

Schedule of Bank Charges

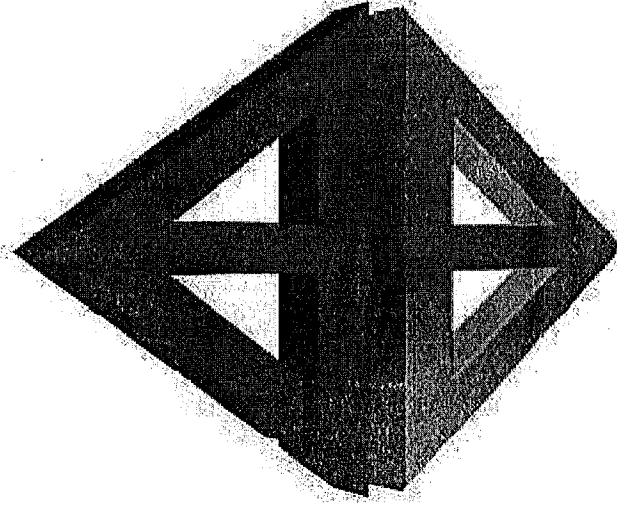
(Exclusive of FED / Sales Tax)

Effective

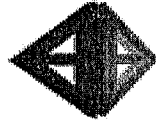
July 01, 2026

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



askaribank
LIMITED



Islamic Banking Services Division
Plot No. 14-W. 2nd Floor, F-8 Markaz, Islamabad
SWIFT: ASCMPKKA

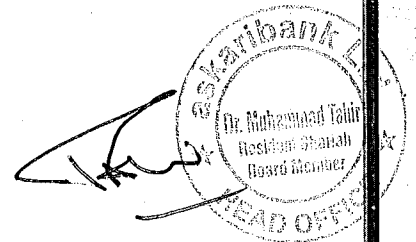
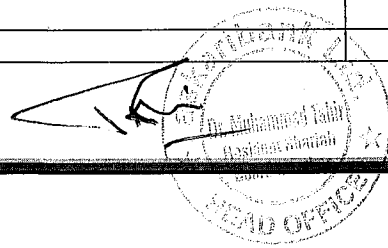


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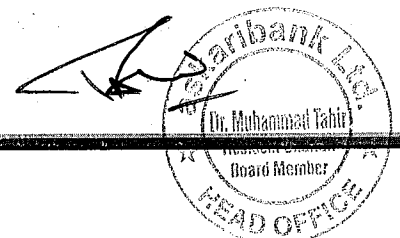
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TRADE FINANCE

A. IMPORTS

- | 1) LETTERS OF CREDIT | First quarter or Part thereof | Each Subsequent Quarter or part thereof | Minimum |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-------------|
| <u>Cash Letters of Credit</u> | | | |
| a. LCs upto Rs. 100M | As per applicable slab Annexure C | As per applicable slab Annexure C | Rs. 2,500/- |
| b. Revalidation Commission | Revalidation commission after expiry of LC, when the same is revalidated, revalidation commission is to be charged same as in case of opening a fresh LC. | | |
| c. Transfer Commission | When LC is transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh LC as above. | | |
| d. | | | |
| i) LCs under suppliers / buyers credit pay as you earn scheme and deferred payment LCs for period over one year upto US\$ 10M or equivalent | Commission to be recovered as per applicable slab given in Annexure C, from the date of opening of LC till the expiry of LC. Thereafter commission is to be recovered on 6 monthly basis on reducing liability till payment of the last and final installment. | | |
| ii) LCs under suppliers / buyers credit pay as you earn scheme and deferred payment LCs for period over one year and for amounts in excess of US\$ 10M or equivalent | Commission is to be recovered as per applicable slab given in Annexure C, from the date of opening of LC till the expiry of LC. Thereafter commission is to be recovered on 6 monthly basis on reducing liability till payment of the last and final installment. | | |
| iii) Non-Reimbursable LCs under Barter/Aid/Facilities | Commission is to be recovered as per applicable slab given in Annexure C. Minimum Rs. 375/- | | |
| e. Amendments | Rs. 2,000/- per amendment (flat) or Commission under items a or d above if amendment involves increase in amount or extension in period of shipment. | | |
| f. LC Cancellation Charges | LC cancellation charges (Not for Expired LCs) Rs. 1,200/- | | |
| g. <u>Import under Registration of Contract</u> | i) 55% of applicable slab given in Annexure C – Minimum Rs. 1,500/- | | |
| | ii) Collection commission at the time of payment of bill Rs. 500/- (Flat) | | |
| 2) BILLS | | | |
| a. If bills are to be drawn under usance LC | Rs. 750/- per bill (flat) to be charged at the time of retirement of bills. Extra commission as per applicable slab given in Annexure B is to be recovered/ charged on monthly basis for the usance import bills for any period beyond validity of LC. However, no commission to be charged if the maturity/payment period of the bill falls within the period for which commission has already been recovered. | | |



Askari Bank Limited - Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective July 01, 2026

- | | | | |
|----|-----------------------------------------------------------------------------------------------------------------------------|-----|---------------------------------------------------------------------------------------------------------|
| b. | 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 & to be recovered from negotiating bank. |
| c. | | | |
| | i) Collection | | Rs. 1,250/- (Flat) |
| | ii) Items returned unpaid | | Rs. 1,800/- In addition to correspondent bank charges |
| | iii) Handling charges on Rupees denominated import bill | | Rs.1,250/- (Flat) - In addition to correspondent bank charges. |
| d. | Service charges against import transactions i.e. Import Bills / Collection | | 0.15% flat - Minimum Rs.1,500/- |
| e. | Remittance on account of Import without opening of LC or contract registered as specified in the Import Policy | | Rs. 1,000/- (Flat) plus SWIFT/Telex charges if required. |
| f. | Issuance of NOC to other banks for booking Foreign Exchange or effecting remittance under our LC or registered contract etc | | Rs. 2,000/- per NOC |

3) OTHERS

- | | | |
|----|----------------------------------------------------------------|-----------------------------|
| a. | WeBOC EIF & FI | Rs: 120/- per transaction |
| b. | Transfer of EIF & FI | Rs: 600/- per transaction |
| c. | Open Account-FOC WeBOC EIF & FI | Rs: 1,200/- per transaction |
| d. | Issuance of Business Performance Certificate for previous Year | Rs. 1,500/- per certificate |
| e. | FI BDA | Rs. 100/- per BDA |

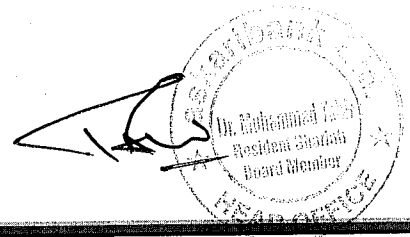
Note:

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 reserve the right to recover above LC commission on increased liability for the unexpired LC period.

