

Schedule of Bank Charges

(Exclusive of FED / Sales Tax)

Effective

January 01, 2021

MOST IMPORTANT

LEVY OF FEDERAL EXCISE DUTY (FED) / SALES TAX

All Branches / Offices are advised to recover FED / Sales Tax on all Banking Services (excluding profit mentioned in the Schedule of Bank Charges) at rates as applicable in the respective provinces.



askari bank
LIMITED



*Islamic Banking Services Division
F-7 Markaz Jinnah Super Islamabad*



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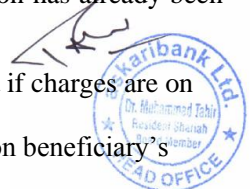
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TRADE FINANCE

A. IMPORTS

- | | | | |
|--|---|---|-------------|
| 1) LETTERS OF CREDIT <u>Cash Letters of Credit</u> | First quarter or Part thereof | Each Subsequent Quarter or part thereof | Minimum |
| a. LCs upto Rs. 100M | As per applicable slab Annexure A | As per applicable slab Annexure A | Rs. 2,000/- |
| b. Revalidation Commission | Revalidation commission after expiry of LC, when the same is revalidated, revalidation commission is to be charged same as in case of opening a fresh LC. | | |
| c. Transfer Commission | When LC is transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh LC as above. | | |
| d. | | | |
| i) LCs under suppliers / buyers credit pay as you earn scheme and deferred payment LCs for period over one year upto US\$ 10M or equivalent | Commission to be recovered as per applicable slab given in Annexure A, from the date of opening of LC till the expiry of LC. Thereafter commission is to be recovered on 6 monthly basis on reducing liability till payment of the last and final installment. | | |
| ii) LCs under suppliers / buyers credit pay as you earn scheme and deferred payment LCs for period over one year and for amounts in excess of US\$ 10M or equivalent | Commission is to be recovered as per applicable slab given in Annexure A, from the date of opening of LC till the expiry of LC. Thereafter commission is to be recovered on 6 monthly basis on reducing liability till payment of the last and final installment. | | |
| iii) Non-Reimbursable LCs under Barter/Aid/Loans | Commission is to be recovered as per applicable slab given in Annexure A. Minimum Rs. 375/- | | |
| e. Amendments | Rs. 2,000/- per amendment (flat) or Commission under items a or d above if amendment involves increase in amount or extension in period of shipment. | | |
| f. <u>Import under Registration of Contract</u> | i) 55% of applicable slab given in Annexure A – Minimum Rs. 1,500/- (OR subject to negotiation and approval from the competent authority) ii) Collection commission at the time of payment of bill Rs. 500/- (Flat) | | |
| 2) BILLS | | | |
| a. If bills are to be drawn under usance LC | Rs. 750/- per bill (flat) to be charged at the time of retirement of bills. Extra commission as per applicable slab given in Annexure B is to be recovered/ charged on monthly basis for the usance import bills for any period beyond validity of LC. However, no commission to be charged if the maturity/payment period of the bill falls within the period for which commission has already been recovered. | | |
| b. Discrepant Documents received under Import LC | i) Rs.800/- per discrepancy per document if charges are on Applicant's account. ii) US\$ 75/- per document if charges are on beneficiary's | | |



account & to be recovered from negotiating bank.

- c.
- i) Collection Rs. 1,000/- (Flat)
 - ii) Items returned unpaid Rs. 1,000/- from the Importer or US\$ 75/- (or equivalent) recoverable from the forwarding bank.
 - iii) Handling charges on Rupees denominated import bill Rs.1,000/- (Flat)
- d. Service charges against import transactions i.e. Import Bills / Collection 0.15% flat - Minimum Rs.1,500/- (OR subject to negotiation & approval from the competent authority)
- e. Remittance on account of Import without opening of LC or contract registered as specified in the Import Policy Rs. 1,000/- (Flat) plus SWIFT/Telex charges if required.
- f. Issuance of NOC to other banks for booking Foreign Exchange or effecting remittance under our LC or registered contract etc Rs. 2,000/- per NOC
- 3) OTHERS**
- a. WeBOC EIF Rs: 15/- per transaction
 - b. Transfer of EIF Rs: 500/- per transaction
 - c. FOC WeBOC EIF Rs: 500/- per transaction

B. EXPORTS

1) Letter of Credit

- a. Advising Rs. 1,000/- for customers,
Rs.3,000/- for non-customers
- b. Amendment Advising Rs. 1,000/- for customers,
Rs.2,000/- for non-customers
Subject to Arrangement / as decided by International Division
- c. Confirmation
- d. Transfer of Export LCs Rs. 2,000/-
- e. Reimbursement payment to other local banks from Non-Resident Rupee Account Rs. 1,000/-
- f. Verification of "EE" Statement Rs.2,000 per form

2) BILLS

- a. If the documents are sent to other banks for negotiation under restricted LCs Rs.1,000/-
- b. Service charges against export documents sent on collection basis where payment cover is already received in bank's Nostro Accounts / Advance Payment 0.13%, Minimum Rs.1,000/- (OR subject to negotiation and approval from the competent authority)
- c. Collection
 - i) Clean Rs. 200/- (Excluding postage)
 - ii) Document (on which bank does not earn any exchange income) Rs. 500/- (Excluding postage)



3) OTHERS

- | | |
|---|--|
| a. Handling of Duty Draw Back Claims | @ 0.45% per claim ... Min. Rs. 1,000/- |
| b. Freight Subsidy Claim | @ 0.45% per claim ... Min. Rs. 1,000/- |
| c. Processing charges for “6% Research & Development Support” cases | @ 0.45% per claim Min. Rs.1,500/- |
| d. Issuance of EPRC (Export Proceeds Realization Certificate) | Rs. 500/- per certificate |
| e. Handling Charges for Export Refinance Applications | Rs. 1,000/- per application |
| f. Handling of Substitution Cases of Export Refinance | Rs. 1,000/- per case |
| g. Processing Charges on Export Development Surcharge | Rs. 100/- per export Bill |
| h. WeBOC EFE Fee | Nil |
| i. Transfer of EFE | Rs.:500/- per transaction |
| j. Expired EFEs | Nil |

C. DOMESTIC BANKING

1. Inland Letters of Credit

- | | |
|--|--|
| a. Issuance | <p>i) Commission is to be recovered as per applicable slab given in Annexure A ... Min. Rs. 2,000/-</p> <p>ii) For annual volume of Rs. 50M/Public Sector Organization / Government/Semi-Government Sponsored Bodies, commission subject to negotiation and approval from the competent authority</p> |
| b. Amendments | Rs. 2,000/- per amendment (Flat) or commission under item 1.a. above if amendment involves increase in amount or extension in period of shipment. |
| c. Discrepancy Charges on documents (wherever applicable) | Rs. 2,000/- (Flat) |
| d. If bills are drawn at Usance under inland LC | Rs. 1,000/- per bill (Flat) to be charged at the time of retirement of bills. Extra commission as per applicable slab given in Annexure B per month is to be recovered / charged for the usance bills for any period beyond validity of LC till date of maturity / payment. However, no commission to be charged if the maturity / payment period of the bill falls within the period for which commission has already been recovered. |
| e. Advising, Amendment and Confirmation charges of (inward) inland Letters of Credit | As applicable in case of Export Letters of Credit. |

2. BILLS

Documentary Bills other than those drawn against Letters of Credit &

Negotiation of Bills on assignment basis at par ... Minimum Rs. 750/-



Clean Bills / Trade Cheques

Notes:

- i) Collecting agent's charges, if the collecting agent is other than the bank, will be extra.
- ii) Charges of Rs. 135/- for documentary collection in case the instrument is returned unpaid.
- iii) Telegram/trunk call charges will be extra if fate of instrument is obtained by telegram / telephone.
- iv) Storage charges Rs. 135/- (flat) per packet per day. No charge if cleared within 3 days of its receipt by the branch.
- v) Other charges as per notes (i) to (iv) above will be extra.

