | | |
| a) i) Documentary ii) Through branches of our bank | 75% of applicable slab as per Annexure A 50% of applicable slab as per Annexure A | PL65051 |
| Collection charges for documentary bills under inland LC (sight/usance) | 0.3%, minimum Rs. 300/- | PL65051 |
| 3 Unpaid Items | | |
| a) Returning charges: i) Documentary bills ii) Clean bills | Rs. 400/-per bill Rs. 400/-per bill | PL52607 |
| 4 Other Charges | | |
| a) Collection agent charges | Actual | |
| b) Postage | Rs. 100/- | PL55507/ PL55581 |
| c) Telex | Rs. 500/- (full) | PL55510 |
| d) Storage Charges | Rs. 50/- pack/day | PL52607 |
| e) Handling of discrepant documents presented under LC | Rs. 2,000/-per bill (to be deducted from the proceeds) | PL52310 |

Note:

- Collecting agent charges, if the collecting bank is different, will be extra.
- Other out-of-pocket expenses will be charged at actual.

Trade Finance

| B. Trade Finance (Foreign) | | PL Categories |
|--|--|--------------------------|
| 1 Letter of Credit-Commission | | |
| a) Cash Letter of Credit (under agency/non-agency arrangements) | As per applicable slab given in Annexure A, minimum charge Rs. 1,500/- or as approved by the Credit Division | PL52305 |
| b) Letter of Credit under "Supplier Credit", Pay- as-You-Earn scheme and deferred payment Letter of Credits for period over one year (under non-agency arrangements) | As per applicable slab given in Annexure A | PL52305 |
| c) Letter of Credit under "Supplier Credit" (established under Murabaha Agency arrangements) | Commission at the rate up to 0.40% per quarter or part thereof up to final payment, minimum Rs. 2,000/-. Commission to be charged on full amount of Letter of Credit for the period from date of opening Letter of Credit till its expiry. | |
| d) Revalidation commission | On expiry of LC when the same is validated revalidation commission will be recovered as is applicable for opening fresh LC as above. | PL52306 |
| e) Transfer of Letter of Credit to new beneficiary | When Letter of Credit is transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh Letter of Credit (as 1.1 above). | PL52306 |
| f) Letter of Credit confirmation/cancellation in case where the charges are on account of opener | At actual, including our incidental charges | Relevant Expense Code |
| g) Letter of Credit cancellation | Rs. 1,500/- plus SWIFT charges | PL52304 |
| h) Non-reimbursable Letters of Credit under barter/aid | As per applicable slab given in Annexure A | PL52305 |
| 2 Acceptance Commission | | |
| If bills are to be drawn at usance under Letters of Credit | a) Rs. 750/ per bill to be charged at the time of retirement of bill. b) As per applicable slab given in Annexure B, (for any period beyond the validity of Letter of Credit). 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. | PL52308 |

Trade Finance

| | | |
|--|---|--|
| a) Amendments - Letter of Credit/Contract | Rs. 1,000/-per amendment (flat) | PL52306 |
| b) Amendment involving increase in amount and on extension in period of shipment/negotiation per item | Rs. 1,000/-per transaction plus commission | PL52306 |
| c) LCs to be issued against 100% cash margin | | PL52305 |
| i) Under agency/non-agency arrangements | As per applicable slab given in Annexure A, minimum charges Rs. 1,500/- or as approved by the Credit Division | PL52305 |
| d) Form I handling charges | NIL | PL52368 |
| e) Advance remittance to suppliers abroad against imports. | 0.1% (minimum Rs. 500/-) plus remittance charges | |
| C Imports | | |
| 1 Import Collection Bills | | |
| a) Handling charges | Rs. 1,000/- | PL65078 |
| b) Returned unpaid | Rs. 1,000/- | PL55517 |
| c) Issuance of NOC to other Banks for booking foreign exchange or effecting remittance under our L/C or registered contract. | Rs. 1,000/- | PL52368 |
| 2 Import on consignment basis | | |
| Registration of contract for Imports | 50% of applicable slab as per Annexure A or minimum. Rs. 1,500/- | PL52305 |
| 3 Other charges | | |
| a) Postage | Rs. 150/- or actual whichever is higher | PL55507 |
| b) Courier service | Rs. 2,000/- or actual whichever is higher | PL65062/ PL55580 |
| c) Profit on Advance against Import Murabaha (for Import Bills under Sight Letter of Credit established under Agency arrangements without post import facility) [on Daily Products from the date of negotiation/Date of debit authority/disbursement of Advance against Import Murabaha] | Profit @ Rs. 0.55/-per 1,000/- daily products on the outstanding 'Advance against Import Murabaha' amount from the date of negotiation appearing on covering schedule/value date, wherever applicable or as approved by the Credit Sanctioning Authority/Credit Group | PL65181 (Profit on Import Murabaha) |

Trade Finance

| | | | |
|------|--|---|--------------------------------------|
| d) | Tele messages/SWIFT messages: | | |
| i) | Full Telex of Letters of Credit/Swift | Rs. 2,000/- or actual whichever is higher | PL55510 |
| ii) | Brief Telex/SWIFT-Letters of Credit | Rs. 1,000/- or actual whichever is higher | |
| iii) | Brief Telex/Text amendment of LCs | Rs. 500/- or as per the arrangement with customer | |
| e) | Obtaining credit reports on supplier | As per actual | Relevant Expense (PL65507 Other Exp) |
| f) | Correspondence charges, if any will be recovered. | At actual | PL55510 |
| g) | Handling of discrepant documents presented under L/C | USD 60 (To be deducted from the proceeds of import bills where applicable or to be recovered from the presenting bank if amount is already reimbursed). | PL52310 |
| h) | Service charges on retirement of sight/usance bills | 0.10% (flat) minimum Rs. 750/- or as per arrangement approved by Credit Division | PL55517 |

Note

- In case the Letter of Credit liability increases by virtue of exchange rate fluctuation and/or due to utilisation of "Forward Cover" facility (by the customer), bank reserves the right to recover above Letter of Credit commission on increased liability for the unexpired Letter of Credit period.
- Charges may be collected in Pak-Rupee or foreign currency in all categories. Bank reserves the right to change the rate of return on financing at any stage, subject to the rate not exceeding rates notified by the State Bank of Pakistan.

| | | | |
|----------------------------|--|---|---------|
| D Exports | | | |
| 1 Letters of Credit | | | |
| a) | Advising | Rs. 1,000/- (flat) | PL52316 |
| b) | Amendment | Rs. 750/- amendment | PL52316 |
| c) | Confirmation | As per arrangement or Rs. 1,000/- whichever is higher | PL52315 |
| d) | Transfer of Export Letter of Credit | Rs. 1,000/- (flat) | PL52316 |
| 2 Export Bills | | | |
| a) | Reimbursement payment to other local banks from Non-Resident Pak-Rupee Accounts/Asian Clearing Union accounts. | Rs. 1,000/- (flat) | PL55517 |
| 3 Collections | | | |
| a) | Clean | Rs. 200/- | PL55517 |
| b) | Documentary (on which bank does not earn any exchange income) | Rs. 400/- | PL55517 |

Trade Finance

| | | | |
|--------------------------|--|---|---------|
| c) | NOC issuing charges for each Form E | Rs. 100/-perform | PL52368 |
| d) | NOC for entitlement against EE statements | Rs. 1,000/-per NOC | PL52368 |
| 4 Service charges | | | |
| a) | Service charges against export documents sent on collection basis where payment cover is already received in Bank's foreign currency account/advance payment | Paisas. 12 Per Rs. 100/-, minimum Rs. 600/- | PL55517 |
| b) | Export Development Surcharge -Handling fee | Rs. 80/- | |
| c) | Service charges against export R&D claim submission to SBP | Rs. 800/- (flat), At the discretion of Credit Division | PL55511 |
| d) | Handling charges in lieu of exchange earnings where an exporter sells foreign exchange to some other bank while documents were sent for collection through BAL | 0.10%, minimum Rs. 1,000/- | PL55517 |

Note:

- Any charges in respect of export business other than above mentioned are not to be recovered.
- All State Bank of Pakistan punitive charges relating to delayed repatriation of funds will be debited to customer account.
- These are our standard charges and concession/waiver may be granted at the discretion of GH IBG or as prescribed by the HO.



