

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

Effective

July 01, 2020

MOST IMPORTANT LEVY OF FEDERAL EXCISE DUTY (FED) / SALES TAX

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



askari bank
LIMITED



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



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TRADE FINANCE

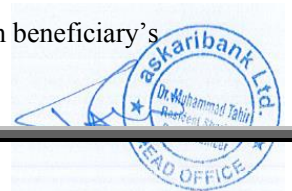
A. IMPORTS

1) LETTERS OF CREDIT
Cash Letters of Credit

a.	LCs upto Rs. 100M	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. 2,000/-
b.	Revalidation Commission	Revalidation commission after expiry of LC, when the same is revalidated, revalidation commission is to be charged same as in case of opening a fresh LC.		
c.	Transfer Commission	When LC is transferred to new beneficiary, transfer commission will be charged as applicable in case of opening fresh LC as above.		
d.	<ul style="list-style-type: none"> 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 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 iii) Non-Reimbursable LCs under Barter/Aid/Loans 			
e.	Amendments	Commission to be recovered as per applicable slab given in Annexure A, from the date of opening of LC till the expiry of LC. Thereafter commission is to be recovered on 6 monthly basis on reducing liability till payment of the last and final installment.		
f.	<u>Import under Registration of Contract</u>	<ul style="list-style-type: none"> Commission is to be recovered as per applicable slab given in Annexure A, from the date of opening of LC till the expiry of LC. Thereafter commission is to be recovered on 6 monthly basis on reducing liability till payment of the last and final installment. Commission is to be recovered as per applicable slab given in Annexure A. Minimum Rs. 375/- 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. 55% of applicable slab given in Annexure A – Minimum Rs. 1,500/- (OR subject to negotiation and approval from the competent authority) Collection commission at the time of payment of bill Rs. 500/- (Flat) 		

2) BILLS

a.	If bills are to be drawn under usance LC	Rs. 750/- per bill (flat) to be charged at the time of retirement of bills. Extra commission as per applicable slab given in Annexure B is to be recovered/ charged on monthly basis for the usance import bills for any period beyond validity of LC. However, no commission to be charged if the maturity/payment period of the bill falls within the period for which commission has already been recovered.		
b.	Discrepant Documents received under Import LC	<ul style="list-style-type: none"> Rs.800/- per discrepancy per document if charges are on Applicant’s account. US\$ 75/- per document if charges are on beneficiary’s 		



account & to be recovered from negotiating bank.

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

B. EXPORTS

1) Letter of Credit

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

2) BILLS

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



3) OTHERS

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

C. DOMESTIC BANKING

1. Inland Letters of Credit

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

2. BILLS

Documentary Bills other than those drawn against Letters of Credit & Clean Bills / Trade Cheques

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



Notes:

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

3. GUARANTEES

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

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

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

GENERAL BANKING (Foreign)

A. REMITTANCES

- a. Outward
 - i) FDD US\$ 30/- plus cost of SWIFT Charges @ US\$ 5/- per message or equivalent PKR 0.4% will also be applicable if the amount is not retained in the account for 15 days
 - ii) FTT US\$ 35/- plus SWIFT charges @ US\$ 13/- per message or equivalent PKR 0.4% will also be applicable if the amount is not retained in the account for 15 days
- b. Inward
 - i) Nil if proceeds are credited to an account with us, Otherwise a flat charge of US\$ 5/- or equivalent
 - ii) Home remittances Nil charges (excluding cost of money order or telegram charges when T.T. is requested)
- c. Cancellation of demand draft US\$ 20/- plus SWIFT charges @ US\$ 5/- or equivalent
- d. Issuance of duplicate demand drafts (in lieu of lost) US\$ 20/- plus SWIFT charges @ US\$ 5/- or equivalent
- e. Foreign exchange permits on behalf of account holders Rs. 1,500/- 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 Rs. 2,500/- flat
- d. SWIFT/Telex/Cable charges
 - i) Full text L/C etc. Rs. 2,000/- flat
 - ii) Short messages (e.g. L/C, Amendment etc.) Rs. 1,000/- flat
 - iii) Other short messages Rs. 1,000/- flat
- e. Telephone & Fax charges Rs. 1,000/- flat
- f. Foreign Bills sent for collection returned unpaid Rs. 1,000/- flat