3. GUARANTEES

| | | | |
|---|--|---|-------------------------------|
| a. Guarantees issued to shipping companies in lieu of bills of lading / delivery orders against AWB where original documents have not been received | Rs.2,000/- (flat) (against 110% cash margin in savings account, or against available limits) | | |
| b. Other Guarantees | First quarter or part thereof | Each subsequent quarter or part thereof | Minimum |
| Guarantees upto Rs. 100 M | As per applicable slab Annexure C | As per applicable slab Annexure C | Rs. 1,000/- (per transaction) |
| c. Public sector corporation / government / semi government sponsored bodies | As per applicable slab Annexure C | As per applicable slab Annexure C | - |
| d. Amendment Charges | Rs.1,000/- flat in addition to charges as above | | |
| e. Handling of claims under guarantees | Rs.4,000/- flat to be charged to the applicant, except for interim claims received from Custom Authorities | | |

Charges against guarantees on behalf of correspondent banks subject to approval from IND and charges on guarantees issued under syndicated arrangements, subject to negotiation and approval from the competent authority.

Note: All guarantees issued by banks will contain specific amount, expiry date and date by which the claims are to be lodged.

GENERAL BANKING (Foreign)

A. REMITTANCES

- a. Outward
 - i) FDD US\$ 30/- plus cost of SWIFT Charges @ US\$ 5/- per message or equivalent PKR 0.4% will also be applicable if the amount is not retained in the account for 15 days
 - ii) FTT US\$ 35/- plus SWIFT charges @ US\$ 13/- per message or equivalent PKR 0.4% will also be applicable if the amount is not retained in the account for 15 days
- b. Inward
 - i) Nil if proceeds are credited to an account with us, Otherwise a flat charge of US\$ 5/- or equivalent
 - ii) Home remittances Nil charges (excluding cost of money order or telegram charges when T.T. is requested)
- c. Cancellation of demand draft US\$ 20/- plus SWIFT charges @ US\$ 5/- or equivalent
- d. Issuance of duplicate demand drafts (in lieu of lost) US\$ 20/- plus SWIFT charges @ US\$ 5/- or equivalent
- e. Foreign exchange permits Rs. 1,800/- per permit



on behalf of account holders

- f. Registration of students cases US\$ 70/- per case & Renewal fee US\$ 50/- or equivalent
- g. Cash Deposit in FCY NIL

B. CLEARING THROUGH NIFT

Local US\$ Cheques:

- i) Outward Clearing (Paid) US\$ 15/- per item + postage
- ii) Outward Clearing (Returns) US\$ 20/- per item + postage
- iii) Inward Clearing (Paid) US\$ 8.5 per item
- iv) Inward Clearing (Returns) US\$ 15/- per item

C. COLLECTION THROUGH CORRESPONDENT

Collection of FCY Cheques through Correspondent Bank US\$ 20/- per cheque plus Correspondent Bank's charges at actual.

D. Postal / Telegram / Telephone / SWIFT / Telex / Fax & Courier Charges

- a. Correspondent charges Actual
- b. Postage Rs. 500/-
- c. Courier Service Rs. 2,500/- flat
- d. SWIFT/Telex/Cable charges
 - i) Full text L/C etc. Rs. 2,000/- flat
 - ii) Short messages (e.g. L/C, Amendment etc.) Rs. 1,000/- flat
 - iii) Other short messages Rs. 1,000/- flat
- e. Telephone & Fax charges Rs. 1,000/- flat
- f. Foreign Bills sent for collection returned unpaid Rs. 1,000/- flat

GENERAL BANKING (Domestic)

A. REMITTANCES

1. Pay Order

- a. Cancellation of Pay Order
 - i) Rs. 240/- (flat) for account holders
 - ii) Rs. 500/- (flat) for non-account holders



2. Banker's Cheque

- | | |
|--|---|
| a. Issuance of Banker's Cheque | i) Rs. 350 for account holders ii) Rs. 500 for non-account holders iii) Nil for Current Account Holders |
| b. Cancellation of Banker's Cheque | i) Rs. 275/- for account holders ii) Rs. 500/- for non-account holders iii) Nil for Current Account Holders |
| c. Duplicate Issuance Banker's Cheque | i) Rs. 700/- for account holders ii) Rs. 800/- for non-account holders |
| d. Issuance of Banker's Cheque through I-Net Banking | Rs. 300/- (Flat) per instrument |

Note:

- i) Charges on issuance of DD / BC, any other related instruments for payment of fee/dues in favor of Educational Institution, HEC/Board charges not exceeding 0.5% of the fee/dues or Rs. 25/- per instrument whichever is less (Ref. HO Circular No. 1879 dated 13 August 2009)
- ii) Charges may be reduced or waived by competent authority depending upon business consideration etc.

3. Inter Branch Online Cash Withdrawal / Deposit

- | | |
|----------------------------|---|
| a. Withdrawal up to Rs. 1M | Rs.100/- (flat) Nil for Current Account Holders |
| b. Withdrawal over Rs. 1M | 0.050% (flat) Nil for Current Account Holders |
| c. Deposit | NIL for current account holder and other Rs. 100/- (flat) |

4. Inter Branch Online Transfers

- | | |
|---|--|
| a. Inter-branch Online Transfers | Nil |
| b. Collection Account (companies only) opened with the approval of Head Office. | As approved by HO on case to case basis. |

Note:

- i) No charge on above online transactions within one city (Rawalpindi/Islamabad is treated as one city)
- ii) No charges on above online transactions for Current account holders
- iii) Charges may be reduced or waived by competent authority depending upon business consideration etc.

5. Home Remittance

- | | |
|--|-----------------------------|
| a. Issuance of proceeds Realization Certificate, if transaction is older than one year | Rs. 600/- per certificate |
| b. Duplicate proceeds Realization Certificate | Rs. 1.200/- per certificate |

6. Current Accounts (All types)

Cheque Return Charges **NIL** (outward clearing/collection only)
Bankers Cheque issuance// cancellation **NIL** Cheque Book issuance charges **NIL**
On line cash withdrawal charges **NIL**



B. BILLS

1. Collections

| | | |
|---------------------------|--------------------------|-----------------------|
| Clean (including cheques) | i) Upto Rs. 1,000,000/- | 0.15% . Min Rs. 240/- |
| | ii) Over Rs. 1,000,000/- | 0.080% Flat |

2. Intercity Collection of Cheques Through NIFT

Rs. 240/- per item

Notes:

- Collecting agent's charges, if the collecting agent is other than the bank, will be extra.
- Charges of Rs. 65/- for clean collection in case the instrument is returned unpaid.
- Nil charges on Pak Rupee Cheques for Clearing through NIFT within a city (Rawalpindi / Islamabad is treated as one city)

C. SAFE DEPOSIT LOCKERS

Fee for safe deposit lockers (to be recovered in advance or at the commencement of the period yearly / half yearly / quarterly as the case may be)

a.

| | |
|------------------------------------|--|
| i) Small | Rs. 4,000/- p.a. or Nil on refundable security deposit of Rs. 50,000/- |
| ii) Medium | Rs. 5,500/- p.a. or Nil on refundable security deposit of Rs. 60,000/- |
| iii) Large | Rs. 7,500/- p.a. or Nil on refundable security deposit of Rs. 100,000/- |
| iv) Extra Large XL (16"x16") | Rs. 15,600/- p.a. or Nil on refundable security deposit of Rs. 150,000/- |
| v) Extra Extra Large XXL (16"x31") | Rs. 18,000/- p.a. or Nil on refundable security deposit of Rs. 175,000/- |

b. Key Deposit

Rs.10,000/- per locker for those locker holder who opt to pay Annual Fee instead of one time security deposit.

c. Breaking Charges

At actual plus Rs. 5,000/- as service charges

d. Late payment charges *

Rs. 240/- per month or part thereof, maximum one year annual rent.
* Charges thus recovered will be taken into Charity Account.

