

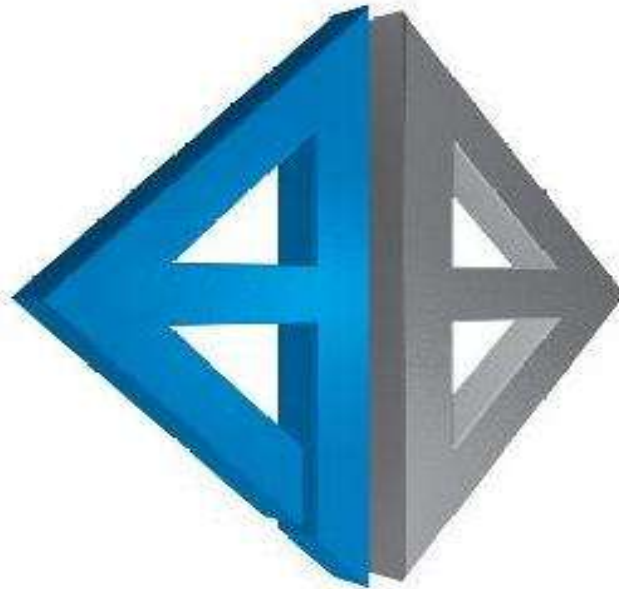
Schedule of Bank Charges
(Exclusive of FED / Sales Tax)

Effective

January 01, 2026

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 markup mentioned in the Schedule of Bank Charges) at rates as applicable in the respective provinces



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TRADE FINANCE**A. IMPORTS****1) LETTERS OF CREDIT****a. Cash Letters of Credit**

	First Quarter or Part thereof	Each Subsequent Quarter or part Thereof	Minimum
i) *LCs upto Rs. 30 M	0.40%	0.30%	Rs. 2,500/-
ii) *LCs above Rs.30M upto Rs.50M	0.30%	0.20%	Rs. 2,500/-
iii) *LCs above Rs.50M	0.20%	0.15%	Rs. 2,500/-

***Whichever is higher
Note:**

- Nil Charges, if the LCs are opened against 100% cash margin or lien over Current Account. In case of cash back transactions other than cash margin or Current Account, 0.15% pq
- 0.20% Ist Qrt, 0.15% subsequent Qrt Min 2000 Commission to be charged in consideration of overall import business commitment exceeding Rs:50M routed by SME customer in a year.

b. EOLs / OTTs:

Minimum 0.05% per quarter over and above existing commission to be charged. or as per approved Credit Approval.

c. 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.

d. Transfer Commission

When LC is transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh LC as above.

e. 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

0.45% per quarter or part thereof at the time of opening of LC is to be charged on full amount of LC liability plus commission payable thereon for the period from the date of opening of LC till the expiry of LC. Thereafter commission is to be recovered on quarterly 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 LC for over one year and for amounts in excess of US\$ 10M or equivalent

0.40% per quarter or part thereof for the first quarter and 0.22% for each subsequent quarter to be charged on full amount of LC liability plus commission payable thereon for the period from the date of opening of LC till the expiry of LC. Thereafter commission is to be recovered on quarterly basis on reducing liability till payment of the last and final installment.

iii) Non-Reimbursable LCs under Barter/Aid/ Loans.

1% per quarter or part thereof. 0.40% for each subsequent quarter or part thereof. Minimum Rs. 375/-.

f. Amendments.

Rs. 2000/- per amendment or Commission under items a or d above if amendment involves increase in amount or extension in period of shipment.

g. LC Cancellation Charges

LC Cancellation charges (not for expired LCs) Rs. 1,200/-

h. Import under Registration of Contract**i) Service charges at the time of registration of contracts / purchase order / proforma invoice**

- Up to Rs. 30(m) 0.40%
- Above Rs.30(m) Up to Rs. 50(m) 0.30%
- Above Rs:50 (m) 0.20%
- Above PKR 100.0Mn 0.15%
- 0.15%, Minimum Rs:1,500/- irrespective of contract amount. (For SME customers)

ii) Rs:1,200/- per amendment or commission at rates specified under item (f) above if amendment involves increase in amount / extension in period.**iii. Import Collection/ Contract document handling charges at the time of retirement for documents that remain pending for payment for more than one-month Rs. 1,200/- per month****iv) Collection commission at the time of payment of bill Rs. 500/-****2) BILLS**

a.	If bills are to be drawn under usance LC.	Rs. 750/- per bill to be charged at the time of retirement of bills. Extra Commission @ 0.15% 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. Acceptance commission for amount in excess of US\$ 5 M or equivalent, 0.08% per month.
b.	Own Acceptances Purchase (OAP)	Mark-up @ Rs.0.80 / Rs.1,000/- on daily product basis on the bill amount shall be charged along with penal commission @ 0.32%
c.	Mark-up in case of import bills under import foreign/ inland LCs for clearance of goods	Mark-up @ Rs. 0.82/Rs.1,000/- daily product on the bill amount shall be charged (from the date of negotiation appearing on covering schedule/ value date, wherever applicable, till the payment of buy back price OR from the date of lodgment/remittance by the branch till the payment of buy back price in case amount is not directly claimed from the reimbursing bank). <u>However, the proportionate bonus (rebate) shall be given on early payment of the bill as under:</u> i) If the bill is paid (retired) within 15 days, a rebate of Rs.0.12/Rs.1,000/- on daily product basis shall be allowed on the above rate. ii) If the bill is paid within 16-35 days, rebate under item (i) above will not be allowed and a rebate of Rs.0.02/- per Rs.1,000/- per day shall be allowed (for the entire period) and Mark-up of Rs.0.80/1,000/- on daily product basis shall be charged from the date of negotiation. iii) If the bill is paid (retired) after 35th day, no rebate will be allowed as applicable under (i) & (ii) and mark-up at the rate of Rs.0.82/Rs.1,000/- on daily product basis shall be charged from the date of negotiation. iv) Mark-up at above rate shall be charged from the date of negotiation till deposit of 100% cash margin or retirement of bill (whichever is earlier). Note: For special arrangements; Mark-up as approved by the Head Office.
d.	Discrepant Documents received under Import LC.	i) Rs. 800/- per discrepancy per document if charges are on Applicant's account. ii) US\$ 90/- per document if charges are on beneficiary's account and to be recovered from negotiating bank.
e.	i.) Collection. ii.) Items returned unpaid.	Rs. 1,250/- . Returned Unpaid: Rs. 1,800/- in addition to correspondent bank charges.
	iii.) Handling charges on Rupees denominated import bill	Handling Charges: Rs. 1,250/- in addition to correspondent bank charges
f.	Service charges against import transactions i.e. Import Bills/PAD/Collection/Contract / Open Account (excluding Import Advance Payment).	i) 0.15% - Minimum Rs. 1,500/- ii) Nil if the LC is backed by 100% cash margin or if 100% margin is blocked in non profit bearing A/C.
g.	Remittance on account of Import without opening of LC or contract registered as specified in the import Policy.	Rs.. 1,000/- plus SWIFT/Telex charges if required.
h.	Advance remittance to suppliers abroad against imports	Rs. 4,500/- plus SWIFT charges
i	Service Charges if Importer arranges Foreign Exchange cover through another Bank for affecting payment of Import Documents under LC opened / Contract register with AKBL.	RS. 2000/-
j.	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 and FI Transfer of EIF and FI	Rs:120/- per transaction

b.	Open Account - FOC WeBOC EIF and FI	Rs:600/- per transaction
c.	Issuance of Business Performance	Rs:1,200/- per transaction
d.	Certificate for previous years FI BDA	Rs. 1,500/- per certificate
e.		Rs. 100/- Per BDA

Note:

In case the LC liability increases by virtue of exchange rate fluctuation and / or due to utilization of "Forward Cover" Facility (by the customer), bank reserves the right to recover above LC commission on increased liability for the unexpired LC period.

B. EXPORTS**1) Letter of Credit**

a.	Advising	Rs. 2,000/- for customers, Rs. 3,000/- for non-customers
b.	Amendment Advising	Rs. 1,300/- for customers, Rs. 2,000/- for non-customers
c.	Negotiation of Rupee Bills under export Letters of Credit	0.30% Minimum Rs. 1,200/- (whichever is higher)
d.	Confirmation	Subject to Arrangement / as decided by International Division
e.	Transfer of Export LCs	Rs. 2,000/-
f.	Reimbursement payment to other local banks from non Resident Rupee account	Rs. 1,000-
g.	Verification of "EE" Statement	Rs. 2,000/- per form
h.	Letter of Credit cancellation	Rs. 2,400/- plus SWIFT charges.

