

**PAYROLL**

	<b>Platinum (PKR 200,000 &amp; above)*</b>	<b>Gold (PKR 40,000 to 199,999)*</b>	<b>Silver (PKR 20,000 to 39,999)*</b>
<b>CA - Payroll</b>			
Minimum Balance Requirement	0	0	0
Debit Card Issuance	Free	Free	Free
Cheque Book Issuance	Free	Free	Rs. 5 per leaf
Pay Order Issuance	Free	Rs. 100	Rs. 100
Rate	Not Available	Not Available	Not Available
<b>SA - Payroll</b>			
Minimum Balance Requirement	25,000	25,000	25,000
Debit Card Issuance	Free	Free	Free
Cheque Book Issuance	Free	Free	Rs. 20 per leaf
Pay Order Issuance	Free	Rs. 200	Rs. 200
Rate	5.00%	5.00%	5.00%

\* After tax salary/credit.  
Other branch banking charges shall continue to apply.

**BRANCH BANKING**


	General	Business Account				Mahana Izafa/6 Month PLS LCY/Munafa Max		
<b>Remittances (Domestic)</b>								
1. Issuance of Pay Order	Current Account : Upto Rs. 100 Saving Account : Upto Rs. 200	For Accts with monthly average balance Rs. 100K - 250K 1 per month free	For Accts with monthly average balance Rs. 250K - 500K 2 per month free	For Accts with monthly average balance Rs. 500K - 1M 4 per month free	For Accts with monthly average balance Rs. 1M & above 8 per month free	For Accts with monthly average balance Rs. 1M - 5M 1 per month free	For Accts with monthly average balance Rs. 5M - 10M 2 per month free	For Accts with monthly average balance Rs. 10M and above 4 per month free
2. Swift (Customer)	Rs. 1,500/-							
3. Swift (Non Customer)	Rs. 2,500/-							
4. Payment - Identification within branches	Rs. 300/- flat	Rs. 250K - Rs. 500K 1 per month free	Rs. 500K - Rs. 1M 2 per month free	Rs. 1M and above 4 per month free	Rs. 1M - 5M 1 per month free	Rs. 5M - 10M 2 per month free	Rs. 10M and above 4 per month free	
5. POs/DDs against cash	Rs. 1,000/- flat							
6. DD/PO/MT Cancellation	Rs. 500/- flat	Rs. 250K - Rs. 500K 1 per month free	Rs. 500K - Rs. 1M 2 per month free	Rs. 1M and above 4 per month free	Rs. 1M - 5M 1 per month free	Rs. 5M - 10M 2 per month free	Rs. 10M and above 4 per month free	
7. Duplicate DD/PO	Rs. 200/- flat	Rs. 250K - Rs. 500K 1 per month free	Rs. 500K - Rs. 1M 2 per month free	Rs. 1M and above 4 per month free	Rs. 1M - 5M 1 per month free	Rs. 5M - 10M 2 per month free	Rs. 10M and above 4 per month free	
8. HBL DDs	Rs. 500/- plus actual charges (only for customers)							
9. NBP DDs	0.3% - min Rs. 1,000 for customers							
10. NBP DDs	0.3% - min Rs. 2,000 for non customers							

**Note:** Above charges are exclusive of Government duties

	General	Business Account				Mahana Izafa/6 Month PLS LCY/Munafa Max		
11. Inter-city transactions ("Mahana Izafa," "Business Account" & Six Monthly Savings Account)	Rs. 50/- For PLS/Term Accounts, there shall be a ceiling of Rs. 2M per transaction	Rs. 100K - 250K 5 per month Free	Rs. 250K - 500K 10 per month Free	Rs. 500K - 1M 15 per month Free	Rs. 1M and above All Free	Rs. 1M - 5M 5 per month Free	Rs. 5M - 10M 10 per month Free	Rs. 10M & above All Free
12. Inter-city deposit and withdrawal (upto Rs. 100K free) except "Mahana Izafa," "Business Account" & Six Monthly Savings Account	i) Current Account: Rs. 50 per transaction ii) Saving Account: Rs. 100 per transaction iii) Sahulat Online: Transaction upto Rs. 1M free. For transactions over Rs. 1M, Current Account rates will apply iv) Inter-city charges of Rs. 500/- for Tijarat Plus Account if amount exceeds Rs. 2M/day							
13. Inter-city account to account transfer of funds (upto Rs. 100K free) except "Mahana Izafa," "Business Account" & Six Monthly Savings Account	i) Current Account: Rs. 50 per transaction ii) Saving Account: Rs. 100 per transaction							