B. EXPORTS

1) Letters 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. | Confirmation | Subject to Arrangement / as decided by International Division |
| d. | Transfer of Export LCs | Rs. 2,000/- |
| e. | Reimbursement payment to other local banks from Non-Resident Rupee Account | Rs. 1,000/- |
| f. | Verification of "EE" Statement | Rs.2,000 per form |
| g. | 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 where payment cover is already received in bank's Nostro Accounts / Advance Payment
- i) 0.13%, Minimum Rs.1,000/-
ii) 0.10% service charges Minimum Rs. 1,000 in consideration of export business exceeding Rs. 200 M 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/- (Excluding postage)

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.

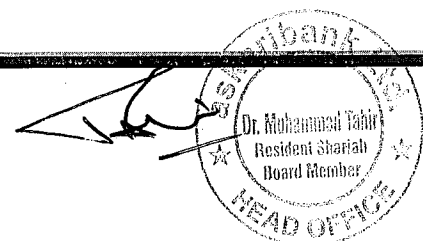
3) OTHERS

- a. Handling of Duty Draw Back Claims @ 0.45% per claim ... Min. Rs. 1,500/- (whichever is higher)
- b. Freight Subsidy Claim @ 0.45% per claim ... Min. Rs. 1,000/-
- c. Processing charges for "6% Research & Development Support" cases @ 0.45% per claim Min. Rs.1,500/-
- d. Issuance of EPRC (Export Proceeds Realization Certificate) Rs. 600/- per certificate (Free for Freelancer Account/ESFCA)
- e. Handling Charges for Export Refinance Applications Rs. 1,000/- per application
- f. Handling of Substitution Cases of Export Refinance Rs. 1,000/- per case
- g. Handling of substitution of cases of ILTFF Rs. 2,000 per case
- h. Processing Charges on Export Development Surcharge Rs. 100/- per export Bill
- i. WeBOC EFE Fee / FI Fee Rs:100/- per transaction
- j. Transfer of EFE / FI Rs:500/- per transaction
- k. Expired EFEs / FIs Nil
- l. Export proceed transfer 0.1% or Rs. 1,350 (Whichever is Lower)
- m. Export refinance Part II – NOC for entitlement Rs. 1,000 per NOC

C. DOMESTIC BANKING

1. Inland Letters of Credit

- a. Issuance
- i) Commission is to be recovered as per applicable slab given in Annexure C ... Min. Rs. 2,000/-
- ii) For annual volume of Rs. 50M/Public Sector Organization / Government/Semi-Government Sponsored Bodies, commission subject to negotiation and approval from the competent authority.



Askari Bank Limited - Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective July 01, 2026

- | | |
|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| b. Amendments | Rs. 2,000/- per amendment (Flat) or commission under item 1.a. above if amendment involves increase in amount |
| c. Discrepancy Charges on documents (wherever applicable) | Rs. 3,000/- (Flat) |
| d. If bills are drawn at Usance under inland LC | Rs. 1,000/- per bill (Flat) to be charged at the time of retirement of bills. Extra commission as per applicable slab given in Annexure C per month is to be recovered / charged for the usance bills for any period beyond validity of LC till date of maturity / payment. However, no commission to be charged if the maturity / payment period of the bill falls within the period for which commission has already been recovered. |
| e. Advising, Amendment and Confirmation charges of (inward) inland Letters of Credit | As applicable in case of Export Letters of Credit. |

2. BILLS

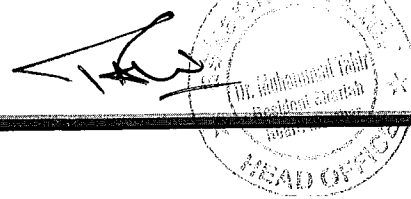
Documentary Bills other than those drawn against Letters of Credit & Clean Bills / Trade Cheques	Negotiation of Bills on assignment basis at par ... Minimum Rs. 950/-
--------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------

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) Storage charges Rs. 135/- (flat) per packet per day. No charge if cleared within 3 days of its receipt by the branch.
- iv) Other charges as per notes (i) to (iii) above will be extra.

3. GUARANTEES

- | | | | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------|
| a. Guarantees issued to shipping companies in lieu of bills of lading / delivery orders against AWB where original documents have not been received | Rs.2,000/- (flat) (against 110% cash margin in savings account, or against available limits) | | | | |
| b. Other Guarantees | <table border="0"> <tr> <td style="vertical-align: top;">Guarantees</td> <td style="vertical-align: top;">First quarter or part thereof
As per applicable slab Annexure A</td> <td style="vertical-align: top;">Each subsequent quarter or part thereof
As per applicable slab Annexure A</td> <td style="vertical-align: top;">Minimum
Rs. 1,500/- (per transaction)</td> </tr> </table> | Guarantees | First quarter or part thereof
As per applicable slab Annexure A | Each subsequent quarter or part thereof
As per applicable slab Annexure A | Minimum
Rs. 1,500/- (per transaction) |
| Guarantees | First quarter or part thereof
As per applicable slab Annexure A | Each subsequent quarter or part thereof
As per applicable slab Annexure A | Minimum
Rs. 1,500/- (per transaction) | | |
| c. Public sector corporation / government / semi government sponsored bodies | <table border="0"> <tr> <td style="vertical-align: top;">As per applicable slab Annexure A</td> <td style="vertical-align: top;">As per applicable slab Annexure A</td> <td style="vertical-align: top;">-</td> </tr> </table> | As per applicable slab Annexure A | As per applicable slab Annexure A | - | |
| As per applicable slab Annexure A | As per applicable slab Annexure A | - | | | |
| d. Amendment Charges | Rs.1,250/- flat in addition to charges as above | | | | |
| e. Handling of claims under guarantees | Rs.4,000/- flat to be charged to the applicant, except for interim claims received from Custom Authorities | | | | |
| f. Cancellation of Guarantee | Against 25% Cash Margin – its NIL, Rs. 500/- without any cash margin | | | | |



Note: Charges against guarantees on behalf of correspondent banks subject to approval from Investment Banking & Financial Institution Division (IB&FID).

