

Schedule of Bank Charges

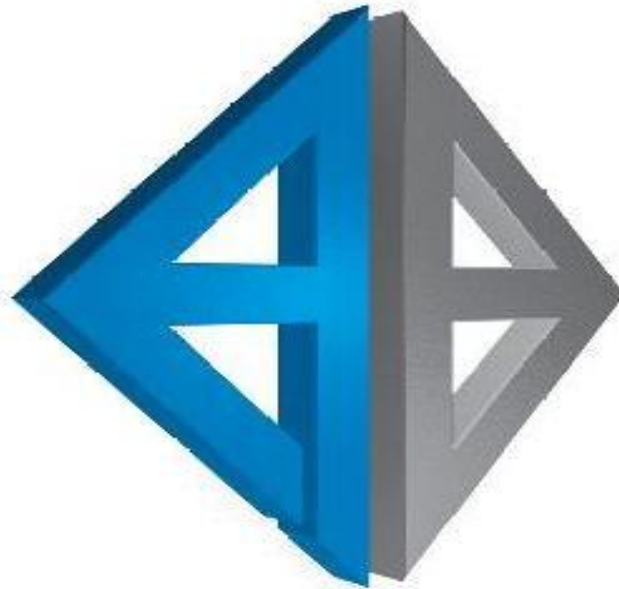
(Exclusive of FED / Sales Tax)

Effective

July 01, 2023

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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SWIFT: ASCMPKKA

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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. 2,200/-
ii) LCs above Rs.30M upto Rs.50M	0.30%	0.20%	Rs. 2,200/-
iii) LCs above Rs.50M	0.20%	0.15%	Rs. 2,200/-

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 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 interest 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 interest 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. 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%
- 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.
LC Cancellation charges (not for expired LCs) Rs. 1000/-****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/-**

Note: Service charges for Corporate / Commercial Borrowers may be revised by Business Head.

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.0.65 / 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. 0.60/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).
- However, the proportionate bonus (rebate) shall be given on early payment of the bill as under:**
- 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.0.58/1,000/- 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.0.60/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. Rs. 1,250/- .
ii.) Items returned unpaid. 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 registers 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

OTHERS

- 3) WeBOC EIF and FI
- | | | |
|----|----------------------------------|-----------------------------|
| a. | Transfer of EIF and FI | Rs:120/- per transaction |
| b. | FOC WeBOC EIF and FI | Rs:600/- per transaction |
| c. | Issuance of Business Performance | Rs:1,200/- per transaction |
| d. | Certificate for previous years | Rs. 1,500/- per certificate |

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
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 kibor + 2.5% or as approved by Business Head). |

Notes:

- i) Collecting agent's charges, if the collecting agent is other than the bank, will be extra.
- 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 considered) | 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.

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.

Sr. No.	Trade & Advances Service Charges	Functionaries/Authorities
1.	Waiver / Reduction of Charges for Borrowing Relationship	Jointly by GH-BBG & Relevant Business Group Head
2.	Waiver / Reduction of Charges for Non-Borrowing Relationship	Jointly by GH-BBG & GH-Operations
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 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 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	Rs. 5,000/-
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

I. Pay Order

- | | |
|------------------------------|--|
| a) Cancellation of Pay Order | i) Rs. 500/- for account holders
ii) Rs. 700/- (flat) for non-account holders |
|------------------------------|--|

II. Banker's Cheque

- | | |
|--|--|
| a) Issuance of Banker's Cheque | i) Free |
| b) Cancellation of Banker's Cheque | i) Rs. 500 for account holders
ii) Rs. 700 (flat) for non-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 | Free |

III. Inter Branch Online Cash Withdrawal / Deposit

- | | |
|---------------|------|
| a) Withdrawal | Free |
| b) Deposit | Free |

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

- Issuance of Proceeds Realization Certificate, if transaction is older than one year Rs. 600/- per certificate