Financing/Advances

| A. Financing/Advances | | PL Categories |
|---|---|--------------------------|
| 1) Project examination fee (If required by client) | 1.5% of the project facility requested or as arrangement approved by Credit Division | PL55563 |
| 2) Legal and administrative Fee | Actual | |
| 3) Miscellaneous charges (documents, evaluation of security and maintenance thereof) | Actual | |
| 4) Replacement of securities (interim) | (i) For Cash Rs. 2,500/- (flat) (ii) For other securities Rs. 5,000/- (flat) | PL52607 |
| 5) To mark lien on securities not issued by us | Rs. 1,000/- (service charges) | PL52607 |
| 6) Registration of charge with registrar of securities and Exchange Commission of Pakistan (SECP) | Rs. 1,000/- plus actual charges incurred by the branch | |
| 7) ECIB charges | Rs. 100/-per report (recoverable at the time of processing of fresh facilities or at the time of renewal or limit enhancement or through EOL and OTT or at time of restructuring/rescheduling of finance) | PL55587 |
| B. Charges of Advances Against Pledge/Hypothecation | | |
| 1) Godown inspection charges (where applicable) when inspection is carried out by Bank staff: | | |
| Within municipality limit or within a radius of: a) 10 KM from Branch b) outside, district limits | a) as per Actual (Travelling Expense) b) as per Actual (Travelling Expense) | |
| 2) Godown inspection charges (where applicable) when inspection is carried out by outside agencies | At Actual | |
| 3) Other incidental expenditure. (insurance, legal, etc.) | Actual | |
| 4) Collection of coupon (on Government certificates issued by other banks/saving centres under lien to us) | Rs. 1,000/- visit | PL52607 |
| 5) Issuance of delivery orders against import Murabaha Finance, and all goods under Pledge (where applicable) | Rs. 500/- | PL52607 |

Financing/Advances

| | | | |
|----------------------|--|--|-------------------------------------|
| 6) | Issuance of NOC (customer's request) on request of customers/clients for creating additional/pari passu charge/second charge on their fixed assets for acquiring further project finance from other Banks/Financial Institutions | Rs. 10,000/- or as approved by Credit Division | PL52368 |
| 7) | Temporary financing due to non-payment on maturity date of acceptance liability, overdue FIM-TR/FIM-Pledge/FAPC/FAFB, any other liability arising out of unarranged/forced situation | Penalty to be charged as per financing agreement and shall be credited to charity account. | |
| C. Guarantees | | | |
| 1) | Guarantees issued to shipping companies in lieu of Bills of Landing, Airway bills and Railway receipts | Rs. 600/- (flat), against 100% cash margin | PL52395/ PKR 15964 |
| 2) | Guarantees issued to collector of customs in lieu of payment of export duty, which remains valid for 6 months | As per applicable slab given in Annexure C | PL52395/ PKR 15964 |
| 3) | Guarantees fully secured against deposits/100% Cash Margin | As per applicable slab given in Annexure C | PL52395/ PKR 15964 |
| 4) | Other Guarantees: Based on volume during a calendar year/currency of limit(s) and arrangement with customer/group including allied accounts | As per applicable slab given in Annexure C | PL52395/ PKR 15964 |
| 5) | Issued at other bank's request in Pakistan | As per applicable slab given in Annexure C | PL52395/ PKR 15964 |
| 6) | Against foreign Bank's guarantees | As per applicable slab given in Annexure C | PL52380 |
| 7) | Amendments of guarantees | Rs. 1,000/-per amendment | PL52395 |
| 8) | Increase in amount and or extension in period | Commission as per item 1.d) above | PL52395/ PKR 15964 PL52395 |

Note:

- Collecting agent charges will be extra if the collecting bank is different.
- Other out-of-pocket expenses will be charged at actual.
- Charges are excluding Federal Excise Duty (unless otherwise stated by SBP).

Financing/Advances

| D. Alfalah Car/Corporate Ijarah | | PL Categories |
|---|---|----------------------|
| a) Car Ijarah | | |
| 1) Car Ijarah- documentation/processing charges | a. Brand New Vehicles Rs. 5,000/- | PL52104 |
| | b. Used/Imported Vehicles Rs. 8,000/- | PL52104 |
| 2) Consumer Ijarah (Home appliances) - documentation Charges | Actual | PL52104 |
| 3) Car Ijarah termination charges | i) 5 % for 1st Year ii) 4% for 2nd Year iii) 3 % for rest of tenure | PL65076 |
| 4) Charity on late payment of rent | 24 % p.a. on the rent amount for the overdue period | PKR17319 |
| 5) Income estimation charges | At actual | 3rd Party A/C |
| 6) Cheque return charges | Rs. 500/-per cheque return | PL65076 |
| 7) Vehicle repossession/recovery (agent charges) | At Actual incurred by the bank | 3rd Party A/C |
| b) Corporate Ijarah | | |
| 1) Corporate Car Ijarah Termination Charges | | PL65076 |
| In the First Year In the Second Year In the Third Year In the Fourth Year In the Fifth Year | 5% of the principal outstanding 5% of the principal outstanding 4% of the principal outstanding 3% of the principal outstanding 2% of the principal outstanding | |
| 2) Corporate Ijarah- documentation/processing charges | Actual or as per approval | PL52104 |
| 3) Charity on late payment of rent | 24 % p.a. on the rent amount for the overdue period | PKR17319 |
| 4) Income estimation charges | At Actual | 3rd Party A/C |
| 5) Cheque return charges | Rs. 500/-per cheque return | PL65076 |
| 6) Vehicle repossession/recovery (agent charges) | At Actual incurred by the bank | 3rd Party A/C |

Note:

- The above charges can be revised at the discretion of Group Head Islamic Banking.