GENERAL BANKING (Domestic)

A. REMITTANCES

1. Pay Order

- a. Cancellation of Pay Order
 - i) Rs. 200/- (flat) for account holders
 - ii) Rs. 500/- (flat) for non-account holders

2. Banker’s Cheque

- a. Issuance of Banker’s Cheque
 - i) Rs. 300(flat) for account holders
 - ii) Rs. 500(flat) for non-account holders
 - iii) Nil for Current Account Holders
- b. Cancellation of Banker’s Cheque
 - i) Rs. 240/- (Flat) for account holders
 - ii) Rs. 500/- (Flat) for non-account holders
 - iii) Nil for Current Account Holders



- c. Duplicate Issuance Banker's Cheque
- i) Rs. 600/- (Flat) for account holders
 - ii) Rs. 800/- (Flat) for non-account holders
- d. Issuance of Banker's Cheque through I-Net Banking
- Rs. 300/- (Flat) per instrument

Note:

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

3. Inter Branch Online Cash Withdrawal / Deposit

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

4. Inter Branch Online Transfers

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

Note:

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

5. Home Remittance

- a. Issuance of proceeds Realization Certificate, if transaction is older than one year
 - b. Duplicate proceeds Realization Certificate
- Rs. 500/- per certificate Plus FED
- Rs. 1,000/- per certificate Plus FED

6. Current Accounts (All types)

with minimum 6 Month average balance Rs:2M

Cheque Return Charges **NIL** (outward clearing/collection only)

Bankers Cheque issuance// cancellation **NIL** Cheque Book issuance charges **NIL**

On line cash withdrawal charges **NIL**



B. BILLS

1. Collections

Clean (including cheques)	i) Upto Rs. 1,000,000/-	0.15% . Min Rs. 200/-
	ii) Over Rs. 1,000,000/-	0.080% Flat

2. Intercity Collection of Cheques Through NIFT	Rs. 200/- per item
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Notes:

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

C. SAFE DEPOSIT LOCKERS

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

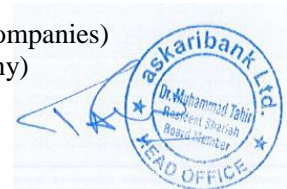
- a.
- Small Rs. 4,000/- p.a. or Nil on refundable security deposit of Rs. 48,000/-
 - Medium Rs. 5,000/- p.a. or Nil on refundable security deposit of Rs. 60,000/-
 - Large Rs. 7,000/- p.a. or Nil on refundable security deposit of Rs. 100,000/-
 - Extra Large XL (16"x16") Rs. 13,000/- p.a. or Nil on refundable security deposit of Rs. 150,000/-
 - Extra Extra Large XXL (16"x31") Rs. 15,000/- 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. 4,000/- as service charges
- d. Late payment charges * Rs. 200/- per month or part thereof, maximum one year annual rent.
* Charges thus recovered will be taken into Charity Account.

Note: New amount of Key Deposit is applicable only to Lockers licensed from 1st July 2014 onwards.

D. UTILITY BILLS (PTCL, WAPDA, SNGPL)

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

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



E. ALTERNATE DELIVERY CHANNELS

1. Visa Chip Debit Card (Basic & Supplementary)

a. Issuance Fee	Rs. 1,200/-
i. Classic	Rs. 1,400/-
ii. Gold	
b. Annual/Renewal Fee	Rs. 1,200/-
i. Classic	Rs. 1,400/-
ii. Gold	
c. Replacement	Rs. 1,200/-
i. Classic	Rs. 1,400/-
ii. Gold	
d. ROC/Voucher Retrieval Charges	Rs. 300/-
i. Local	Rs. 600/-
ii. International	
e. Chargeback Processing Fee	Local Transactions
	• Minimum PKR 250/- or Actual
	International Transactions
	• Minimum PKR 475/- or Actual
f. International POS Transaction Charges	2.40% of transaction amount

