

CREDIT CARD SERVICES
Standard Chartered VISA

	SCBPL Platinum
A. 1. Joining Fee*	Up to Rs. 1,500
*Joining Fee waived for SCBPL Account holders	
2. Annual Fee	Upto Rs. 10,000
3. Supplementary Annual Fee	Upto Rs. 6,000
B. 1. Service Fee (Retail & Cash) *	Upto 3.5% of the outstanding amount per month translated into an APR of 42%
*Service Fee on Cash Advance Transaction will be charged from the date of transaction	
2. Late Fee	Upto Rs.1,000 or 10% of the minimum amount due; whichever is higher
3. Cash Advance Fee	Upto Rs.1,000 (per transaction) or 3% of the cash advance transaction amount (whichever is higher) plus all charges passed on by acquiring bank, additionally advance tax of 0.3% of the value for transaction or the sum of all transactions in a day exceeding Rs. 25,000/-
4. Cheque /Cash Pick up Fee	Rs.200
5. Overlimit Fee	Upto Rs.1,000
6. Dial a Draft	Bank Remittance charges plus upto Rs.1000 (per request) & Accrual of charges as Cash Advance
7. Voucher Retrieval Fee	
local	Rs. 250 per document
foreign	Rs. 800 per document
8. Balance Transfer Booking Charge	Upto 3% of transfer amount or Rs.500 whichever is higher
9. Balance Transfer Service Fee	Up to 3.5% of the outstanding amount per month translated into an APR of 42%
10. Cover for life (optional feature)	Rs.3,000 per year @ PKR 250 per month on Aasan Instalment at 0 %
11. Credit Cover (optional feature)	0.35% of outstanding amount per month
12. Credit Cover Plus (optional feature)	Upto 0.69% of outstanding amount per month
13. Smart Wallet (optional feature)	Rs. 95 per month
14. Cheque book issuance	Rs. 10 per leaf
15. Aasaan Installment Plan Service Fee	Upto 42% per annum.
16. Aasaan Installment Plan Processing Fee	Upto 2.5% of transaction amount
17. Aasaan Installment Plan Prepayment Fee	Rs.1,000 or 5% of the remaining balance (whichever is higher)
18. Family Income Plus (optional feature)	Rs. 3,600 per year @ Rs. 300 per month on Aasan Installment at 0%
19. Direct Debit Fee	Upto Rs. 1,000 or 2% of transaction amount, whichever is higher
20. Arbitration Charges for Disputed Transactions	Upto USD 500 or equivalent
21. Card Replacement Fee	Rs. 200
22. Utility Bill Payment	Up to Rs.1,000 per transaction
23. Convenience Fee	Up to Rs. 2,500

24. Cheque return charges / insufficient funds on auto debit	Upto Rs. 1,000
25. Pay order /Demand Draft issuance fee	Upto Rs. 1,000
26. Cash Payment Processing Fee	Upto Rs.100 per bill for SCBPL Account Holders & Rs.200 per bill for non SCBPL account holders
27. Duplicate Statement	Rs.200 for each statement over 1 month old
28. Cash Handling fee on FCY transaction	50 paisas per USD
29. Foreign Transaction Charge	Foreign currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of up to 3% of the transaction amount
30. Credit Worthiness Certificate	1 certificate per half year free; Subsequent request, upto Rs. 200 per certificate
31. Safe Custody Charges on Post Dated Cheques	Rs. 500 per cheque
32. Account Maintenance Fee	Rs. 500 per month
33. Fund Transfer Charges	Rs. 1,000
34. Card Conversion Fee	Rs. 1,000
35. SMS Alert Fee	Upto Rs. 100 per month

Standard Chartered VISA	
SCBPL VISA Classic	
A. 1. Joining Fee*	Upto Rs. 750
2. PIA Cobrand Joining Fee*	Upto Rs. 1,000
*Joining Fee waived for SCBPL Account holders	
3. Annual Fee	Upto Rs. 2,000
4. Supplementary Annual Fee	Upto Rs. 750
B. 1. Service Fee (Retail & Cash)*	
* Service Fee on Cash Advance Transaction will be charged from the day of transaction	Upto 3.5% of the outstanding amount per month translated into an APR of 42%
2. Late Fee	Upto Rs.1,000 or 10% of the minimum amount due; whichever is higher
3. Cash Advance Fee	Upto Rs.1,000 (per transaction) or 3% of the cash advance transaction amount (whichever is higher) plus all charges passed on by acquiring bank, additionally advance tax of 0.3% of the value for transaction or the sum of all transactions in a day exceeding Rs. 25,000/-
4. Cheque / Cash Pick up Fee	Rs. 200
5. Overlimit Fee	Upto Rs. 1,000
6. Dial a Draft	Bank Remittance charges plus upto Rs. 1,000 (per request) & Accrual of charges as Cash Advance
7. Voucher Retrieval Fee	
local	Rs. 250 per document
foreign	Rs. 800 per document
8. Balance Transfer Booking Charge	Upto 3% of transfer amount or Rs. 500 whichever is higher
9. Balance Transfer Service Fee	Upto 3.5% of the outstanding amount per month translated into an APR of 42%
10. Cover for life (optional feature)	Rs. 3,000 per year @ PKR 250 per month on Aasaan Installment at 0 %
11. Credit Cover (optional feature)	Upto 0.35% of outstanding amount per month
12. Credit Cover Plus (optional feature)	Upto 0.69% of outstanding amount per month
13. Smart Wallet (optional feature)	Rs. 95 per month
14. Cheque book issuance	Rs. 10 per leaf
15. Aasaan Installment Plan Service Fee	Upto 42% per annum.
16. Aasaan Installment Plan Processing Fee	Upto 2.5% of transaction amount
17. Aasaan Installment Plan Prepayment Fee	Rs. 1,000 or 5% of the remaining balance whichever is higher