2) BILLS

a)	If the documents are sent to other banks for negotiation under restricted LCs	Rs. 1,250/-
b)	Service Charges against export documents sent on collection basis (including Software Export / I.T Services) where payment cover is already received in bank's Nostro Accounts/Advance Payment.	i) 0.13% Minimum Rs:1,000/- (whichever is higher) ii) 0.10% service charges Minimum Rs:1,000 in consideration export Business exceeding Rs:200M routed by SME customer in a year
c)	Collection	
	i) Clean	Rs. 245/- (Excluding postage)
	ii) Document (on which bank does not earn any exchange income)	Rs. 1,200 per collection (excluding postage)
d)	Late Realization (Sight)	
	(i) Negotiation	i Negotiation / Purchase (FBP) (Kibor + 2.5%)
	(ii) Export proceeds against negotiation/purchase/ discounting in FE-25 deposits	ii) If proceeds not realized within financing days then markup charged on LIBOR + spread for any delay beyond financing days or as per arrangement approved.
e)	Late Realization (Usance)	
	(i) Negotiation	i) Negotiation / Purchase (FBP) (Kibor + 2.5%)
	(ii) Export proceeds against negotiation/purchase/ discounting in FE-25 deposits	ii) If proceeds not realized within financing days then markup charged on LIBOR + spread for any delay beyond financing days or as per arrangement approved.
	Discrepant Documents Charges	Minimum Rs. 2,000/- Maximum 0.1% subject to ceiling of Rs. 5,000/- plus courier charges or as per arrangement approved.

Clean Documents Charges	Minimum Rs. 1,000/- Maximum 0.05% subject to ceiling of Rs. 2,500/- plus courier charges or as per arrangement approved.
3) OTHERS	
a) Handling of Duty Draw Back Claims	@ 0.45% per claim...Min. Rs. 1,500/- (whichever is higher)
b) Handling charges in lieu of exchange earnings where an exporter sells foreign exchange to some other bank while documents were sent for collection through AKBL	0.12%, minimum Rs. 1,200/- (whichever is higher)
c) Freight Subsidy Claim	@ 0.45% per claim...Min. Rs. 1,000/-
d) Processing charges for "6% Research & Development Support" cases	@ 0.45% per claim...Min. Rs. 1,500/-
e) Issuance of EPRC (Export Proceeds Realization Certificate)	Rs. 600/- per certificate (Free for Freelancer Account/ESFCA)
f) Handling Charges for Export Refinance Applications	Rs. 1,000/- per application
g) Handling of Substitution Cases of Export Refinance	Rs. 1,000/- per case
h) Handling of Substitution Cases of LTFF	Rs. 2,000/- per case
i) Processing Charges on Export Development Surcharge	Rs. 100/- per export Bill
j) WeBOC EFE Fee / FI Fee	Rs. 100/- per transaction
k) Transfer of EFE / FI	Rs.500/- per transaction
l) Expired EFEs / FIs	Nil
m) Export Proceed Transfer	0.1% or Rs. 1,350/-, (whichever is lower)
n) Export Refinance Part II - NOC for entitlement	Rs.1000 per NOC

Note: Markup rate for financing under Export Finance Scheme (EFS) has been increased in the light of IH&SMEFD Circular No. 11 of 2022.

C. DOMESTIC BANKING

1. Inland Letters of Credit

a) Issuance.	i) 0.45% per quarter or part thereof..... Min. Rs. 2,000/-
b) Amendments	Rs. 2,000/- per amendment 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.3,000
d) Negotiation	
i) Sight.	0.40% ... Minimum Rs. 1,000/- (whichever is higher)
ii) Usance	0.45% ... Minimum Rs. 1,000/- (whichever is higher)
e) If bills are drawn at usance under inland LC	Rs. 1,000/- per bill to be charged at the time of retirement of bills. Extra Commission at 0.145% 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
f) Purchase of Usance Bills.	Charges as per item 2 (a) and point (iii) of the notes below.
g) Advising, Amendment, and Confirmation charges of (inward) inland Letters of Credit	As applicable in case of Export Letters of Credit.

2. BILLS

- | | | |
|----|---|--|
| a) | Documentary Collections. | 0.40% ... Minimum Rs. 950/- (whichever is higher) |
| b) | Documentary Bills other than those drawn against Letters of Credit & Clean Bills/Trade Cheques. | 0.45% ... Minimum Rs. 950/- (whichever is higher) plus mark-up/return from the date of purchase upto the date proceeds received. |
| c) | LBP Purchase / Discount mark up | (minimum kibar + 2.5% or as approved by Business Head). |

Notes:

- i) Collecting agent's charges, if the collecting agent is other than the bank, extra charges will be charged.
- ii) Charges of Rs. 400/- for documentary collection in case the instrument is returned unpaid.
- iii) Mark-up shall be applied on bills purchased/negotiated as approved.
- iv) Storage charges Rs. 135/- 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 (iii) & (v) 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/- (against 110% cash margin, or against available limits). |
| b) | Other Guarantees | 0.45% per quarter or part thereof...Minimum Rs. 1,500/- per transaction (whichever is higher) |
| c) | EOLs / OTTs: | Minimum 0.05% per quarter over and above existing commission to be charged, or as per approved Credit Approval. |
| d) | Guarantees issued in favour of Collector of Customs | 0.60% per quarter |
| e) | Public sector corporation/ government/ semi government sponsored bodies | 0.15% per quarter or part thereof. |
| f) | Guarantees against liquid security | NIL charges, if the Guarantees are against 100% cash margin or lien over Current Account. In case of cash backed transactions other than cash margin or Current Account, 0.15% per quarter. |
| g) | Amendment Charges | Rs. 1,250/- in addition to charges as above. |
| h) | Handling of claims under guarantees. | Rs. 4,000/- to be charged to the applicant, except for interim claims received from Custom Authorities. |
| i) | Cancellation of Guarantees | Against 25% plus cash margin - its NIL, Rs. 500 without any cash margin. |

Commission to be charged from the date of issue till expiry of Letters of Guarantees. In case of open ended guarantee, commission will continue to be charged on Annual Basis as per 3 (b), (e) and (f) until original guarantee is returned / released.

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

Note: Commission against Guarantees on behalf of Correspondent Banks subject to approval from ~~IND~~ Investment Banking & Financial Institution Division-IB&FID.

Note:**BUSINESS COMMITMENT & COMPENSATORY COMMISSION**

The annual volume shall be ascertained and documented (firm commitment) in the Facility Offer Letter. Upon failure to route the committed business, customer shall pay the balance commission in accordance to the slab (as per SoC) that is applicable to the actual volume routed. The balance commission will be recovered at the time of renewal of facilities.

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. | i) Inward | Nil if proceeds are credited to an account with us, otherwise a charge of US\$ 5/- or equivalent |
| | ii) Home remittances | Nil charges (excluding cost of Banker's cheque/RTGS etc. 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 on behalf of account holders | Rs. 1,800/- per permit. |
| f. | Registration of student cases | US\$ 70/- per case & Renewal fee US\$ 50 or equivalent |
| g. | Cash deposit in FCY Account | Nil Charges |

B. CLEARING THROUGH NIFT

1. 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

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

D. FOREIGN BILLS PURCHASED

- | | | |
|-----|--|---|
| i) | T.Cs (except American Express) | 0.75% min. US\$ 10/- or equivalent in Pak Rupees |
| ii) | Cheques, drafts, IMO etc, purchased for credit to F.C. account | US\$ 30/- plus actual courier charges (correspondent bank charges will be extra , if any) |

E. Postal/Telegram/Telephone/SWIFT/Telex/fax & Courier Charges.

- | | | |
|----|--|-------------|
| 1. | Correspondent Charges. | Actual |
| 2. | Postage | Rs. 500/- |
| 3. | Courier Service | At Actual |
| 4. | SWIFT/Telex/Cable Charges. | |
| | a. Full text L/C etc. | Rs. 2,000/- |
| | b. Short messages (e.g. L/C, amendment, etc.) | Rs. 1,000/- |
| | c. Other short messages. | Rs. 1,000/- |
| 5. | Telephone & Fax Charges. | Rs. 1,000/- |
| 6. | Foreign Bills sent for collection returned unpaid. | Rs. 1,000/- |

GENERAL BANKING (Domestic)

A. REMITTANCES

II. Banker's Cheque

- | | |
|--------------------------------|---|
| a) Issuance of Banker's Cheque | |
| i) Current A/C holders | i) Free |
| ii) Profit bearing accounts | ii) flat Rs. 500/- for All Savings accounts |

Note: -

Charges on Issuance of Banker's Cheque for payment of fee/dues in favour 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 August 13, 2009).