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

a. Issuance Fee	
i. Classic	Rs.1,200/-
ii. Gold	Rs.1,400/-
b. Annual/Renewal Fee	Rs.1,200/-
i. Classic	Rs.1,400/-
ii. Gold	
c. Replacement	Rs.1,200/-
i. Classic	Rs.1,400/-
ii. Gold	
d. ROC/Voucher Retrieval Charges	
i. Local	Rs.300/-
ii. International	Rs.600/-



- e. Chargeback Processing Fee
 - i. Local Minimum Rs.250/-or Actual
 - ii. International Minimum Rs.475/-or Actual
- f. International POS Transaction Charges **2.40%** of transaction amount

3. Pay Pak Debit Card(Basic & Supplementary)

- a) i) Silver **Rs. 600/-**
ii) Gold **Rs.700/-**
- b) Annual Service Fee
 - i) Silver **Rs. 600/-**
 - ii) Gold **Rs.700/-**
- c) Replacement
 - i) Silver **Rs. 600/-**
 - ii) Gold **Rs.700/-**
- d) ROC/Voucher Retrieval Charges
 - i) Local **At Actual**
- e) Chargeback processing Fee Local Transaction
Minimum PKR 250/- or actual

4. ATM Services

- a. Cash Withdrawal Fee
 - i. From Askari Bank’s ATM Free
 - ii. From Independent Service Providers **Rs. 18.75/-** per transaction
 - iii. From 1-Link Member Bank’s ATM **Rs. 18.75/-** per transaction
 - iv. International ATM **Rs. 300/-** per transaction or 3% of transaction amount (whichever is higher)
- i. Balance Enquiry Fee
 - ii. From Askari Bank’s ATM Free
 - iii. From 1-Link Member Bank ATM **Rs. 2.5/-**
 - iv. International **Rs. 150/-**
ATM Receipt Printing: Cash Withdrawal / Balance Enquiry (both On-us & Off-us transactions) **Rs. 2.5 per transaction**



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

a.	I-Net Banking registration charges		
b.	Transaction performed through digital channels.	Free	
1.	SMS Alert	Free	
2.	Email Alert	Free	
c.	Inter Branch Fund Transfer	ATM Rs.60/	I-Net/Mobile Free
d.	Inter Bank Fund Transfer	i)For current account holder ATM	I-Net/Mobile Banking/IVR
		1 to 10,000 Rs. 55/- 10,001 to 250,000 Rs. 100/- 250,001 to 1,000,000 Rs.115/- 1,000,001 & above Rs.125/-	1 to 10,000 Rs. 25/- 10,001 to 250,000 Rs. 60/- 250,001 to 1,000,000 Rs.80/- 1,000,001 & above Rs.100/-
		ii)For Profit Bearing Accounts ATM	I-Net/Mobile Banking/IVR
		1 to 10,000 Rs. 125/- 10,001 to 250,000 Rs. 150/- 250,001 to 1,000,000 Rs.175/- 1,000,001 and above Rs.200/-	1 to 10,000 Rs. 100/- 10,001 to 250,000 Rs. 125/- 250,001 to 1,000,000 Rs.150/- 1,000,001 and above Rs.175/-

6.	FBR payments through ADC	<ul style="list-style-type: none"> ▪ Rs 10..... Per Transfer up to Rs.10,000 ▪ Rs 20..... Per Transfer from 10,001 to 1,000,000 ▪ Rs.50..... Per Transfer from 1,000,001&Above
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7.	Beacon House School System (BSS) Transaction Fee	Rs. 25 per transaction
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Notes:

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



F. CONSUMER BANKING SERVICES

1. Askari Car Ijarah

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

2. Askari Home Musharakah

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

G. BRANCHLESS BANKING

1.	Cash Deposit – BB Account Holder in his/her account Minimum Rs.100/- to maximum Rs.50,000/-	Free
2.	Bill Payment	Free
3.	Balance Top Up – Minimum Rs.30/- to maximum Rs.10,000/-	Free
4.	Balance Topup Other Mobile network- Minimum Rs.30/- to maximum Rs.10,000/-	Free
5.	Create PIN	Free
6.	Change PIN	Free
7.	Balance Enquiry	Free
8.	Balance Enquiry from I-Link Member Bank ATM	Rs. 2.5
9.	Balance Enquiry from M-Net Member Bank ATM	Rs.5/-
10.	Mini Statement	Free
11.	Send Account Info	Free
12.	Transfer In - from AKBL Core Bank Account to PayMax M-Wallet (Level 0, 1 & 2)	Free
13.	Transfer Out - from PayMax M-wallet to AKBL Core Bank Account (Level 0, 1 & 2)	Free
14.	Incoming IBFT	Free
15.	M-Wallet to M-Wallet (Through ATM)	Free
16.	Issuance of Account Statement at the request of Customer	Rs. 30/- per statement
17.	Account Opening	
	a) Mobile Wallet (Level -0)	Nil
	b) Mobile Wallet (Level – 1)	Nil



Askari Bank Limited –Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective July 01, 2020

	c) Mobile Wallet (Level – 2)	Nil
18.	ATM / Debit Card Issuance / Replacement (Negotiable for Corporate Clients)	Rs.431/- per Card
19.	ATM / Debit Card Annual Fee (Negotiable for Corporate Clients)	Rs.431/- per Card
20.	Cash Withdrawal through Askari & other Bank's ATMs (BB Customer)	
	a) Upto Rs.500/-	Rs.9/- per transaction
	b) Over Rs.500/- to Rs. 1,000/-	Rs.17/- per transaction
	c) Over Rs.1,000/- to Rs.2,500/-	Rs.34/- per transaction
	d) Over Rs.2,500/- to Rs.4,000/-	Rs.52/- per transaction
	e) Over Rs.4,000/- to Rs.6,000/-	Rs.78/- per transaction
	f) Over Rs.6,000/- to Rs.8,000/-	Rs.103/- per transaction
	g) Over Rs.8,000/- to Rs.10,000/-	Rs.129/- per transaction
	h) Over Rs.10,000/- to Rs.13,000/-	Rs.155/- per transaction
	i) Over Rs.13,000/- to Rs.16,000/-	Rs.181/- per transaction
	j) Over Rs.16,000/- to Rs.20,000/-	Rs.207/- per transaction
	k) Over Rs.20,000/- to Rs.25,000/-	Rs.233/- per transaction
	l) Over Rs.25,000/- to Rs.30,000/-	Rs.259/- per transaction
	m) Over Rs.30,000/- to Rs.40,000/-	Rs.284/- per transaction
	n) Over Rs.40,000/- to Rs.50,000/-	Rs.310/- per transaction
	ATM Switch fee of Rs.18.75/- per transaction will be additionally charged in case of cash withdrawal through other bank's ATM	
21.	Cash Withdrawal through Askari ATMs	Free
22.	Cash Withdrawal by BB customer (through BB Agent)	
	a) Upto Rs.200/-	Rs. 9/- per transaction
	b) Over Rs.200/- to Rs. 500/-	Rs. 13/- per transaction
	c) Over Rs.500/- to Rs.1,000/-	Rs. 26/- per transaction
	d) Over Rs.1,000/- to Rs.2,500/-	Rs. 52/- per transaction
	e) Over Rs.2,500/- to Rs.4,000/-	Rs. 78/- per transaction
	f) Over Rs.4,000/- to Rs.6,000/-	Rs. 103/- per transaction
	g) Over Rs.6,000/- to Rs.8,000/-	Rs. 129/- per transaction
	h) Over Rs.8,000/- to Rs.10,000/-	Rs. 155/- per transaction
	i) Over Rs.10,000/- to Rs.13,000/-	Rs. 198/- per transaction
	j) Over Rs.13,000/- to Rs.16,000/-	Rs. 241/- per transaction
	k) Over Rs.16,000/- to Rs.20,000/-	Rs. 284/- per transaction
	l) Over Rs.20,000/- to Rs.25,000/-	Rs. 328/- per transaction
	m) Over Rs.25,000/- to Rs.30,000/-	Rs. 405/- per transaction
	n) Over Rs.30,000/- to Rs. 40,000/-	Rs. 483/- per transaction
	o) Over Rs.40,000/- to Rs.50,000/-	Rs. 595/- per transaction
23.	Fund Transfer (Mobile account to Mobile Account):	
	a) Upto Rs.50,000	Free
24.	Fund Transfer (Mobile Account to CNIC):	
	a) Upto Rs.1,000/-	Rs. 40/- per transaction
	b) Over Rs.1,000/- to Rs.2,500/-	Rs. 80/- per transaction
	c) Over Rs.2,500/- to Rs.4,000/-	Rs. 120/- per transaction
	d) Over Rs.4,000/- to Rs.6,000/-	Rs. 160/- per transaction
	e) Over Rs.6,000/- to Rs.8,000/-	Rs. 200/- per transaction