VI. Current Accounts (All types)

with minimum 6 Month average balance Rs:2M

Cheque Return Charges (outward clearing/collection only)	NIL
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% Minimum Rs. 240 |
| | ii) Over Rs. 1,000,000 | 0.080% |

- Intercity Collection of Cheques through NIFT** Rs. 240/- per item

- Purchase of Bills, Cheques etc.** 0.50%..... Minimum Rs. 600/- (Plus mark-up as approved)
(Other Cheques/Demand instruments)

- 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. 5,000/- p.a. or Nil on refundable security deposit of Rs. 50,000/-
ii) Medium	Rs. 7,000/- p.a. or Nil on refundable security deposit of Rs. 60,000/-
iii) Large	Rs. 9,000/- p.a. or Nil on refundable security deposit of Rs. 100,000/-
iv) Extra Large XL (16"x 16")	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. 450/- per month and up to maximum one year annual rent. In case of broken days, the amount of charges shall be calculated for the number of outstanding days.

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

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. 1,850
ii) Gold	Rs. 2,200
b. Annual Service Fee	
i) Classic	Rs. 1,850
ii) Gold	Rs. 2,200
c. Replacement	
i) Classic	Rs.1,850
ii) Gold	Rs. 2,200
d. ROC/Voucher Retrieval Charges	
i) Local	Rs. 300/-
ii) International	Rs. 600/-
e. Chargeback Processing Fee	NIL
f. International POS transaction charges	3.50% of Trxn Amount
g. Arbitration Charges	At Actual

2. **UnionPay Chip Debit Card (Basic & Supplementary)**

a. Issuance Fee		
i.	Classic	Rs. 1,500/-
ii.	Gold	Rs. 1,700/-
b. Annual Service Fee		
i.	Classic	Rs. 1,500/-
ii.	Gold	Rs. 1,700/-
c. Replacement		
i.	Classic	Rs. 1,500/-
ii.	Gold	Rs. 1,700/-
d. ROC/Voucher Retrieval Charges		
i.	Local	Rs. 300/-
ii.	International	Rs. 600/-
e. Chargeback Processing Fee		
i.	Local	NIL
ii.	International	NIL
f. International POS transaction charges		3.50% of Trxn Amount
g. Arbitration Charges		At Actual

3. **PayPak Debit Card (Basic & Supplementary)**

a. Issuance Fee PayPak Debit Card		
i.	Silver	Rs. 1,000/-
ii.	Gold	Rs. 1,250/-
b. Annual Service Fee		
iii.	Silver	Rs. 1,000/-
iv.	Gold	Rs. 1,250/-
c. Replacement		
iii.	Silver	Rs. 1,000/-
iv.	Gold	Rs. 1,250/-
d. ROC/Voucher Retrieval Charges		
▪	Local	At Actual
e. Chargeback Processing Fee		NIL
g. Arbitration Charges		At Actual

4. **ATM Services**

Cash Withdrawal Fee		
i)	From Askari Bank's ATM	Free
ii)	From 1-Link Member Bank's ATM	Rs. 23.44 per transaction
iii)	From Independent Service Providers ATM	Rs. 23.44 per transaction
iv)	International ATM	Rs. 400/- per transaction or 3.50% of each cash withdrawal, whichever is higher
Balance Enquiry Fee		
v)	From Askari Bank's ATM	Free
vi)	From 1-Link Member Bank ATM	Rs. 3.13
	International	Rs. 230/-
Receipts Printing- Cash Withdrawal /Balance Enquiry (Both On-us & Off-us transactions)		Rs. 3.13 per transaction

**5. 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.

- c. Inter Branch Fund Transfer
 ATM Free
 I-Net/Mobile Banking/IVR Free

For Current / Profit bearing Account Holders

- d. Inter Bank Fund Transfer
 ATM 0.1% or Rs. 200/- whichever is lower on the amount exceeding Rs. 25,000/- in a month.
 I-Net/Mobile Banking/IVR