Note: New amount of Key Deposit is applicable only to Lockers licensed from 1st July 2019 onwards.

D. UTILITY BILLS (PTCL, WAPDA, SNGPL)

(For details please refer I.C No. 1115 & 1527, IBSD/OPS/1/2007 & IBSD/OPS/3/2007 & C.L No. IBSD/OPS/ 14 /2011)

| | |
|--------------------|---|
| a. Service Charges | Rs. 8/- per bill (payable by other utility companies) |
| | Rs. 9/- per bill (payable by PTCL company) |



- | | |
|---------------------------------------|-----|
| b. Cheque collection / return charges | Nil |
|---------------------------------------|-----|

E. ALTERNATE DELIVERY CHANNELS

1. Visa Chip Debit Card (Basic & Supplementary)

- | | |
|--|-------------------------------|
| a. Issuance Fee | Rs. 1,300/- |
| i. Classic | Rs. 1,500/- |
| ii. Gold | |
| b. Annual/Renewal Fee | Rs. 1,300/- |
| i. Classic | Rs. 1,500/- |
| ii. Gold | |
| c. Replacement | Rs. 1,300/- |
| i. Classic | Rs. 1,500/- |
| ii. Gold | |
| d. ROC/Voucher Retrieval Charges | Rs. 300/- |
| i. Local | Rs. 600/- |
| ii. International | |
| e. Chargeback Processing Fee | Local Transactions |
| | • Minimum PKR 250/- or Actual |
| | International Transactions |
| | • Minimum PKR 475/- or Actual |
| f. International POS Transaction Charges | 2.95% of transaction amount |

2. Union Pay Chip Debit Card (Basic & Supplementary)

- | | |
|--------------------------|------------|
| a. Issuance Fee | |
| i. Classic | Rs.1,200/- |
| ii. Gold | Rs.1,400/- |
| b. Annual/Renewal Fee | Rs.1,200/- |
| i. Classic | Rs.1,400/- |
| ii. Gold | |
| c. Replacement | Rs.1,200/- |
| i. Classic | Rs.1,400/- |
| ii. Gold | |
| d. ROC/Voucher Retrieval | |



Charges

- i. Local Rs.300/-
- ii. International Rs.600/-
- e. Chargeback Processing Fee
 - i. Local Minimum Rs.250/-or Actual
 - ii. International Minimum Rs.475/-or Actual
- f. International POS Transaction Charges 2.95% of transaction amount

3. Pay Pak Debit Card(Basic & Supplementary)

- a) i) Silver Rs. 600/-
ii) Gold Rs.800/-
- b) Annual Service Fee
 - i) Silver Rs. 600/-
 - ii) Gold Rs.800/-
- c) Replacement
 - i) Silver Rs. 600/-
 - ii) Gold Rs.800/-
- d) ROC/Voucher Retrieval Charges
 - i) Local At Actual
- e) Chargeback processing Fee Local Transaction
Minimum PKR 250/- or actual

4. ATM Services

- a. Cash Withdrawal Fee
 - i. From Askari Bank's ATM Free
 - ii. From Independent Service Providers Rs. 18.75/- per transaction
 - iii. From 1-Link Member Bank's ATM Rs. 18.75/- per transaction
 - iv. International ATM Rs. 300/- per transaction or 3% of transaction amount (whichever is higher)
- i. Balance Enquiry Fee



| | | | |
|--|---|--------------------------------|---------------------------------|
| ii. | From Askari Bank’s ATM | Free | |
| iii. | From 1-Link Member Bank ATM | Rs. 2.5/- | |
| iv. | International | Rs. 150/- | |
| | ATM Receipt Printing: Cash Withdrawal / Balance Enquiry (both On-us & Off-us transactions) | Rs. 2.5 per transaction | |
| 5. Fund Transfer through ATM/ I-Net Banking / IVR-Call Center | | | |
| a. | I-Net Banking registration charges | | |
| b. | Transaction performed through digital channels. | Free | |
| 1. | SMS Alert | Free | |
| 2. | Email Alert | Free | |
| | | ATM | I-Net/Mobile |
| c. | Inter Branch Fund Transfer | Free | Free |
| d. | Inter Bank Fund Transfer | | |
| | | i)For current account holder | I-Net/Mobile Banking/IVR |
| | | ATM | |
| | | 1 to 10,000 Rs. 55/- | 1 to 10,000 Rs. 25/- |
| | | 10,001 to 250,000 Rs. 100/- | 10,001 to 250,000 Rs. 60/- |
| | | 250,001 to 1,000,000 Rs.115/- | 250,001 to 1,000,000 Rs.80/- |
| | | ii)For Profit Bearing Accounts | |
| | | ATM | I-Net/Mobile Banking/IVR |
| | | 1 to 10,000 Rs. 125/- | 1 to 10,000 Rs. 100/- |
| | | 10,001 to 250,000 Rs. 150/- | 10,001 to 250,000 Rs. 125/- |
| | | 250,001 to 1,000,000 Rs.175/- | 250,001 to 1,000,000 Rs.150/- |
| 6. | Beacon House School System (BSS) Transaction Fee | Rs. 25 per transaction | |



Notes:

- i) No charges on issuance of Debit Card for Current account holders
 ii) Charges (excluding 4-a & 4-b above) may be reduced or waived on Savings (PLS) accounts by competent authority depending upon business consideration etc.

F. CONSUMER BANKING SERVICES

1. Askari Car Ijarah

- | | |
|---|--|
| a. Processing charges | Less than Rs. 1.0 M ... Rs.5,000/- Equal to or above Rs. 1.0 M ... Rs.6,500/- |
| b. Legal / documentation / valuation / income estimation / repossession charges | At actual |
| c. Premature Termination Charges | 5% of the outstanding principal amount |

2. Askari Home Musharakah

- | | |
|---|--|
| a. Processing Charges | Upto Rs. 5.0 M...Rs. 5,500/- Upto Rs. 10.0 M...Rs. 8,500/- Above Rs. 10.0 M...Discretion of IBSD |
| b. Documentation Charges | At actual |
| c. Early Termination Charges | 3% of the outstanding principal amount |
| d. Income / property valuation / verification / legal charges | At actual |

G. BRANCHLESS BANKING

| | | |
|-----|---|------------------------|
| 1. | Cash Deposit – BB Account Holder in his/her account Minimum Rs.100/- to maximum Rs.50,000/- | Free |
| 2. | Bill Payment | Free |
| 3. | Balance Top Up – Minimum Rs.30/- to maximum Rs.10,000/- | Free |
| 4. | Balance Topup Other Mobile network- Minimum Rs.30/- to maximum Rs.10,000/- | Free |
| 5. | Create PIN | Free |
| 6. | Change PIN | Free |
| 7. | Balance Enquiry | Free |
| 8. | Balance Enquiry from I-Link Member Bank ATM | Rs. 2.5 |
| 9. | Mini Statement | Free |
| 10. | Send Account Info | Free |
| 11. | Cash Deposit in Mobile Wallet (Minimum Rs.100/- to maximum Rs.50,000/-) | Free |
| 12. | Incoming IBFT | Free |
| 13. | M-Wallet to M-Wallet (Through ATM) | Free |
| 14. | Issuance of Account Statement at the request of | Rs. 30/- per statement |