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

GENERAL BANKING (Foreign)

A. REMITTANCES

- a. Outward
- i) FDD US\$ 30/- plus cost of SWIFT Charges @ US\$ 5/- per message or equivalent PKR 0.4% will also be applicable if the amount is not retained in the account for 15 days
 - ii) FTT US\$ 35/- plus SWIFT charges @ US\$ 13/- per message or equivalent PKR 0.4% will also be applicable if the amount is not retained in the account for 15 days
- b.
- i) Inward Nil if proceeds are credited to an account with us, Otherwise a flat charge of US\$ 5/- or equivalent
 - ii) Home remittances Nil charges (excluding cost of 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 students cases US\$ 70/- per case & Renewal fee US\$ 50/- or equivalent
- g. Cash Deposit in FCY NIL

B. CLEARING THROUGH NIFT

Local US\$ Cheques:

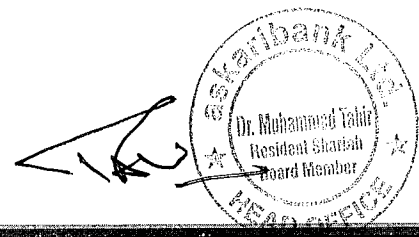
- i) Outward Clearing (Paid) US\$ 15/- per item + postage
- ii) Outward Clearing (Returns) US\$ 20/- per item + postage
- iii) Inward Clearing (Paid) US\$ 8.5 per item
- iv) Inward Clearing (Returns) US\$ 15/- per item

C. COLLECTION THROUGH CORRESPONDENT

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

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

- a. Correspondent charges Actual
- b. Postage Rs. 500/-
- c. Courier Service At Actual
- d. SWIFT/Telex/Cable charges
 - i) Full text L/C etc. Rs. 2,000/- flat
 - ii) Short messages (e.g. L/C, Amendment etc.) Rs. 1,000/- flat
 - iii) Other short messages Rs. 1,000/- flat



- e. Telephone & Fax charges Rs. 1,000/- flat
f. Foreign Bills sent for collection returned unpaid Rs. 1,000/- flat

GENERAL BANKING (Domestic)

A. REMITTANCES

1. Banker's Cheque

- a. Issuance of Banker's Cheque
i) Current Account Holders i) Free
ii) Profit Bearing Account ii) Flat Rs. 600/- for all profit bearing accounts except AHSAN
- b. Cancellation of Banker's Cheque i) Rs. 600/- flat
Free for Askari Islamic Zabardast Current & AHSAN Account Holders 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

Note:

- i) Charges on issuance of BC for payment of fee/dues in favor of Educational Institution, HEC/Board charges not exceeding 0.5% of the fee/dues or Rs. 25/- per instrument whichever is less.

2. Inter Branch Online Cash Withdrawal / Deposit

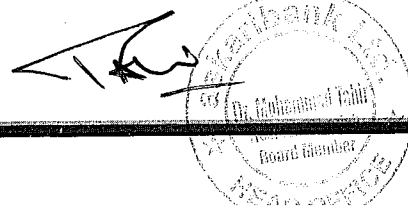
- a. Withdrawal Within City Free for All Account Holders.
Intercity:
Current Account Holders: Free
Profit Bearing Account Holders: PKR 400/- to be charged for each withdrawal transaction except for AHSAN Account. *
* Not applicable on pension accounts & regulatory accounts
- b. Deposit Within City Free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

3. Inter Branch Online Transfers

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

Note:

- i) No charges on Inter Branch cash deposit & withdrawal and online transfers for conventional banking



current account holders using Islamic Branches counters.

4. Home Remittance

- a. Issuance of proceeds Realization Certificate, if transaction is older than one year Rs. 600/- per certificate
- b. Remittance received in Non-Resident 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 equivalent to PKR Per transaction (equivalent amount in PKR as 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%. Min Rs. 240/-
- ii) Over Rs. 1,000,000/- 0.080% Flat

2. Intercity Collection of Cheques Through NIFT

Rs. 350/- per item
Free for Askari Islamic Zabardast Current & AHSAN Account Holders upon Maintaining PKR 25,000 Monthly Avg. Balance

Notes:

- i) Collecting agent's charges, if the collecting agent is other than the bank, will be extra.
- ii) Charges of Rs. 65/- for clean collection in case the instrument is returned unpaid.
- iii) 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)

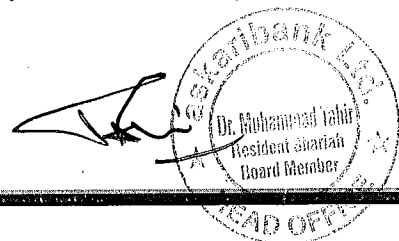
- a.
- i) Small Rs. 6,500/- p.a. or Nil on refundable security deposit of Rs. 50,000/-
- ii) Medium Rs. 8,500/- p.a. or Nil on refundable security deposit of Rs. 75,000/-
- iii) Large Rs. 12,000/- p.a. or Nil on refundable security deposit of Rs.100,000/-
- iv) Extra Large XL (16"x16") Rs. 16,000/- p.a or Nil on refundable security deposit of Rs. 150,000/-
- v) Extra Extra Large XXL (16"x31") Rs. 22,000/- p.a. or Nil on refundable security deposit of Rs.200,000/-

- b. Key Deposit Rs.10, 000/- per locker for those locker holders 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 (Charity) * @ 65 paisa per thousand per day of the total amount payable for the entire period of default.