- | | |
|---|--|
| b) Cancellation of Banker's Cheque | i) PKR 600/- flat
Free for Askari Zabardast Current Account upon maintaining PKR 25,000 Monthly Avg Balance. |
| c) Duplicate Issuance Banker's Cheque | i) Rs. 500 (Flat) for account holders
ii) Rs. 800 for non-account holders |
| d) Issuance of Banker's Cheque Through I- Net Banking | Free |

III. Inter Branch Online Cash Withdrawal / Deposit

- | | |
|---------------|--|
| a) Withdrawal | Within City Free for All Account Holders.
Intercity:
Current Account Holders: Free
Savings Account Holders: PKR 400 to be charged for each withdrawal transaction. *
*Not applicable on pension accounts & regulatory accounts. |
| b) Deposit | Within City Free for All Account Holders.
Intercity:
Current Account Holders: Free
Savings Account Holders: PKR 400 to be charged for each deposit transaction. *
*Not applicable on pension accounts & regulatory accounts. |

IV. Inter Branch Online Transfers

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

Note: - i) No charges on Inter branch cash deposit and withdrawal & online transfers for Islamic Banking Current account holders using Conventional Branches counters.

V. Home Remittance

1. Issuance of Proceeds Realization Certificate, if transaction is older than one year
Rs. 600/- per certificate
2. Remittance received in NRVA Rupee Value Account (NRVA) under 'Free Send/ Rebate Model' through International Money Transfer Operators/Exchange Companies.
Remittance of USD 200 or above, charges would be SAR 20 or equivalent to PKR Per transaction (equivalent amount in PKR as per Weighted Average Customer Exchange Rates for the day as published by SBP on daily basis)
Although, if the same is received under 'Commission based Model', no such fee will be charged by the Bank.

B. BILLS**1. Collections**

- Clean** (including Cheques)
- | | | | |
|-----|--------------------|-------------|-----------------|
| i) | Upto Rs. 1,000,000 | 0.15% | Minimum Rs. 240 |
| ii) | Over Rs. 1,000,000 | 0.080% | |

2. Intercity Collection of Cheques through NIFT

Rs. 350/- per item
Free for Askari Zabardast Current Account upon maintaining PKR 25,000 Monthly Avg Balance.

3. Purchase of Bills, Cheques etc.
(Other Cheques/Demand instruments)

0.50%..... Minimum Rs. 600/- (Plus mark-up as approved)

- 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.
 - Mark-up shall be applied on bills purchased/negotiated as approved.
 - 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. 6,000/- p.a. or Nil on refundable security deposit of Rs. 50,000/- |
| | ii) Medium | Rs. 8,000 /- p.a. or Nil on refundable security deposit of Rs. 75,000/- |
| | iii) Large | Rs. 10,000 /- p.a. or Nil on refundable security deposit of Rs. 100,000/- |
| | iv) Extra Large XL (16"x 16") | Rs 15,000 /- p.a. or Nil on refundable security deposit of Rs. 150,000/- |
| | v) Extra Extra Large XXL(16"x31") | Rs.20,000/- p.a. or Nil on refundable security deposit of Rs. 200,000/- |
| 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 | @ 65 paisa per thousand per day of the total amount payable for the entire period of default. |

Locker (For FCY USD Account Holders)

- | | | |
|----|-------------------|--|
| a) | i) Small | \$ 1,000 refundable security deposit |
| | ii) Medium | \$ 1,500 refundable security deposit |
| | iii) Large | \$ 2,000 refundable security deposit |
| | iv) Extra Large | \$ 2,500 refundable security deposit |
| b) | Key Deposit. | Nil |
| c) | Breaking Charges. | At actual plus Rs. 5,000 /- as service charges (Or FCY Equivalent) |

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

Digital Lockers

	Option 1	or	Option 2
Digital Locker - Rent (Annual) & Security Deposit	Annual Rent		Security Deposit in lieu of Annual Rent
i) Small	Rs. 40,000/-		Rs. 400,000/-
ii) Medium	Rs. 50,000/-		Rs. 500,000/-
iii) Large	Rs. 60,000/-		Rs. 600,000/-
Digital Locker – Key Deposit			
i) Small	Rs. 40,000/-		
ii) Medium	Rs. 40,000/-		
iii) Large	Rs. 40,000/-		
Breaking Charges	Rs. 50,000/-		

Late Payment Charges

Rs. 10% of the applicable annual advance locker rent with a grace period of 30 days from the due date

Note:

Key deposit is applicable for option 1

Applicable in selected branches

D. UTILITY BILLS (PTCL, WAPDA, SNGPL)

- | | |
|-------------------------------------|---|
| a. Service Charges | Rs.8/- per bill (payable by other utility companies) |
| b. Cheque collection/return charges | Rs. 9/- per PTCL bill (payable by PTCL company)
NIL |

E. ALTERNATE DELIVERY CHANNELS**1. Visa Chip Debit Card (Basic & Supplementary)****a. Issuance Fee**

- | | |
|---------------|---------------------|
| i) Classic | Rs. 3,000 |
| ii) Gold | Rs. 3,500 |
| iii) Platinum | Rs. 8,000 |
| iv) Signature | Rs. 18,000/- |

b. Annual Service Fee

- | | |
|---------------|---------------------|
| i) Classic | Rs. 3,000 |
| ii) Gold | Rs. 3,500 |
| iii) Platinum | Rs. 8,000 |
| iv) Signature | Rs. 18,000/- |

c. Replacement

- | | |
|---------------|---------------------|
| i) Classic | Rs. 3,000 |
| ii) Gold | Rs. 3,500 |
| iii) Platinum | Rs. 8,000 |
| iv) Signature | Rs. 18,000/- |

d. Chargeback Processing Fee

NIL

e. International POS transaction charges

3.50% of Transaction Amount

f. Arbitration Charges

At Actual

2. UnionPay Chip Debit Card (Basic & Supplementary)**a. Annual Service Fee**

- | | |
|------------|-----------|
| i. Classic | Rs. 2,200 |
| ii. Gold | Rs. 2,400 |

b. Chargeback Processing Fee

- | | |
|-------------------|-----|
| i. Local | NIL |
| ii. International | NIL |

c. International POS transaction charges

3.50% of Transaction Amount

d. Arbitration Charges

At Actual

3. PayPak Debit Card (Basic & Supplementary)**a. Issuance Fee PayPak Debit Card**

- | | |
|-----------|-----------|
| i. Silver | Rs. 1,700 |
| ii. Gold | Rs. 2,400 |

b. Annual Service Fee

- | | |
|-----------|-----------|
| i. Silver | Rs. 1,700 |
| ii. Gold | Rs. 2,400 |

c. Replacement	
i. Silver	Rs. 1,700
ii. Gold	Rs. 2,400
d. Chargeback Processing Fee	NIL
e. Arbitration Charges	At Actual

4. FCY Debit Card

a. Issuance/Annual Fee	USD 15/-
b. Replacement Fee	USD 5/-
c. Transaction Charges:	
i. Cash Withdrawal-FCY Debit Card	USD 4% of amount or USD \$3 whichever is higher
ii. Balance Inquiry-FCY Debit Card	USD 2/-
iii. POS Transaction fee per transaction international	4% of transaction amount

Note 1: FCY debit card will be issued to ESFCA holders maintained by the IT related exporters.

Note 2: No Charges shall be applicable in case of renewal of debit card upon expiry.

5. ATM Services

Cash Withdrawal Fee

i) From Askari Bank's ATM	Free
ii) From I-Link Member Bank's ATM	Rs. 35 per transaction (Inclusive of FED)
iii) From Independent Service Providers ATM	Rs. 35 per transaction (Inclusive of FED)
iv) International ATM	Rs. 400/- per transaction or 4.0% of each cash withdrawal, whichever is higher

Balance Enquiry Fee

v) From Askari Bank's ATM	Free
vi) From I-Link Member Bank ATM	Rs. 4.67 (Inclusive of FED)
International	Rs. 250/-

Receipts Printing- Cash Withdrawal /Balance Enquiry (Both On-us & Off-us transactions) **Rs. 4.67 per transaction (Inclusive of FED)**

6. Fund Transfer Through ATM/I-Net Banking/ IVR-Call Center / Mobile Banking

a. I-Net Banking registration charges	Free
b. Transaction performed through digital channels.	
i.SMS Alert	Free
ii.E-mail Alert	Free

Note: No activation, subscription or annual charges for customers using I- Net / Mobile Banking.