18. Direct Debit Fee	Upto Rs. 1000 or 2% of transaction amount, whichever is higher
19. Arbitration Charges for Disputed Transactions	Upto USD 500 or equivalent
20. Card Replacement Fee	Rs. 200
21. Utility Bill Payment	Upto Rs. 1,000 per transaction
22. Convenience Fee	Upto Rs. 2,500
23. Cheque return charges / insufficient funds on auto debit	Upto Rs. 1,000
24. Pay order / Demand Draft issuance fee	Upto Rs. 1,000
25. Cash Payment Processing Fee	Upto Rs. 100 per bill for SCBPL Account Holders & Rs. 200 per bill for non SCBPL account holders
26. Duplicate Statement	Rs. 200 for each statement over 1 month old
27. Cash Handling fee on FCY transactions	Upto 50 paisas per USD
28. Foreign transaction charge	Foreign currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of upto 3% of the transaction Amount
29. Credit Worthiness Certificate	1 certificate per half year free; Subsequent request, upto Rs. 200 per certificate
30. Safe Custody Charges on Post Dated Cheques	Rs. 500 per cheque
31. Account Maintenance Fee	Rs. 500 per month
32. Fund Transfer Charges	Rs. 1,000
33. Card Conversion Fee	Rs. 1,000
34. Family Income Plus (Optional)	Rs. 3,600 per year @ Rs. 300 per month on Aasaan Installment at 0%
35. SMS / E-mail Alert Service Fee	Upto Rs. 100 per month

Standard Chartered VISA

	SCBPL VISA Gold Plus
A. 1. Joining Fee*	Upto Rs. 1,500
2. PIA Cobrand Joining Fee*	Upto Rs. 2,000
*Joining Fee waived for SCBPL Account holders	
3. Annual Fee	Upto Rs. 8,000
4. Supplementary Annual Fee	Upto Rs. 4,000
B. 1. Service Fee (Retail & Cash) * * Service Fee on Cash Advance Transaction will be charged from the date of transaction	Upto 3.5% of the outstanding amount per month translated into an APR of 42%
2. Late Fee	Upto Rs.1,000 or 10% of the minimum amount due; whichever is higher
3. Cash Advance Fee	Upto Rs. 1,000 (per transaction) or 3% of the cash advance transaction amount (whichever is higher) plus all charges passed on by acquiring bank, additionally advance tax of 0.3% of the value for transaction or the sum of all transactions in a day exceeding Rs. 25,000
4. Cheque / Cash Pick up Fee	Rs. 200
5. Overlimit Fee	Upto Rs. 1,000
6. Dial a Draft	Bank Remittance charges plus upto Rs. 1,000 (per request) & Accrual of charges as Cash Advance
7. Voucher Retrieval Fee local foreign	Rs. 250 per document Rs. 800 per document
8. Balance Transfer Booking Charge	Upto 3% of transfer amount or Rs. 500 whichever is higher
9. Balance Transfer Service Fee	Upto 3.5% of the total outstanding amount per month translated into an APR of 42%
10. Cover for life (optional feature)	Rs. 3,000 per year @ PKR 250 per month on Aasaan Installment at 0 %
11. Credit Cover (optional feature)	0.35% of outstanding amount per month
12. Credit Cover Plus (optional feature)	Upto 0.69% of outstanding amount per month
13. Smart Wallet (optional feature)	Rs. 95 per month
14. Cheque book issuance	Rs. 10 per leaf
15. Aasaan Installment Plan Service Fee	Upto 42% per annum.
16. Aasaan Installment Plan Processing Fee	Upto 2.5% of transaction amount
17. Aasaan Installment Plan Prepayment Fee	Rs. 1,000 or 5% of the remaining balance whichever is higher
18. Family Income Plus (Optional)	Rs. 3,600 per year @ Rs. 300 per month on Aasaan Installment at 0%

19. Direct Debit Fee	Upto Rs. 1000 or 2% of transaction amount, whichever is higher
20. Arbitration Charges for Disputed Transactions	Upto USD 500 or equivalent
21. Card Replacement Fee	Rs. 200
22. Utility Bill Payment	Upto Rs. 1,000 per transaction
23. Convenience Fee	Upto Rs. 2,500
24. Cheque return charges / insufficient funds on auto debit	Upto Rs. 1,000
25. Pay order / Demand Draft issuance fee	Upto Rs. 1,000
26. Cash Payment Processing Fee	Upto Rs. 100 per bill for SCBPL Account Holders & Rs. 200 per bill for non SCBPL account holders
27. Duplicate Statement	Rs. 200 for each statement over 1 month old
28. Cash Handling fee on FCY transactions	Upto 50 paisas per USD
29. Foreign transaction charge	Foreign currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of upto 3% of the transaction Amount
30. Credit Worthiness Certificate	1 certificate per half year free; Subsequent request, upto Rs. 200 per certificate
31. Safe Custody Charges on Post Dated Cheques	Rs. 500 per cheque
32. Account Maintenance Fee	Rs. 500 per month
33. Fund Transfer Charges	Rs. 1,000
34. Card Conversion Fee	Rs. 1,000
35. SMS / E-mail Alert Service Fee	Upto Rs. 100 per month

Standard Chartered VISA

	SCBPL VISA Gold
A. 1. Joining Fee*	No Charge
*Joining Fee waived for SCBPL Account holders	
2. Annual Fee	Upto Rs. 8,000
3. Supplementary Annual Fee	Rs. 4,000
B. 1. Service Fee (Retail & Cash) * * Service Fee on Cash Advance Transaction will be charged from the date of transaction	Upto 3.5% of the outstanding amount per month translated into an APR of 42%
2. Late Fee	Upto Rs.1,000 or 10% of the minimum amount due; whichever is higher
3. Cash Advance Fee	Upto Rs. 1,000 (per transaction) or 3% of the cash advance transaction amount (whichever is higher) plus all charges passed on by the acquiring bank, additionally advance tax of 0.3% of the value for transaction or the sum of all transactions in a day exceeding Rs. 25,000
4. Overlimit Fee	Upto Rs. 1,000
5. Dial a Draft	Bank Remittance charges plus upto Rs. 1,000 (per request) & Accrual of charges as Cash Advance
6. Voucher Retrieval Fee local	Rs. 250 per document
foreign	Rs. 800 per document
7. Balance Transfer Booking Charge	Upto 3% of transfer amount or Rs. 500 whichever is higher
8. Balance Transfer Service Fee	Upto 3.5% of the outstanding amount per month translated into an APR of 42%
9. Credit Protector (optional feature)	0.35% of outstanding amount per month
10. Credit Cover Plus (optional feature)	0.69% of outstanding amount per month
11. Cover for Life (optional feature)	Rs. 3,000 per year @ PKR 250 per month on SPP Installment at 0 %
12. 0 2 Insurance (optional feature)	
Plan A	Rs. 160 (coverage of Rs 540,000)
Plan B	Rs. 250 (coverage of Rs 690,000)
13. Business Protector (optional feature)	
Plan A	Rs. 299 (coverage of Rs 620,000)
Plan B	Rs. 399 (coverage of Rs 1,250,000)
14. Simple Payment Program(SPP) Service Fee	Upto 1.95% per month on transaction amount
15. Simple Payment Program(SPP) Prepayment Fee	First 6 months of booking : 10% of the remaining amount or Rs. 1,000 whichever is higher ; After 6 months of booking : 5% of the remaining amount or Rs. 500, whichever is higher
16. Family Income Plus (Optional)	Rs. 3,600 per year @ Rs. 300 per month on SPP Installment at 0%