* Charges thus recovered will be taken into Charity Account.



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. Refundable security deposit to be parked in customer AHS account under lien.

Digital Lockers

	Option 1 Annual Rent	or	Option 2 Security Deposit in lieu of Annual Rent
Digital Locker - Rent (Annual) & Security Deposit			
i) Small	Rs. 30,000/-		Rs. 300,000/-
ii) Medium	Rs. 40,000/-		Rs. 400,000/-
iii) Large	Rs. 50,000/-		Rs. 500,000/-
Digital Locker – Key Deposit			
i) Small	Rs. 45,000/-		
ii) Medium	Rs. 45,000/-		
iii) Large	Rs. 45,000/-		
Breaking Charges	Rs. 50,000/-		
Late Payment Charges (Charity) *	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)

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

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



E. ALTERNATE DELIVERY CHANNELS

1. Visa Chip Debit Card (Basic & Supplementary)

a. Issuance Fee	
i. Classic	Rs. 3,500/-
ii. Gold	Rs. 4,000/-
iii. Platinum	Rs. 8,000/-
iv. Signature	Rs. 22,000/-
b. Annual Service Fee	
i. Classic	Rs. 3,500/-
ii. Gold	Rs. 4,000/-
iii. Platinum	Rs. 8,000/-
iv. Signature	Rs. 22,000/-

Note: 1(b) i) above - Free for AHS individual accountholders.

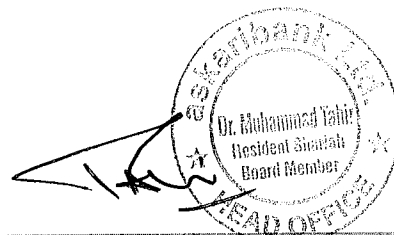
c. Replacement	
i. Classic	Rs. 3,500/-
ii. Gold	Rs. 4,000/-
iii. Platinum	Rs. 8,000/-
iv. Signature	Rs. 22,000/-
d. Chargeback Processing Fee	Nil
e. International POS Transaction Charges	3.50% of transaction amount
f. Arbitration Charges	At Actual

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

a. Annual Service Fee	
i. Classic	Rs.2,500/-
ii. Gold	Rs.2,750/-

Note: 2(a) i) above - Free for AHS individual accountholders.

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. Pay Pak Debit Card (Basic & Supplementary)

- | | |
|-----------------------|-------------|
| a. Issuance | |
| i. Silver | Rs. 2,000/- |
| ii. Gold | Rs. 2,750/- |
| b. Annual Service Fee | |
| i. Silver | Rs. 2,000/- |
| ii. Gold | Rs. 2,750/- |

Note: 3(b i) above - Free for AHS individual accountholders.

- | | |
|------------------------------|-------------|
| c. Replacement | |
| i. Silver | Rs. 2,000/- |
| ii. Gold | Rs. 2,750/- |
| d. Chargeback processing Fee | Nil |
| e. Arbitration Charges | At Actual |

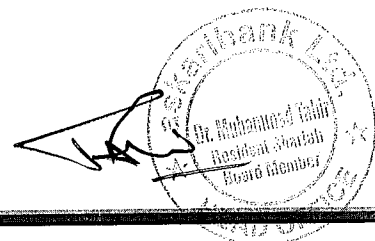
4. FCY Debit Card

- | | |
|--------------------------------------------------------|-------------------------------------------------|
| 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 FCY Debit Card upon expiry.

5. ATM Services

- | | |
|-----------------------------------|---------------------------------------------------------------------------------|
| a. Cash Withdrawal Fee | |
| i. Askari Bank's ATM | Free |
| ii. Independent Service Providers | Rs. 35/- per transaction (Inclusive of FED) |
| iii. 1-Link Member Bank's 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) |
| b. Balance Enquiry Fee | |
| i) Askari Bank's ATM | Free |
| ii) 1-Link Member Bank ATM | Rs. 4.67 (Inclusive of FED) |



- iii) International Rs. 250/-
Receipt Printing: Cash Rs. 4.67 per transaction (Inclusive of FED)
 Withdrawal / Balance Enquiry
 (both On-us & Off-us transactions)

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

- a. I-Net Banking registration charges Free
 b. Transaction performed through digital channels.
 1. SMS Alert Free
 2. Email Alert Free
 Note: No activation, subscription or annual charges for customers using I-net / mobile banking
 c. Inter Branch Fund Transfer **ATM** **I-Net/Mobile**
 Free Free
 For current/ Profit Bearing account holder
 d. Inter Bank Fund Transfer **ATM** **I-Net/Mobile**
Banking/IVR
 0.1% or Rs. 200/- whichever is lower on the amount exceeding Rs. 25,000/- in a month.
Note: 5(d) above - Free for AHS individual accountholders.
 e. Inter Bank Fund transfer through RAAST ID Free

7. Beacon House School System (BSS) Transaction Fee Rs. 25 per transaction

8. Askari Bank POS

- Merchant Discount Rate Up to 2.50% of Transaction Value + Tax on Service Charges
Askari Bank QR
 Merchant Discount Rate Up to 1% of Transaction Value + Tax on Service Charges
Payment Gateway Services
 Merchant Discount Rate (MDR) Up to 3.50% of Transaction Value + Tax on Service Charges
 One Time Setup Fee (at the time of On-Boarding) Up to Rs. 50,000/- per merchant ID
 Monthly Fee Up to Rs. 6,000 per month per merchant ID
 Per Transaction Charges Up to Rs. 3.50% per successful transaction

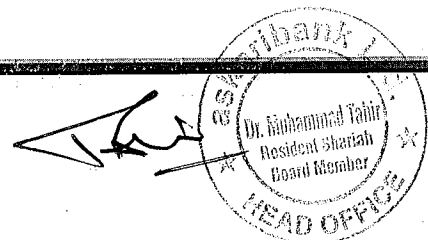
Note:

- 1) Merchant Discount Rate can be revised for merchants with special business arrangements subject to approval of Business and Group Head.
 2) Raast Person to Merchant QR payments to be processed against a Merchant Discount Rate (MDR) as per agreement with each merchant, decided on a case-to-case basis.