	General	Business Account				Mahana Izafa/6 Month PLS LCY/Munafa Max		
<b>Standing Instructions</b>								
1. Standing Instruction fee will be recovered in addition to the usual charges	Rs. 500 per transaction Rs. 100 per transaction for "Business Account" & "Mahana Izafa" A/C	Rs. 250K and above 1 per month Free				Rs. 1M and above 1 per month Free		
2. Amendment	Rs. 100/- amendment							
3. Default due to lack of funds	Rs. 500/-							
<b>Cheque Purchase &amp; Collection</b>								
1. Encashment of FCY Travelers Cheques in Rupees, or credit into customers FCY account	1% - Minimum Rs. 500/-							
2. Collection of FCY cheques/DD /TC/ETC (drawn outside pakistan)	0.25% - Min Rs. 300/- USD 20/- (flat) including courier charges for Business Account and Mahana Izafa	Rs. 250K - Rs. 500K 1 per month Free	Rs. 500K - Rs. 1M 2 per month Free	Rs. 1M and above 4 per month Free	Rs. 1M - 5M 1 per month Free	Rs. 5M - 10M 2 per month Free	Rs. 10M and above 4 per month Free	
3. Foreign Currency Cheque Return Charges	Rs. 500/ item, excluding agents charges at actual							
4. Purchase of FCY bank drafts/ personal cheques for immediate credit into customer LCY account	1% - Minimum Rs. 500/-, Maximum Rs. 5,000/- .Correspondent Bank charges will be extra at actual							

	General	Business Account				Mahana Izafa/6 Month PLS LCY/Munafa Max		
<b>Remittances (FCY)</b>								
<b>Inward FYC</b>								
1. If proceeds are credited to any of our branches	NIL							
2. With another bank	DD charges will apply							
3. Home remittances	Applicable P/O and TT charges - No charges if funds are credited to beneficiary's account with SCBPL							
<b>Issuance of Travelers Cheques</b>								
4. Debit to account	1% commission on issuance - Minimum Rs. 500/-							
Against cash payment	2% commission on issuance - Minimum 750/-, Private Travel Exchange Quota to be issued after completion of all formalities laid down by SBP							
<b>Outward FCY</b>								
5. Outward TT (Current Account) Outward TT (Saving Account)	USD 25 or equivalent FCY USD 50 or equivalent FCY	Rs. 250K - Rs. 500K 1 per month Free	Rs. 500K - Rs. 1M 2 per month Free	Rs. 1M and above 4 per month Free	Rs. 1M - 5M 1 per month Free	Rs. 5M - 10M 2 per month Free	Rs. 10M and above 4 per month Free	
6. Outward DD	USD 10 (Additional USD 5 for SWIFT charge if required)	Rs. 250K - Rs. 500K 1 per month Free	Rs. 500K - Rs. 1M 2 per month Free	Rs. 1M and above 4 per month Free	Rs. 1M - 5M 1 per month Free	Rs. 5M - 10M 2 per month Free	Rs. 10M and above 4 per month Free	
7. FTT/FDD Cancellation	USD 10 or equivalent FCY							
8. Inquiries regarding non-receipt of funds where the Bank acted correctly	Rs. 2,000/- each							
9. Cash handling charges on deposits of currency notes for Credit to a Foreign Currency account	If remittance is effected within 15 days-0.25% of transaction amount							

	General	Business Account	Mahana Izafa/6 Month PLS LCY/Munafa Max
10. Purchase of FCY bank draft/ personal cheques for immediate credit into customer FCY Account	1% - Minimum Rs. 500/- . Correspondent Bank charges will be extra at actual		
11. Clean cheques/drafts purchased/discounted returned unpaid	Rs. 500/item, excluding agents charges at actual		
12. Collection purchased of FCY dividend warrants	Rs. 2,000/warrant		
<b>Safe Custody</b>			
This service will not normally be provided in those branches which offer Safe Deposit Lockers			
1. Boxes & Packages	Rs. 3,000 per quarter, payable in advance		
2. Envelopes, including those sealed by customers	Rs. 2,000 per quarter, payable in advance		
3. Other items (Life Policies, Govt. Securities, NITs, Title Deeds etc.)	Rs. 2,000 per quarter, payable in advance		
4. Lodgment	Rs. 1,000 per scrip/certificate		
5. Withdrawal	Rs. 1,000 per scrip/certificate		
6. Encashment of Profit Coupons (including securities under lien)	Rs. 1,000 per scrip/certificate		