17. Simple Payment Program(SPP) Processing Fee	No Charge
18. Direct Debit Fee	Upto Rs. 1,000 or 2% of transaction amount, whichever is higher
19. Card Replacement Fee	Rs. 200
20. Utility Bill Payment	Upto Rs. 1,000
21. Convenience Fee	Upto Rs. 2,500
22. Cheque return charges / insufficient funds on auto debit	Upto Rs. 1,000
23. Pay order / Demand Draft issuance fee	Upto Rs. 1,000
24. Cash Payment Processing Fee	Upto Rs. 100 per bill for SCBPL Account Holders & Rs. 200 per bill for Non SCBPL Account Holders
25. Duplicate Statement	Rs. 200 for each statement over 1 month old
26. Foreign transaction charge	Foreign currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of upto 3% of the transaction Amount
27. Urgent Card Processing	Rs. 2,000
28. Cash handling fee on FCY transactions	Upto 50 paise per USD
29. Credit Worthiness Certificate	1 certificate per half year free; Subsequent request, upto Rs. 200 per certificate
30. Safe Custody Charges on Post Dated Cheques	Rs. 500 per cheque
31. Account Maintenance Fee	Rs. 500 per month
32. Fund Transfer Charges	Rs. 1,000
33. Card Conversion Fee	Rs. 1,000
34. SMS / E-mail Alert Service Fee	Upto Rs. 100 per month
35. Dial a Draft	Bank remittance charges plus Upto Rs. 550/- (per request) and accrual of charges as cash advance
36. Cheque/Cash pickup fee	Rs. 200
37. Arbitration charges for disputed transactions	Upto USD 500 or equivalent
38. Smart wallet (optional feature)	Rs. 95 per month

Standard Chartered MasterCard

	SCBPL MasterCard Titanium
A. 1. Joining Fee*	Up to Rs. 1,500
*Joining Fee waived for SCBPL Account holders	
2. Annual Fee	Upto Rs. 8,000
3. Supplementary Annual Fee	Upto Rs. 4,000
B. 1. Service Fee (Retail & Cash) *	Upto 3.5% of the outstanding amount per month translated into an APR of 42%
*Service Fee on Cash Advance Transaction will be charged from the date of transaction	
2. Late Fee	Upto Rs.1,000 or 10% of the minimum amount due; whichever is higher
3. Cash Advance Fee	Upto Rs.1,000 (per transaction) or 3% of the cash advance transaction amount (whichever is higher) plus all charges passed on by acquiring bank, additionally advance tax of 0.3% of the value for transaction or the sum of all transactions in a day exceeding Rs. 25,000/-
4. Cheque /Cash Pick up Fee	Rs.200
5. Overlimit Fee	Upto Rs.1,000
6. Dial a Draft	Bank Remittance charges plus upto Rs. 1,000 (per request) & Accrual of charges as Cash Advance
7. Voucher Retrieval Fee	
local	Rs. 250 per document
foreign	Rs. 800 per document
8. Balance Transfer Booking Charge	Upto 3% of transfer amount or Rs.500 whichever is higher
9. Balance Transfer Service Fee	Up to 3.5% of the outstanding amount per month translated into an APR of 42%
10. Cover for life (optional feature)	Rs.3,000 per year @ PKR 250 per month on Aasaan Instalment at 0 %
11. Credit Cover (optional feature)	0.35% of outstanding amount per month
12. Credit Cover Plus (optional feature)	Upto 0.69% of outstanding amount per month
13. Smart Wallet (optional feature)	Rs. 95 per month
14. Cheque book issuance	Rs. 10 per leaf
15. Aasaan Installment Plan Service Fee	Upto 42% per annum.
16. Aasaan Installment Plan Processing Fee	Upto 2.5% of transaction amount
17. Aasaan Installment Plan Prepayment Fee	Rs.1,000 or 5% of the remaining balance (whichever is higher)
18. Family Income Plus (optional)	Rs. 3,600 per year @ Rs. 300 per month on Aasaan Installment at 0%
19. Direct Debit Fee	Upto Rs. 1,000 or 2% of transaction amount, whichever is higher
20. Arbitration Charges for Disputed Transactions	Upto USD 500 or equivalent
21. Card Replacement Fee	Rs. 200
22. Utility Bill Payment	Up to Rs.1,000 per transaction
23. Convenience Fee	Up to Rs. 2,500

24. Cheque return charges / insufficient funds on auto debit	Upto Rs. 1,000
25. Pay order /Demand Draft issuance fee	Upto Rs. 1,000
26. Cash Payment Processing Fee	Upto Rs.100 per bill for SCBPL Account Holders & Rs.200 per bill for non SCBPL account holders
27. Duplicate Statement	Rs. 200 for each statement over 1 month old
28. Cash Handling fee on FCY transaction	50 paisas per USD
29. Foreign Transaction Charge	Foreign currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of up to 3% of the transaction amount
30. Credit Worthiness Certificate	1 certificate per half year free; Subsequent request, upto Rs. 200 per certificate
31. Safe Custody Charges on Post Dated Cheques	Rs. 500 per cheque
32. Account Maintenance Fee	Rs. 500 per month
33. Fund Transfer Charges	Rs. 1,000
34. Card Conversion Fee	Rs. 1,000
35. SMS Alert Fee	Upto Rs. 100 per month