Askari Bank Limited –Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective January 01, 2021

| | | |
|-----|---|---------------------------|
| | Customer | |
| 15. | Account Opening | |
| | a) Mobile Wallet (Level -0) | Nil |
| | b) Mobile Wallet (Level – 1) | Nil |
| | c) Mobile Wallet (Level – 2) | Nil |
| 16. | ATM / Debit Card Issuance / Replacement (Negotiable for Corporate Clients) | Rs.431/- per Card |
| 17. | ATM / Debit Card Annual Fee (Negotiable for Corporate Clients) | Rs.431/- per Card |
| 18. | Cash Withdrawal through Askari & other Bank's ATMs (BB Customer) | |
| | a) Upto Rs.500/- | Rs.9/- per transaction |
| | b) Over Rs.500/- to Rs. 1,000/- | Rs.17/- per transaction |
| | c) Over Rs.1,000/- to Rs.2,500/- | Rs.34/- per transaction |
| | d) Over Rs.2,500/- to Rs.4,000/- | Rs.52/- per transaction |
| | e) Over Rs.4,000/- to Rs.6,000/- | Rs.78/- per transaction |
| | f) Over Rs.6,000/- to Rs.8,000/- | Rs.103/- per transaction |
| | g) Over Rs.8,000/- to Rs.10,000/- | Rs.129/- per transaction |
| | h) Over Rs.10,000/- to Rs.13,000/- | Rs.155/- per transaction |
| | i) Over Rs.13,000/- to Rs.16,000/- | Rs.181/- per transaction |
| | j) Over Rs.16,000/- to Rs.20,000/- | Rs.207/- per transaction |
| | k) Over Rs.20,000/- to Rs.25,000/- | Rs.233/- per transaction |
| | l) Over Rs.25,000/- to Rs.30,000/- | Rs.259/- per transaction |
| | m) Over Rs.30,000/- to Rs.40,000/- | Rs.284/- per transaction |
| | n) Over Rs.40,000/- to Rs.50,000/- | Rs.310/- per transaction |
| | ATM Switch fee of Rs.18.75/- per transaction will be additionally charged in case of cash withdrawal through other bank's ATM | |
| 19. | Cash Withdrawal through Askari ATMs | Free |
| 20. | Cash Withdrawal by BB customer (through BB Agent) | |
| | a) Upto Rs.200/- | Rs. 9/- per transaction |
| | b) Over Rs.200/- to Rs. 500/- | Rs. 13/- per transaction |
| | c) Over Rs.500/- to Rs.1,000/- | Rs. 26/- per transaction |
| | d) Over Rs.1,000/- to Rs.2,500/- | Rs. 52/- per transaction |
| | e) Over Rs.2,500/- to Rs.4,000/- | Rs. 78/- per transaction |
| | f) Over Rs.4,000/- to Rs.6,000/- | Rs. 103/- per transaction |
| | g) Over Rs.6,000/- to Rs.8,000/- | Rs. 129/- per transaction |
| | h) Over Rs.8,000/- to Rs.10,000/- | Rs. 155/- per transaction |
| | i) Over Rs.10,000/- to Rs.13,000/- | Rs. 198/- per transaction |
| | j) Over Rs.13,000/- to Rs.16,000/- | Rs. 241/- per transaction |
| | k) Over Rs.16,000/- to Rs.20,000/- | Rs. 284/- per transaction |
| | l) Over Rs.20,000/- to Rs.25,000/- | Rs. 328/- per transaction |
| | m) Over Rs.25,000/- to Rs.30,000/- | Rs. 405/- per transaction |
| | n) Over Rs.30,000/- to Rs. 40,000/- | Rs. 483/- per transaction |
| | o) Over Rs.40,000/- to Rs.50,000/- | Rs. 595/- per transaction |
| 21. | Fund Transfer (Mobile account to Mobile Account): | |
| | a) Upto Rs.50,000 | Free |
| 22. | Fund Transfer (Mobile Account to CNIC): | |



Askari Bank Limited –Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective January 01, 2021

| | | |
|-----|---|---|
| | a) Upto Rs.1,000/- | Rs. 40/- per transaction |
| | b) Over Rs.1,000/- to Rs.2,500/- | Rs. 80/- per transaction |
| | c) Over Rs.2,500/- to Rs.4,000/- | Rs. 120/- per transaction |
| | d) Over Rs.4,000/- to Rs.6,000/- | Rs. 160/- per transaction |
| | e) Over Rs.6,000/- to Rs.8,000/- | Rs. 200/- per transaction |
| | f) Over Rs.8,000/- to Rs.10,000/- | Rs. 240/- per transaction |
| | g) Over Rs.10,000/- to Rs.13,000/- | Rs. 280/- per transaction |
| | h) Over Rs.13,000/- to Rs.16,000/- | Rs. 310/- per transaction |
| | i) Over Rs.16,000/- to Rs.20,000/- | Rs. 379/- per transaction |
| | j) Over Rs.20,000/- to Rs.25,000/- | Rs. 440/- per transaction |
| 23. | Money Transfer (CNIC to CNIC): | |
| | a) Upto Rs.1,000/- | Rs. 52/- per transaction |
| | b) Over Rs.1,000/- to Rs.2,500/- | Rs. 103/- per transaction |
| | c) Over Rs.2,500/- to Rs.4,000/- | Rs. 155/- per transaction |
| | d) Over Rs.4,000/- to Rs.6,000/- | Rs. 207/- per transaction |
| | e) Over Rs.6,000/- to Rs.8,000/- | Rs. 259/- per transaction |
| | f) Over Rs.8,000/- to Rs.10,000/- | Rs. 302/- per transaction |
| | g) Over Rs.10,000/- to Rs.13,000/- | Rs. 345/- per transaction |
| | h) Over Rs.13,000/- to Rs.15,000/- | Rs. 388/- per transaction |
| | i) Over Rs.15,000/- to Rs.20,000/- | Rs. 491/- per transaction |
| | j) Over Rs.20,000/- to Rs.25,000/- | Rs. 603/- per transaction |
| 24. | Bank Transfer AKBL & IBFT (OTC) | |
| | a) Upto Rs.1,000/- | Rs. 30/- per transaction |
| | d) Over Rs.1,000/- to Rs.2,500/- | Rs. 43/- per transaction |
| | c) Over Rs.2,500/- to Rs.4,000/- | Rs. 56/- per transaction |
| | d) Over Rs.4,000/- to Rs.6,000/- | Rs. 69/- per transaction |
| | e) Over Rs.6,000/- to Rs.8,000/- | Rs. 78/- per transaction |
| | f) Over Rs.8,000/- to Rs.10,000/- | Rs. 91/- per transaction |
| | g) Over Rs.10,000/- to Rs.13,000/- | Rs. 103/- per transaction |
| | h) Over Rs.13,000/- to Rs.15,000/- | Rs. 112/- per transaction |
| | i) Over Rs.16,000/- to Rs.20,000/- | Rs. 134/- per transaction |
| | j) Over Rs.20,000/- to Rs.25,000/- | Rs. 147/- per transaction |
| 25. | Bank Transfer AKBL & IBFT (BB Customer) | Temporary fee has been removed as per regulator due to COVID-19 |
| | a) Upto Rs.1,000/- | Rs. 30/- per transaction |
| | d) Over Rs.1,000/- to Rs.2,500/- | Rs. 34/- per transaction |
| | c) Over Rs.2,500/- to Rs.4,000/- | Rs. 52/- per transaction |
| | d) Over Rs.4,000/- to Rs.6,000/- | Rs. 69/- per transaction |
| | e) Over Rs.6,000/- to Rs.8,000/- | Rs. 86/- per transaction |
| | f) Over Rs.8,000/- to Rs.10,000/- | Rs. 103/- per transaction |
| | g) Over Rs.10,000/- to Rs.13,000/- | Rs. 129/- per transaction |
| | h) Over Rs.13,000/- to Rs.16,000/- | Rs. 172/- per transaction |
| | i) Over Rs.16,000/- to Rs.20,000/- | Rs. 216/- per transaction |
| | j) Over Rs.20,000/- to Rs.25,000/- | Rs. 259/- per transaction |
| | k) Over Rs.25,000/- to Rs.30,000/- | Rs. 302/- per transaction |
| | l) Over Rs.30,000/- to Rs.40,000/- | Rs. 345/- per transaction |
| | m) Over Rs.40,000/- to Rs.50,000/- | Rs. 388/- per transaction |
| 26. | Direct Deposit in BLB Agent account through ACMS from AKBL branches | Free |
| 27. | Create Mobile ATM Pin | Free |
| 28. | Change Mobile ATM Pin | Free |

| | | |
|-----|--|------|
| 29. | AKBL Bank Account Linking with Mobile Wallet | Free |
| 30. | International Home Remittance | Free |
| 31. | Donation Payment | Free |
| 32. | AKBL Bank Account Linking with Mobile Wallet | Free |

Note: No charges on On-Line Cash Deposit for customers maintaining account with Branchless Banking.