F. CONSUMER BANKING SERVICES

1. Askari Ijarah Bis Sayyarah

- a. Processing charges (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)
 100% waiver on Processing fee for women borrower
 50% waiver on processing Fee to Specially-abled persons,



Askari Bank Limited - Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective July 01, 2026

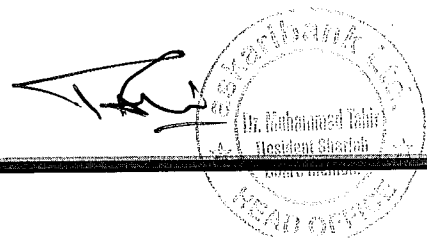
	Visually impaired persons & PWDs Roshan Apni Car - Rs. 7,000/-
b. Vehicle Evaluation Charges	At actual
c. Repossession charges	At actual maximum upto Rs 85,000/-
d. Premature Termination Charges	6% of the outstanding principal amount (50% waiver in Ijarah Bis Sayyarah for Financing to Women, Specially Abled Persons, Visually Impaired Persons & Persons with Disabilities (PWD) / Persons severely affected by war against terrorism) Nil - For Armed Forces (Serving & Retired)
e. Fees for Registration of security interests in Secured Transaction Registry (STR) including initial, Modification, Termination charges etc.	*Actual
f. Duplicate/ Revalidation of NOC Charges	Rs. 1,800/-
g. Late Payment Charges (Charity)	15% of the overdue amount per annum (7 days grace period allowed)
h. Cheque Return Charges	As per General banking charges
i. Tracker Charges	Nil
j. Litigation Charges (if any)	At Actual
k. Comprehensive Takaful Charges	At Actual
l. Vehicle Registration Service Charges (Third Party Payment)	At 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.

2. Askari Home Musharakah

a. Processing Charges	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. Early Termination Charges	5% of the outstanding principal amount applicable for both full settlement and balloon payment amount 8% of the outstanding principal amount in case of Balance Transfer Facility (Nil for Mera Pakistan Mera Ghar Scheme)
d. Income / property valuation / verification / legal charges	At Actual



- e. Balance Confirmation Certificate/Duplicate NOC Rs. 600/-
- f. Late Payment Charges (Charity) 15% of the overdue amount per annum (7 days grace period allowed)
- g. Takaful Charges At Actual

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

3. Consumer Durables

- a. Processing Charges i. Rs. 6,000/-
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 facilities and corporate deals where processing fee is already discounted).
At actual
- b. Legal & Documentation Charges 15% of the overdue amount per annum (7 days' grace period allowed) as per Shari'ah approved charity fund policy.
- c. Late Payment Charges (Charity) At actual
- d. Other Charges*

(*i.e. legal charges, income estimation charges, long distance external verification charges, bureau check fees and any other relevant charges where applicable)

4. Islamic Personal Finance – Secured

- a. Processing Fee i. Rs. 6,500/-
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 facilities and corporate deals where processing fee is already discounted).
At actual
- b. Legal & documentation charges 6% of outstanding principal amount
- c. Premature Termination Charges 15% of the overdue amount per annum (7 days' grace period allowed) as per Shari'ah approved charity fund policy.
- d. Late Payment Charges (Charity) At actual up to a maximum of Rs 85,000/-
- e. Repossession charges At actual
- f. Vehicle Evaluation Charges At actual (If applicable)
- g. Tracker Charges



Askari Bank Limited - Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective July 01, 2026

	At actual
h. Comprehensive Vehicle takaful charges	Rs. 1,500/-
i. Duplicate / revalidation of NOC charges	At actual
j. HPA / smart card re-issuance with HPA charges	Up to Rs. 3,000/-
k. HPA / smart card re-issuance with HPA (Service charges)	At actual (If applicable)
l. Life Takaful Charges	

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

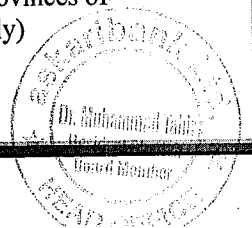
5. Askari Burq (Solar) Finance

a. Processing Charges	Rs. 5,000/-
b. Documentation Charges	At actual
c. Early Termination Charges	Full settlement: 5% of the outstanding principal amount. Balloon Payment: 5% of the Balloon Payment amount. Balance Transfer Facility: 7% of the outstanding principal amount.
d. Income / property valuation / verification / legal charges	At actual
e. Duplicate/ Revalidation of NOC Charges	Rs. 1,000/-
f. Late Payment Charges (Charity)	15% of the overdue amount per annum (7 days grace period allowed)

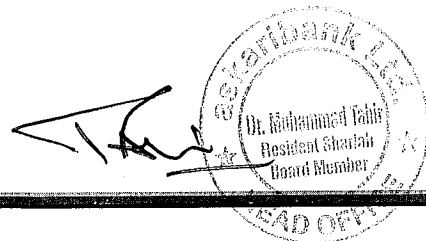
Note: For Corporate Deals including Armed Forces, charges will be applied as per agreed corporate arrangements.