Standard Chartered MasterCard

	SCBPL MasterCard CashBack Card
A. 1. Joining Fee*	Up to Rs. 1,500
*Joining Fee waived for SCBPL Account holders	
2. Annual Fee	Upto Rs. 6,000
3. Supplementary Annual Fee	Upto Rs. 4,000
B. 1. Service Fee (Retail & Cash) *	Upto 3.5% of the outstanding amount per month translated into an APR of 42%
*Service Fee on Cash Advance Transaction will be charged from the date of transaction	
2. Late Fee	Upto Rs.1,000 or 10% of the minimum amount due; whichever is higher
3. Cash Advance Fee	Upto Rs.1,000 (per transaction) or 3% of the cash advance transaction amount (whichever is higher) plus all charges passed on by acquiring bank, additionally advance tax of 0.3% of the value for transaction or the sum of all transactions in a day exceeding Rs. 25,000/-
4. Cheque /Cash Pick up Fee	Rs.200
5. Overlimit Fee	Upto Rs.1,000
6. Dial a Draft	Bank Remittance charges plus upto Rs. 1,000 (per request) & Accrual of charges as Cash Advance
7. Voucher Retrieval Fee	
local	Rs. 250 per document
foreign	Rs. 800 per document
8. Balance Transfer Booking Charge	Upto 3% of transfer amount or Rs.500 whichever is higher
9. Balance Transfer Service Fee	Up to 3.5% of the outstanding amount per month translated into an APR of 42%
10. Cover for life (optional feature)	Rs.3,000 per year @ PKR 250 per month on Aasaan Instalment at 0 %
11. Credit Cover (optional feature)	0.35% of outstanding amount per month
12. Credit Cover Plus (optional feature)	Upto 0.69% of outstanding amount per month
13. Smart Wallet (optional feature)	Rs. 95 per month
14. Cheque book issuance	Rs. 10 per leaf
15. Aasaan Installment Plan Service Fee	Upto 42% per annum.
16. Aasaan Installment Plan Processing Fee	Upto 2.5% of transaction amount
17. Aasaan Installment Plan Prepayment Fee	Rs.1,000 or 5% of the remaining balance (whichever is higher)
18. Family Income Plus (optional)	Rs. 3,600 per year @ Rs. 300 per month on Aasaan Installment at 0%
19. Direct Debit Fee	Upto Rs. 1,000 or 2% of transaction amount, whichever is higher
20. Arbitration Charges for Disputed Transactions	Upto USD 500 or equivalent
21. Card Replacement Fee	Rs. 200
22. Utility Bill Payment	Up to Rs. 1,000 per transaction
23. Convenience Fee	Up to Rs. 2,500
24. Cheque return charges / insufficient funds on auto debit	Up to Rs. 1,000

25. Pay order /Demand Draft issuance fee	Up to Rs.1,000
26. Cash Payment Processing Fee	Upto Rs.100 per bill for SCBPL Account Holders & Rs.200 per bill for non SCBPL account holders
27. Duplicate Statement	Rs.200 for each statement over 1 month old
28. Cash Handling fee on FCY transaction	50 paisas per USD
29. Foreign Transaction Charge	Foreign currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of up to 3% of the transaction amount
30. Credit Worthiness Certificate	1 certificate per half year free; Subsequent request, upto Rs. 200 per certificate
31. Safe Custody Charges on Post Dated Cheques	Rs. 500 per cheque
32. Account Maintenance Fee	Rs. 500 per month
33. Fund Transfer Charges	Rs. 1,000
34. Card Conversion Fee	Rs. 1,000
35. SMS Alert Fee	Upto Rs. 100 per month

Standard Chartered Master Card

	SCBPL MasterCard Classic/Cricket
A. 1. Joining Fee*	Upto Rs. 750
*Joining Fee Waived for SCBPL Account Holders	
2. Annual Fee	Upto Rs. 2,000
3. Supplementary Annual Fee	Upto Rs. 750
B. 1. Service Fee (Retail & Cash) *	Upto 3.5% of the outstanding amount per month translated into an APR of 42%
* Service Fee on Cash Advance Transaction will be charged from the date of transaction	
2. Late Fee	
3. Cash Advance Fee	Upto Rs. 1,000 (per transaction) or 3% of the cash advance transaction amount (whichever is higher) plus all charges passed on by acquiring bank, additionally advance tax of 0.3% of the value for transaction or the sum of all transactions in a day exceeding Rs. 25,000
4. Cheque / Cash Pick up Fee	Rs. 200
5. Overlimit Fee	Upto Rs. 1,000
6. Dial a Draft	Bank Remittance charges plus upto Rs. 1,000 (per request) & Accrual of Charges as Cash Advance
7. Voucher Retrieval Fee local foreign	Rs. 250 per document Rs. 800 per document
8. Balance Transfer Booking Charge	Upto 3% of transfer amount or Rs. 500 whichever is higher
9. Balance Transfer Service Fee	Upto 3.5% of the outstanding amount per month translated into an APR of 42%
10. Cover for Life (optional feature)	Rs. 3,000 per year @ PKR 250 per month on Aasaan Installment at 0 %
11. Credit Cover (optional feature)	0.35% of outstanding amount per month
12. Credit Cover Plus (optional feature)	Upto 0.69% of outstanding amount per month
13. Smart Wallet (optional feature)	Rs. 95 per month
14. Cheque book issuance	Rs. 10 per leaf
15. Aasaan Installment Plan Service Fee	Upto 42% per annum.
16. Aasaan Installment Plan Processing Fee	Upto 2.5% of transaction amount
17. Aasaan Installment Plan Prepayment Fee	Rs. 1,000 or 5% of the remaining balance whichever is higher
18. Direct Debit Fee	Upto Rs. 1,000 or 2% of transaction amount, whichever is higher
19. Arbitration Charges for Disputed Transactions	Upto USD 500 or equivalent
20. Card Replacement Fee	Rs. 200
21. Utility Bill Payment	Upto Rs. 1,000 per transaction

22. Convenience Fee	Upto Rs. 2,500
23. Cheque return charges / insufficient funds on auto debit	Upto Rs. 1,000
24. Pay order / Demand Draft issuance fee	Upto Rs. 1,000
25. Cash Payment Processing Fee	Upto Rs. 100 per bill for SCBPL Account Holders & Rs. 200 per bill for non SCBPL account holders
26. Duplicate Statement	Rs. 200 for each statement over 1 month old
27. Cash handling fee on FCY transactions	Upto 50 paisas per USD
28. Foreign transaction charge	Foreign currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of upto 3% of the transaction Amount
29. Credit Worthiness Certificate	1 certificate per half year free; Subsequent request, upto Rs. 200 per certificate
30. Safe Custody Charges on Post Dated Cheques	Rs. 500 per cheque
31. Account Maintenance Fee	Rs. 500 per month
32. Fund Transfer Charges	Rs. 1,000
33. Card Conversion Fee	Rs. 1,000
34. Family Income Plus (Optional)	Rs. 3,600 per year @ Rs. 300 per month on Aasaan Installment at 0%
35. SMS / E-mail Alert Service Fee	Upto Rs. 100 per month