Note:*Temporary fee has been removed as directed by the regulator due to COVID-19

H. MISCELLANEOUS CHARGES

| | |
|---|--|
| 1. Stop payment of cheques | Rs. 600/- per instruction |
| 2. Duplicate statement of account (No Charges for pensioner account) | Rs. 35/- |
| 3. Duplicate party advice charges | Rs. 50/- per advice |
| 4. Confirmation of balance to Auditors/any other certificate (No Charges for pensioner account) | Rs. 350/- |
| 5. Issuance of cheque book | Rs. 21/- per leaf (FED applicable in provinces of Punjab, Balochistan & KPK, Sindh only) |
| 6. Re-issuance of cheque book against Form B | Rs. 480/- plus Rs.21/- per leaf (FED is applicable in provinces of Punjab, Balochistan & KPK, Sindh only) |
| 7. Cheques returned unpaid in clearing | i) Inward: Rs. 700/- per cheque from issuer ii) Outward: Rs. 100/- per cheque or available balance below Rs.100/- (FED is applicable in provinces of Punjab, Sindh, Baluchistan & KPK only) |
| 8. Account Closing Charges (No Charges for pensioner account) | LCY: Rs.200/- or whatever minimum balance available in A/c. No service charges if closed by the Bank. Free for regular Saving Accounts. FCY: US \$ 10/- or equivalent to other currencies. No service charges if closed by the Bank |
| 9. Issuance of SBP cheque on behalf of customer other than banks and financial institutions | Rs. 500/- (flat) |
| 10. Charges to be recovered from Employer Account in case of transfer of salary to the Employee Account | Rs. 50/- flat per credit (Except defense & Govt. Employees) or as approved by the competent authority |
| 11. Collection of School fee/any other Periodical subscription amount etc. | Nil |
| 12. Photocopy of Bank Record provided to Customer | i) Rs.110/- (flat) for record upto one year ii) Rs.550/- (flat) for record over one year |
| 13. Obtaining eCIB report | At actual (Rs. 50/-) per report |
| 14. Obtaining Credit Report from Foreign Bank / Agency | At actual |
| 15. Same day clearance of instrument | Rs.400/- |
| 16.SMS Charges | Rs. 60/- Per Month |
| 17. Issuance of duplicate CDR | Rs.500/- |



| | |
|--|---|
| 18. Test Verification from other Banks | Rs.375/- |
| 19. Standing Instructions | Rs. 250/- per execution will be recovered in addition to the usual charges |
| 20. Savings Bank Account – Minimum balance requirements (a) Regular Account | No minimum balance limit. (No Service charges on PLS Saving Accounts in any manner whatsoever) |
| 21. Askari Islamic Basic Bank Account | No minimum balance limit. (No Service charges) |
| 22. Service Charges on Dormant Accounts (All types of accounts including Local and FCY) | NIL |
| 22 (a) Service charges on Asaan Account | No minimum balance limit (No service charges) |

Note: Service charge of Rs. 50 will be charged to accounts falling below the stated minimum balance requirement for the specific type of account, except: 20, 21, 22, & 22 (a) and Salary and Zakat accounts are also exempted from said service charges.

23. Account maintenance charges on all Foreign Currency Accounts (New FCA + Frozen), where balance of CD & SB accounts during the month falls below the slabs as mentioned hereunder:-

a) New FCY Accounts

| | |
|----------------|------------------------|
| i) US\$ 100/- | i) US\$ 1/- per month |
| ii) GBP 100/- | ii) GBP 1/- per month |
| iii) EUR 100/- | iii) EUR 1/- per month |

b) Frozen FCY Accounts

| | |
|----------------|------------------------|
| i) US\$ 50/- | i) US\$ 2/- per month |
| ii) GBP 50/- | ii) GBP 2/- per month |
| iii) Euro 50/- | iii) EUR 2/- per month |

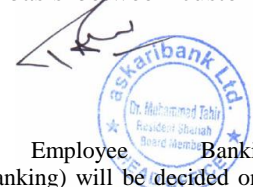
Note: Above charges are not applicable on active salary accounts.

24. 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 between customer and the Bank.

25. All General banking services provided to Conventional A/C holders through Islamic counters, charges will be applicable as per Islamic Banking
25. Transaction Banking:

Cash Management / Employee Banking (collection/disbursement/electronic banking) will be decided on a case-to-case basis through an agreement between the customer and the Bank.



Services & Vice Versa.

Note:

- i) No charges against Sr. # 5 & 7 (ii) above for Current account holders.
- ii) Charges against Sr. # 5 & 7 (ii) above may be reduced or waived by the competent authority depending upon business consideration etc.

NIL CHARGES:

(Other than Import, Export, Local LC & Guarantee Business)

These are our standard charges and relaxations / concessions, if any may be referred to the competent authority for approval on a case-to-case basis, based on present business volume / relationship &/or future business prospects / considerations, except out of pocket expenses and correspondent bank charges.

Staff:

On all banking transactions, commission / charges including cheque books within reasonable amount as defined in HO circular Letter No. 3142 dated 30.06.2016. In case of availing Locker facility 50% of the rent amount with no key deposit.

I. ISLAMIC FINANCING

Following charges will be recovered in addition to profit on investment

- a. Miscellaneous charges (i.e. charges for documents, evaluation of security & maintenance thereof etc.) Actual

- b. Service charges on processing of credit proposal (upfront) *
 - i) Upto Rs. 25M 0.10% min Rs.5,000/-
 - ii) Over Rs. 25M 0.050% (OR as approved by the competent authority)

* Other than credit proposals of Trade Based modes, i.e. *Murabaha, Musawamah & Salam* (Ref. AAOIFI Shariah Standard)

- c. OTT Charges against Funded/Non-Funded facilities *
 - i) Upto Rs.5M Rs. 2,000/- each case
 - ii) Over Rs.5M to Rs. 10M Rs. 3,000/- each case
 - iii) Over Rs.10M to Rs.25M Rs. 4,000/- each case
 - iv) Over Rs.25M to Rs.50M Rs. 5,000/- each case
 - v) Over Rs.50M Rs. 10,000/- each case



* Other than credit proposals of Trade Based modes, i.e. *Murabaha, Musawamah & Salam* (Ref. AAOIFI Shariah Standard)

| | |
|---|--|
| d. Change of Security Documents | Rs. 5,000/- (flat) per request |
| e. Release of Security Documents | Rs. 2,000/- (flat) per request |
| f. Project examination fee | 0.75% of the proposed exposure subject to 50% payable upfront (wherever applicable) (OR subject to negotiation and approval from the competent authority) |
| g. Issuance of NOC for Credit Facilities from other banks | Upto Rs. 10,000/- or as per approval Note: Charges may be reduced from Rs. 10,000/- To Rs. 5,000/- by competent authority |
| h. Advances against pledge / hypothecation | |
| i) Godown rent | Actual |
| ii) Godown Staff Salaries (Godown Keepers / Chowkidars) | Actual |
| iii) Godown Inspection Charges | Actual conveyance plus other charges |
| ▪ Within Municipal Limits or within a radius of 8 KM from the branch | i) Upto Rs. 10 M ... Rs. 1,500/- ii) Above Rs. 10 M... Rs. 2,500/- |
| ▪ Outside the above limits | TA & DA as per rules plus above charges |
| iv) Delivery charges if a Godown Keeper is not posted. Conveyance charges will be recovered | Actual |
| v) Other incidental expenses Insurance (Takaful) premium, Legal charges etc. | Actual |
| vi) Issuance of Delivery Order against pledge | Rs. 550/- per delivery order |

Note:

- i) While recovering the Miscellaneous charges like Godown staff salary, inspection charges etc; the amount recovered from the customers will not exceed the total rent of the godown, salary of the godown staff etc. In other words, Miscellaneous charges will be levied as per actual.
- ii) Security Documentation related charges (where applicable) primarily remain recoverable separately.
- iii) In case of corporate customers and syndicated facilities, charges may vary as per terms of approval.
- iv) These are our standard charges and relaxations / concessions, if any may be referred to the competent authority for approval on a case-to-case basis, based on present business volume / relationship &/or future business prospects / considerations, except out of pocket expenses.