- e. Inter Bank Fund Transfer through Raast ID Free
6. Beacon House School System (BSS) transaction fee Rs. 25 per transaction

F. Certificate of Investment

- Premature Encashment Charges 0.01% of amount invested

G. CONSUMER BANKING SERVICES

1. Personal Finance

- a- Processing Fee i. 1.35% of loan amount OR Rs. 5,500/- whichever is higher
 ii. Processing Fee for Top-up Rs. 2,000 (Fixed)
- b- Legal & documentation charges At actual
 c- Late Payment Charges Rs.1,500/- per Instance/per Installment
- d- Cheque Return Charges NIL
- e- Balloon Payment Charges i) 1st Year 10% of Balloon Payment Amount
 ii) 2nd year 7.5% 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 7.5% of Outstanding Principle Amount
 iii) 3rd year and onwards 5.5% of Outstanding Principle Amount
- g. Insurance Charges At Actual

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

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. uptoRs. 6,000/- (Legal & documentation charges at actual)
- 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. 9,000 (Flat) for BTF Rs.6,000 Mera Pakistan Mera Ghar - Rs.6,000
b- Legal/documentation/valuation/ Income Estimation Charges	At actual
c- Late Payment Charges	Rs.1,500/- per Instance/per Installment
d- Cheque Return Charges	NIL
e- Premature Termination Charges	a. In case of early settlement by the borrower : i) 1st year 7% of Prin OS ii) 2nd year 6% of Prin OS iii) 3rd+ year 5% of Prin OS b. 10% of the OS principal, in case of balance transferred to other bank, irrespective of the time period. c. Mera Pakistan Mera Ghar Scheme NIL i) 1st year 7% of BPA ii) 2nd year 6% of BPA iii) 3rd + year 5% of BPA (Max 2 Balloon payments are allowed during an anniversary year, as per above schedule. Additional Balloon payment shall be charged @ 15% irrespective of loan disbursement year) c. Mera Pakistan Mera Ghar Scheme NIL
f- Balloon Payment	
g- Balance Confirmation Certificate/Duplicate NOC	Rs.1,000/-
h. Insurance Charges	At Actual

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

4. Auto Finance

a. Processing Fee (Including Legal Documents Charges)	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)
b. Vehicle Evaluation Charges	At actual – maximum up to Rs.4,000/-
c. Premature Termination Charges	i) 1st year 8.0% of Prin OS ii) 2nd year 6.0% of Prin OS iii) 3rd year and onwards 5.0% of Prin OS
d. Balloon Payment	i) 1st year 7.0% of BPA ii) 2nd year 6.0% of BPA iii) 3rd year & onwards 5.0% of BPA (Max 2 Balloon payments are allowed during an anniversary year . Additional Balloon payment shall be charged @ 15% irrespective of loan disbursement year)
e. Cheque Return Charges	NIL
f. Late Payment Charges	Rs 1,500/- per Instance/per Installment
g. Repossession Charges	At actual upto a maximum of Rs 80,000/-
h. Tracker Charges	Nil
i. Litigation Charges (if any)	at actual
j. Comprehensive Insurance Charges	at actual