Standard Chartered Master Card

	SCBPL MasterCard Gold
A. 1. Joining Fee*	Upto Rs. 1,500
*Joining Fee Waived for SCBPL Account Holders	
2. Annual Fee	Upto Rs. 8,000
3. Supplementary Annual Fee	Upto Rs. 4,000
B. 1. Service Fee (Retail & Cash) * * Service Fee on Cash Advance Transaction will be charged from the date of transaction	Upto 3.5% of the outstanding amount per month translated into an APR of 42%
2. Late Fee	Upto Rs.1,000 or 10% of the minimum amount due; whichever is higher
3. Cash Advance Fee	Upto Rs. 1,000 (per transaction) or 3% of the cash advance transaction amount (whichever is higher) plus all charges passed on by acquiring bank, additionally advance tax of 0.3% of the value for transaction or the sum of all transactions in a day exceeding Rs. 25,000
4. Cheque / Cash Pick up Fee	Rs. 200
5. Overlimit Fee	Upto Rs. 1,000
6. Dial a Draft	Bank Remittance charges plus upto Rs. 1,000 (per request) & Accrual of Charges as Cash Advance
7. Voucher Retrieval Fee local foreign	Rs. 250 per document Rs. 800 per document
8. Balance Transfer Booking Charge	Upto 3% of transfer amount or Rs. 500 whichever is higher
9. Balance Transfer Service Fee	Upto 3.5% of the outstanding amount per month translated into an APR of 42%
10. Cover for Life (optional feature)	Rs. 3,000 per year @ PKR 250 per month on Aasaan Installment at 0 %
11. Credit Cover (optional feature)	0.35% of outstanding amount per month
12. Credit Cover Plus (optional feature)	Upto 0.69% of outstanding amount per month
13. Smart Wallet (optional feature)	Rs. 95 per month
14. Cheque book issuance	Rs. 10 per leaf
15. Aasaan Installment Plan Service Fee	Upto 42% per annum.
16. Aasaan Installment Plan Processing Fee	Upto 2.5% of transaction amount
17. Aasaan Installment Plan Prepayment Charge	Rs. 1,000 or 5% of the remaining balance whichever is higher
18. Family Income Plus (Optional)	Rs. 3,600 per year @ Rs. 300 per month on Aasaan Installment at 0%

19. Direct Debit Fee	Upto Rs. 1,000 or 2% of transaction amount, whichever is higher
20. Arbitration Charges for Disputed Transactions	Upto USD 500 or equivalent
21. Card Replacement Fee	Rs. 200
22. Utility Bill Payment	Upto Rs. 1,000 per transaction
23. Convenience Fee	Upto Rs. 2,500
24. Cheque return charges / insufficient funds on auto debit	Upto Rs. 1,000
25. Pay order / Demand Draft issuance fee	Upto Rs. 1,000
26. Cash Payment Processing Fee	Upto Rs. 100 per bill for SCBPL Account Holders & Rs. 200 per bill for non SCBPL account holders
27. Duplicate Statement	Rs. 200 for each statement over 1 month old
28. Cash Handling fee on FCY transactions	Upto 50 paisas per USD
29. Foreign transaction charge	Foreign currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of upto 3% of the transaction amount
30. Credit Worthiness Certificate	1 certificate per half year free; Subsequent request, upto Rs. 200 per certificate
31. Safe Custody Charges on Post Dated Cheques	Rs. 500 per cheque
32. Account Maintenance Fee	Rs. 500 per month
33. Fund Transfer Charges	Rs. 1,000
34. Card Conversion Fee	Rs. 1,000
35. SMS / E-mail Alert Service Fee	Upto Rs. 100 per month

Standard Chartered Master Card

	SCBPL MasterCard Easy Credit
A. 1. Joining Fee*	Upto Rs. 1,000
*Joining Fee Waived for SCBPL Account Holders	
2. Annual Fee	Upto Rs. 1,500
3. Supplementary Annual Fee	Upto Rs. 300
B. 1. Service Fee (Retail & Cash) *	Upto 3.5% of the outstanding amount per month translating into an APR of 42%
* Service Fee on Cash Advance Transaction will be charged from the date of transaction	
2. Late Fee	
3. Cash Advance Fee	Upto Rs. 1,000 (per transaction) or 3% of the cash advance transaction amount (whichever is higher) plus all charges passed on by acquiring bank, additionally advance tax of 0.3% of the value for transaction or the sum of all transactions in a day exceeding Rs. 25,000
4. Cheque / Cash Pick up Fee	Rs. 200
5. Overlimit Fee	Upto Rs. 1,000
6. Dial a Draft	Bank Remittance charges plus upto Rs. 1,000 (per request) & Accrual of Charges as Cash Advance
7. Voucher Retrieval Fee	
local	Rs. 250 per document
foreign	Rs. 800 per document
8. Balance Transfer Booking Charge	Upto 3% of transfer amount or Rs. 500 whichever is higher
9. Balance Transfer Service Fee	Upto 3.5% of the outstanding amount per month translated into an APR of 42%
10. Cover for Life (optional feature)	Rs. 3,000 per year @ PKR 250 per month on Aasaan Installment at 0 %
11. Credit Cover (optional feature)	Upto 0.35% of outstanding amount per month
12. Credit Cover Plus (optional feature)	Upto 0.69% of outstanding amount per month
13. Smart Wallet (optional feature)	Rs. 95 per month
14. Cheque book issuance	Rs. 25 per cheque book
15. Aasaan Installment Plan Service Fee	Upto 42% per annum.
16. Aasaan Installment Plan Processing Fee	Upto 2.5% of transaction amount
17. Aasaan Installment Plan Prepayment Fee	Rs. 1,000 or 5% of the remaining balance whichever is higher
18. Family Income Plus (Optional)	Rs. 3,600 per year @ Rs. 300 per month on Aasaan Installment at 0%