J. Settlement of 3rd party fund transfer through PRISM

| Days | Timing | Charges | | |
|---|---|---------------------------------|---------------------------------|---------------------------------|
| | | SBP | AKBL | Total |
| <u>Settlement Timings for Interbank Funds Transfer</u> | | | | |
| Monday to Friday | 9:00 a.m. to 5:00 p.m. (Interbank Funds Transfer) | Rs.200/- | Rs.20/- | Rs. 220/- |
| | 5:00 p.m. to 5:30 p.m. (SBP Transactions & Clearing Returns) | N/A | N/A | N/A |
| <u>Settlement Timings for Customer Transfers (MT103)</u> (For Rs.1M and above) | | | | |
| Monday to Friday | 9:00 a.m. to 1:30 p.m. | Rs.200/- | Rs.20/- | Rs. 220/- |
| | 1:30 p.m. to 3:00 p.m. | Rs.300/- | Rs.30/- | Rs.330/- |
| | 3:00 p.m. to 4:00 p.m. | Rs.500/- | Rs.50/- | Rs.550/- |
| <u>Settlement Timings for Customer Transfers (MT102)</u> (Lower value limit for each credit transfer is Rs.100,000/-, max. 10 payment instructions are allowed to be sent through one MT102). Charges for each Payment Instruction within a single MT102 are as follows | | | | |
| Monday to Friday | 9:00 a.m. to 4:30 p.m. | Rs.25/- per payment Instruction | Rs.25/- per payment Instruction | Rs.50/- per payment Instruction |

Note: Islamic Banking Branches to obtain prior approval of Islamic Treasury Desk after 1:00 p.m. for above transactions

K. Postal / Telegram / Telephone / SWIFT / Telex / Fax & Courier Charges (Domestic)

1. Correspondent Charges Actual
2. Courier Service Rs. 150/- flat
3. SWIFT/Telex/Cable charges
 - a. Long message (e.g. full text L/C etc.) Rs. 425/- flat
 - b. Short message (e.g. L/C amendment) Rs. 225/- flat
 - c. SWIFT/Telex/Telegram charges or message for T.T. Rs. 110/- flat
4. Telephone & Fax charges Actual plus Rs. 135/- service charges
5. Postages Rs. 150/- flat

Note: Temporary fee/charges has been removed as directed by the regulator due to COVID-19

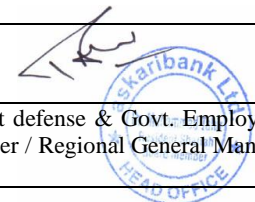


Askari Bank Limited –Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective January 01, 2021

Schedule of Bank Charges – Islamic Banking Services, effective January 01, 2021

Annexure - I

| Sr. No. | Pg No. | Description in SOC | Clarification of Competent Authority |
|--|--------|--|--|
| Trade Finance > Imports > Letter of Credit | | | |
| A. 1. f. i) | 3 | i) 55% of applicable slab given in Annexure A – Minimum Rs. 1,500/- (OR subject to negotiation and approval from the competent authority) | i) 55% of applicable slab given in Annexure A – Minimum Rs. 1,500/- (OR subject to negotiation and approval from Country Head - IBSD) |
| A. 2. d. | 4 | i) 0.15% flat - Minimum Rs. 1,500/- (OR Subject to negotiation and approval from the competent authority) | i) 0.15% flat - Minimum Rs. 1,500/- (OR Subject to negotiation and approval from Country Head - IBSD) |
| Trade Finance > Exports > Bills | | | |
| B. 2. b) | 4 | 0.13%, Minimum Rs. 1,000/- (OR subject to negotiation and approval from the competent authority) | 0.13%, Minimum Rs. 1,000/- (OR subject to negotiation and approval from Country Head - IBSD) |
| Trade Finance > Domestic Banking > Inland Letters of Credit | | | |
| C. 1. a. ii) | 5 | For annual volume of Rs.50M/Public Sector Organization/ Government/ Semi-Government Sponsored Bodies, commission subject to negotiation and approval from the competent authority. | For annual volume of Rs.50M/Public Sector Organization/ Government/Semi-Government Sponsored Bodies, commission subject to negotiation and approval from Regional General Manager / Country Head - IBSD. |
| Trade Finance > Domestic Banking > Guarantees | | | |
| C. 3 | 6 | Charges against guarantees on behalf of correspondent banks subject to approval from IND and charges on guarantees issued under syndicated arrangements, subject to negotiation and approval from the competent authority. | Charges against guarantees on behalf of correspondent banks subject to approval from IND and charges on guarantees issued under syndicated arrangements, subject to negotiation and approval from Country Head - IBSD. |
| General Banking (Domestic) > Remittances | | | |
| A. III. Note. ii) | 8 | Charges may be reduced or waived by competent authority depending upon business consideration etc. | Charges may be reduced or waived by Area Manager/ Regional General Manager depending upon business consideration etc. |
| A. IV.Note. iii) | 8 | Charges may be reduced or waived by competent authority depending upon business consideration etc. | Charges may be reduced or waived by Area Manager / Regional General Manager depending upon business consideration etc. |
| Alternate Delivery Channels | | | |
| E. 2 Note. ii) | 12 | Charges (excluding 2-b above) on Savings (PLS) accounts may be reduced or waived by competent authority depending upon business consideration etc. | Charges (excluding 2-b above) on Savings (PLS) accounts may be reduced or waived by Area Managers / Regional General Manager depending upon business considerations etc. |
| Miscellaneous Charges | | | |
| H. 10 | 15 | Rs. 50/- flat per credit (Except defense & Govt. Employees) or as approved by the competent authority. | Rs. 50/- flat per credit (Except defense & Govt. Employees) or as approved by the Area Manager / Regional General Manager |



Askari Bank Limited –Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective January 01, 2021

| | | | |
|----------------------|-----------|--|--|
| H. Note. ii) | 15 | Charges against Sr. # 5 & 8 (ii) above may be reduced or waived by the competent authority depending upon business consideration etc. | Charges against Sr. # 5 & 8 (ii) above may be reduced or waived by the Area Manager / Regional General Manager depending upon business consideration etc. |
| H.Nil Charges | 16 | These are our standard charges and relaxations / concessions, if any may be referred to the competent authority for approval on a case-to-case basis, based on present business volume / relationship &/or future business prospects / considerations, except out of pocket expenses and correspondent bank charges. | These are our standard charges and relaxations / concessions, if any may be referred to Country Head – IBSD for approval on a case-to-case basis, based on present business volume / relationship &/or future business prospects / considerations, except out of pocket expenses and correspondent bank charges. |
| H. Staff Note | 16 | Staff: On all banking transactions, commission/charges including cheque books within reasonable amount with the approval of competent authority. In case of availing Locker facility 50% of the rent amount with no key deposit. | Staff: On all banking transactions, commission/charges including cheque books within reasonable amount with the approval of Area Manager. In case of availing Locker facility 50% of the rent amount with no key deposit. |