	General	Business Account	Mahana Izafa/6 Month PLS LCY/Munafa Max
7. Issuance of certificate for items held in Safe Custody	Rs. 1,000 per certificate		
8. Conversion consolidation or subdivision of Govt. Securities	Rs. 1,000 per transaction		
9. Arrangement of insurance for safe custody articles	Rs. 2000/- flat		
<b>Safe Deposit Lockers</b>			
(To be recovered in advance or at start of the period yearly/half yearly/quarterly as the case may be)			
1. Extra Small	Upto Rs. 3,000/-		
2. Small	Upto Rs. 7,000/-		
3. Medium	Upto Rs. 8,000/-		
4. Large	Upto Rs. 10,000/-		
5. Key Deposit	Rs. 2,000/locker (non-refundable)		
6. Locker Breaking Charges	Actual charges - Minimum Rs. 5,000/-		
7. Late Fee (in case locker falls in arrears for more than one month)	Upto Rs. 750/- per month		
<b>Note:</b>			
<ul style="list-style-type: none"> <li>● Locker facilities can be availed by account holders only. Annual rent will double if average balance of Rs. 25,000 is not maintained in the last quarter, except BBA account holder which will be charged standard rates.</li> <li>● First year's 50% annual rent will be waived off for customers maintaining an average balance of Rs. 100,000 in last 3 months</li> <li>● For SCBPL staff all services are free of cost except for the lockers annual fee.</li> <li>● For Lockers the staff is exempt from the minimum balance requirement, key deposit and 50% annual rent</li> <li>● Branch Manager has the discretion to give waiver on Locker fee based on customer relationship of Rs. 500,000/- in deposits or Fee Income of Rs. 10,000/-</li> </ul>			

	General	Business Account	Mahana Izafa/6 Month PLS LCY/Munafa Max
<b>Visa Debit Card</b>			
Personalized Debit Card			
1. Issuance Fee Current Account	Rs. 500/-		
Saving Account	Rs. 750/-		
2. Replacement Fee/Renewal Fee			
Current Account	Upto Rs. 500/-		
Saving Account	Upto Rs. 750/-		
3. Annual Fee Current Account	Rs. 500/-		
Saving Account	Rs. 750/-		
Platinum Debit Card Issuance Fee	Upto Rs. 5,000/-		
Platinum Debit Card Annual Fee	Upto Rs. 5,000/-		
Platinum Debit Card for Non-Priority Customers			
1. Issuance Fee	Upto Rs. 3,000/-		
2. Replacement Fee	Upto Rs. 500/-		
3. Annual Fee	Upto Rs. 3,000/-		
<b>'Makro' Purchase Card (Proprietary Debit Card)</b>			
1. Issuance Fee	Upto Rs. 2,000/-		
2. Replacement Fee	Upto Rs. 500/-		
3. Annual Fee	Upto Rs. 2,000/-		
<b>POS</b>			
1. POS Transaction Fee (International)	3% of transaction amount		
<b>ATM Cash Withdrawal</b>			
1. International Cash Withdrawal	3% of withdrawal amount		
2. 1-Link ATMs Cash Withdrawal	Rs. 15 per withdrawal		
3. MNET ATMs Cash Withdrawal	Rs. 15 per withdrawal		
<b>ATM Balance Inquiry</b>			
1. 1-Link ATM (Balance Inquiry)	No charges		
2. MNET ATM (Balance Inquiry)	Rs. 5 per transaction		