19. Direct Debit Fee	Upto Rs. 1,000 or 2% of transaction amount, whichever is higher
20. Arbitration Charges for Disputed Transactions	Upto USD 500 or equivalent
21. Card Replacement Fee	Rs. 200
22. Utility Bill Payment	Upto Rs. 1,000 per transaction
23. Convenience Fee	Upto Rs. 2,500
24. Cheque return charges / insufficient funds on auto debit	Upto Rs. 1,000
25. Pay order / Demand Draft issuance fee	Upto Rs. 1,000
26. Cash Payment Processing Fee	Upto Rs. 100 per bill for SCBPL Account Holders & Rs. 200 per bill for non SCBPL account holders
27. Duplicate Statement	Rs. 200 for each statement over 1 month old
28. Cash Handling fee on FCY transactions	Upto 50 paisas per USD
29. Foreign transaction charge	Foreign currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of 3% of the transaction amount
30. Credit Worthiness Certificate	1 certificate per half year free; Subsequent request, upto Rs. 200 per certificate
31. Safe Custody Charges on Post Dated Cheques	Rs. 500 per cheque
32. Account Maintenance Fee	Rs. 500 per month
33. Fund Transfer Charges	Rs. 1,000
34. Card Conversion Fee	Rs. 1,000
35. SMS / E-mail Alert Service Fee	Upto Rs. 100 per month

Standard Chartered Perks n Pay

	Onyx
1. Joining Fee	N/A
2. Annual Fee	Upto Rs. 2,000
3. Supplementary Annual Fee	N/A
4. Service Fee Retail & Cash	Upto 2% of the outstanding amount per month translated into an APR of 24%. Service fee will accrue from the transaction date and will be applied on the billing date
5. Late Fee	Rs. 650
6. Cash Advance Processing Fee	Nil
7. Cash Advance Service Fee (On Non-SCB ATM)	Upto Rs. 75 per cash advance transaction
8. Cheque / Cash Pick up Fee	Rs. 200
9. Overlimit Fee	Upto Rs. 600/-
10. Dial a Draft	Demand draft charges as per Schedule of Charges
11. Voucher Retrieval Fee	
local	Rs. 250 per document
foreign	Rs. 850 per document
12. Balance Transfer Booking Charge	Upto 3% of transfer amount or Rs. 500 whichever is higher
13. Balance Transfer Service Charge	2.5% of the outstanding amount per month translated into an APR of 30%
14. Cover for Life (Optional)	Rs. 3,000 per year @ PKR 250 per month on Aasaan Installment at 0 %
15. Credit Cover (Optional)	Upto 0.35% of total monthly outstanding balance
16. Credit Cover Plus (Optional)	Upto 0.69% of total monthly outstanding balance
17. Smart Wallet (optional feature)	Upto Rs. 95 per month
18. Cheque book issuance	First cheque book free, subsequent cheque @ Rs. 15 per leaf
19. Simple /Aasaan Installment Service Fee	N/A
Simple /Aasaan Installment Processing Fee	N/A
Simple /Aasaan Installment Prepayment Fee	N/A
Aasaan Installment Pay back Schedule	
Month	Payment Factor
3	1.0424
6	1.0848
12	1.1695
18	1.2543
24	1.3390
30	1.4238
36	1.5085
20. Arbitration Charges for Disputed Trx	Upto USD 500 or equivalent
21. Card Replacement Fee	Rs. 200
22. Emergency Replacement Card	Upto Rs. 1,000
23. Utility Bill Payment	Upto Rs. 1,000 per transaction

24. Cheque return charges / insufficient funds on auto debit	Rs. 600
25. Pay order / Demand Draft issuance fee	Demand draft charges as per Schedule of Charges
26. Cash Payment Processing Fee	NIL
27. Duplicate Statement	Rs.200 for each statement over 1 month old
28. Cash Handling fee on FCY trx	Upto 50 paisas per USD
29. Foreign Trx Charge	Foreign currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of upto 2% of the transaction amount
30. Credit Worthiness Certificate	1 certificate per half year free, Rs. 200 per each subsequent certificate
31. Safe Custody Charges on Post Dated Cheques	Rs. 500 per cheque
32. Min Balance Requirement	NIL
33. Account Maintenance Fee	Rs. 150 per month
34. Family Income Plus (Optional)	Rs. 3,600 per year @ Rs. 300 per month on Aasaan Installment at 0%

* Onyx, Emerald, Sapphire & Diamond are based on Monthly Net Salary Grids

** All other branch banking charges would be the same as per Schedule of Charges

Standard Chartered Perks n Pay

	Emerald
1. Joining Fee	N/A
2. Annual Fee	Upto Rs. 1,500
3. Supplementary Annual Fee	N/A
4. Service Fee & Retail Cash	Upto 2% of the outstanding amount per month translated into an APR of 24%. Service fee will accrue from the transaction date and will be applied on the billing date
5. Late Fee	Rs. 650
6. Cash Advance Processing Fee	Nil
7. Cash Advance Service Fee (On Non-SCB ATM)	Upto Rs. 75 per cash advance transaction
8. Cheque / Cash Pick up Fee	Rs. 200
9. Overlimit Fee	Upto Rs. 600/-
10. Dial a Draft	Demand draft charges as per Schedule of Charges
11. Voucher Retrieval Fee	
local	Rs. 250 per document
foreign	Rs. 850 per document
12. Balance Transfer Booking Charge	Upto 3% of transfer amount or Rs. 500 whichever is higher
13. Balance Transfer Service Charge	2.5% of the total outstanding amount per month translated into an APR of 30%
14. Cover for Life (Optional)	Rs. 3,000 per year @ PKR 250 per month on Aasaan Installment at 0 %
15. Credit Cover (Optional)	Upto 0.35% of total monthly outstanding balance
16. Credit Cover Plus (Optional)	Upto 0.69% of total monthly outstanding balance
17. Smart Wallet (optional feature)	Upto Rs. 95 per month
18. Cheque book issuance	First cheque book free, subsequent cheque @ Rs. 15 per leaf
19. Simple /Aasaan Installment Service Fee	Upto 30% p.a. on the Transaction amount
20. Simple /Aasaan Installment Processing Fee	Upto 2.5% of the Tranx amount
21. Simple /Aasaan Installment Prepayment Fee	Rs. 1000 or 5% of the remaining balance whichever is higher
22. Aasan Installment Pay back Schedule	
Month	Payment Factor
3	1.0424
6	1.0848
12	1.1695
18	1.2543
24	1.3390
30	1.4238
36	1.5085
23. Arbitration Charges for Disputed Trx	Upto USD 500 or equivalent
24. Card Replacement Fee	Rs. 200
25. Emergency Replacement Card	Upto Rs. 1,000
26. Utility Bill Payment	Upto Rs. 1,000 per transaction