	ATM	I-Net/Mobile Banking/IVR
c. Inter Branch Fund Transfer	Free	Free
		For Current / Profit bearing Account Holders
	ATM	I-Net/Mobile Banking/IVR
d. Inter Bank Fund Transfer		0.1% or Rs. 200/- whichever is lower on the amount exceeding Rs. 25,000/- in a month.
e. Inter Bank Fund Transfer through Raast ID	Free	

7.	Beacon House School System (BSS) transaction fee	Rs. 25 per transaction
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F. Certificate of Investment

Premature Encashment Charges	0.01% of amount invested
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G. CONSUMER BANKING SERVICES

1. Personal Finance

1A. Unsecured Personal Finance

a- Processing Fee	i. 1.5% of loan amount OR Rs. 6,000/- whichever is higher ii. Processing Fee for Top-up Rs. 2,800 (Fixed) Note: 50% discount on Personal Finance processing fee for working women (Not applicable on top-up loans and corporate deals where processing fee is already discounted).
b- Legal & documentation charges	At actual
c- Late Payment Charges	Rs.1,500/- per Instance/per Installment
e- Balloon Payment Charges	i) 1st Year 10% of Balloon Payment Amount ii) 2nd year 8% of Balloon Payment Amount iii) 3rd year and onwards 5.5% of Balloon Payment Amount
f- Premature Termination Charges	i) 1st Year 10% of Outstanding Principle Amount ii) 2nd year 8% of Outstanding Principle Amount iii) 3rd year and onwards 5.5% of Outstanding Principle Amount
g. Life Insurance Charges	At Actual

1B. Secured Personal Finance

a- Processing Fee	i. 1.5% of loan amount OR Rs. 6,500/- whichever is higher ii. Processing Fee for Top-up Rs. 5,000 (Fixed) Note: 50% discount on Personal Finance processing fee for Salaried women (Not applicable on top-up loans and corporate deals where processing fee is already discounted).
b- Legal & documentation charges	At actual
c- Late Payment Charges	Rs.1,500/- per Instance/per Installment
d- Balloon Payment Charges	i) 1st Year 10% of Balloon Payment Amount ii) 2nd year 8% of Balloon Payment Amount iii) 3rd year and onwards 5.5% of Balloon Payment Amount
e- Premature Termination Charges	i) 1st Year 10% of Outstanding Principle Amount ii) 2nd year 8% of Outstanding Principle Amount iii) 3rd year and onwards 5.5% of Outstanding Principle Amount
f- Vehicle evaluation charges	At actual
g- Repossession charges (in case of default)	At actual
h- Tracker charges	At actual (If applicable)
i- Comprehensive Vehicle insurance charges	At actual
j- Duplicate / revalidation of NOC charges	Rs. 1,500/-

k- HPA / smart card re-issuance with HPA charges	At actual
l- HPA / smart card re-issuance with HPA (Service charges)	Up to Rs. 3,000/-
m- Life Insurance Charges	At Actual

Note: For Corporate Deals including Armed Forces, charges will be applied as per agreed corporate arrangements.

Note: Customers above 65 years age are not eligible for insurance coverage.

2. Smart Cash

a- Processing Fee	i) Clean - 2% of loan amount... min. Rs. 5,000/- (including legal & documentation charges) ii) Secured - 1.50% of loan amount max. up to Rs. 6,000/- (Legal & documentation charges at actual) Rs. 6,200
b- Annual/Renewal Fee	Rs. 6,200
c- Enhancement Charges	1.5% of the enhanced amount min Rs.6,200
d- Cheque Return Charges	Rs. 1,000/- per cheque
e- Late Payment Charges	Rs.1,500/- per Instance (For Corporate Deals including Armed Forces, charges will be applied as per agreed corporate arrangements.)
f- Balance Confirmation Certificate/Duplicate NOC	Rs.1,000

3. Mortgage Finance

a- Processing Fee	Rs. 10,000/- Flat, * 50% waiver for women borrowers Mera Pakistan Mera Ghar Rs. 6,000/- Balance Transfer Facility Rs. 7,500/- Roshan Apna Ghar Rs. 4500/-
b- Legal/documentation/valuation/ Income Estimation Charges	At actual
c- Late Payment Charges	Rs.1,500/- per Instance/per Installment
e- Premature Termination Charges	a. In case of early settlement by the borrower: i) 1st year 7% of Principal Outstanding ii) 2nd year 6% of Principal Outstanding iii) 3rd+ year 5% of Principal Outstanding b.10% of the Principal Outstanding, in case of balance transferred to other bank irrespective of time period. c. Mera Pakistan Mera Ghar Scheme NIL d.20 % wavier for Women, Specially Abled Persons, Visually impaired persons & PWDs
f- Balloon Payment	i) 1st year 7% of BPA ii) 2nd year 6% of BPA iii) 3rd + year 5% of BPA a. Maximum 2 Balloon payments during an anniversary year, as per above schedule. b. Additional Balloon payment shall be charged @ 15%irrespective of loan disbursement year c. Mera Pakistan Mera Ghar Scheme NIL d. 20 % Wavier for Women, Especially Abled Persons, Visually impaired persons & PWDs
g- Balance Confirmation Certificate/Duplicate NOC	Rs.600/-
h. Insurance Charges	At Actual

Note: For Corporate Deals including Armed Forces, charges will be applied as per agreed corporate arrangements.

4. Auto Finance

	Finance Amount upto Rs.1 Million - Rs.8,000/- Finance amount more than 1 million upto Rs.2 Million - Rs.10,000/- Finance amount more than Rs.2 Million - Rs.12,000/ (Non refundable, if down payment is paid by customer)
a. Processing Fee (Including Legal Documents Charges)	100% waiver on Processing fee for women borrower 50% waiver on processing Fee to Specially abled persons, Visually impaired persons & PWDs Roshan Apni Car 7,000/-
b. Vehicle Evaluation Charges	At actual i) 1st year 8.0% of Principal Outstanding ii) 2nd year 6.0% of Principal Outstanding iii) 3rd year and onwards 5.0% of Principal Outstanding
c. Premature Termination Charges	20% waiver to Specially abled persons, Visually impaired persons & Person with disabilities (PWDs) 50% waiver for women borrower i) 1st year 8.0% of BPA ii) 2nd year 7.0% of BPA iii) 3rd year and onwards 5.0% of BPA (Max 2 Balloon payments are allowed during an anniversary year . Additional Balloon payment shall be charged @ 15% of BPA irrespective of loan disbursement year) 20% waiver on Balloon payment charges to Women Borrower, Specially abled persons, Visually impaired persons & Person with disabilities (PWDs)
d. Balloon Payment	
e. Late Payment Charges	Rs 1,500/- per Instance/per Installment
f. Repossession Charges	At actual upto a maximum of Rs 85,000/-
g. Tracker Charges	Nil
h. Litigation Charges (if any)	at actual
i. Comprehensive Insurance Charges	at actual
j. Duplicate / Revalidation of NOC charges	Rs. 1,800
k. Vehicle Registration Service Charges (Third Party Payment)	At Actual
l. Fees for Registration of security interests in Secured Transaction Registry (STR) including Initial, Modification, Termination charges etc.	*Actual

* As per fees provided in STR website (<https://str.secp.gov.pk/public/fees.aspx>) by SECP.

Note: For Corporate Deals including Armed Forces, charges will be applied as per agreed corporate arrangements.

5. Ask Advance (Digital Product)

Processing Fee	3% of transaction amount OR Rs. 750/-, whichever is higher.
Late Payment Penalty/Charges	3% of transaction amount OR Rs. 750/-, whichever is higher (Per instance/per month up to 2 months only). Afterwards, penalty shall be charged on outstanding principal amount @ 25% per annum till final adjustment of the loan.
Mark-up Rate	0% Mark-up
Premature Termination Charges	No additional charges.