	General	Business Account	Mahana Izafa/6 Month PLS LCY/Munafa Max
<b>General Banking</b>			
1. Account maintenance charges (for corporate customers)	Upto Rs. 300 per quarter (This change may be waived for corporate customers maintaining min. average balance of Rs. 500,000/- in a Current account or Rs. 1,000,000/- in a Savings account)		
<b>Foreign Exchange Permits:</b>			
1. Family maintenance	Rs. 3,000/- per year		
2. Studies abroad	Rs. 5,000/- first year, subsequent years Rs. 3,000/-		
3. Specific approvals from SBP relating to capital transfers, Shares disinvestment proceeds & airline remittances etc.	Upto Rs. 2,000 per approval		
4. Other approvals for remittance from SBP	Rs. 200 per approval		
<b>Investment Portfolio Scheme (IPS) Accounts. To maintain IPS account for Market Based Government Securities on behalf of customers, "Service Charges" will be levied as per the following:</b>			
5. For Balance Rs. 1M and above	No charge		
6. For balance of > Rs. 1M	At 0.05% Minimum Rs. 1,000 per month. Upto maximum of PKR 100,000 p.a per issuance		
<b>Charges to be calculated on the face value on the month end balance, on a monthly basis, with NIL charges for the origination of transaction subsequent transfer of the fund to an IPS account of another bank will be charged at Rs. 1,000/transaction</b>			
<b>Federal Investment Bonds</b>			
1. Collection of coupon from SBP	Rs. 500 per coupon per scrip		
2. Registration at SBP	Rs. 500 per customer		
3. Encashment of Security	Rs. 500 per scrip		

	General	Business Account	Mahana Izafa/6 Month PLS LCY/Munafa Max
<b>Transaction Charges</b>			
1. Transaction Charges on Basic Banking Accounts where the total debit transactions in a month exceed the permitted number (currently 2)	Rs. 100 per transaction (this excludes ATM & CDM transactions)		
2. Transaction Fee on PKR accounts for over-the-counter and ATM transactions	Current Account : Upto Rs. 75/- Saving Account : Upto Rs. 150/- Note 1: Transaction charge levied, if the following minimum monthly balance is not maintained (except Basic Banking & Easy Saver) Current Account : Upto Rs. 50,000/- Saving Account : Upto Rs. 100,000/- Note 2: Transaction charge levied for Super Save & Privilege Account, where transactions exceed 5 in a month.		
<b>Collection</b>			
1. Clean Collection (Domestic)	0.25% Minimum Rs. 300/- Maximum Rs. 5,000/- .Plus actual charges levied by correspondents.		
2. Cheques drawn on cities with SCBPL branches (other than "Mahana Izafa" & "Business Account")	Rs. 100/instrument		
3. Dividend Warrants	Rs. 50/warrant		
4. Collection Cheque Returned charges	Rs. 500/-		
5. Courier charges	Rs. 200/-		

	General	Business Account			Mahana Izafa/6 Month PLS LCY/Munafa Max		
1. Stop Payment of Cheques	Current Account : Rs. 500 Saving Account : Rs. 750	Rs. 250K - Rs. 500K 1 per month Free	Rs. 500K - Rs. 1M 1 per month Free	Rs. 1M and above 3 per month Free	Rs. 1M - 5M 1 per month Free	Rs. 5M - 10M 1 per month Free	Rs. 10M & above 3 per month Free
2. Stop Payment of blank Cheque book lost	Rs. 500/cheque book						
3. Stop Payment of FCY draft	USD 25/- or cheque in case of insufficient funds						
4. Stop Payment of LCY draft	Rs. 500/draft						
5. Duplicate statement of account	Current Account & Saving Account Rs. 50	Rs. 500K - 1M 1/month Free	Rs. 1M & above 2/month Free		Rs. 5M - 10M 1/month Free	Rs. 10M and above 4/month Free	
6. Confirmation of balance to Auditors	Rs. 100/-	Rs. 500K - 1M	Rs. 1M & above		Rs. 5M - 10M Free	Rs. 10M and above Free	
7. Issuance of a loose cheque	Rs. 200/- plus Govt. levies etc. (actual)	1/month Free	2/month Free		1/month Free	2/month Free	
<b>Reports &amp; Certificates</b>							
1. Obtaining credit reports on behalf of customers	Actual, plus Rs. 100/local telex, Rs. 1,000/foreign telex						
2. Financial/Credit worthiness certificate	Rs. 100/certificate						
3. Proceeds Rationalization Certificate and Encashment Certificate	"For remittances received: within 3-6 months Rs. 250/certificate 6-12 months Rs. 500/certificate After 12 months Rs. 1,000/certificate"						
4. Certificate regarding encashment of government securities & collection of profit coupons on government securities	Rs. 500/certificate						