27. Cheque return charges / insufficient funds on auto debit	Rs. 600
28. Pay order / Demand Draft issuance	Demand draft charges as per Schedule of Charges
29. Cash Payment Processing Fee	NIL
30. Duplicate Statement	Rs. 200 for each statement over 1 month old
31. Cash Handling fee on FCY trx	Upto 50 paisas per USD
32. Foreign Trx Charge	Foreign currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of upto 2% of the transaction amount
33. Credit Worthiness Certificate	1 certificate per half year free, Rs. 200 per each subsequent certificate
34. Safe Custody Charges on Post Dated Cheques	Rs. 500 per cheque
35. Min Balance Requirement	NIL
36. Account Maintenance Fee	NIL
37. Family Income Plus (Optional)	Rs. 3,600 per year @ Rs. 300 per month on Aasaan Installment at 0%

* Onyx, Emerald, Sapphire & Diamond are based on Monthly Net Salary Grids

** All other branch banking charges would be the same as per Schedule of Charges

Standard Chartered Perks n Pay

	Sapphire
1. Joining Fee	N/A
2. Annual Fee	Upto Rs. 1,000
3. Supplementary Annual Fee	N/A
4. Service Fee & Retail Cash	Upto 2% of the outstanding amount per month translated into an APR of 24%. Service fee will accrue from the transaction date and will be applied on the billing date
5. Late Fee	Rs. 650
6. Cash Advance Processing Fee	Nil
7. Cash Advance Service Fee (On Non-SCB ATM)	Upto Rs. 75 per cash advance transaction
8. Cheque / Cash Pick up Fee	Rs. 200
9. Overlimit Fee	Upto Rs. 600/-
10. Dial a Draft	Demand draft charges as per Schedule of Charges
11. Voucher Retrieval Fee	
local	Rs. 250 per document
foreign	Rs. 800 per document
12. Balance Transfer Booking Charge	Upto 3% of transfer amount or Rs. 500 whichever is higher
13. Balance Transfer Service Charge	2.5% of the total outstanding amount per month translated into an APR of 30%
14. Cover for Life (Optional)	Rs. 3,000 per year @ PKR 250 per month on Aasan Installment at 0 %
15. Credit Cover (Optional)	Upto 0.35% of total monthly outstanding balance
16. Credit Cover Plus (Optional)	Upto 0.69% of total monthly outstanding balance
17. Smart Wallet (optional feature)	Upto Rs. 95 per month
18. Cheque book issuance	First cheque book free, subsequent cheque @ Rs. 15 per leaf
19. Simple /Aasaan Installment Service Fee	Upto 30% p.a. on the Transaction amount
20. Simple /Aasaan Installment Processing Fee	Upto 2.5% of the Tranx amount
21. Simple /Aasaan Installment Prepayment Fee	Rs. 1000 or 5% of the remaining balance whichever is higher
22. Aasan Installment Pay back Schedule	
Month	Payment Factor
3	1.0424
6	1.0848
12	1.1695
18	1.2543
24	1.3390
30	1.4238
36	1.5085
23. Arbitration Charges for Disputed Trx	Upto USD 500/- or equivalent
24. Card Replacement Fee	Rs. 200
25. Emergency Replacement Card	Upto Rs. 1,000
26. Utility Bill Payment	Upto Rs. 1,000 per transaction

27. Cheque return charges / insufficient funds on auto debit	Rs. 600
28. Pay order / Demand Draft issuance	Demand draft charges as per Schedule of Charges
29. Cash Payment Processing Fee	NIL
30. Duplicate Statement	Rs. 200 for each statement over 1 month old
31. Cash Handling fee on FCY trx	Upto 50 paisas per USD
32. Foreign Trx Charge	Foreign currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of upto 2% of the transaction amount
33. Credit Worthiness Certificate	1 certificate per half year free, Rs. 200 per each subsequent certificate
34. Safe Custody Charges on Post Dated Cheques	Rs. 500 per cheque
35. Min Balance Requirement	NIL
36. Account Maintenance Fee	NIL
37. Family Income Plus (Optional)	Rs. 3,600 per year @ Rs. 300 per month on Aasan Installment at 0%

* Onyx, Emerald, Sapphire & Diamond are based on Monthly Net Salary Grids

** All other branch banking charges would be the same as per Schedule of Charges

Standard Chartered Perks n Pay

	Diamond
1. Joining Fee	N/A
2. Annual Fee	Upto Rs. 500
3. Supplementary Annual Fee	N/A
4. Service Fee & Retail Cash	Upto 2% of the outstanding amount per month translated into an APR of 24%. Service fee will accrue from the transaction date and will be applied on the billing date
5. Late Fee	Rs. 650
6. Cash Advance Processing Fee	NIL
7. Cash Advance Service Fee (On Non-SCB ATM)	Upto Rs. 75 per cash advance transaction
8. Cheque / Cash Pick up Fee	Rs. 200
9. Overlimit Fee	Upto Rs. 600/-
10. Dial a Draft	Demand draft charges as per Schedule of Charges
11. Voucher Retrieval Fee	
local	Rs. 250 per document
foreign	Rs. 800 per document
12. Balance Transfer Booking Charge	Upto 3% of transfer amount or Rs. 500 whichever is higher
13. Balance Transfer Service Charge	2.5% of the total outstanding amount per month translated into an APR of 30%
14. Cover for Life (Optional)	Rs. 3,000 per year @ PKR 250 per month on Aasaan Installment at 0 %
15. Credit Cover (Optional)	Upto 0.35% of total monthly outstanding balance
16. Credit Cover Plus (Optional)	Upto 0.69% of total monthly outstanding balance
17. Smart Wallet (optional feature)	Upto Rs. 95 per month
18. Cheque book issuance	NIL
19. Simple /Aasaan Installment Service Fee	Upto 30% p.a. on the Transaction amount
20. Simple /Aasaan Installment Processing Fee	Upto 2.5% of the Tranx amount
21. Simple /Aasaan Installment Prepayment Fee	Rs. 1000 or 5% of the remaining balance whichever is higher
22. Aasaan Installment Pay back Schedule	
Month	Payment Factor
3	1.0424
6	1.0848
12	1.1695
18	1.2543
24	1.3390
30	1.4238
36	1.5085
23. Arbitration Charges for Disputed Trx	Upto USD 500/- or equivalent
24. Card Replacement Fee	N/A
25. Emergency Replacement Card	Upto Rs. 1,000
26. Utility Bill Payment	Upto Rs. 1,000 per transaction