k. Duplicate / Revalidation of NOC charges	Rs. 1,500/-
l. Vehicle Registration Service Charges (Third Party Payment)	Actual or Rs.5,000/- whichever is less
m. 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. AKBL's Advance against Salary (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. 4,000/- (Waiver on 30% utilization of total limit within 3 months of issuance / renewal)
b. Gold Card	Rs. 8,000/- (Waiver on 30% utilization of total limit within 3 months of issuance / renewal)
c. Platinum Card	Rs. 12,000/- (Waiver on 30% utilization of total limit within 3 months of issuance / renewal)
d. World Card	Rs. 15,000/- per annum
e. Corporate Card (Annual Fee)	Rs. 3,500/- (Waiver on 50% of total limit within 1 month)
f. Awami Card	Rs.2,000 per annum (For existing portfolio only)
g. *Supplementary Card – Classic	Rs. 2,200 (Waiver on 15% utilization of total limit within 3 months of issuance / renewal)
h. *Supplementary Card - Gold	Rs. 3,750 (Waiver on 15% utilization of total limit within 3 months of issuance / renewal)
i. *Supplementary Card – Platinum	Rs. 6,000/- (Waiver on 15% utilization of total limit within 3 months of issuance / renewal)
j. *Supplementary Card - World	Rs. 9,000/- per annum
k. 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	
ii. Gold	Rs. 2,500/- per annum
iii. Platinum	Rs. 4,000/- per annum Rs.6,000/- per annum
2. Late Payment Charges	Rs.1,700/- per Instance

3.	Service Charges - Retail Transactions Classic, Gold, Platinum & Corporate Cards (all segments except World Cards) World Cards	Upto 3.5% per month (42% per annum) of the outstanding amount. 3.7% per month (44.40% per annum) of the outstanding amount
		(*APR means Annualized Percentage Rate)
4.	Cash Advance Charges	Rs. 1,450/- or 3.5% whichever is higher
5.	Service Charges Cash Advance	3.33% per month (40% APR)
6.	Cheque Return Charges	Rs. 1,500/- per cheque
7.	Card Replacement Fee	Classic: Rs. 800 Gold: Rs. 1,000 Platinum: Rs. 1,200 World: Rs. 1,400 Corporate: Rs.1,000
8.	Services Charges - Flexible Credit Plan (FCP)/Extended Payment Plan(EPP)/Cash for Card (CFC)/ Balance Transfer Facility (BTF)	a. FCP: 2% per month (24.00% APR) b. EPP/CFC: 3% per month (36.00% APR) 2% per month (24.00% APR) for BTF
		1. Mark up 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.	Processing Charges - FCP/EPP/BTF	Rs. 1,400 or 3.50% whichever is higher BTF Rs. 1,200 or 3.20% whichever is higher
10.	Processing Fee - Cash Advance Facility (Cash for Card)	Rs.1,500/- per transaction or 3.2% whichever is higher
11.	Early Termination Charges - FCP/EPP/CFC/BTF	Rs 1,500/- or 5.5% of the outstanding amount, whichever is higher
12.	Credit Cover Premium (With the consent of customer)	0.48% of outstanding balance
13.	Voucher Retrieval	Rs. 1,000 if transaction pertains to "U.S Healthcare".
14.	Foreign Currency Transaction Charges	4.2% of transactions amount – to be applied on all transactions other than Pak Rupee
15.	SMS Service Fee	Free
16.	Internet transaction charges	Nil
17.	Arbitration Charges (In case of dispute)	At Actual
18.	Chip Maintenance Fee	Basic Card Rs.900/- & Supplementary Card Rs.550/-
19.	1-Bill Payment/Utility Bill Payment through Credit Cards	Rs. 40 per payment
20.	Banker's Cheque Issuance Fee	Rs. 1,000/-
21.	Card Conversion fee (Upgrade)	Rs. 800
22.	Direct Debit Rejection Fee	Rs. 1,000
23.	Top-Up facility (Limit Enhancement) Fee	Rs. 1,200
24.	Inactivity Fee	Rs. 2000 (Reversible on minimum spend of PKR 50,000 in 3 months) Note: Fee will be charged in case, no transaction initiated Up to 12 months & zero outstanding Balance.