G. MISCELLANEOUS CHARGES

1. Stop payment of cheques	Rs. 650/- per instruction *
2. Duplicate statement of account (No Charges for pensioner account)	Rs. 35/- * * Free for Askari Islamic Zabardast Current & AHSAN Account Holders 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 account)	Rs. 450/-
5. Issuance of cheque book	Rs. 30/- per leaf (FED applicable in provinces of Punjab, Balochistan, KPK & Sindh only)



	Cheque Book Issuance is Free for Askari Islamic Zabardast Current & AHSAN Account Holders upon Maintaining PKR 25,000 Monthly Avg. Balance
6. Re-issuance of cheque book against Form B	Rs. 400/- plus Rs.30/- per leaf (FED is applicable in provinces of Punjab, Balochistan, KPK & Sindh only) Cheque Book Re-Issuance is Free for Askari Islamic Zabardast Current & AHSAN Account Holders 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) 7 (i & ii above) Free for Askari Islamic Zabardast Current & AHSAN Account Holders upon Maintaining PKR 25,000 Monthly Avg. Balance Rs. 1,000 + FED for 4 Instant Cheques per request
8. Issuance of Instant Cheque	
9. Account Closing Charges	Free
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/- flat 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/- (flat) for record up to one year ii) Rs.550/- (flat) 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. 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)	Current Account Holders: Rs. 225/- per month Savings Account Holders: Rs. 225/- per month (For other in-branch transactions) Free for Askari Islamic Sahar Current Account Free for Askari Islamic Zabardast Current Account upon maintaining PKR 25,000 Monthly Avg Balance.



20. Monthly Minimum Average Balance Requirement:

Saving / Current Bank Accounts – Minimum balance requirements

(a) Regular Account

No Minimum Balance Limit

(No service charges on saving / current accounts in any manner whatsoever)

(b) Askari Islamic Asaan Account

No Minimum Balance Limit

(No Service charges)

(c) Service Charges on Dormant Accounts

(All types of accounts including Local and FCY)

NIL

22. Askari Islamic Sahar Account

a. Askari Islamic Sahar Term Deposit minimum deposit requirements

PKR. 50,000/-

b. Premature Encashment Penalty/Charges on Askari Islamic Sahar Term Deposits:

As per approved Guidelines of Askari Islamic Sahar Account (Section / Annexure 03) Circular letter 72/2022

23. Islamic Pak Watan Account

Existing Current / Saving Account charges and as per Product features

24. Transaction banking

Cash Management / Employee Banking

All charges for transaction banking products (collection, disbursement and electronic banking) will be decided on a case-to-case basis between customer and the Bank.

25. SECP Document Retrieval Charges / Processing Fee

For Information / Documents of Private Limited Companies:
For Information / Documents of Public Limited Companies:

Rs. 1,100/- (including FED / Sales Tax)

Rs. 2,000/- (including FED / Sales Tax)

26. Value Added Services:

i) Takaful

a) Avail Free Takaful Coverage* - all Islamic Pak Watan Remittance Account (both Current / Saving Accounts).

b) Avail Free Takaful Coverage* - on maintaining monthly average balance of Rs. 100,000 only in Askari Islamic Asaan Digital Account (AIDA), Askari Islamic Asaan Digital Remittance Account (AIDRA), Islamic- Exporters' Special Foreign Currency Account (IESFCA) & Askari Islamic Freelancer Digital Account.

c) Avail Free Takaful Coverage* - on maintaining monthly average balance of PKR 25,000 in Askari Islamic Zabardast Current Account & Askari Halal Savings and Notice Account (AHSAN).

d) Avail Free Education Takaful Plan of Rs. 5,000



per month for 5 years in case of death of guardian on Askari Islamic Little Champs Account (both Current / Saving).

- e) Avail Free Education Takaful Plan of Rs. 10,000 per month in case of death of guardian or parents on Askari Islamic GO Account (both Current / Saving A/c).

ii) Locker

Avail 50% Discount on Locker Rental for first year** - on Askari Islamic Sahar Account (both Current / Saving Accounts).

* 24 hours world-wide "Accidental Death & Permanent Disability" takaful 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 Locker (subject to availability), refundable Key Deposit applicable as per SOC

27. All General banking services provided to Conventional A/C holders through Islamic counters, charges will be applicable as per Islamic Banking Services & vice versa.

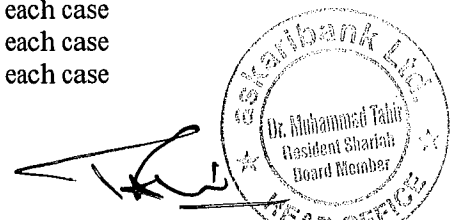
Staff:

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

H. ISLAMIC FINANCING

Following charges will be recovered in addition to profit on financing / investment:

- | | |
|----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|
| a. Miscellaneous charges (i.e. charges for documents, evaluation of security & maintenance thereof etc.) | Actual |
| b. Service charges on processing of credit proposal (on acceptance of FAL) for: | |
| 1. Interim Review / Processing Fee | Rs.3,500/- |
| 2. Fresh facility / Enhancement (Funded & Non-Funded facilities) | Minimum as per below table or 0.2% of the limit, whichever is higher. |
| i) Upto Rs.5M | Rs. 4,500/- each case |
| ii) Over Rs.5M to Rs. 10M | Rs. 6,250/- each case |
| iii) Over Rs.10M to Rs.50M | Rs. 25,500/- each case |
| iv) Over Rs.50M to Rs.100M | Rs. 32,500/- each case |
| v) Over Rs.100M | Rs. 52,500/- each case |



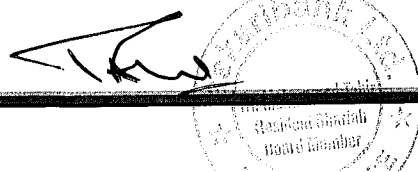
Askari Bank Limited - Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective July 01, 2026

3. Change of Security Documents	Rs. 5,000/- (flat) per request
4. Review at existing / reduced level (for Funded & Non-Funded facilities)	Minimum as per below table or 0.2% of the limit, whichever is higher.
i) Upto Rs.5M	Rs. 4,500/- each case
ii) Over Rs.5M to Rs. 10M	Rs. 6,250/- each case
iii) Over Rs.10M to Rs.50M	Rs. 10,000/- each case
iv) Over Rs.50M to Rs.100M	Rs. 15,000/- each case
v) Over Rs.100M	Rs. 25,000/- each case
5. Release of Security Documents	Rs. 2,000/- (flat) per request
6. Project examination fee	1.5 % of project facility requested (wherever applicable)
7. Issuance of NOC for Credit Facilities from other banks	Upto Rs. 10,000/- or as per approval
8. Advances against pledge / hypothecation	
i) Godown rent	Actual
ii) Godown Staff Salaries (Godown Keepers / Chowkidars)	Actual
iii) Godown Inspection Charges	Actual conveyance plus other charges
▪ Within Municipal Limits or within a radius of 8 KM from the branch	i) Upto Rs. 10 M ... Rs. 1,500/- ii) Above Rs. 10 M... Rs. 2,500/-
▪ Outside the above limits	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.
iv) Delivery charges if a Godown Keeper is not posted. Conveyance charges will be recovered	Actual
v) Other incidental expenses Insurance (Takaful) premium, Legal charges etc.	Actual
vi) Issuance of Delivery Order against pledge	Rs. 550/- per delivery order
*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:

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



prospects / considerations, except out-of-pocket expenses.