Financing/Advances

| E. Alfalah Musharaka Homes | | PL Catagories |
|--|--|---------------|
| 1) Application Fee (inclusive of first valuation cost, Data Check and CIB Charges - also applicable for MPL cases) | Rs. 7,500/- (flat) | PL65045 |
| 2) Documentation/Mortgage charges | At actual, including <ul style="list-style-type: none"> • Stamp duty, • Charges for legal documentation, • On-site inspection, • Legal opinion(s) / lawyer's fee • Charge registration fee, • Security related charges as advised by the relevant agencies/ persons. | PL65045 |
| 3) Valuation report of property/ vetting of BOQ / inspection of construction stages | At actual | PL65072 |
| 4) Early Settlement charges if paid: <ul style="list-style-type: none"> a) First year of disbursement b) Second year of disbursement c) Third year of disbursement d) Through another bank (BTF) Early payment charges will be a part of buy-out price | <ul style="list-style-type: none"> a) 4% of outstanding finance amount b) 3% of outstanding finance amount c) 2% of outstanding finance amount d) 4% of outstanding finance amount | 3rd Party A/C |
| 5) Cheque return charges | Minimum Rs. 500/-per cheque return | PL65076 |
| 6) Additional Rent on late payment of Musharakah Unit(s) | Additional rent on late payment against purchase of Musharakah Unit(s) as per applicable rent rate for the overdue period | PL65071 |
| 7) Charity of late payment on rent | 24% p.a. on the rent amount for the overdue period | |
| 8) Penalty on account of adjustment of Home Musharakah facility – where facility was availed for purchase of plot and construction thereon – without construction of house | Up to 4% of outstanding finance amount shall be recovered as a part of buy-out price | |
| 9) In case the delay occurs on part of the customer in availing the facility, the following fresh reports (If required) shall be obtained at his cost: Valuation report, Income estimation report. | At actual | PKR17319 |
| 10) Income Estimation Report (wherever applicable/required) | At actual | |

Financing/Advances

Note:

- These are our standard charges and concession/waiver may be granted at the discretion of the GH IBG or as prescribed by HO.
- Excise duty and other Government charges where applicable are in addition to the above mentioned charges.
- The Bank reserves the right to determine the applicability of above charges and concessions as per arrangement with the customer.
- The Bank reserves the right to make a charge on those accounts which involve unusual work.
- Quarter wherever mentioned in this SoBC means three calendar months.
- **Charges are excluding Federal Excise Duty (unless otherwise stated by SBP).**

General Banking

| A. Remittances (LCY) | | PL Categories |
|---|--|--------------------------|
| 1) Pay Order issuance (For Account Holders) | Free for IBG Customers | PL52101 |
| | Conventional Customers to be charged as per their SoBC | PL52101 |
| 2) Pay Order issuance (For Non-Account Holders) | up to 100 k - Rs. 500/- (flat) above 100k - Rs. 1,000/- (flat) | PL52101 |
| 3) PO/DD for payment of fee/dues in favour of educational institutions, HEC/Board (By Non-Account Holder. | Rs. 25 or 0.50% of fees/dues per instrument whichever is less | PL52101 |
| 4) Cancellation of Pay Order | Rs. 250/- (flat) | PL52102 |
| 5) Stop payment of Pay Order | Rs. 300/- (flat) | PL52002 |
| 6) Issuance of duplicate Pay Order | Rs. 200/- (flat) | PL52103 |
| 7) Issuance of Demand Drafts | Free for IBG Customers | PL52101 |
| | Conventional Customers to be charged as per their SoBC | PL52101 |
| 8) DD issuance (for Non-Account Holders) | up to 100 k - Rs. 500/- (flat) above 100k - Rs. 1,000/- (flat) | PL52101 |
| 9) Cancellation of DDs | Rs. 250/- (flat) per cancellation | PL52102 |
| 10) Issuance of Duplicate DD | Rs. 200/- (flat) per item | PL52103 |
| 11) Stop payment of Demand Draft | Rs. 300/-per instrument | PL52002 |
| 12) Issuance of SBP/NBP cheque (if permissible by SBP/NBP) | Rs. 500/-per transaction | PL55582 |
| 13) RTGS Charges Monday to Friday | 9.30 am to 1.30 pm - Rs. 220/- 1.30 pm to 3.00 pm - Rs. 330/- 3.00 pm to 4.00 pm - Rs. 550/- (Subject to Treasury approval) | Customer A/C |
| B. Collection of Cheques | | |
| 1) Through other banks | 0.15%, minimum Rs. 300/- | PL55583 |
| 2) Through branches of our bank | 0.15 %, minimum Rs. 100/- | PL55583 |
| 3) OBC return charges | Rs. 200/-per cheque returned (Postage and Courier Charges are not applicable) | PL55583 |
| 4) Dividend warrants etc. (where companies comply shariah criteria) | As per arrangement with the customer approved by the sanctioning authority | |
| 5) Inward bill for collection, returned unpaid | Rs. 400/-per cheque | PL55583 |
| 6) Clean (including cheques) | 0.15%, minimum Rs. 100/- for instruments drawn on cities where BAL has a branch. For other cities, minimum Rs. 300, maximum Rs. 5,000/- in case of cheque of Rs. 5m or more. No courier charges for cheques sent on collection to banks situated in same Tehsil. | PL55583 |

General Banking

| | | | |
|-------------------------------|---|---|--|
| 7) | Inter City Clearing Charges through NIFT | Rs. 100/-per cheque | PL55583 |
| C. Remittances (FCY) | | | |
| 1) | Outward T.T/SWIFT through debit of account | USD 15 flat for payment up to USD 1,000 or 0.25% of payment exceeding USD 1,000 with min. charge of USD 15 and max. charge of USD75. Swift charges US\$ 5 or eqv. PKR will be additional. Note: (0.3% will also be applicable if the deposit amount is not retained in the account for 15 days and customer opts for remittance) | PL52107 (For Swift PL55510) PL52107 (For Swift PL55510) |
| 2) | Foreign Demand Draft through debit of account | USD 12 or equivalent PKR+ SWIFT Charges of USD 5 or equivalent PKR (0.3% will also be applicable if the deposit amount is not retained in the account for 15 days and customer opts for remittance) | PL52107 (For Swift PL55510) |
| 3) | Issuance of duplicate FDD | USD 10/- or equivalent PKR plus actual SWIFT charges | PL52103 (For Swift PL55510) |
| 4) | Cancellation of FDD/FTT/FMT | USD 5/- or equivalent PKR plus actual SWIFT charges | PL52102 (For Swift PL55510) |
| 5) | Stop payment of FDD | USD 5/- or equivalent PKR plus actual SWIFT charges | PL52002 (For Swift PL55510) |
| 6) | Inward remittance: If proceeds are credited to an account maintained with us. If the proceeds are to be credited to account other than above. | NIL USD 5 or equivalent | PL52110 |
| 7) | Received from abroad or local bank's branches and where payment is demanded in foreign currency | Minimum USD 3 - maximum USD 6 plus actual SWIFT charges are recoverable from collecting bank to be deducted from the proceeds | PL52110 |
| 8) | Home remittance | NIL if proceeds are credited to an account with us | PL52110 |
| 9) | Others | Rs. 50 plus money order/telegram/courier charges etc. | Money Order (PL52110)/ Telegram (PL55589) |
| D. Foreign Collections | | | |
| 1) | FCY cheques/drafts/TCs sent on collection | 0.6%, Min USD 8, Max USD 18 (correspondent bank charges will be extra, if any) + Actual courier charges | PL65052 |
| 2) | Registration of student case | USD 100 first year, every renewal USD 75 plus applicable remittance charges | PL55579 |