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

I. Branchless Banking

Branchless Banking (Askari Digital Wallet)		
1.	Askari Digital Wallet Account Opening	Free
2.	Create Askari Digital Wallet /ATM PIN	Free
3.	Change Askari Digital Wallet /ATM PIN	Free
4.	Mini Statement of Askari Digital Wallet	Free
5.	AKBL Core Account Linking with Askari Digital Wallet	Free
6.	Transfer In - from AKBL Bank Account to Askari Digital Wallet	Free
7.	Transfer Out - from Askari Digital Wallet to AKBL Bank Account	Free
8.	Utility Bill Payment	Free
9.	Mobile Top Up	Free
10.	Incoming IBFT	Free
11.	International Home Remittance	Free
12.	Donation Payment	Free
13.	Balance Enquiry.	Free
14.	Balance Enquiry from other bank's ATMs	Switch Fee Rs. 3.13 per enquiry
15.	Cash Withdrawal through Askari Bank's ATMs	Free
16.	Cash Withdrawal through other Bank's ATMs	Switch fee of Rs.23.44 per transaction
17.	ATM Receipt Printing -Cash Withdrawal /Balance Enquiry (Both On-us & Off -us Transaction)	Rs. 3.13 per transaction
18.	ATM / Debit Card Issuance / Replacement Fee (Negotiable for corporate clients)	Rs.431/- per Card
19.	ATM / Debit Card Annual Fee (Negotiable for corporate clients)	Rs.431/- per Card
20.	Money Transfer (Askari Digital Wallet to Askari Digital Wallet)	Free
21.	Money Transfer (Askari Digital Wallet To AKBL Core Account)	Free
22.	Money Transfer (Askari Digital Wallet To Other Bank Account)	
	Fund Transfer up to Rs. 25,000/- per month	Free
	Fund Transfer above Rs. 25,000/- per month	0.1% or Rs. 200/- whichever is lower on the amount exceeding Rs. 25,000/-
23.	Cash Deposit – BB Account Holder in his/her account Minimum Rs.100/- to maximum Rs. 50,000/-	Free
24.	Cash Withdrawal from Mobile Wallet (through BB Agent)	
	a) Up to 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
25.	Money Transfer (Mobile Wallet to CNIC):	
	a) Up to 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
26.	Bank Transfer AKBL & IBFT (OTC)	
	a) Up to Rs.1,000/-	Rs. 30/- per transaction
	b) 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.15,000/- to Rs.20,000/-	Rs. 134/- per transaction
j)	Over Rs.20,000/- to Rs.25,000/-	Rs. 147/- per transaction

J. 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.

K. 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.

L. AGRICULTURAL & RURAL BANKING SERVICES

1. a- Following Rates for all Agriculture Finances	Sanctioned Amount	Charges
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

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

M. 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"> ▪ Upto Rs. 5 M: 0.20% minimum Rs. 4,500/- ▪ Over Rs. 5 M to Rs. 10 M: 0.20% minimum Rs. 6,250/- ▪ Over Rs. 10 M to Rs. 50 M: 0.20% minimum Rs. 25,500/- ▪ Over Rs. 50 M to Rs 100 M: 0.20% minimum Rs. 32,500/- ▪ Above Rs. 100M - Up to 0.2% or a minimum of PKR 52,500/-
c. Review at Existing / Reduced Level (For Funded & Non-Funded Facilities)	<ul style="list-style-type: none"> ▪ Upto Rs. 5 M: 0.20% minimum Rs. 4,500/- ▪ Over Rs. 5 M to Rs. 10 M: 0.20% minimum Rs. 6,250/- ▪ Over Rs. 10 M to Rs. 50 M: 0.20% minimum Rs. 10,000/- ▪ Over Rs. 50 M to Rs 100 M: 0.20% minimum Rs. 15,000/- ▪ Above Rs. 100M - Up to 0.2% or a minimum of PKR 25,000/-
Note: Service Charges of Corporate / Commercial may be revised by the 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.	<ul style="list-style-type: none"> i) Upto Rs. 10 M Rs. 1,500/- ii) Above Rs. 10 M Rs. 2,500/-
II) Outside the above limits.	TA & DA as per rules plus above charges.

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| 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

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|--|---|
| 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
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* 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.