H. ASKARI MASTER CARD (Credit Card)

1.	Annual Fee	
a.	Classic Card	Rs. 5,000/- (70% Waiver on 50% utilization of total limit within 3 months of issuance / renewal)
b.	Gold Card	Rs. 11,000/- (70% Waiver on 50% utilization of total limit within 3 months of issuance / renewal)
c.	Platinum Card	Rs. 19,500/- (70% Waiver on 50% utilization of total limit within 3 months of issuance / renewal)
d.	World Card	Rs. 23,000 (70% Waiver on 50% utilization of total limit within 3 months of issuance / renewal)
e.	Corporate Card (Annual Fee)	Rs. 4,800 Annual Fee (Waiver on 50% utilization of total limit within 3 months of issuance/renewal)
f.	Awami Card	Rs.2,300 per annum (For existing portfolio only)
g.	Supplementary Card – Classic	Rs. 2,500 (70% Waiver on 50% utilization of total limit within 3 months of issuance / renewal)
h.	Supplementary Card - Gold	Rs. 5,500 (70% Waiver on 50% utilization of total limit within 3 months of issuance / renewal)
i.	Supplementary Card – Platinum	Rs. 10,000/- (70% Waiver on 50% utilization of total limit within 3 months of issuance / renewal)
j.	Supplementary Card - World	Rs. 12,500 (70% Waiver on 50% utilization of total limit within 3 months of issuance / renewal)
k.	Supplementary Card - Awami	Rs. 1,200/- per annum (For existing portfolio only)
1.	Askari PIA Co-Brand (Basic):	
i.	Classic	Rs.5,000/- per annum
ii.	Gold	Rs.8,000/- per annum
iii.	Platinum	Rs.10,000/- per annum
	Askari PIA Co-Brand (Supplementary):	
i.	Classic	Rs. 2,500/- per annum
ii.	Gold	Rs. 4,000/- per annum
iii.	Platinum	Rs.6,000/- per annum
2.	Late Payment Charges	Rs.2,200/- per Instance
3.	Service Charges - Retail Transactions	Upto 3.5% per month (42% per annum) of the outstanding amount.
	Classic, Gold, Platinum & Corporate Cards (all segments except World Cards)	
	World Cards & Awami cards	3.7% per month (44.40% per annum) of the outstanding amount
		(*APR means Annualized Percentage Rate)
4.	Cash Advance Charges	Rs. 1,500/- or 3.5% whichever is higher
5.	Service Charges Cash Advance	3.30% per month (39.60% APR)
6.	Cheque Return Charges	Rs. 1,500/- per cheque
7.	Card Replacement Fee	Classic: Rs. 900 Gold: Rs. 1,100 Platinum: Rs. 1,300 World: Rs. 1,500 Corporate: Rs.1,100

8.	Services Charges - Flexible Credit Plan (FCP)/Extended Payment Plan(EPP)/Cash for Card (CFC)/	a. FCP: 2% per month (24.00% *APR) b. EPP/CFC: 3% per month (36.00% *APR)
	1. BTF (with Installments) : Balance Transfer Facility (BTF) to Extended Payment Plan (EPP):	2% per month (24.00% *APR) for BTF to EPP
	2. BTF (without Installments):	2% per month (24.00% APR)
		1. Markup will be charged on unpaid principal amount. 2. In addition to above, service charges, postage, fax charges will also be recovered according to the prescribed tariff. 3. All Govt. Taxes are applicable.
9.	Process Charges – FCP (Flexible Credit Plan), EPP (Extended Payment Plan), CFC (Cash For Card), Balance Transfer Facility (BTF) to Extended Payment Plan (EPP) Balance Transfer Facility (BTF)-without installment plan	FCP/EPP/CFC: Rs. 1,500 or 3.75% whichever is higher BTF (With Installment Plan) i.e. BTF to EPP: Rs. 1,200 or 3.2% whichever is higher BTF -without installment plan: Rs. 1,200 or 3.2% (whichever is higher)
10.	Early Termination Charges - FCP/EPP/CFC/BTF to EPP	Rs 1,500/- or 5.5% of the outstanding amount, whichever is higher
11.	Credit Cover Premium (With the consent of customer)	0.48% of outstanding balance Note: Customers above 65 years age are not eligible for insurance coverage.
12.	Voucher Retrieval	Rs. 1,000 if transaction pertains to "U.S Healthcare".
13.	Foreign Currency Transaction & Dynamic Currency Conversion Transactions Charges	4.75% of Trxn amount - to be applied on all trxn other than PKR & on Dynamic Currency Conversion Transaction (where merchant residing outside Pakistan while transaction performed in Local Currency).
14.	SMS Service Fee	Free
15.	Internet transaction charges	Nil
16.	Arbitration Charges (In case of dispute)	At Actual
17.	Chip Maintenance Fee	Basic Card Rs.1,000/- & Supplementary Card Rs.600-
18.	1-Bill Payment/Utility Bill Payment through Credit Cards	Rs. 60 per payment
19.	Banker's Cheque Issuance Fee	Rs. 1,000/-
20.	Card Conversion fee (Upgrade)	Rs. 1,200/-
21.	Direct Debit Rejection Fee	Rs. 1,100
22.	Top-Up facility (Limit Enhancement) Fee	Rs. 1,200

Note: For Corporate Deals including Armed Forces, charges will be applied as per agreed corporate arrangements.

I. Corporate Leasing (Autos)

1. Lease Rental Late Payment Charges	Principal portion of lease rental / 1000) * No. of days or 36% per annum
2. Lease Premature Termination Charges	5% of the principal outstanding
3. Private Cars Repossession Charges (Local)	At actual (Upto Rs.30,000/-)
4. Private Cars Repossession Charges (Outstation)	At actual (Upto Rs.35,000/-)
5. Commercial Vehicles Repossession Charges	At actual (Upto Rs.75,000/-)
6. Documentation Charges	Rs. 4000/- per case
7. Verification Charges/Processing Fee	Rs. 1000/- per case
8. Third Party NOC issuance Charges	Rs. 2000/- per case
9. Duplicate NOC issuance Charges	Rs. 5000/- per case
10. Tracker Charges	Upto Rs.15,000/- per case (One time charges)
11. Balloon Payment charges	5% of principal amount being paid
12. Asset valuation charges	At actual
13. Litigation charges	At actual
Fees for Registration of security interests in Secured Transaction Registry (STR) including Initial, Modification, Termination charges etc.	Actual

* As per fees provided in STR website (<https://str.secp.gov.pk/public/fees.aspx>) by SECP.

J. Business Finance

a. Processing Fee	Rs. 10,000/-
b. Legal/Documentation/Valuation/Income Estimation Charges	At actual
c. Renewal Fee	Rs. 10,000/-
d. Enhancement Charges	Rs. 10,000/-
e. Cheque Return Charges	Rs. 1,000/- per cheque
f. Late Payment Charges	Rs. 1,000/- or 8.62% of the installment amount, whichever is higher.
g. Premature Termination Charges	Upto 6.5% of the limit.

K. AGRICULTURAL & RURAL BANKING SERVICES

	Sanctioned Amount	Charges
1. a- Following Rates for all Agriculture Finances		
All Types of Agriculture Finances	Up to Rs. 1.000M	Rs. 3,000/-
	Above Rs. 1.000M to Rs. 2.000M	Rs. 5,000/-
	Above Rs. 2.000M to Rs. 3.000M	Rs. 7,000/-
	Above Rs. 3.000M	Rs. 10,000/-
b- Renewal Fee	Rs:3,000/- (flat)	
c- Electronic Warehouse Receipt Financing (Processing Fee)	Rs. 3000/- (Flat).	
	(Note: Other charges applicable on EWR shall be paid to Collateral Management Company / Warehouse Operator by the EWR Holder on actual basis)	
2. Transfer of Facility (on borrower's request)	Rs. 2,000/-	
3. Amendments in terms of approval	Rs. 1,000/-	
4. Punjab Land Records Authority (PLRA) Service Charges (Punjab Province Only)	Actual	
5. Fees for Registration of security interests in Secured Transaction Registry (STR) including Initial, Modification, Termination charges etc.	Actual	
Processing Fee for BOE (Financial Inclusion of Females) / Agriculture Financing to Women Farmers	Nil	
6. Repossession of Tractor / Vehicle Charges	Actual up to maximum of Rs. 75,000/-	
7. Tractor / Vehicle Registration Service Charges (Third Party Payment)	Actual up to maximum of Rs. 5,000/-	
8. Crop / Livestock / Asset Insurance	At Actual	
9. Legal/Charge Documents cost (where applicable)	At Actual	

* As per fees provided in STR website (<https://str.secp.gov.pk/public/fees.aspx>) by SECP.