Islamic Financing

| | | | |
|---------------------|-----------|---|---|
| I. b. ii) | 16 | 0.050% (OR as approved by the competent authority) | 0.050% (OR as approved by Country Head - IBSD) |
| I. f) | 17 | 0.75% the proposed exposure subject to 50% payable upfront. (Wherever applicable). (OR subject to negotiation and approval from the competent authority) | 0.75% the proposed exposure subject to 50% payable upfront. (Wherever applicable). (OR subject to negotiation and approval from Country Head - IBSD) |
| I. g) | 17 | Upto Rs. 10,000/- or as per approval Note: Charges may be reduced from Rs. 10,000/- to 5,000/- by the competent authority. | Upto Rs. 10,000/- or as per approval Note: Charges may be reduced from Rs. 10,000/- to 5,000/- by Country Head - IBSD |
| I. Note. iv) | 17 | These are our standard charges and relaxations / concessions, if any may be referred to the competent authority for approval on a case-to-case basis, based on present business volume / relationship &/or future business prospects / considerations, except out of pocket expenses. | These are our standard charges and relaxations / concessions, if any may be referred to Country Head - IBSD for approval on a case-to-case basis, based on present business volume / relationship &/or future business prospects / considerations, except out of pocket expenses. |



LETTER OF GUARANTEES

Annexure C

(Amt. in PKR)

| GUARANTEE AMOUNT RANGE | | 1st Quarter or Part thereof | Subsequent Quarters or part thereof |
|------------------------|------------|-----------------------------|-------------------------------------|
| FROM | TO | | |
| 1 | 500,000 | 2,200 | 1,100 |
| 500,001 | 1,000,000 | 3,800 | 1,900 |
| 1,000,001 | 1,500,000 | 5,700 | 2,850 |
| 1,500,001 | 2,000,000 | 8,100 | 4,050 |
| 2,000,001 | 2,500,000 | 10,300 | 5,150 |
| 2,500,001 | 3,000,000 | 12,600 | 6,300 |
| 3,000,001 | 3,500,000 | 14,700 | 7,350 |
| 3,500,001 | 4,000,000 | 17,000 | 8,500 |
| 4,000,001 | 4,500,000 | 19,200 | 9,600 |
| 4,500,001 | 5,000,000 | 21,400 | 10,700 |
| 5,000,001 | 5,500,000 | 23,500 | 11,750 |
| 5,500,001 | 6,000,000 | 25,200 | 12,600 |
| 6,000,001 | 6,500,000 | 26,900 | 13,450 |
| 6,500,001 | 7,000,000 | 28,400 | 14,200 |
| 7,000,001 | 7,500,000 | 30,000 | 15,000 |
| 7,500,001 | 8,000,000 | 31,300 | 15,650 |
| 8,000,001 | 8,500,000 | 32,600 | 16,300 |
| 8,500,001 | 9,000,000 | 33,800 | 16,900 |
| 9,000,001 | 9,500,000 | 34,800 | 17,400 |
| 9,500,001 | 10,000,000 | 35,900 | 17,950 |
| 10,000,001 | 12,500,000 | 39,500 | 19,750 |
| 12,500,001 | 15,000,000 | 48,200 | 24,100 |
| 15,000,001 | 17,500,000 | 57,000 | 28,500 |
| 17,500,001 | 20,000,000 | 65,700 | 32,850 |
| 20,000,001 | 22,500,000 | 74,400 | 37,200 |
| 22,500,001 | 25,000,000 | 83,100 | 41,550 |
| 25,000,001 | 27,500,000 | 91,600 | 45,800 |
| 27,500,001 | 30,000,000 | 100,300 | 50,150 |
| 30,000,001 | 32,500,000 | 109,000 | 54,500 |
| 32,500,001 | 35,000,000 | 117,600 | 58,800 |
| 35,000,001 | 37,500,000 | 126,200 | 63,100 |
| 37,500,001 | 40,000,000 | 134,000 | 67,000 |
| 40,000,001 | 42,500,000 | 141,600 | 70,800 |
| 42,500,001 | 45,000,000 | 149,100 | 74,550 |
| 45,000,001 | 47,500,000 | 156,600 | 78,300 |
| 47,500,001 | 50,000,000 | 163,900 | 81,950 |
| 50,000,001 | 52,500,000 | 171,200 | 85,600 |
| 52,500,001 | 55,000,000 | 178,200 | 89,100 |
| 55,000,001 | 57,500,000 | 185,100 | 92,550 |
| 57,500,001 | 60,000,000 | 192,000 | 96,000 |
| 60,000,001 | 62,500,000 | 198,700 | 99,350 |
| 62,500,001 | 65,000,000 | 205,200 | 102,600 |



Annexure C

(Amt. in PKR)

| GUARANTEE AMOUNT RANGE | | 1st Quarter or Part thereof | Subsequent Quarters or part thereof |
|------------------------|-------------|-----------------------------|-------------------------------------|
| FROM | TO | | |
| 65,000,001 | 67,500,000 | 211,700 | 105,850 |
| 67,500,001 | 70,000,000 | 218,100 | 109,050 |
| 70,000,001 | 72,500,000 | 224,400 | 112,200 |
| 72,500,001 | 75,000,000 | 230,400 | 115,200 |
| 75,000,001 | 77,500,000 | 236,400 | 118,200 |
| 77,500,001 | 80,000,000 | 242,300 | 121,150 |
| 80,000,001 | 82,500,000 | 248,100 | 124,050 |
| 82,500,001 | 85,000,000 | 253,700 | 126,850 |
| 85,000,001 | 87,500,000 | 259,200 | 129,600 |
| 87,500,001 | 90,000,000 | 264,600 | 132,300 |
| 90,000,001 | 92,500,000 | 270,000 | 135,000 |
| 92,500,001 | 95,000,000 | 275,100 | 137,550 |
| 95,000,001 | 97,500,000 | 280,100 | 140,050 |
| 97,500,001 | 100,000,000 | 285,100 | 142,550 |

- 1 Charges may be reduced by competent authority depending upon business reciprocity for the whole year, subject to written undertaking by the customer.
- 2 Charges relating to corporate customer may differ as per the arrangement between the customer and the bank
- 3 Rebates for customers other than corporate, may be allowed subject to [prior approval of IBSD](#), based on annual business volumes as follows:
 - Transactions of Rs. 20-30 million 20%of the charges
 - Transactions of Rs. 30-50 million 30%of the charges
 - Transactions of Rs. 50-75 million 40%of the charges
 - Transactions of Rs. 75-100 million 50%of the charges
 - Transactions of Rs. 100 M & above - As per arrangement with customer



**Acceptance of Bills under Usance Letter of Credit
Annexure - B**

(Amt. in PKR)

| Acceptance Amount Range | | Per Month Charges |
|-------------------------|------------|-------------------|
| FROM | TO | or part thereof |
| 1 | 500,000 | 700 |
| 500,001 | 750,000 | 900 |
| 750,001 | 1,000,000 | 1,200 |
| 1,000,001 | 1,500,000 | 1,600 |
| 1,500,001 | 2,000,000 | 2,200 |
| 2,000,001 | 2,500,000 | 2,800 |
| 2,500,001 | 3,000,000 | 3,400 |
| 3,000,001 | 3,500,000 | 4,000 |
| 3,500,001 | 4,000,000 | 4,600 |
| 4,000,001 | 4,500,000 | 5,200 |
| 4,500,001 | 5,000,000 | 6,400 |
| 5,000,001 | 5,500,000 | 7,000 |
| 5,500,001 | 6,000,000 | 7,600 |
| 6,000,001 | 6,500,000 | 8,200 |
| 6,500,001 | 7,000,000 | 8,800 |
| 7,000,001 | 7,500,000 | 9,400 |
| 7,500,001 | 8,000,000 | 10,000 |
| 8,000,001 | 8,500,000 | 10,600 |
| 8,500,001 | 9,000,000 | 11,200 |
| 9,000,001 | 9,500,000 | 11,700 |
| 9,500,001 | 10,000,000 | 13,500 |
| 10,000,001 | 12,500,000 | 16,500 |
| 12,500,001 | 15,000,000 | 19,500 |
| 15,000,001 | 17,500,000 | 22,500 |
| 17,500,001 | 20,000,000 | 25,400 |
| 20,000,001 | 22,500,000 | 28,400 |
| 22,500,001 | 25,000,000 | 31,400 |
| 25,000,001 | 27,500,000 | 34,400 |
| 27,500,001 | 30,000,000 | 37,300 |
| 30,000,001 | 32,500,000 | 40,300 |
| 32,500,001 | 35,000,000 | 43,300 |
| 35,000,001 | 37,500,000 | 46,300 |
| 37,500,001 | 40,000,000 | 49,200 |
| 40,000,001 | 42,500,000 | 52,200 |
| 42,500,001 | 45,000,000 | 55,200 |
| 45,000,001 | 47,500,000 | 58,200 |
| 47,500,001 | 50,000,000 | 61,200 |
| 50,000,001 | 52,500,000 | 64,100 |
| 52,500,001 | 55,000,000 | 67,100 |
| 55,000,001 | 57,500,000 | 70,100 |
| 57,500,001 | 60,000,000 | 73,100 |
| 60,000,001 | 62,500,000 | 76,000 |
| 62,500,001 | 65,000,000 | 79,000 |