General Banking

| E. Foreign Exchange Permits | | PL Categories |
|---|---|-------------------------------|
| 1) Family maintenance | Rs. 1,000/-per transaction | PL55578 |
| 2) Studies abroad | Rs. 1,000/-per transaction | PL55579 |
| 3) SBP approvals for capital transfers, dividends, freights | Rs. 1,500/-per transaction plus remittance charges | PL55579 |
| 4) Other approvals from SBP | Rs. 1,500/-per transaction plus remittance charges | PL55579 |
| F. Other Charges | | |
| 1) Unpaid items | Inward: USD 12 and outward USD 10 (Equivalent Pak Rupees) | |
| 2) Correspondence charges | Actual (if any will be recovered) | |
| 3) Foreign currency (cash handling services) under FE-25(SBP) | Nil | |
| 4) Postage | Rs. 150/- or actual, whichever is higher | PL55507 |
| 5) Outward USD Clearing through NIFT | USD 5/-per instrument plus actual postage charges/courier charges | PL52112 |
| G. Safe Deposit Lockers | | |
| 1) Fee for safe deposit lockers | (To be recovered in advance or at commencement of the period for a year) Rent Rs. 2,500/-per annum Rent Rs. 3,500/-per annum Rent Rs. 5,500/-per annum | PL55512 PL55512 PL55512 |
| Small | | |
| Medium | | |
| Large | | |

Note:

- Depositor maintaining monthly average balance of Rs. 2 Million or equivalent FCY deposit in current/savings/term deposit accounts will be provided free small/medium locker for a year. This facility will be available for customers who will maintain the required average balance for the entire one year.

| | | |
|---|---|----------|
| 2) One time Key Deposit (in advance to be refundable on termination). | Equivalent to annual rent of one year according to the size of the locker | PKR15924 |
| 3) Locker breaking charges | Actual cost of breaking Plus Rs. 1,000 per locker for all locker sizes | PL55585 |
| 4) Locker facility for staff of Bank Alfalah and BAL Islamic Banking | Staff will be allowed one locker free of key deposit while rent will be 50% of the prescribed rate. | PL55512 |

General Banking

| H. Debit Card | | PL Categories |
|--|---|--------------------|
| 1) Debit Card issuance charges | a. Rs. 300/-per Classic Debit Card per year b. Rs. 500/-per Gold Debit Card per year | PL55611 PL55611 |
| 2) Debit card replacement/renewal charges | Rs. 500/- | PL55526 |
| 3) Debit card in case of lost/damaged card | Rs. 500/- | PL55611 |
| 4) Virtual Card Issuance Fee | Rs. 100/- | |
| 5) E-statement | Nil | |
| I. Cash Management Transaction Banking Collection/Disbursement/ Electronic Banking | All Charges for Transaction Banking products (Collection, Disbursement and Electronic Banking) will be decided on a case-to case basis through agreement between the customer and the bank. | |
| J. Digital Banking Service Charges (Mobile Banking/Internet Banking/SMS App.) Branch Banking SMS Alert fee Inter Bank Fund Transfer (IBFT) "Channels bundle; IB/APP/SMS for (standard online 250k/day limit) "Digital Banking Service Charges (Mobile Banking/Internet Banking/Mobile App) ***PKR 500,000/- per day limit" "Digital Banking Service Charges (Mobile Banking/Internet Banking/Mobile App) ***Up to PKR 1,000,000/-per day limit" | PKR 299/-per annum PKR 50/-per month PKR 50/-per transaction PKR 750/-per annum "PKR 349/-per annum or Additional PKR 50 for channel bundle with SMS i.e. PKR 800/-per annum" "PKR 499/-per annum or Additional PKR 200 for channel bundle with SMS i.e. PKR 950/-per annum" | Auto Auto |
| *** Subject to availability of enhanced limit functionality | | |
| K. ATM | | |
| Cash withdrawal | | |
| 1) From Bank Alfalah's ATM | Nil | |
| 2) From 1-Link member bank ATM | Rs. 15/-per transaction | PKR14431 |
| | | |

General Banking

| | | PL Categories |
|--|---|------------------|
| 3) From MNET ATM | Rs. 15/-per transaction | PKR14431 |
| 4) From VISA member bank ATM | Rs. 15/-per transaction | PL55528 |
| 5) From Bank Alfalah's POS machine | NIL | |
| 6) From non Bank Alfalah's POS machine | Rs. 300/- or 3% of cash withdrawal amount, whichever is higher | PL55528 |
| 7) Virtual Card Issuance Fee | Rs. 100/- | |
| 8) Foreign Transactions | Up to 5% over prevailing market rate or as per SBP directive. Third currency transaction will be first converted into US Dollar as per rate quoted under arrangement with Visa Card. Cross border transaction fee will also be charged as per Debit Visa Card Rules | |
| 9) Arbitration charges | As per actual | |
| L. Balance Inquiry | | |
| 1) From Bank Alfalah's ATM | Nil | |
| 2) From 1-Link member bank ATM | Nil | |
| 3) From MNET ATM | Rs. 5/-per inquiry | PKR14431 |
| 4) From VISA member Bank ATM | Rs. 25/-per inquiry | PKR14431 |
| M. Utility Bill Payment | | |
| | Rs. 25/-per utility bill (through ATM) | |
| | Rs. 30/-per utility bill (Below Rs. 5,000/- through call) | |
| | Rs. 30/-per utility bill (Above Rs. 5,000/- through call) | |

General Banking

| N. Third party ATM transfer fee | | PL Categories |
|--|--|----------------------|
| 1) Inter Bank funds transfer | Rs. 50/-per transaction | PKR14431 |
| 2) Inter Branch funds transfer | Rs. 50/-per transaction | PKR14431 |
| O. Balance Confirmation | | |
| 1) Balance confirmation certificate to customers | Rs. 250/- (flat) | PL55573 |
| 2) Balance confirmation to auditors | Rs. 500/- (flat) | PL55573 |
| P. Statements/Advices | | |
| 1) Statement of account on request (including duplicate) | Rs. 35/-per statement (inclusive of FED) | PL55532 |
| 2) Duplicate advice charges | Rs. 50/-per copy | PL55575 |
| Q. Cheque Book | | |
| 1) Issuance of new cheque book | FREE | PL52003 |
| 2) New cheque book in lieu of lost one | FREE | PL52003 |
| 3) Stop payment of cheques | Rs. 300/-per cheque maximum Rs. 1,000/-per request (if all cheques pertain to same cheque book). No returned cheque charges shall be deducted from customers for instruments on which Stop Payment has been marked. | PI52002 |
| 4) Stop payment of lost Cheque Book | Rs. 1,000/- or USD 12 or equivalent PKR for FCA | PL52002 |
| 5) Cheque Book Issuance Charges (If customer did not collect Cheque Book within 90 days) | Rs. 10/-per leaf | PL65070 |
| R. Clearing | | |
| 1 Cheque returned unpaid | | |
| i) Inward clearing (applies on Intercity Clearing as well) | Rs. 500/-per cheque | PL55583 |
| ii) Outward clearing (excluding OBC) | Nil | |
| iii) Cash cheques returned | Rs. 400/-per cheque | |
| iv) Inward FCY clearing returned | USD 12 per instrument + actual postage charges | |
| v) Outward FCY clearing returned | Rs. 500/- or equivalent USD + actual postage charges | |