	General	Business Account		Mahana Izafa/6 Month PLS LCY/Munafa Max	
5. Other certificates (including certificate issued on encashment of Special USDBs, FCBCs & FCY Account etc.)	Rs. 200/certificate				
6. Balance Confirmation Certificate	Rs. 200/certificate				
7. Certificates issued regarding business dealings with banks, Visa, Income Tax department etc.	Rs. 200/certificate				
8. Account Closure	1. If the account is maintaining a zero balance for the last three months, the bank reserves the right to close the account 2. There will be a charge of Rs. 200 for closure of account				
9. Account Closure for Basic Banking account	If the account is maintaining a zero balance for a period of 180 days, the bank reserves the right to close the account				
10. Inactivity fee for frozen FCY account	Upto 5% p.a. on the value of deposits outstanding				
11. Cheque return charges	Current Account :Rs. 100 for Outward & Rs. 500 for Inward clearing Saving Account : Rs. 500 for Outward & Rs. 1000 for Inward clearing	Rs. 500K - 1M  4/month Free	Rs. 1M & above  8/month Free	Rs. 5M - 10M  4/month Free	Rs. 10M and above  8/month Free

	General	Business Account	Mahana Izafa/6 Month PLS LCY/Munafa Max
12. Hold Mail Instructions	Upto Rs. 5,000 per year (in advance)	Rs. 1M and above free	Rs. 10M and above free
<b>Monthly Average Balance Requirement and initial deposit:</b>			
1. PKR Current / Enhanced Saver	Rs. 5,000/-		
2. Easy Saver	Rs. 0/-	( Minimum Amount for opening Easy Saver account is Rs. 5,000)	
3. Supersave / Tijarat Classic	Rs. 25,000/-		
4. Sahulat Online	Rs. 50,000/-		
5. Tijarat Plus	Rs. 50,000/-		
6. Privilege	Rs. 500,000/-		
7. Mahana Izafa	Rs. 100,000/-		
8. Business Account/Current	Rs. 100,000/-		
9. High yield	Rs. 500,000/-		
10. Six Monthly Saving LCY	Rs. 100,000/-		
11. Minimum amount for opening Basic Banking Account	Rs. 1,000/-		
12. Penalty for violation of Minimum Balance	As per the minimum balance requirement: i. Rs. 50/month ii. Rs. 50/month ("Business Account", "Mahana Izafa", Six Monthly Savings LCY) iii. Rs. 50/month for Tijarat Plus Account		
13. Account Maintenance Fee on Flex Account	Upto Rs. 150/month		
14. Xtra Mile MAAB	Rs. 15,000		
15. Bonus Saver	Rs. 500,000		

	General	Business Account			Mahana Izafa/6 Month PLS LCY/Munafa Max	
17. Ledger Fee* (on accounts not maintaining minimum balance requirements)	"FCY Account: USD 0.8/- (or equivalent in other foreign currency) per month Balance Requirement given below: USD 2,000 GBP 2,000 EURO 2,000 JPY 200,000"					
18. Issuance of Cheque books (Mahana Izafa, Business Account, PLS Savings Account Monthly LCY, Super Save Account)	Rs. 20/- per leaf	Rs. 100K - 500K First cheque book of 50 leaves per month free	Rs. 500K - 1M 3 cheque books of 50 leaves per month free	Rs. 1M and above 5 cheque books of 50 leaves per month free	Rs. 100K - 3M 1 cheque book of 50 leaves per month free	Rs. 3M & above, 2 cheque books of 50 leaves per month free
19. Issuance of Cheque books (except Mahana Izafa, Business Account, PLS Savings Account Monthly LCY, Super Save Account)	a) Rs. 5/leaf for Current A/c. b) Rs. 20/leaf for Saving A/c. c) Rs. 500/cheque book for customers not maintaining minimum average balance requirement Urgent Cheque books upto Rs. 20/leaf (for corporate customers)					
20. Starter Cheque books (to be issued with prior approval of the concerned Branch Manager)	Rs. 100/- plus duties					
21. Delivery of Cheque book by courier	Inland Rs. 250/Cheque book Foreign Rs. 2,000/Cheque book					

\* Account maintenance fee is waived for the following categories of accounts.