Annexure - B

(Amt. in PKR)

| Acceptance Amount Range | | Per Month Charges |
|-------------------------|-------------|-------------------|
| FROM | TO | or part thereof |
| 65,000,001 | 67,500,000 | 82,000 |
| 67,500,001 | 70,000,000 | 85,000 |
| 70,000,001 | 72,500,000 | 87,900 |
| 72,500,001 | 75,000,000 | 90,900 |
| 75,000,001 | 77,500,000 | 93,900 |
| 77,500,001 | 80,000,000 | 96,900 |
| 80,000,001 | 82,500,000 | 99,800 |
| 82,500,001 | 85,000,000 | 102,800 |
| 85,000,001 | 87,500,000 | 105,800 |
| 87,500,001 | 90,000,000 | 108,800 |
| 90,000,001 | 92,500,000 | 111,700 |
| 92,500,001 | 95,000,000 | 114,700 |
| 95,000,001 | 97,500,000 | 117,700 |
| 97,500,001 | 100,000,000 | 120,700 |

- 1 Charges may be reduced by competent authority depending upon business reciprocity for the whole year, subject to written undertaking by the customer.
- 2 Charges relating to corporate customer may differ as per arrangement between the customer and the bank.
- 3 Rebates for customers other than corporate, may be allowed subject to [prior approval of IBSD](#), based on annual business volumes as follows:
 - Transactions of Rs. 20 - 30 M 20% of the charges
 - Transactions of Rs. 30 - 50 M 30% of the charges
 - Transactions of Rs. 50 - 75 M 40% of the charges
 - Transactions of Rs. 75 - 100 M 50% of the charges
 - Transactions of Rs. 100 M & above - As per arrangement with customer



**Letter of Credit
Annexure A**

(Amt. in PKR)

| L/C AMOUNT RANGE | | 1st Quarter or Part | Subsequent Quarters or part |
|------------------|------------|---------------------|-----------------------------|
| FROM | TO | thereof | thereof |
| 1 | 500,000 | 1,700 | 850 |
| 500,001 | 750,000 | 2,200 | 1,100 |
| 750,001 | 1,000,000 | 2,900 | 1,450 |
| 1,000,001 | 1,500,000 | 4,100 | 2,050 |
| 1,500,001 | 2,000,000 | 6,100 | 3,050 |
| 2,000,001 | 2,500,000 | 7,900 | 3,950 |
| 2,500,001 | 3,000,000 | 9,700 | 4,850 |
| 3,000,001 | 3,500,000 | 11,500 | 5,750 |
| 3,500,001 | 4,000,000 | 13,300 | 6,650 |
| 4,000,001 | 4,500,000 | 15,100 | 7,550 |
| 4,500,001 | 5,000,000 | 16,800 | 8,400 |
| 5,000,001 | 5,500,000 | 18,700 | 9,350 |
| 5,500,001 | 6,000,000 | 20,400 | 10,200 |
| 6,000,001 | 6,500,000 | 22,200 | 11,100 |
| 6,500,001 | 7,000,000 | 24,000 | 12,000 |
| 7,000,001 | 7,500,000 | 25,800 | 12,900 |
| 7,500,001 | 8,000,000 | 27,600 | 13,800 |
| 8,000,001 | 8,500,000 | 29,300 | 14,650 |
| 8,500,001 | 9,000,000 | 31,200 | 15,600 |
| 9,000,001 | 9,500,000 | 32,900 | 16,450 |
| 9,500,001 | 10,000,000 | 34,700 | 17,350 |
| 10,000,001 | 12,500,000 | 40,100 | 20,050 |
| 12,500,001 | 15,000,000 | 49,000 | 24,500 |
| 15,000,001 | 17,500,000 | 57,900 | 28,950 |
| 17,500,001 | 20,000,000 | 69,200 | 34,600 |
| 20,000,001 | 22,500,000 | 75,800 | 37,900 |
| 22,500,001 | 25,000,000 | 84,700 | 42,350 |
| 25,000,001 | 27,500,000 | 87,700 | 43,850 |
| 27,500,001 | 30,000,000 | 92,700 | 46,350 |
| 30,000,001 | 32,500,000 | 100,200 | 50,100 |
| 32,500,001 | 35,000,000 | 107,600 | 53,800 |
| 35,000,001 | 37,500,000 | 115,100 | 57,550 |
| 37,500,001 | 40,000,000 | 122,500 | 61,250 |
| 40,000,001 | 42,500,000 | 130,000 | 65,000 |
| 42,500,001 | 45,000,000 | 137,300 | 68,650 |
| 45,000,001 | 47,500,000 | 144,800 | 72,400 |
| 47,500,001 | 50,000,000 | 151,400 | 75,700 |
| 50,000,001 | 52,500,000 | 157,300 | 78,650 |
| 52,500,001 | 55,000,000 | 163,300 | 81,650 |
| 55,000,001 | 57,500,000 | 169,200 | 84,600 |



Annexure A

(Amt. in PKR)

| L/C AMOUNT RANGE | | 1st Quarter or Part | Subsequent Quarters or part |
|------------------|-------------|---------------------|-----------------------------|
| FROM | TO | thereof | thereof |
| 57,500,001 | 60,000,000 | 174,700 | 87,350 |
| 60,000,001 | 62,500,000 | 180,700 | 90,350 |
| 62,500,001 | 65,000,000 | 187,100 | 93,550 |
| 65,000,001 | 67,500,000 | 193,100 | 96,550 |
| 67,500,001 | 70,000,000 | 199,000 | 99,500 |
| 70,000,001 | 72,500,000 | 205,000 | 102,500 |
| 72,500,001 | 75,000,000 | 210,900 | 105,450 |
| 75,000,001 | 77,500,000 | 216,900 | 108,450 |
| 77,500,001 | 80,000,000 | 222,800 | 111,400 |
| 80,000,001 | 82,500,000 | 228,800 | 114,400 |
| 82,500,001 | 85,000,000 | 234,700 | 117,350 |
| 85,000,001 | 87,500,000 | 240,700 | 120,350 |
| 87,500,001 | 90,000,000 | 246,600 | 123,300 |
| 90,000,001 | 92,500,000 | 252,600 | 126,300 |
| 92,500,001 | 95,000,000 | 258,500 | 129,250 |
| 95,000,001 | 97,500,000 | 264,500 | 132,250 |
| 97,500,001 | 100,000,000 | 270,400 | 135,200 |

- 1 Charges may be reduced by competent authority depending upon business reciprocity for the Whole year, subject to written undertaking by the customer.
- 2 Charges relating to corporate customer may differ as per the arrangement between the customer and the Bank .
- 3 Rebates for customers other than corporate, may be allowed subject to **prior approval of IBSD**, based on annual business volumes as follows:
 - Transactions of Rs. 20-30 million 20%of the charges
 - Transactions of Rs. 30-50 million 30%of the charges
 - Transactions of Rs. 50-75 million 40%of the charges
 - Transactions of Rs. 75-100 million 50%of the charges
 - Transactions of Rs. 100 M & above - As per arrangement with customer