Askari Bank Limited –Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective July 01, 2020

	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
	k)	Over Rs.25,000/- to Rs.30,000/-	Rs. 500/- per transaction
	l)	Over Rs.30,000/- to Rs.40,000/-	Rs. 560/- per transaction
	m)	Over Rs.40,000/- to Rs.50,000/-	Rs. 620/- per transaction
25.	Fund Transfer (CNIC to CNIC):		
	a)	Upto Rs.1,000/-	Rs. 52/- per transaction
	b)	Over Rs.1,000/- to Rs.2,500/-	Rs. 103/- per transaction
	c)	Over Rs.2,500/- to Rs.4,000/-	Rs. 155/- per transaction
	d)	Over Rs.4,000/- to Rs.6,000/-	Rs. 207/- per transaction
	e)	Over Rs.6,000/- to Rs.8,000/-	Rs. 259/- per transaction
	f)	Over Rs.8,000/- to Rs.10,000/-	Rs. 302/- per transaction
	g)	Over Rs.10,000/- to Rs.13,000/-	Rs. 345/- per transaction
	h)	Over Rs.13,000/- to Rs.15,000/-	Rs. 388/- per transaction
	i)	Over Rs.15,000/- to Rs.20,000/-	Rs. 491/- per transaction
	j)	Over Rs.20,000/- to Rs.25,000/-	Rs. 603/- per transaction
	k)	Over Rs.25,000/- to Rs.30,000/-	Rs. 690/- per transaction
	l)	Over Rs.30,000/- to Rs.40,000/-	Rs. 862/- per transaction
	m)	Over Rs.40,000/- to Rs.50,000/-	Rs. 991/- per transaction
26.	Bank Transfer AKBL & IBFT (OTC)		
	a)	Upto Rs.1,000/-	Rs. 30/- per transaction
	d)	Over Rs.1,000/- to Rs.2,500/-	Rs. 43/- per transaction
	c)	Over Rs.2,500/- to Rs.4,000/-	Rs. 56/- per transaction
	d)	Over Rs.4,000/- to Rs.6,000/-	Rs. 69/- per transaction
	e)	Over Rs.6,000/- to Rs.8,000/-	Rs. 78/- per transaction
	f)	Over Rs.8,000/- to Rs.10,000/-	Rs. 91/- per transaction
	g)	Over Rs.10,000/- to Rs.13,000/-	Rs. 103/- per transaction
	h)	Over Rs.13,000/- to Rs.16,000/-	Rs. 112/- per transaction
	i)	Over Rs.16,000/- to Rs.20,000/-	Rs. 134/- per transaction
	j)	Over Rs.20,000/- to Rs.25,000/-	Rs. 147/- per transaction
	k)	Over Rs.25,000/- to Rs.30,000/-	Rs. 172/- per transaction
	l)	Over Rs.30,000/- to Rs.40,000/-	Rs. 216/- per transaction
	m)	Over Rs.40,000/- to Rs.50,000/-	Rs. 259/- per transaction
27.	Bank Transfer AKBL & IBFT (BB Customer)		
	a)	Upto Rs.1,000/-	Rs. 30/- per transaction
	d)	Over Rs.1,000/- to Rs.2,500/-	Rs. 34/- per transaction
	c)	Over Rs.2,500/- to Rs.4,000/-	Rs. 52/- per transaction
	d)	Over Rs.4,000/- to Rs.6,000/-	Rs. 69/- per transaction
	e)	Over Rs.6,000/- to Rs.8,000/-	Rs. 86/- per transaction
	f)	Over Rs.8,000/- to Rs.10,000/-	Rs. 103/- per transaction
	g)	Over Rs.10,000/- to Rs.13,000/-	Rs. 129/- per transaction
	h)	Over Rs.13,000/- to Rs.16,000/-	Rs. 172/- per transaction
	i)	Over Rs.16,000/- to Rs.20,000/-	Rs. 216/- per transaction
	j)	Over Rs.20,000/- to Rs.25,000/-	Rs. 259/- per transaction
	k)	Over Rs.25,000/- to Rs.30,000/-	Rs. 302/- per transaction
	l)	Over Rs.30,000/- to Rs.40,000/-	Rs. 345/- per transaction
	m)	Over Rs.40,000/- to Rs.50,000/-	Rs. 388/- per transaction