General Banking

| | | | |
|---------------------------------|---|--|---------------------|
| 2 | Same day clearing charges | Rs. 375/-per instrument | PL55583 |
| S. Miscellaneous Charges | | | |
| 1 | Issuance, retrieval etc. of statement/certificate/documents | | |
| | a) Account maintenance certificate | Rs. 100/-per certificate | PL55570 |
| | b) Certificate regarding profit and tax deducted during other financial year | Free | PL55571 |
| | c) Issue of FCY encashment certificates | Rs. 300/-per certificate | PL55569 |
| | d) Issue of other certificates | Rs. 200/-per document | PL55569 |
| | e) Documents retrieval fee (subject to availability of record) Up to 2 Years Over 2 Years | Rs. 500/-per document Rs. 1,000/-per document | PL55576/ PL55577 |
| | f) Arrangement of stamp paper | Actual plus Rs. 100/- (flat) | PL55584 |
| | g) Certificate of tax withheld on cash withdrawal | Free | |
| 2 | Other Charges | | |
| | a) Account opening charges | NIL | Auto |
| | b) Account closing (Regular Savings Account i.e. Falah Classic Savings Account) | NIL** | Auto |
| | c) Account closing other than Falah Classic Saving | Rs. 200/- for PKR Accounts | Auto |
| | d) Account closing FCY Accounts | USD 3 or equivalent for FCY Account | Auto |
| | e) Account opening initial deposit limit/amount for Falah Classic Savings Account (Regular Savings Account) | Maximum Rs. 100/- (However no balance requirement for account opening for categories mentioned below under asterisk**) | Auto |
| | f) Minimum balance requirement for maintaining Falah Classic Savings Account (Regular Savings Account) | NIL | Auto |
| | g) Minimum balance requirement for other Deposit Accounts | As per approved product guidelines | Auto |
| | h) Dormant account reactivation | NIL | Auto |
| | i) Standing instructions | Rs. 200/-per month | Auto |
| | j) Online transaction charges | Free for IBG customers. Conventional customers to be charged as per their SoBC. | PL55550 |

General Banking

| T. Basic Banking Account | | |
|---|--|-----------------------|
| Cash withdrawal | | |
| Two withdrawals per month by cheque | Free | |
| Above two withdrawals per month by cheque | Rs. 50/-per withdrawal | PL52005 |
| l) Hold mail charges | Flat Rs. 600/-per annum (to be charged upfront) | PL55590 |
| m) C.I.B report | Rs. 40/-per report (recoverable at the time of processing of fresh facilities or at the time of renewal or limit enhancement or through EOL and OTT or at time of restructuring/rescheduling of finance) | PL55562 |
| n) Out of pocket expenses (not covered by Schedule of Bank Charges) | As per actual | Relevant Expense Code |

**** Following categories of PLS Accounts would be exempted from levy of Account closing charges:**

Students, Staff, Mustahiqeen of Zakat, Employees of Government/Semi Government institutions.

For salary and pension purpose, Merchant accounts of Bank Alfalah acquiring business.

Widows/Children of deceased employees of Government/Semi Government institutions eligible for family pensions/benevolent fund, grants.

U. Alfalah Islamic Business Way

On maintaining monthly average balance of Rs. 25,000/- customer may avail following fee waivers:

- Free online transactions across Pakistan - unlimited (deposits and withdrawals)
- Free issuance of Cheque Books - unlimited
- Free issuance of POs/DDs - unlimited
- Free issuance of duplicate PO/DD *
- Free issuance of ATM/Debit Card (Debit Card will be issued to the customers as per Debit Card policy).
- Free cancellation of POs/DDs - unlimited *
- Free SMS alerts
- Free account statements

Note: In case customer doesn't maintain required monthly average balance than free services* will be charged as per prevailing Schedule of Charges. However, for all accounts which will be opened under Payroll proposition, there will be no requirement of minimum average balance to avail fee waivers.

Note:

- These are our standard charges and concessions/waivers may be granted at the discretion of GH IBG or as prescribed by HO.
- Excise duty and other government charges where applicable are in addition to the above mentioned charges.
- The Bank reserves the right to determine the applicability of above charges and commission as per arrangement with the customers.
- The Bank reserves the right to make a charge on those accounts, which involve unusual work.
- Quarter whether mentioned in this SoBC means three calendar months.
- The tariff is valid for six months and is applicable to all Islamic Banking branches in Pakistan.

Preferred Banking Services

Following free services shall be provided to our clients if they maintain a minimum monthly average balance of Rs. 1m or equivalent FCY deposit in current/savings/term deposit accounts.

- 1) Standing Instructions Fee Waiver
- 2) Duplicate Statement
- 3) Hold Mail Arrangement.
- 4) Cancellation of PO/DD
- 5) Balance Confirmation Certificate
- 6) Local collection of cheques (within Pakistan) including intercity and OBC
- 7) Cheque return charges
- 8) Inter branch transfer for credit of same account
- 9) Issuance of Proceed Realisation Certificate (PRC)
- 10) Foreign collection of cheques (any currency)
- 11) Online Cash/Cheque transaction
- 12) Cheque book charges waiver
- 13) Waiver of FTT/FDD charges
- 14) Stop Payment charges
- 15) Same day clearing charges waiver
- 16) E-Statement
- 17) Cheque Book Issuance charges
- 18) PO/DD Issuance charges

Note:

- All Government levies including excise duties, taxes, zakat, etc. are for customers account and will be deducted in addition to the above mentioned charges.

The tariff is valid for six months and is applicable to all our branches in Pakistan.

International Banking July-December 2016

Annexure A. Import Letter of Credit

| Amount Range From | To | 1st Quarter or Part Thereof | Subsequent quarters |
|----------------------|------------|--------------------------------|------------------------|
| 1 | 500,000 | 1,500 | 1,000 |
| 500,001 | 750,000 | 1,875 | 1,250 |
| 750,001 | 1,000,000 | 2,625 | 1,750 |
| 1,000,001 | 1,500,000 | 3,750 | 2,500 |
| 1,500,001 | 2,000,000 | 5,250 | 3,500 |
| 2,000,001 | 2,500,000 | 6,750 | 4,500 |
| 2,500,001 | 3,000,000 | 8,250 | 5,500 |
| 3,000,001 | 3,500,000 | 9,750 | 6,500 |
| 3,500,001 | 4,000,000 | 11,250 | 7,500 |
| 4,000,001 | 4,500,000 | 12,750 | 8,500 |
| 4,500,001 | 5,000,000 | 14,250 | 9,500 |
| 5,000,001 | 5,500,000 | 15,750 | 10,500 |
| 5,500,001 | 6,000,000 | 17,250 | 11,500 |
| 6,000,001 | 6,500,000 | 18,750 | 12,500 |
| 6,500,001 | 7,000,000 | 20,250 | 13,500 |
| 7,000,001 | 7,500,000 | 21,750 | 14,500 |
| 7,500,001 | 8,000,000 | 23,250 | 15,500 |
| 8,000,001 | 8,500,000 | 24,750 | 16,500 |
| 8,500,001 | 9,000,000 | 26,250 | 17,500 |
| 9,000,001 | 9,500,000 | 27,750 | 18,500 |
| 9,500,001 | 10,000,000 | 29,250 | 19,500 |
| 10,000,001 | 12,500,000 | 33,750 | 22,500 |
| 12,500,001 | 15,000,000 | 41,250 | 27,500 |
| 15,000,001 | 17,500,000 | 48,750 | 32,500 |
| 17,500,001 | 20,000,000 | 56,250 | 37,500 |
| 20,000,001 | 22,500,000 | 63,750 | 42,500 |
| 22,500,001 | 27,500,000 | 75,000 | 50,000 |
| 27,500,001 | 30,000,000 | 86,250 | 57,500 |
| 30,000,001 | 32,500,000 | 93,750 | 62,500 |
| 32,500,001 | 35,000,000 | 101,250 | 67,500 |
| 35,000,001 | 37,500,000 | 108,750 | 72,500 |
| 37,500,001 | 40,000,000 | 116,250 | 77,500 |
| 40,000,001 | 42,500,000 | 123,750 | 82,500 |
| 42,500,001 | 45,000,000 | 131,250 | 87,500 |
| 45,000,001 | 47,500,000 | 138,750 | 92,500 |
| 47,500,001 | 50,000,000 | 146,250 | 97,500 |
| 50,000,001 | 52,500,000 | 153,750 | 102,500 |
| 52,500,001 | 55,000,000 | 161,250 | 107,500 |
| 55,000,001 | 57,500,000 | 168,750 | 112,500 |
| 57,500-001 | 60,000,000 | 176,250 | 117,500 |
| 60,000,001 | 62,500,000 | 183,750 | 122,500 |
| 62,500,001 | 65,000,000 | 191,250 | 127,500 |
| 65,000,001 | 67,500,000 | 198,750 | 132,500 |
| 67,500,001 | 70,000,000 | 206,250 | 137,500 |
| 70,000,001 | 72,500,000 | 213,750 | 142,500 |
| 72,500,001 | 75,000,000 | 221,250 | 147,500 |