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

Processing charges for PMKJ applications (all tiers)	Rs. 100/-
eCIB charges to recovered	Actual.
Late payment charges for PMYB & ALS all Tiers (I, II & III)	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)

O. Askari Sahar Finance

Processing charges for ASF application (Non-refundable)

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|--|------------|
| i. Up to Rs. 0.70M | Rs.2,000/- |
| ii. Above Rs. 0.700M and up to Rs. 5.00M | Rs.3,000/- |

Late payment penalty after due date (15 th day of due date)	Rs. 1000/- per installment
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P. Askari Imarat Finance

Processing charges for AIF application (Non-refundable)	Rs. 30,000/- or 0.2% of loan amount whichever is higher
Late Payment Penalty after due date (15 th day of due date)	Rs. 3,000/- per installment

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) Ballon Payment	Ballon 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	Ballon 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 penalty

Premature termination penalty will not be applicable in case of renovation

Q. Askari Flour Mill Finance

Processing fee	Processing fee will be charged @0.15% of total limit(s) processed / approved or Rs. 25,000/-, whichever is higher.
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R. 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.
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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

S. MISCELLANEOUS CHARGES

1. Stop payment of cheques	Rs. 600/- per instruction
2. Duplicate statement of Account (No charges for pensioner's 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's account)	Rs. 375/-
5. Issuance of cheque book	Rs. 22/- per leaf (FED is applicable in provinces of Punjab, Sindh, KPK & Baluchistan only)
6. Re-issuance of cheque book against Form B.	Rs. 400 plus Rs. 22/- per leaf (FED is applicable in provinces of Punjab, Sindh, Baluchistan & KPK 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'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
9. Issuance of SBP cheque on behalf of customer other than banks and financial institutions.	Rs. 500/-
10. 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)
11. Collection of School fee/any other periodical subscription amount etc.	Nil
12. Photocopy of Bank Record provided to Customer	i) Rs. 110/- for record upto one year ii) Rs. 550/- 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. 500/-
16. Issuance of Duplicate CDR	Rs. 500/-
17. Test Verification from other Banks	Rs. 375/-
18. Standing Instructions	Rs.300/- per execution will be recovered in addition to the usual charges
19. SMS charges (other in-branch transactions)	Rs. 110/- per month

20. Savings Bank Account – Minimum balance requirements	No minimum balance limit.
(a) Regular Account	(No Service charges on PLS Saving Accounts in any manner whatsoever)
(b) Basic Bank Account (Unique Account)	No minimum balance limit. (No Service charges)
(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)

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: a, b, c & d and Salary and Zakat accounts are also exempted from said service charges.

Account	Monthly minimum average balance requirement*
Askari Value Plus Business Account	PKR 25,000
Askari Value Premium Business Account	PKR 100,000

* 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.

21. Value Added Features on Askari Value Plus Current Account (Individual)

Avail Free Insurance Coverage* & Locker Facility**on Maintaining month average balance of Rs. 50,000 only

*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. 2.5 million (minimum average of 50,000)

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

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 Askari Maximiser Term Deposits/ Askari Sahar Term Deposits:

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. Askari Ujala Finance

Processing Fee SE/ME	Rs. 6000/- or @0.5% of loan whichever is higher
Processing Fee for domestic borrowers	Rs. 5,000/-

25. 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/-	US\$ 1/- per month
ii)	GBP 100/-	GBP 1/- per month
iii)	EUR 100/-	EUR 1/- per month

b) Frozen FCY Accounts

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

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

26. 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.

27. 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/-

28. 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)

NIL CHARGES:

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

From customers maintaining average deposit of Rs.2M in non-interest/ non-profit bearing accounts for the last 6 months or Rs.5M in interest/profit bearing accounts; 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 Bank's SOP /Circulars. In case of availing Locker facility 50% of the rent amount with no key deposit.

T. 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) |

U. 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.

V. 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 |

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