I. Settlement of 3rd party fund transfers through PRISM (RTGS):

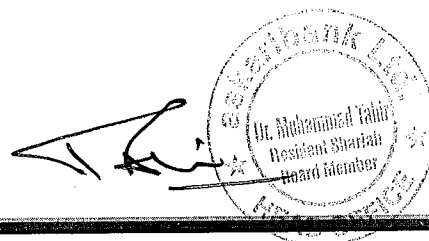
Days	Timing	Charges		
		SBP	AKBL	Total
Settlement Timings for Interbank Funds Transfer				
Monday to Friday	9:00 a.m. to 5:00 p.m. (Interbank Funds Transfer)	Rs.200/-	Rs.20/-	Rs. 220/-
	5:00 p.m. to 5:30 p.m. (SBP Transactions & Clearing Returns)	N/A	N/A	N/A
Settlement Timings for Customer Transfers (MT103) (For Rs.1M and above)				
Monday to Friday	9:00 a.m. to 1:30 p.m.	Nil	Nil	Nil
	1:30 p.m. to 3:00 p.m.	Nil	Nil	Nil
	3:00 p.m. to 4:00 p.m.	Nil	Nil	Nil
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	Nil	Nil

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

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.

J. 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)	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/-



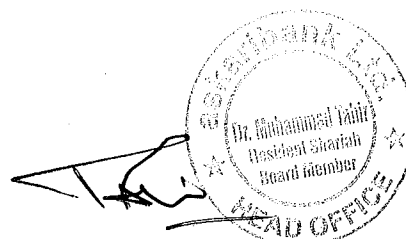
K. AGRICULTURAL & RURAL BANKING SERVICES

	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. 3,000/- (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 customer'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	

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

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

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



M. Askari Islamic Imarat Finance

- | | |
|------------------------------------------------------------|-------------------------------------------------------------------|
| 1. Processing Charges for AIF application (Non-refundable) | Rs. 30,000/- or 0.2% of facility amount whichever is higher |
| 2. Late payment charges after due date (Charity) | 15% of the overdue amount per annum (7 days grace period allowed) |

3. Premature Termination / Balloon Payment Penalties

Mode of Pre-Mature termination / payment	General Category	Armed forces category
i. In case entire outstanding facility is adjusted within 03 years of first disbursement	@ 3% of the total outstanding facility amount	@2% of the total outstanding facility amount
ii. In case entire outstanding facility is adjusted after 03 years	@ 2% of the total outstanding facility amount	@1% of the total outstanding facility amount
iii. Balloon Payment	Balloon Payment upto 20% of facility 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 facility 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 |

N. Askari Islamic 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 |

O. Askari Islamic 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 |

P. Supply Chain Finance - Islamic

Processing Fee:

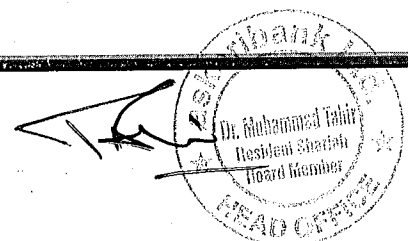
Processing Fee:

Distributor Finance:

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

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



Overdue Charges:

time of renewal.

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

Q. Askari Islamic 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
Takaful of mortgaged property and pledged stock	At actual

R. Askari Islamic 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

S. PRIORITY BANKING

GENERAL BANKING (Domestic)

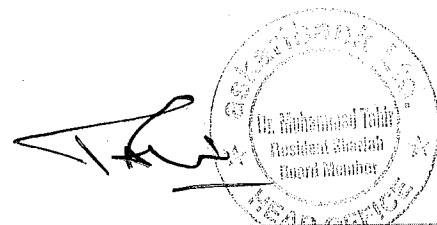
1. REMITTANCES

I. Banker's Cheque

a) Issuance of Banker's Cheque	Free
i) Current A/C holders	Free
ii) Profit bearing accounts	Free
b) Cancellation of Banker's Cheque	Free
c) Duplicate Issuance Banker's Cheque	Free
d) 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 (Intermediary Bank Charges are applicable)	Free



2. 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

3. ATM Services

Cash Withdrawal Fee	
i) From Askari Bank's ATM	Free
Balance Enquiry Fee	
i) From Askari Bank's ATM	Free
Inter Bank Fund Transfer	Free

Account Maintenance Certificate / Balance Confirmation Certificate/Duplicate Statement of Account.	Free
----------------------------------------------------------------------------------------------------	------

4. SAFE DEPOSIT LOCKERS

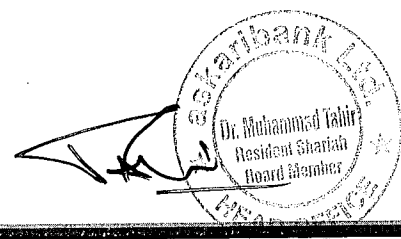
Fee for safe deposit lockers (to be recovered in advance or at the commencement of the period yearly/half yearly/quarterly as the case may be).

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"x 31")	Free subject to availability
vi) Key Deposit	Free subject to availability
N.B.: One per client	Free subject to availability

5. 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.