International Banking July-December 2016

Annexure A. Import Letter of Credit

| Amount Range From | To | 1st Quarter or Part Thereof | Subsequent quarters |
|----------------------|-------------|--------------------------------|------------------------|
| 75,000,001 | 77,500,000 | 228,750 | 152,500 |
| 77,500,001 | 80,000,000 | 236,250 | 157,500 |
| 80,000,001 | 82,500,000 | 243,750 | 162,500 |
| 82,500,001 | 85,000,000 | 251,250 | 167,500 |
| 85,000,001 | 87,500,000 | 258,750 | 172,500 |
| 87,500,001 | 90,000,000 | 266,250 | 177,500 |
| 90,000,001 | 92,500,000 | 273,750 | 182,500 |
| 92,500,001 | 95,000,000 | 281,250 | 187,500 |
| 95,000,001 | 97,500,000 | 288,750 | 192,500 |
| 97,500,001 | 100,000,000 | 296,250 | 197,500 |

- 1). For LC exceeding 100m shall attract additional service charges of Rs. 3,000/- per 1m each (First quarter) and Rs. 1,500/- (for subsequent quarters)
- 2). LC commission in case of Import Murabaha Import Ijarah will be recovered as part of the profit.
- 3). Discount may be offered to customers in the above mentioned charges subject to the management's approval.
- 4). Rebates may be allowed as follows at Bank's discretion, based on annual business volumes:

Transactions of Rs. 20-30m : 20% of the charges

Transactions of Rs. 30-50m : 30% of the charges

Transactions of Rs. 50-5m : 40% of the charges

Transactions of Rs. 75-100m : 50% of the charges

Acceptance of Bills under Usance Letter of Credit July-December 2016

| Annexure B | | Amount in PKR |
|---------------------------------|------------|------------------------------|
| Acceptance Amount Range From | To | Per Month or Part Thereof |
| 1 | 500,000 | 500 |
| 500,001 | 750,000 | 700 |
| 750,001 | 1,000,000 | 900 |
| 1,000,001 | 1,500,000 | 1,250 |
| 1,500,001 | 2,000,000 | 1,750 |
| 2,000,001 | 2,500,000 | 2,250 |
| 2,500,001 | 3,000,000 | 2,750 |
| 3,000,001 | 3,500,000 | 3,250 |
| 3,500,001 | 4,000,000 | 3,750 |
| 4,000,001 | 4,500,000 | 4,250 |
| 4:500:001 | 5,000,000 | 4,750 |
| 5,000,001 | 5,500,000 | 5,250 |
| 5,500,001 | 6,000,000 | 5,750 |
| 6,000,001 | 6,500,000 | 6,250 |
| 6,500,001 | 7,000,000 | 6,750 |
| 7,000,001 | 7,500,000 | 7,250 |
| 7,500,001 | 8,000,000 | 7,750 |
| 8,000,001 | 8,500,000 | 8,250 |
| 8,500,001 | 9,000,000 | 8,750 |
| 9,000,001 | 9,500,000 | 9,250 |
| 9,500,001 | 10,000,000 | 9,750 |
| 10,000,001 | 12,500,000 | 11,250 |
| 12,500,001 | 15,000,000 | 13,750 |
| 15,000,001 | 17,500,000 | 16,250 |
| 17,500,001 | 20,000,000 | 18,750 |
| 20,000,001 | 22,500,000 | 21,250 |
| 22,500,001 | 25,000,000 | 23,750 |
| 25,000,001 | 27,500,000 | 26,250 |
| 27,500,001 | 30,000,000 | 28,750 |
| 30,000,001 | 32,500,000 | 31,250 |
| 32,500,001 | 35,000,000 | 33,750 |
| 35 000 001 | 37,500,000 | 36,250 |
| 37,500,001 | 40,000,000 | 38,750 |
| 40,000,001 | 42,500,000 | 41,250 |
| 42,500,001 | 45,000,000 | 43,250 |
| 45,000,001 | 47,500,000 | 46,750 |
| 47,500,001 | 50,000,000 | 48,750 |
| 50,000,001 | 52,500,000 | 51,250 |
| 52,500,001 | 55,000,000 | 53,750 |
| 55,500,001 | 57,500,000 | 56,250 |
| 57,500-001 | 60,000,000 | 58,750 |
| 60,000,001 | 62,500,000 | 61,250 |
| 62,500,001 | 65,000,000 | 63,750 |

Acceptance of Bills under Usance Letter of Credit July-December 2016

| Annexure B | | Amount in PKR |
|---------------------------------|-------------|------------------------------|
| Acceptance Amount Range From | To | Per Month or Part Thereof |
| 65,000,001 | 67,500,000 | 66,250 |
| 67,500,001 | 70,000,000 | 68,750 |
| 70,000,001 | 72,500,000 | 71,250 |
| 72,500,000 | 75,000,000 | 73,750 |
| 75,000,001 | 77,500,000 | 76,250 |
| 77,500,001 | 80,000,000 | 78,750 |
| 80,000,001 | 82,500,000 | 81,250 |
| 82,500,001 | 85,000,000 | 83,750 |
| 85,000,001 | 87,500,000 | 86,250 |
| 87,500,001 | 90,000,000 | 88,750 |
| 90,000,001 | 92,500,000 | 91,250 |
| 92,500,001 | 95,000,000 | 93,750 |
| 95,000,001 | 97,500,000 | 96,250 |
| 97,500,001 | 100,000,000 | 98,750 |

- 1) Acceptance over Rs. 100/- will attract the charges of Rs. 750/- (monthly) per Rs. 1m each (or part thereof).
- 2) Rebates may be allowed as follows at Bank's discretion, based on annual business volumes:
 - Transactions of Rs. 20-30m : 20% of the charges
 - Transactions of Rs. 30-50m : 30% of the charges
 - Transactions of Rs. 50-75m : 40% of the charges
 - Transactions of Rs. 75-100m: 50% of the charges
- 3) Discounts may be offered in the above mentioned charges subject to the management's approval.