28.	Direct Deposit in BLB Agent account through ACMS from AKBL branches	Free
29.	Create Mobile ATM Pin	Free
30.	Change Mobile ATM Pin	Free
31.	AKBL Bank Account Linking with Mobile Wallet	Free
32.	International Home Remittance	Free
33.	Donation Payment	Free
34.	AKBL Bank Account Linking with Mobile Wallet	Free

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

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

H. MISCELLANEOUS CHARGES

1. Stop payment of cheques Rs. 500/- per instruction
2. Duplicate statement of account Rs. 35/- (flat)
(No Charges for pensioner account)
3. Duplicate party advice charges Rs. 50/- per advice
4. Confirmation of balance to Auditors/any other certificate Rs. 300/- (flat)
(No Charges for pensioner account)
5. Issuance of cheque book Rs. 18/- per leaf (FED applicable in provinces of Punjab, Sindh, Balochistan & KPK only)
6. Re-issuance of cheque book against Form B Rs. 400/- plus Rs.18/- per leaf (FED is applicable in provinces of Punjab, Sindh, Balochistan & 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, Balochistan & KPK only)
8. Account Closing Charges
(No Charges for pensioner account)

LCY: Rs.200/- or whatever minimum balance available in A/c. No service charges if closed by the Bank. Free for regular Saving Accounts. FCY: US \$ 10/- or equivalent to other currencies.

No service charges if closed by the Bank

Rs. 500/- (flat)
9. Issuance of SBP cheque on behalf of customer other than banks and financial institutions
10. Charges to be recovered from Employer Account in case of transfer of salary to the Employee Account Rs. 50/- flat per credit (Except defense & Govt. Employees) or as approved by the competent authority
11. Collection of School fee/any other Periodical subscription amount etc. Nil
12. Photocopy of Bank Record provided to Customer
 - i) Rs.110/- (flat) for record upto one year
 - ii) Rs.550/- (flat) for record over one year
13. Obtaining eCIB report At actual (Rs. 50/-) per report
14. Obtaining Credit Report from Foreign Bank / Agency At actual
15. Same day clearance of instrument Rs.400/-



Askari Bank Limited –Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective July 01, 2020

16.SMS Charges	Rs. 50/- Per Month
17. Issuance of duplicate CDR	Rs.500/-
18. Test Verification from other Banks	Rs.375/-
19. Standing Instructions	Rs. 215/- per execution will be recovered in addition to the usual charges
20. Savings Bank Account – Minimum balance requirements	No minimum balance limit. (No Service charges on PLS Saving Accounts in any manner whatsoever)
(a) Regular Account	
21. Askari Islamic Basic Bank Account	No minimum balance limit. (No Service charges)
22. Service Charges on Dormant Accounts (All types of accounts including Local and FCY)	NIL
22 (a) Service charges on Asaan Account	No minimum balance limit (No service charges)

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

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

a) New FCY Accounts

- i) US\$ 100/-
- ii) GBP 100/-
- iii) EUR 100/-

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

b) Frozen FCY Accounts

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

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

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

24. Cash management transaction banking collection/disbursement/electronic banking

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

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



25. Transaction Banking:

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

Services & Vice Versa.