L. ADVANCES

Following charges will be recovered in addition to mark-up profit on lending/advances:-

1. Miscellaneous charges. (i.e., charges for documents, evaluation of security & maintenance thereof, etc.)	Actual
2. Service charges on processing of Credit Proposal (on acceptance of FAL) for:	
a. Interim Review / Processing Fee	Rs. 3,500/-
b. Fresh Facility / Enhancement (For Funded & Non- Funded Facilities)	<ul style="list-style-type: none"> ▪ Up to Rs. 5 M: 0.20% of Limit or Rs. 4,500/- (whichever is higher) ▪ Over Rs. 5 M to Rs. 10 M: 0.20% of Limit or Rs. 6,250/-, (whichever is higher) ▪ Over Rs. 10 M to Rs. 50 M: 0.20% of Limit or Rs. 25,500/-, (whichever is higher) ▪ Over Rs. 50 M to Rs 100 M: 0.20% of Limit or Rs. 32,500/-, (whichever is higher) Above Rs. 100M - 0.20% of Limit or of PKR 52,500/-, (whichever is higher)

- c. Review at Existing / Reduced Level (For Funded & Non-Funded Facilities)
- Up to Rs. 5 M: 0.20% of Limit or Rs. 4,500/- (whichever is higher)
 - Over Rs. 5 M to Rs. 10 M: 0.20% of Limit or Rs. 6,250/-, (whichever is higher)
 - Over Rs. 10 M to Rs. 50 M: 0.20% of Limit or Rs. 10,000/-, (whichever is higher)
 - Over Rs. 50 M to Rs 100 M: 0.20% of Limit or Rs. 15,000/-, (whichever is higher)
 - Above Rs. 100M - 0.20% of Limit or of PKR 25,000/-, (whichever is higher)

Note: Service Charges of Corporate / Commercial / SME / Agri may be revised by the relevant Business Head.

- | | | |
|-----|---|---|
| 3. | OTT / EOL Charges: | Minimum 0.50% over and above existing pricing to be charged, or as per Credit Approval |
| 4. | Change of Security documents | Rs. 5,000/- per request. |
| 5. | Release of Security documents | Rs. 2,000/- per request. |
| 6. | Project examination fee. | 1.5% of project facility requested (wherever applicable) |
| 7. | Commitment Fee / Up-front Fee | Minimum 0.50% of the facility requested or as per arrangement approved in the approval / sanction advice. |
| 8. | Issuance of NOC for Credit Facilities from other Banks | Upto Rs. 10,000/- or as per approval |
| 9. | Advances against pledge/hypothecation: | |
| | a) Godown rent. | Actual. |
| | b) Godown Staff Salaries (Godown Keepers/ Chowkidars). | Actual. |
| | c) Godown Inspection Charges. | Actual conveyance plus other charges. |
| | I) Within Municipal Limits or within a radius of 8 Km from the branch/respective RCAD Office. | i) Upto Rs. 10 M Rs. 1,500/-
ii) Above Rs. 10 M Rs. 2,500/- |
| | II) Outside the above limits. | The total cost incurred for a single tour related to pledge stock godown inspection shall be apportioned among all the customers visited during that tour. |
| | d) Delivery charges if a Godown Keeper is not posted. Conveyance charges will be recovered. | Actual. |
| | e) Other incidental expenses Insurance premium, Legal charges etc | Actual. |
| | f) Issuance of Delivery Order against pledge. | Rs. 550/- per delivery order. |
| 10. | Penalty for Late Payments | |
| | a) Tenor based facilities | Additional spread of 2% per annum over and above the approved mark-up rate to be charged for the overdue days of principal amount. |
| | b) Running Finance / CASA facilities | 30 days beyond the due date are given to service mark-up. Followings slabs will be applicable from 31st day onwards, and will include all days since due-date: <ul style="list-style-type: none"> • Up to Rs. 500,000/- Rs. 200/- per day • b/w Rs. 500,001/- and Rs. 1,000,000/- Rs. 450/- per day • b/w Rs. 1,000,001/- and Rs. 2,000,000/- Rs. 1,000/- per day • b/w Rs. 2,000,001/- and Rs. 4,000,000/- Rs. 1,800/- per day • b/w Rs. 4,000,001/- and Rs. 5,000,000/- Rs. 2,750/- per day • Above Rs. 5,000,000/- Rs. 5,000/- per day |
| | c) Non-payment of acceptance liability under FE-25 | If loan is not settled within due date, then penalty @ "US Prime rate (benchmark) + 3% (credit spread)" is to be charged from the date of maturity or as per arrangement approved Credit and Business authorities. |

*Fees for Registration of security interests in Secured Transaction Registry (STR) including Initial, Modification, Termination charges etc. Actual

* As per fees provided in STR website (<https://str.secp.gov.pk/public/fees.aspx>) by SECP.

Note: While recovering the Miscellaneous Charges like godown staff salary, inspection charges etc., the amount recovered from the borrowers 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

BUSINESS COMMITMENT & COMPENSATORY COMMISSION

Business commitment in the form of an undertaking to be obtained from the client to the effect that they will pay commission upto 2% to the extent of shortfall in their business commitment. Same to be incorporated in Facility Offer Letter as well.

M. PMYB & ALS (Prime Minister Youth Business & Agri Loan Scheme)

Processing charges for PMKJ applications (all tiers, Tier II, III & IV) Rs. 100/-
 eCIB charges to recovered Actual.
 Late payment charges for PMYB & ALS all Tiers (I, II III & IV) PKR 1,000/- plus FED per instance per installment, grace period included. (Late Payment to be triggered 15 days after installment becomes due i.e. on day 16)

N. Askari Sahar Finance

1. Processing Charges for ASF application (Non-refundable)
 i. Up to Rs. 0.70M Rs. 2,400/-
 ii. Above Rs 0.700M and up to Rs. 5.00M Rs. 3,500/-

2. Late payment penalty after due date Rs. 1,000/- per installment

3. Service and Legal Charges All charges for services outsourced and legal documents will be borne by borrower as per Actual

4. Insurance Charges At Actual

O. Askari Imarat Finance

1. Processing Charges for AIF application (Non-refundable) Rs. 30,000/- or 0.2% of loan amount whichever is higher
 2. Late payment penalty after due date Rs. 3,000/- per installment
 3. Premature Termination / Balloon Payment Penalties

Mode of Pre-Mature termination / payment	General Category	Armed forces category
i. In case entire outstanding loan is adjusted within 03 years of first disbursement	@ 3% of the total outstanding loan amount	@2% of the total outstanding loan amount
ii. In case entire outstanding loan is adjusted after 03 years	@ 2% of the total outstanding loan amount	@1% of the total outstanding loan amount
iii. Balloon Payment	Balloon Payment upto 20% of loan outstanding amount is allowed once in each year without penalty. Adjustment of over and above 20% will be charged @ 2% of balloon payment Amount	Balloon payment upto 30% of loan outstanding amount is allowed once in each year without penalty. Adjustment of over and above 30% will be charged @1% of balloon payment amount
Premature termination penalty will not be applicable in case of renovation		

4. Legal / Documentation / Other Charges At Actual
 5. Valuation/BOQ Charges At Actual

P. Askari Business Solution

1. Processing Charges	i. CA processing fee will be charged minimum @ Rs. 10,000/- or @ 0.2% of loan amount, whichever is higher. ii. CA processing fee for Women entrepreneur will be charged minimum @ 5,000/- or @ 0.15% of loan amount, whichever is higher
2. Documentation / Legal / Service & Other Charges	At Actual
3. Annual Renewal Fee	Annual renewal fee will be charged @0.1% of the total facility(ies) amount or min. PKR 5,000/- whichever is higher

Q. Askari Flour Mill Finance

1. Processing Charges	Processing fee will be charged @ 0.15% of total limit(s) processed/approved or Rs. 25,000/- whichever is higher
2. Documentation / Legal / Service & Other Charges	At Actual
3. Insurance of Mortgaged Property & Pledged Stock Charges	At Actual

R. Askari Ujala Finance

1. Processing Charges	
i. SE/ME/Vendor	Rs. 7000/- or @0.25% of loan whichever is higher
ii. Domestic Borrowers	Rs. 5,000/-
2. Documentation / Legal / Service & Other Charges	At Actual
3. Insurance Charges	At Actual
4. Late Payment Penalty	In case of delay of installment, commercial rate will be charged on overdue days.

S. Ask Fauri Business Finance

1. Processing Charges	Flat @ Rs. 3,500/- (at the time of initiating and on each renewal)
2. Legal / Documentation / Other Charges	At Actual
3. Premature Termination Charges / Ballon Payment Penalty	Nil
4. LC & LG Pricing	As per SOC

T. Supply Chain Finance**Processing Fee:****Distributor Finance:**

0.20% of limit amount to be charges as processing fee before institution of limit and annually at the time of renewal.

Processing Fee:**Supplier Finance (Reverse Factoring):**

Minimum, 0.05% of limit amount or Rs. 2,000 (whichever is higher) to be charged as processing fee before institution of limit and annually at the time of renewal.