Letter of Guarantees July-December 2016

| Annexure C | | Amount in PKR |
|--------------------------------|------------|--|
| Guarantee Amount Range From | To | Per Quarter Charges or Part Thereof |
| 1 | 500,000 | 1,900 |
| 500,001 | 1,000,000 | 3,200 |
| 1,000,001 | 1,500,000 | 4,800 |
| 1,500,001 | 2,000,000 | 6,800 |
| 2,000,001 | 2,500,000 | 8,700 |
| 2,500,001 | 3,000,000 | 10,600 |
| 3,000,001 | 3,500,000 | 12,400 |
| 3,500,001 | 4,000,000 | 14,300 |
| 4,000,001 | 4,500,000 | 16,100 |
| 4,500,001 | 5,000,000 | 17,900 |
| 5,000,001 | 5,500,000 | 19,700 |
| 5,500,001 | 6,000,000 | 21,100 |
| 6,000,001 | 6,500,000 | 22,500 |
| 6,500,001 | 7,000,000 | 23,800 |
| 7,000,001 | 7,500,000 | 25,100 |
| 7,500,001 | 8,000,000 | 26,200 |
| 8,000,001 | 8,500,000 | 27,300 |
| 8,500,001 | 9,000,000 | 28,300 |
| 9,000,001 | 9,500,000 | 29,200 |
| 9,500,001 | 10,000,000 | 30,100 |
| 10,000,001 | 12,500,000 | 33,100 |
| 12,500,001 | 15,000,000 | 40,400 |
| 15,000,001 | 17,500,000 | 47,800 |
| 17,500,001 | 20,000,000 | 55,100 |
| 20,000,001 | 22,500,000 | 62,400 |
| 22,500,001 | 25,000,000 | 69,700 |
| 25,000,001 | 27,500,000 | 76,900 |
| 27,500,001 | 30,000,000 | 84,200 |
| 30,000,001 | 32,500,000 | 91,500 |
| 32,500,001 | 35,000,000 | 98,700 |
| 35,000,001 | 37,500,000 | 105,900 |
| 37,500,001 | 40,000,000 | 112,500 |
| 40,000,001 | 42,500,000 | 118,900 |
| 42,500,001 | 45,000,000 | 125,200 |
| 45,000,001 | 47,500,000 | 131,500 |
| 47,500,001 | 50,000,000 | 137,600 |
| 50,000,001 | 52,500,000 | 143,700 |
| 52,500,001 | 55,000,000 | 149,600 |
| 55,000,001 | 57,500,000 | 155,400 |
| 57,500-001 | 60,000,000 | 161,200 |
| 60,000,001 | 62,500,000 | 166,800 |
| 62,500,001 | 65,000,000 | 172,300 |
| 65,000,001 | 67,500,000 | 177,800 |

Letter of Guarantees July-December 2016

| Annexure C | | Amount in PKR |
|--------------------------------|-------------|--|
| Guarantee Amount Range From | To | Per Quarter Charges or Part Thereof |
| 67,500,001 | 70,000,000 | 183,100 |
| 70,000,001 | 72,500,000 | 188,400 |
| 72,500,001 | 75,000,000 | 193,500 |
| 75,000,001 | 77,500,000 | 198,500 |
| 77,500,001 | 80,000,000 | 203,500 |
| 80,000,001 | 82,500,000 | 208,300 |
| 82,500,001 | 85,000,000 | 213,000 |
| 85,000,001 | 87,500,000 | 217,700 |
| 87,500,001 | 90,000,000 | 222,200 |
| 90,000,001 | 92,500,000 | 226,700 |
| 92,500,001 | 95,000,000 | 231,000 |
| 95,000,001 | 97,500,000 | 235,200 |
| 97,500,001 | 100,000,000 | 239,400 |

*Charges for Guarantees over Rs. 100m shall attract additional service charges of Rs. 5,000/-per Rs. 1m each (per quarter or part thereof) plus Rs. 2,500/- for subsequent quarters.

*Discounts may be offered in the above mentioned charges subject to the management's approval.

*Claim handling charges Rs. 2,500/-

Letter Of Guarantees -

| Annexure C-I | | Amount in PKR | | | |
|-----------------------------|------------|---------------|-------------------------------------|--|--|
| Guarantee Amount Range From | To | Existing | Per Quarter Charges or part thereof | Subsequent Quarter Charges or part thereof | |
| 1 | 500,000 | 1,900 | 1,750 | 875 | |
| 500,001 | 1,000,000 | 3,200 | 5,250 | 2,625 | |
| 1,000,001 | 1,500,000 | 4,800 | 8,750 | 4,375 | |
| 1,500,001 | 2,000,000 | 6,800 | 12,250 | 6,125 | |
| 2,000,001 | 2,500,000 | 8,700 | 15,750 | 7,875 | |
| 2,500,001 | 3,000,000 | 10,600 | 19,250 | 9,625 | |
| 3,000,001 | 3,500,000 | 12,400 | 22,750 | 11,375 | |
| 3,500,001 | 4,000,000 | 14,300 | 26,250 | 13,125 | |
| 4,000,001 | 4,500,000 | 16100 | 29,750 | 14,875 | |
| 4,500,001 | 5,000,000 | 17,900 | 33,250 | 16,625 | |
| 5,000,001 | 5,500,000 | 19,700 | 36,750 | 18,375 | |
| 5,500,001 | 6,000,000 | 21,100 | 40,250 | 20,125 | |
| 6,000,001 | 6,500,000 | 22,500 | 43,750 | 21,875 | |
| 6,500,001 | 7,000,000 | 23,800 | 47,250 | 23,625 | |
| 7,000,001 | 7,500,000 | 25,100 | 50,750 | 25,375 | |
| 7,500,001 | 8,000,000 | 26,200 | 54,250 | 27,125 | |
| 8,000,001 | 8,500,000 | 27,300 | 57,750 | 28,875 | |
| 8,500,001 | 9,000,000 | 28,300 | 61,250 | 30,625 | |
| 9,000,001 | 9,500,000 | 29,200 | 64,750 | 32,375 | |
| 9,500,001 | 10,000,000 | 30,100 | 68,250 | 34,125 | |
| 10,000,001 | 12,500,000 | 33,100 | 78,750 | 39,375 | |
| 12,500,001 | 15,000,000 | 40,400 | 96,250 | 48,125 | |
| 15,000,001 | 17,500,000 | 47,800 | 113,750 | 56,875 | |
| 17,500,001 | 20,000,000 | 55,100 | 131,250 | 65,625 | |
| 20,000,001 | 22,500,000 | 62,400 | 148,750 | 74,375 | |
| 22,500,001 | 25,000,000 | 69,700 | 166,250 | 83,125 | |
| 25,000,001 | 27,500,000 | 76,900 | 183,750 | 91,875 | |
| 27,500,001 | 30,000,000 | 84,200 | 201,250 | 100,625 | |
| 30,000,001 | 32,500,000 | 91,500 | 218,750 | 109,375 | |
| 32,500,001 | 35,000,000 | 98,700 | 236,250 | 118,125 | |
| 35,000,001 | 37,500,000 | 105,900 | 253,750 | 126,875 | |
| 37,500,001 | 40,000,000 | 112,500 | 271,250 | 135,625 | |
| 40,000,001 | 42,500,000 | 118,900 | 288,750 | 144,375 | |
| 42,500,001 | 45,000,000 | 125,200 | 306,250 | 153,125 | |
| 45,000,001 | 47,500,000 | 131,500 | 323,750 | 161,875 | |
| 47,500,001 | 50,000,000 | 137,600 | 341,250 | 170,625 | |
| 50,000,001 | 52,500,000 | 143,700 | 358,750 | 179,375 | |
| 52,500,001 | 55,000,000 | 149,600 | 376,250 | 188,125 | |
| 55,000,001 | 57,500,000 | 155,400 | 393,750 | 196,875 | |
| 57,500,001 | 60,000,000 | 161,200 | 411,250 | 205,625 | |
| 60,000,001 | 62,500,000 | 166,800 | 428,750 | 214,375 | |
| 62,500,001 | 65,000,000 | 172,300 | 446,250 | 223,125 | |
| 65,000,001 | 67,500,000 | 177,800 | 463,750 | 231,875 | |
| 67,500,001 | 70,000,000 | 183,100 | 481,250 | 240,625 | |
| 70,000,001 | 72,500,000 | 188,400 | 498,750 | 249,375 | |
| 72,500,001 | 75,000,000 | 193,500 | 516,250 | 258,125 | |
| 75,000,001 | 77,500,000 | 198,500 | 533,750 | 266,875 | |
| 77,500,001 | 80,000,000 | 203,500 | 551,250 | 275,625 | |