Note:

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

NIL CHARGES:

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

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

Staff:

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

I. ISLAMIC FINANCING

Following charges will be recovered in addition to profit on investment

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

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

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

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



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

Standard)

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

Note:

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

J. Settlement of 3rd party fund transfer through PRISM

Days	Timing	Charges		
		SBP	AKBL	Total
Settlement Timings for Interbank Funds Transfer				
	9:00 a.m. to 5:00 p.m	Rs.200/-	Rs.20/-	Rs. 220/-



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

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

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

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

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

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Letter of Credit

Annexure A

(Amt. in PKR)

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



(Amt. in PKR)

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

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



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



Acceptance Amount Range		(Amt. in PKR)
FROM	TO	Per Month Charges or part thereof
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 IBSD](#), based on annual business volumes as follows:
 - Transactions of Rs. 20 - 30 M 20% of the charges
 - Transactions of Rs. 30 - 50 M 30% of the charges
 - Transactions of Rs. 50 - 75 M 40% of the charges
 - Transactions of Rs. 75 - 100 M 50% of the charges
 - Transactions of Rs. 100 M & above - As per arrangement with customer

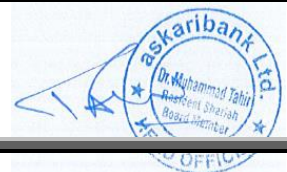


LETTER OF GUARANTEES

Annexure C

(Amt. in PKR)

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



(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. Customer and the bank
3. 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

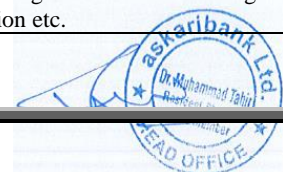


Askari Bank Limited –Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective July 01, 2020

Schedule of Bank Charges – Islamic Banking Services, effective July 01, 2020

Annexure - I

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



Askari Bank Limited –Ikhlas Islamic Banking Schedule of Bank Charges (Exclusive of FED / Sales Tax) effective July 01, 2020

H.Nil Charges	16	These are our standard charges and relaxations / concessions, if any may be referred to the competent authority for approval on a case-to-case basis, based on present business volume / relationship &/or future business prospects / considerations, except out of pocket expenses and correspondent bank charges.	These are our standard charges and relaxations / concessions, if any may be referred to Country Head – IBSD for approval on a case-to-case basis, based on present business volume / relationship &/or future business prospects / considerations, except out of pocket expenses and correspondent bank charges.
H. Staff Note	16	Staff: On all banking transactions, commission/charges including cheque books within reasonable amount with the approval of competent authority. In case of availing Locker facility 50% of the rent amount with no key deposit.	Staff: On all banking transactions, commission/charges including cheque books within reasonable amount with the approval of Area Manager. In case of availing Locker facility 50% of the rent amount with no key deposit.
Islamic Financing			
I. b. ii)	16	0.050% (OR as approved by the competent authority)	0.050% (OR as approved by Country Head - IBSD)
I. f)	17	0.75% the proposed exposure subject to 50% payable upfront. (Wherever applicable). (OR subject to negotiation and approval from the competent authority)	0.75% the proposed exposure subject to 50% payable upfront. (Wherever applicable). (OR subject to negotiation and approval from Country Head - IBSD)
I. g)	17	Upto Rs. 10,000/- or as per approval Note: Charges may be reduced from Rs. 10,000/- to 5,000/- by the competent authority.	Upto Rs. 10,000/- or as per approval Note: Charges may be reduced from Rs. 10,000/- to 5,000/- by Country Head - IBSD
I. Note. iv)	17	These are our standard charges and relaxations / concessions, if any may be referred to the competent authority for approval on a case-to-case basis, based on present business volume / relationship &/or future business prospects / considerations, except out of pocket expenses.	These are our standard charges and relaxations / concessions, if any may be referred to Country Head - IBSD for approval on a case-to-case basis, based on present business volume / relationship &/or future business prospects / considerations, except out of pocket expenses.