Overdue Charges:

Minimum additional spread of 2% per annum over and above the approved mark-up rate to be charged for the overdue days (from the 1st day of overdue, unless otherwise approved) of principal amount

U. Askari Rice Finance

Processing Fee	Processing fee will be charged @ 0.15% of total limit(s) processed / approved or Rs. 25,000/- whichever is higher
Documentation / legal / Service & Other charges	At actual
Insurance of mortgaged property and pledged stock	At actual

V. Askari Nai Umang

Processing Fee	Nil
Insurance Charges	At actual
Legal Document	At actual
Valuation Charges	At actual

W. LC - Sight (Import Program – SME)

Processing Fee	Flat @ 3000
Legal and Documentation Charges	At Actual

X. Askari Fleet Finance

1. Processing Fee (Rs) Up to Rs. 10M	Rs. 10,000/
Rs. 11 M to Rs. 100M	Rs. 20,000/
Rs.101 M to Rs. 500 M	Rs. 50,000/
2. Late Payment Charges	Rs. 3000 per installment after due date

3. Premature Termination / Balloon Payment Penalties
Mode of Pre-Mature termination / payment

General Category

i. In case entire outstanding loan is adjusted within 03 years of first disbursement	@ 3% of the total outstanding loan amount
ii. In case entire outstanding loan is adjusted after 03 years	@ 2% of the total outstanding loan amount

iii. Balloon Payment

Balloon Payment upto 20% of loan outstanding amount is allowed once in each year without penalty. Adjustment of over and above 20% will be charged @ 2% of balloon payment Amount

Y. Askari Cotton Ginning Finance

Processing Fee	Processing fee will be charged @ 0.15% of total limit(s) processed / approved or Rs. 25,000/- whichever is higher
Documentation / legal / Service & Other charges	At actual
Insurance of mortgaged property and pledged stock	At actual

Z. MISCELLANEOUS CHARGES

1. Stop payment of cheques	Rs. 600/- per instruction*
2. Duplicate statement of Account (No charges for pensioner's account)	Rs. 35/- * *Free for Askari Zabardast Current Account upon maintaining PKR 25,000 Monthly Avg Balance.
3. Duplicate party advice charges	Rs. 50/- per advice
4. Confirmation of balance to Auditors/any other certificate (No charges for pensioner's account)	Rs. 400/-
5. Issuance of cheque book	Rs. 27/- per leaf (FED is applicable in provinces of Punjab, Sindh, KPK & Baluchistan only) Subsequent Cheque Book Issuance is Free for Askari Zabardast Current Account upon maintaining PKR 25,000 Monthly Avg Balance.
6. Re-issuance of cheque book against Form B.	Rs. 400 plus Rs. 27/- per leaf (FED is applicable in provinces of Punjab, Sindh, Baluchistan & KPK only) Subsequent Cheque Book re-issuance is Free for Askari Zabardast Current Account upon maintaining PKR 25,000 Monthly Avg Balance.
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) Free for Askari Zabardast Current Account upon maintaining PKR 25,000 Monthly Avg Balance.
8. Issuance of Instant Cheque	PKR 1,000 + FED for 4 Instant Cheques Per Request
9. Account Closing Charges (No charges for pensioner's and all Asaan Accounts)	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
10. Issuance of SBP cheque on behalf of customer other than banks and financial institutions.	Rs. 500/-
11. Charges to be recovered from Employer Account in case of transfer of salary to the Employee Account..	Rs. 50/- per credit (Except defense & Govt. Employees)
12. Collection of School fee/any other periodical subscription amount etc.	Nil
13. Photocopy of Bank Record provided to Customer	i) Rs. 110/- for record upto one year ii) Rs. 550/- for record over one year
14. Obtaining eCIB report	At actual (Rs.50/-) per report
15. Obtaining Credit Report from Foreign Bank/Agency	At actual
16. Same day clearance of instrument	Rs. 500/- Free for Value Business Premium Current Account Free for Askari Zabardast Current Account upon maintaining PKR 25,000 Monthly Avg Balance.
17. Issuance of Duplicate CDR	Rs. 500/-
18. Test Verification from other Banks	Rs. 375/-
19. Standing Instructions	Rs.300/- per execution will be recovered in addition to the usual charges
20SMS charges (other in-branch transactions)	Current Account Holders: Rs. 200/- per month Savings Account Holders: Rs. 225/- per month (For other in-branch transactions) Free for Askari Sahar Current Account Free for Askari Zabardast Current Account upon maintaining

21. Monthly Minimum Average Balance Requirement:

Savings Bank Account – Minimum balance requirements

(a) **Regular Account**

No minimum balance limit.

(No Service charges on PLS Saving Accounts in any manner whatsoever)

(b) **Basic Bank Account (Unique Account)**

No minimum balance limit.

(c) **Service Charges on Dormant Accounts**

(All types of accounts including Local and FCY)

NIL

(d) **Aasaan Account**

No minimum balance limit.

(No Service charges)

Monthly minimum average balance requirement *

(e) Askari Value Plus Business Account	PKR 25,000
(f) Askari Value Premium Business Account	PKR 100,000
(g) Following type of Savings Accounts:	
• Askari Special Deposit Account (ASDA)	PKR 100,000
• Askari Maximiser	
• Askari Sahar Savings Account	
• Askari Value Plus Savings Account	
(h) For Askari Institutional Savings Plus Account	PKR 1,000,000

Note:

*> In case of short fall in the minimum average balance requirement, service charges for free services being offered will be charged as per charges mentioned in this Schedule of Charges.

> Service Charges PKR 50/Month to be charged in case minimum monthly avg balance requirement in the above account classes is not met. Service charges of PKR 50 shall be inclusive of FED and not applicable on pension accounts and dormant accounts.

22. Askari Maximiser Account/Askari Sahar Account

Askari Maximiser Savings Account Minimum Balance Requirement

PKR 100,000

Service charges will be deducted if monthly average balance falls below PKR 100,000.

Askari Maximizer Term Deposit minimum deposit requirement

PKR 100,000

Askari Sahar Term Deposit minimum deposit requirement

PKR 50,000

Premature Encashment Penalty/Charges on All LCY Term Deposit:

Premature encashment penalty/charges will be deducted from the accrued /paid profit there on. The penalty rate is applicable on principal amount being encashed:

Principal amount x 1.50% per annum on the remaining period of the Term Deposits. Minimum penalty/charges is 1.50% of the Principal amount. In case the penalty amount is greater than the profit paid/ payable, no profit will be paid to the client and only the Principal will be paid

23. PakWatan Account

Existing Current Account and Saving Account charges will be applicable

24. 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/-
- ii) GBP 100/-
- iii) EUR 100/-

US\$ 1/- per month
GBP 1/- per month
EUR 1/- per month

b) Frozen FCY Accounts

- i) US\$ 50/-
- ii) GBP 50/-
- iii) EUR 50/-

US\$ 2/- per month
GBP 2/- per month
EUR 2/- per month

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

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.
26. Payment of Prize Money claims (upto Rs. 500,000/-) of National Prize Bonds through designated branches Cash in Transit Charges – Actual & Service Charges – Rs. 1,000/-
27. **SECP document retrieval charges / Processing Fee**
For Information / Documents of Private Limited Companies: Rs. 1,100/- (including FED / Sales Tax)
For Information / Documents of Public Limited Companies : Rs. 2,000/- (including FED / Sales Tax)

28. Value Added Services:

- i) **Insurance**
- a) Avail Free Insurance Coverage*– on Maintaining month average balance of Rs. 100,000 only in PakWatan Remittance Current Account, Value Plus Current Account-Individual, Askari Asaan Digital Account, Askari Asaan Digital Remittance Account, & Exporters’ Special Foreign Currency Account – ESFCA
For Askari Zarbardast Current Account avail on maintaining PKR 25,000 monthly avg. balance.
- b) Avail Free Education Insurance Coverage*– on Maintaining monthly average balance of Rs. 10,000 only in Askari Little
- ii) **Locker**
- ii) Avail 50% Discount on first year Locker Rental**– on Maintaining month average balance of Rs. 100,000 only in Askari Sahar Current Account.

***24 hours world-wide “Accidental Death & Permanent Disability” insurance coverage. The sum insured per account holder shall be equivalent to four times of the last six months average balance – maximum up to Rs. 2 million**

****Allocation of Lockers (subject to availability), refundable key deposit applicable as per SOC**

29. **Basic Banking - Cash Withdrawal**
- For the Month (By Cheque):**
Up to 2 cash withdrawals Free
Above 2 withdrawals Rs. 25 / withdrawal

Staff: On all banking transactions, commission/charges including cheque books within reasonable amount as defined in Bank’s SOP /Circulars. In case of availing Locker facility 50% of the rent amount with no key deposit.

A. SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT

- | | |
|---------------------------------|--|
| 1. Sale and purchase of shares. | i) 0.37% on the first Rs.10,000/- of purchase price or cost thereof
Minimum... Rs. 45/- |
| | ii) 0.32% on amount exceeding Rs.10,000/-. |

NOTES:

- | | |
|----|---|
| a. | The above charge is in addition to brokerage. |
| b. | Commission will not be recovered on purchase of newly floated securities where it is payable by the Government/Government Agencies, and from the subscribers to new share floatation. |
| c. | When orders for purchase or sale of shares/securities are executed through the bank's other offices, all incidental expenses, such as postage, insurance charges etc. incurred will be recovered in addition to the commission brokerage charges. |
-
- | | |
|---|--|
| 2. Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal). | 0.65% on the first Rs.10,000/- of the paid up or face value minimum Rs.13/-; 0.160% on amount exceeding Rs.10,000/-. |
| 3. Withdrawal fee on Government Securities, where share and/or securities sold are from those held in safe custody, either commission on sale of share and securities as shown against item (i) or withdrawal fees, as shown against item (ii) and (iii) whichever is higher, will be charged but not both. | Rs. 10/- per scrip. |
| 4. Charges for collection of interest/ return and dividend. | 0.37% on the amount of interest/return/dividend/collected minimum Rs. 13/- |
| 5. Handling charges for conversion, renewal consolidation for subdivision of Government Securities. | i) Minimum Rs. 7.5 per scrip.
ii) Rs. 50/- in case of Deposit Certificates issued by Government Agencies. |
| 6. <u>Investor Portfolio Securities Account (IPS)</u> | |
| a) IPS Account Opening Charges | Rs. 5,000/- (Negotiable) |
| b) IPS Transaction Charges (Settlement Charges) | Rs. 1,200/- per transaction (Negotiable) |
| a) IPS Account Maintenance Charges | Rs. 1,500/- per month (Negotiable) |
| b) Claim of PIB Coupon from SBP | 0.01% of Face Value Maximum Rs. 10,000/- (Negotiable) |
| c) Claim of maturity of Securities (PIB/T.Bills) from SBP | 0.01% of Face Value Maximum Rs. 10,000/- (Negotiable) |

A. SETTLEMENT OF 3RD PARTY FUND TRANSFER THROUGH PRISM (RTGS):

Days	Timing	Charges		
		SBP	AKBL	Total
Settlement Timings for Interbank Funds Transfer				
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
Settlement Timings for Customer Transfers (MT103) (For Rs.1M and above)				
Monday to Friday	9:00 a.m. to 1:30 p.m.			NIL
	1:30 p.m. to 3:00 p.m.			
	3:00 p.m. to 4:00 p.m.			
Settlement Timings for Customer Transfers (MT102) (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.			NIL

Note: RTGS charges are waived off on the directions of SBP and the same charges may be revised in light of SBP's further instructions.

AA. Postal/Telegram/Telephone/SWIFT/Telex/fax & Courier Charges (Domestic)

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

PRIORITY BANKING

GENERAL BANKING (Domestic)

REMITTANCES

I. Banker's Cheque

e) Issuance of Banker's Cheque	Free
iii) Current A/C holders	Free
iv) Profit bearing accounts	Free
f) Cancellation of Banker's Cheque	Free
g) Duplicate Issuance Banker's Cheque	Free
h) Issuance of Banker's Cheque Through I- Net Banking	Free

II. Others

a) RTGS Charges	Free
b) Inward Foreign Remittance	Free
c) Outward Foreign Remittance	Free

(Intermediary Bank Charges are applicable)

BILLS

Intercity Collection of Cheques through NIFT	Free
Local Clearing	Free
Same Day Clearing	Free
Outward Bill for Collection (OBC)	Free
Cheque Return Charges	Free

ATM Services

Cash Withdrawal Fee

i) From Askari Bank's ATM	Free
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Balance Enquiry Fee

i) From Askari Bank's ATM	Free
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Inter Bank Fund Transfer

Free

Account Maintenance Certificate / Balance Confirmation Certificate/Duplicate Statement of Account

Free

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	Free subject to availability
ii) Medium	Free subject to availability
iii) Large	Free subject to availability
iv) Extra Large XL (16"x 16")	Free subject to availability
v) Extra Extra Large XXL(16"x31")	Free subject to availability
vi) Key Deposit	Free subject to availability

*One per client

ALTERNATE DELIVERY CHANNELS**1. Signature Visa Debit Card (Basic & Supplementary)**

a. Issuance / Re-Issuance/Replacement & Annual Fee	Free
b. SMS Alerts	Free
c. Internet Banking	Free
d. E-Statement	Free
e. Downgrade Charges	In case of downgrading PKR 4,500 + FED shall be charged on a quarterly basis until the eligibility criteria is met and Priority status is tagged.

CONSUMER BANKING SERVICES**1. Mortgage Finance**

a- Processing Fee	50% waiver
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2. Auto Finance

m. Processing Fee (Including Legal Documents Charges)	100% waiver
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MISCELLANEOUS CHARGES

a- Cheque Book issuance	Free
b- Cheque Re-issuance	Free
c- Tax/Withholding Certificate	Free
d- Standing Instructions	Free
e- Cheque Stop Payment	Free
f- Cash Withdrawal Online/Intercity	Free
g- Cash Deposit Online/Intercity	Free
h- Account Closure	Free
i- PRC issuance	Free
k- SMS alerts for all over the counter services	Free

Note:

- Above mentioned charges will be applicable on customer meeting Priority Banking criteria/policy.

ROSHAN DIGITAL ACCOUNT**A. Roshan Digital Charges****Roshan Digital Accounts**

Account Opening	Nil
Account Maintenance	Nil
Debit Card Issuance Charges	Nil (First Issuance)
Debit Card Annual Charges	Annual Service Fee <ul style="list-style-type: none"> i) Classic Rs. 2,500 ii) Gold Rs. 3,000 iii) Platinum Rs. 6,500 iv) Signature Rs. 16,000/-
Supplementary Card (upon request)	Supplementary Card Annual Service Fee <ul style="list-style-type: none"> i) Classic Rs. 2,500 ii) Gold Rs. 3,000 iii) Platinum Rs. 6,500 iv) Signature Rs. 16,000
Cheque Book Issuance	Rs. 27 per leaf (FED is applicable in provinces of Punjab, Sindh, KPK & Baluchistan only)

Cheque Book Delivery	As per Actual
Inward Remittance (from abroad)	Nil if proceeds are credited to an account with us, otherwise a charge of US\$ 5/- or equivalent. Home Remittance: Nil charges (excluding cost of Banker's cheque/RTGS etc. charges when T.T. is requested)
Outward Remittance (from Pakistan)	i) FDD US\$ 30/- plus cost of SWIFT Charges @ US\$ 5/- per message or equivalent. ii) PKR 0.4% will also be applicable if the amount is not retained in the account for 15 days. iii) FTT US\$ 35/- plus SWIFT charges @ US\$ 13/- per message or equivalent PKR. iv) 0.4% will also be applicable if the amount is not retained in the account for 15 days.
Inter Bank Fund Transfer (local)	Inter Branch Fund Transfer---Free For Current / Profit bearing Account Holders Inter Bank Fund Transfer--0.1% or Rs. 200/- whichever is lower on the amount exceeding Rs. 25,000/- in a month. Inter Bank Fund Transfer through Raast ID--Free
Account Balance Inquiry (ATM)	i) From Askari Bank's ATM---Free. ii) From 1-Link Member Bank ATM --RS. 4.67. (Inclusive of FED) iii) International- Rs. 250/-.
Cash withdrawal through Card (within Pakistan)	1-Link Member Bank's ATM---Rs. 35 per transaction (Inclusive of FED)
Cash withdrawal through Card (International)	Rs. 400/- per transaction or 3.50% of each cash withdrawal, whichever is higher
Bill Payment	Rs.8/- per bill (payable by other utility companies) Rs. 9/- per PTCL bill (payable by PTCL company)
Internet Banking Activation	Nil
Transaction alerts - SMS / email (Transaction performed through digital channels) Local & International	Free
Currency Conversion Charges from FCY to PKR	4.5% of Trxn amount - to be applied on all Trxn other than PKR & on Dynamic Currency Conversion Transaction (where merchant residing outside Pakistan while transaction performed in Local Currency).
Postal charges	At Actual
Application processing for Naya Pakistan Certificate (NPC)	Free