- Accounts of Students
- Accounts of Mustahiqeen of Zakat
- Accounts of Employees of Government / Semi Government institutions maintained for salary & pension purposes including widows/children of deceased employees eligible for family pension/benevolent fund grant etc. shall be exempted from levy of service charges in any manner whatsoever



	General	Business Account	Mahana Izafa/6 Month PLS LCY/Munafa Max
<b>Premature Upliftment Penalty on Term Deposit</b>	<p>In case of pre-encashment, the Applicable Rate for calculating profit for the completed tenor shall be the rate of profit on the SCBPL deposit rate sheet prevailing at the date of accepting the deposit or at the date of pre-encashment, whichever is lower. This Application Rate will be used for calculating profit for the period completed till the date preceding such early termination. The profit on the deposit will be accrued and paid upto the day preceding the early termination date. However, SCBPL reserves the right to recover charges incurred due to premature termination of the deposit for the remaining period. These Charges shall be: i) For term deposit having a tenor equal to or less than 1yr.: 0 or KIBOR* whichever is higher on the early termination date minus the Applicable Rate. Applicable KIBOR* will be that of the remaining tenor (nearest quoted tenor) on the date of such early termination. ii) For Term deposits having a tenor greater than 1 yr.: 0 or PKRV** plus 2%p.a; whichever is higher, on the date of early termination minus Applicable Rate. Applicable PKRV** plus 2% p.a. will be that of the remaining tenor (nearest quoted tenor) on the date of such early termination. *KIBOR page on Reuters **PKRV page of Reuters. The charge of early termination will be recovered from the principal amount of the deposit or accrued profit thereon.</p>		
<b>Priority Banking</b>	<p>Individual Customers who maintain the below-mentioned deposit balances on relationship basis, will be eligible to avail the following services free of charge:</p> <ul style="list-style-type: none"> <li>- Avg. quarterly balance of Rs. 3,000,000 &amp; above in Rupee current, PLS and/or Term Deposit accounts</li> <li>- Avg. quarterly balance of US\$ 50,000 (or equivalent, in other FCY)</li> </ul> <p><b>a) Banking Services:</b></p> <ol style="list-style-type: none"> <li>1. Issuance of Pay Orders, Drafts and Telegraphic Transfer.</li> <li>2. Standing Instructions related to regular banking.</li> <li>3. Cancellation of Pay Orders and Demand Drafts.</li> <li>4. Issuance of Balance Confirmation Certificate/Proceed Realization Certificate.</li> <li>5. Collection of cheques (Local Currency/Foreign Currency).</li> <li>6. Inter-City Banking.</li> <li>7. Duplicate Statement</li> <li>8. Courier Services.</li> </ol>		

	General	Business Account	Mahana Izafa/6 Month PLS LCY/Munafa Max
9.	Zakat Certificate.		
10.	ATM/Debit Card Annual Fee.		
11.	Upto 4 free transaction per month on M.Net/1-Link networks.		
12.	Issuance of traveler cheques.		
13.	Stop payments of cheques.		
14.	Return of unpaid cheques.		
15.	Delivery of cheque books by courier.		
16.	Inward remittance.		
17.	Issuance of counter cheques.		
18.	Issuance of cheque books.		
19.	Free E-Statements.		
	<b>b) Locker Facility:</b>		
	50% waiver on 1st year locker rental fee for locker issued between 1st January 2009 - 30th June 2009. (On availability of Lockers)		
	<b>c) Auto Loans:</b>		
	50% waiver on regular processing fee.		
	<b>d) Credit Card:</b>		
	Annual and joining fee waivers on credit cards		
	<b>e) Mortgage:</b>		
	50% waiver on regular processing fee.		
	<b>Note:</b> Individual Customer who maintain the below-mentioned relationship with us, would be eligible to avail Charge-Fee issuance of pay orders, demand drafts and telegraphic transfers		
	- 50% for OD and balance of Rs 1,500,000 for current account.		
	- Average quarterly balance of > PKR1,500,000 Current account.		
	- An over draft line of > PKR 6,000,000.		