Letter Of Guarantees -

| Annexure C-I | | Amount in PKR | | |
|--------------------------------|----|------------------|---|---|
| Guarantee Amount Range From | To | Existing | Per Quarter Charges or part thereof | Subsequent Quarter Charges or part thereof |

| | | | | |
|------------|-------------|---------|---------|---------|
| 80,000,001 | 82,500,000 | 208,300 | 568,750 | 284,375 |
| 82,500,001 | 85,000,000 | 213,000 | 586,250 | 293,125 |
| 85,000,001 | 87,500,000 | 217,700 | 603,750 | 301,875 |
| 87,500,001 | 90,000,000 | 222,200 | 621,250 | 310,625 |
| 90,000,001 | 92,500,000 | 226,700 | 638,750 | 319,375 |
| 92,500,001 | 95,000,000 | 231,000 | 656,250 | 328,125 |
| 95,000,001 | 97,500,000 | 235,200 | 673,750 | 336,875 |
| 97,500,001 | 100,000,000 | 239,400 | 691,250 | 345,625 |

- * Minimum service charges for issuance/amendment of guarantee is Rs. 1,750/- flat.
- * Charges for Guarantees over Rs. 100M shall attract additional service charges of Rs. 7,500 per Rs. 1 million each (per quarter or part thereof) plus Rs. 3,500/- for subsequent quarters.
- **Discounts may be offered to any extent in the above mentioned charges subject to Approval of Head Credit IBG and GH IBG.
- * Claim handling charges Rs. 3,500/- (flat)

Letter of Guarantees - Foreign Counter Guarantee

| Annexure C-II | | |
|------------------------|------------|-------------------------------------|
| Guarantee Amount Range | | Per Year Charges or part thereof |
| From | To | |
| 1 | 500,000 | 12,500 |
| 500,001 | 1,000,000 | 37,500 |
| 1,000,001 | 1,500,000 | 62,500 |
| 1,500,001 | 2,000,000 | 87,500 |
| 2,000,001 | 2,500,000 | 112,500 |
| 2,500,001 | 3,000,000 | 137,500 |
| 3,000,001 | 3,500,000 | 162,500 |
| 3,500,001 | 4,000,000 | 187,500 |
| 4,000,001 | 4,500,000 | 212,500 |
| 4,500,001 | 5,000,000 | 237,500 |
| 5,000,001 | 5,500,000 | 262,500 |
| 5,500,001 | 6,000,000 | 287,500 |
| 6,000,001 | 6,500,000 | 312,500 |
| 6,500,001 | 7,000,000 | 337,500 |
| 7,000,001 | 7,500,000 | 362,500 |
| 7,500,001 | 8,000,000 | 387,500 |
| 8,000,001 | 8,500,000 | 412,500 |
| 8,500,001 | 9,000,000 | 437,500 |
| 9,000,001 | 9,500,000 | 462,500 |
| 9,500,001 | 10,000,000 | 487,500 |
| 10,000,001 | 12,500,000 | 562,500 |
| 12,500,001 | 15,000,000 | 687,500 |
| 15,000,001 | 17,500,000 | 812,500 |
| 17,500,001 | 20,000,000 | 937,500 |
| 20,000,001 | 22,500,000 | 1,062,500 |
| 22,500,001 | 25,000,000 | 1,187,500 |
| 25,000,001 | 27,500,000 | 1,312,500 |
| 27,500,001 | 30,000,000 | 1,437,500 |
| 30,000,001 | 32,500,000 | 1,562,500 |
| 32,500,001 | 35,000,000 | 1,687,500 |
| 35,000,001 | 37,500,000 | 1,812,500 |
| 37,500,001 | 40,000,000 | 1,937,500 |
| 40,000,001 | 42,500,000 | 2,062,500 |
| 42,500,001 | 45,000,000 | 2,187,500 |
| 45,000,001 | 47,500,000 | 2,312,500 |
| 47,500,001 | 50,000,000 | 2,437,500 |
| 50,000,001 | 52,500,000 | 2,562,500 |
| 52,500,001 | 55,000,000 | 2,687,500 |
| 55,000,001 | 57,500,000 | 2,812,500 |
| 57,500,001 | 60,000,000 | 2,937,500 |
| 60,000,001 | 62,500,000 | 3,062,500 |
| 62,500,001 | 65,000,000 | 3,187,500 |
| 65,000,001 | 67,500,000 | 3,312,500 |
| 67,500,001 | 70,000,000 | 3,437,500 |
| 70,000,001 | 72,500,000 | 3,562,500 |
| 72,500,001 | 75,000,000 | 3,687,500 |
| 75,000,001 | 77,500,000 | 3,812,500 |
| 77,500,001 | 80,000,000 | 3,937,500 |

Letter of Guarantees - Foreign Counter Guarantee

| Annexure C-II | | |
|------------------------|----|----------------------------------|
| Guarantee Amount Range | | Per Year Charges or part thereof |
| From | To | |

| | | |
|------------|-------------|-----------|
| 80,000,001 | 82,500,000 | 4,062,500 |
| 82,500,001 | 85,000,000 | 4,187,500 |
| 85,000,001 | 87,500,000 | 4,312,500 |
| 87,500,001 | 90,000,000 | 4,437,500 |
| 90,000,001 | 92,500,000 | 4,562,500 |
| 92,500,001 | 95,000,000 | 4,687,500 |
| 95,000,001 | 97,500,000 | 4,812,500 |
| 97,500,001 | 100,000,000 | 4,937,500 |

* Minimum service charges for issuance/amendment of guarantee is Rs. 12,500/- flat.

* Charges for Guarantees over Rs. 100M shall attract additional service charges of Rs. 50,000 per Rs. 1 million each.

** Discounts may be offered to any extent in the above mentioned charges subject to Approval of Head Credit IBG and GH IBG.

* Claim handling charges Rs. 5,000/- (flat)