6. CONSUMER BANKING SERVICES

1. Askari Home Musharakah
 - a. Processing Fee 50% waiver
2. Askari Ijarah Bis Sayyarah
 - a. Processing Fee (Including Legal Documents Charges) 100% waiver

7. 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
j- SMS alerts for all over the counter services	Free

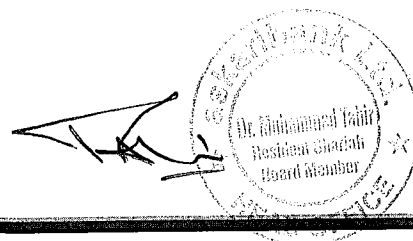
Note:

- Above mentioned charges will be applicable in case customer does not meet Priority Banking criteria/policy.

T. Islamic Roshan Digital Account

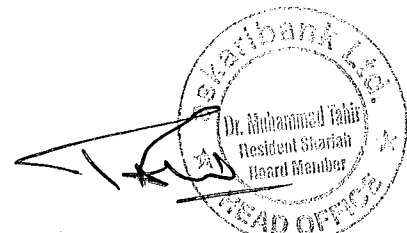
Islamic Roshan Digital Accounts

Account Opening	Nil					
Account Maintenance	Nil					
Debit Card Issuance Charges	Nil (First Issuance)					
Debit Card Annual Charges	Annual Service Fee <table style="margin-left: 20px;"> <tr> <td>i) Classic</td> <td rowspan="4">} (refer to card section-page # 11 & 12)</td> </tr> <tr> <td>ii) Gold</td> </tr> <tr> <td>iii) Platinum</td> </tr> <tr> <td>iv) Signature</td> </tr> </table>	i) Classic	} (refer to card section-page # 11 & 12)	ii) Gold	iii) Platinum	iv) Signature
i) Classic	} (refer to card section-page # 11 & 12)					
ii) Gold						
iii) Platinum						
iv) Signature						
Supplementary Card (upon request)	Supplementary Card Annual Service Fee <table style="margin-left: 20px;"> <tr> <td>i) Classic</td> <td rowspan="4">} (refer to card section-page # 11 & 12)</td> </tr> <tr> <td>ii) Gold</td> </tr> <tr> <td>iii) Platinum</td> </tr> <tr> <td>iv) Signature</td> </tr> </table>	i) Classic	} (refer to card section-page # 11 & 12)	ii) Gold	iii) Platinum	iv) Signature
i) Classic	} (refer to card section-page # 11 & 12)					
ii) Gold						
iii) Platinum						
iv) Signature						
Cheque Book Issuance	Rs. 30/- 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)	<ul style="list-style-type: none"> 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)	<p>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 (including FED). Inter Bank Fund Transfer through Raast ID--Free</p>
Account Balance Inquiry (ATM)	<ul style="list-style-type: none"> 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 from Askari Bank's ATM	Free
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 4.00% 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	4.75% 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).
Postal charges	At Actual
Application processing for Islamic Naya Pakistan Certificate (INPC)	Free

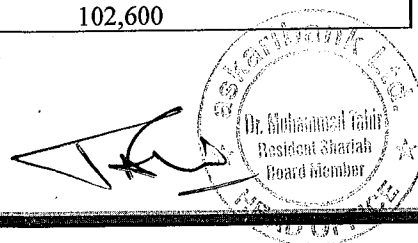
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Annexure A

(Amt. in PKR)

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



Annexure A

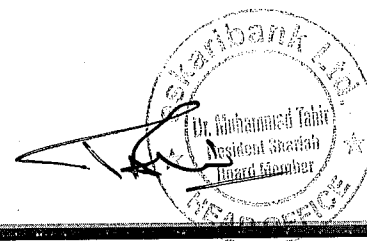
(Amt. in PKR)

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

- 1 Charges may be reduced by competent authority depending upon business reciprocity for the whole year, subject to written undertaking by the customer.
- 2 Charges relating to corporate customer may differ as per the arrangement between the customer and the bank.
- 3 Rebates for customers other than corporate, may be allowed subject to prior approval of competent authority based on annual business volumes as follows:

Transactions of Rs. 20-30 million 20%of the charges
 Transactions of Rs. 30-50 million 30%of the charges
 Transactions of Rs. 50-75 million 40%of the charges
 Transactions of Rs. 75-100 million 50%of the charges
 Transactions of Rs. 100 M & above - As per arrangement with customer

Acceptance of Bills under Usance Letter of Credit

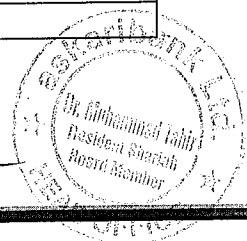


Annexure - B

(Amt. in PKR)

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

Annexure - B

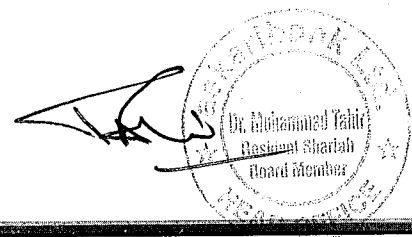


(Amt. in PKR)

Acceptance Amount Range		Per Month Charges or part thereof
FROM	TO	
62,500,001	65,000,000	79,000
65,000,001	67,500,000	82,000
67,500,001	70,000,000	85,000
70,000,001	72,500,000	87,900
72,500,001	75,000,000	90,900
75,000,001	77,500,000	93,900
77,500,001	80,000,000	96,900
80,000,001	82,500,000	99,800
82,500,001	85,000,000	102,800
85,000,001	87,500,000	105,800
87,500,001	90,000,000	108,800
90,000,001	92,500,000	111,700
92,500,001	95,000,000	114,700
95,000,001	97,500,000	117,700
97,500,001	100,000,000	120,700

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

Letter of Credit




Askari Bank Limited - Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective July 01, 2026

Annexure C

(Amt. in PKR)

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

(Signature)


Annexure C

(Amt. in PKR)

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

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Transactions of Rs. 30-50 million 30%of the charges

Transactions of Rs. 50-75 million 40%of the charges

Transactions of Rs. 75-100 million 50%of the charges

Transactions of Rs. 100 M & above - As per arrangement with customer