	General	Business Account	Mahana Izafa/6 Month PLS LCY/Munafa Max
1. Collection of pension	Rs. 200 per transaction		
2.a) i-Duplicate statement of A/C	i Rs. 50 per statement for current account; Rs. 100 per statement for saving account. You are entitled to 2 free statements each calendar year.		
ii-Delivery of Statement by Courier	ii Each additional statement will be charged Rs.50/- for delivery		
b) Flex account (less than annual frequency)	Rs 50/- per month		
c) VISA Debit Card Statements	Mandatory account statement at Rs 20 per month. You are entitled to free e-statements if you enroll for the service		
4. Advice charges	Rs 50 per advice Rs 500/- per month (for corporate customers)		
5. Document retrieval fee (subject to availability of the record at the branch premises)	Upto 3 months old No charge 3 month - 2 years old Rs 500/- per document more than two years old Rs. 1000/- per document		

	General	Business Account	Mahana Izafa/6 Month PLS LCY/Munafa Max
<b>Swift Finance</b>			
Legal Charges	At Actual		
Processing Charges	Rs. 5,000/-		
Markup Agreement / Stamping Charges:			
<Rs 1M	Rs. 1,000/-		
Rs 1M to 10M	Rs. 5,000/-		
Rs 10M to 50M	Rs. 10,000/-		
Rs 50M to 100M	Rs. 25,000/-		
Rs 100M to 300M	Rs. 35,000/-		
Rs 300M to 500M	Rs. 50,000/-		
> Rs 500M	Rs. 100,000/-		
Markup agreement/Stamping Charges	Rs. 100/- for all other cities except Karachi		
Non Utilization Charges:	Rs. 1,500/- (Charged quarterly)*		
Charges on Late Payment of Mark Up (Charged 30 days after the previous quarter end)	Rs. 1,000/- or 1% of the outstanding mark up whichever is higher.		
Investment services transaction processing charge on sales	Rs. 200 per transaction		

\*Upon non utilization of facility in the quarter

	General	Business Account	Mahana Izafa/6 Month PLS LCY/Munafa Max
<b>Phone Banking</b> A waiver of 25% on normal charges is offered on the following services			
<ol style="list-style-type: none"><li>1. Cheque Book</li><li>2. Replacement of Lost/Damage Card or PIN.</li><li>3. Demand Draft (LCY) - except Sahulat Online Account which has 50% waiver</li><li>4. Demand Draft (FCY)</li><li>5. Telegraphic Transfer (LCY)</li><li>6. Telegraphic Transfer (FCY)</li><li>7. Duplicate Statement of Account within 1 Year</li><li>8. Duplicate Advice within 1 Year</li><li>9. Certificate Regarding Profit and Tax Deed</li><li>10. Certificate Regarding Zakat Deducted</li><li>11. Balance Confirmation Certificate</li></ol>			
<b>Note: Courier, telex, fax, charges &amp; stamp duty will be recovered</b>			
<b>SMS / E-mail alert service</b> - Charges upto Rs. 100/- per month			

**Notes**

- a) All government excise duties/taxes/Zakat etc. are for clients account and will be deducted in addition to the above mentioned charges.
- b) Out of pocket expenses will be collected for all banking services and otherwise covered by the schedule.
- c) Correspondent bank charges will be recovered at actual. For funds transfer, applicable correspondent bank charges will be recovered either at the time of transaction origination or at the time of receipt of funds by the beneficiary, if any.
- d) Courier charges and postage will also be recovered.
- e) Charges relating to corporate customers may differ as a result of an agreement between the concerned customer and the Bank.
- f) Average monthly balance is defined as the average of each day-end deposits of the month
- g) Federal Excise Duty wherever applicable will be collected over and above normal charges.
- h) No service charges will be levied for collection of fee from students of Educational Institutes
- i) In case where large corporate relationships either maintain substantial balance or provide collateral business, the Bank reserves the right to waive, amend or reduce some /all charges.
- j) **Withholding tax is applicable at the rate of 0.3% from the entire amount of Cash Withdrawal exceeding PKR 25,000 in a day under Section 231A of Income Tax Ordinance, 2001. This is a Govt. levy and subject to change.**

\* Account maintenance fee is waived for the following categories of accounts.

- Accounts of Students
- Accounts of Mustahiqueen of Zakat
- Accounts of Employees of Government / Semi Government institutions maintained for salary & pension purposes including widows/children of deceased employees eligible for family pension/benevolent fund grant etc. shall be exempted from levy of service charges in any manner whatsoever