27. Cheque return charges / insufficient funds on auto debit	Rs. 600
28. Pay order / Demand Draft issuance	Demand draft charges as per Schedule of Charges
29. Cash Payment Processing Fee	NIL
30. Duplicate Statement	NIL
31. Cash Handling fee on FCY trx	Upto 50 paisas per USD
32. Foreign Trx Charge	Foreign currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of upto 2% of the transaction amount
33. Credit Worthiness Certificate	1 certificate per half year free, Rs. 200 per each subsequent certificate
34. Safe Custody Charges on Post Dated Cheques	Rs. 500 per cheque
35. Min Balance Requirement	NIL
36. Account Maintenance Fee	NIL
37. Family Income Plus (Optional)	Rs. 3,600 per year @ Rs. 300 per month on Aasan Installment at 0%

* Onyx, Emerald, Sapphire & Diamond are based on Monthly Net Salary Grids

** All other branch banking charges would be the same as per Schedule of Charges

Standard Chartered American Express

	Pak Rupees	USD
1. American Express Cards		
1) JOINING FEE		
a) American Express Charge Card		
i) Personal Card	Rs. 1,000	USD 20/-
ii) Gold Card	Rs. 1,500	USD 30/-
iii) Platinum Card	Rs. 5,000	USD 90/-
iv) Corporate Card	No joining fee	
b) American Express Credit Cards		
i) Personal Card	Rs. 750	
ii) Gold Card	Rs. 1,500	
iii) Platinum Card	Rs. 3,000	
Note: Joining Fee may be waived in case of special promotions by the bank		
2. Annual Fee		
a) American Express Charge Card		
i) Personal Card - Basic	Rs. 4,000	USD 75/-
ii) Gold Card - Basic	Rs. 6,000	USD 100/-
iii) Platinum Card - Basic	Rs. 25,000	USD 450/-
iv) Personal Card - Supplementary	Rs. 2,000	USD 45/-
v) Gold Card - Supplementary	Rs. 4,000	USD 75/-
vi) Platinum Card - Supplementary	Rs. 6,000	USD 100/-
vii) Corporate Card	1 - 9 cards per organisation: Rs. 2,000/-; 10 - 14 cards per organisation: Rs. 1,500/-; 15 - 19 cards per organisation: Rs. 1,000/-; 20 - 39 cards per organisation: Rs. 600/-; 40 or more cards per organisation: Rs. 340/- .(Corporate Fee Structure may differ in case of global pricing agreement of American Express Card)	1 - 9 cards per organisation: USD 40/-; 10 - 14 cards per organisation: USD 30/-; 15 - 19 cards per organisation: USD 20/-; 20 - 39 cards per organisation: USD 12/-; 40 or more cards per organisation: USD 6.8/- .(Corporate Fee Structure may differ in case of global pricing agreement of American Express Card)
b) American Express Credit Card		
i) Green Card - Basic	Rs. 2,000	
ii) Gold Card - Basic	Rs. 4,000	
iii) Platinum Card - Basic	Rs. 15,000	
iv) Green Card - Supplementary	Rs. 1,000	
v) Gold Card - Supplementary	Rs. 2,000	
vi) Platinum Card - Supplementary	Rs. 5,000	
Note: Credit Card Annual Fee may be waived in case of special promotions		
3. Other Charges		
a) Service Fee (Credit Card)	Upto 3.5% per month, translated into an APR of 42%	
b) Cash Advance Fee - Charge Cards	Upto Rs. 1000 (per transaction) or 5% of the cash advance transaction amount (whichever is higher) plus all charges passed on by the acquiring bank, additionally advance tax of 0.3% of the value of transaction or the sum of all transactions in a day exceeding Rs. 25,000	Upto USD 15 (per transaction) or 5% of the cash advance transaction amount (whichever is higher) plus all charges passed on by the acquiring bank, additionally advance tax of 0.3% of the value of transaction or the sum of all transactions in a day exceeding Rs. 25,000

c) Cash Advance Fee- Credit Cards	Upto Rs. 1000 (per transaction) or 3% of the cash advance transaction amount (whichever is higher) plus all charges passed on by the acquiring bank, additionally advance tax of 0.3% of the value of transaction or the sum of all transactions in a day exceeding Rs. 25,000	
d) Cash Advance Service Fee - own cards	Upto 3.5% per month. Service Fee to be charged from the day of withdrawal, translated into an APR of 42%	
e) Balance Transfer Facility Processing Fee	Upto 3% or Rs. 1,000 whichever is higher	
f) Balance Transfer Facility (available on Credit Card only) - Service Charge	Flat service fee of upto 2% per month / 24% per annum	
g) Pay Order / Demand Draft Fee	3% or Rs. 500/- whichever is higher	3% or USD 10/-, whichever is higher
h) Membership Rewards Program	Rs. 500/- per annum	USD 10/- per annum
i) Direct Debit Fee	Rs. 300/- per month	USD 5/- per month
j) Utility Bill Payment	Upto Rs. 300/- per transaction	
k) Returned Cheque / Returned Direct Debit Charge	Upto Rs. 1,000/-	USD 10/-
l) Cash Payment Processing Fee	Rs. 200/- per payment	
m) Duplicate Account Statement	Rs. 100/- per statement	
n) Card Replacement Fee (Normal)	Upto Rs. 200/- (for PKR Cards) Upto USD 5/- (for USD Cards)	
o) Emergency Card Replacement	Rs: 1000/- per card	
p) Overlimit Fee - Credit Card	Upto Rs. 1,000/-	
q) Late Payment Charges - Credit Card	Upto Rs. 1,000/- or 10% of the minimum amount due; whichever is higher	
r) Late Payment Charges - Charge Card & Corporate Card	Upto Rs. 1,500/- or Upto 3% of the outstanding amount per month, whichever is higher	Upto USD 20/- or Upto 3% of the outstanding amount per month, whichever is higher
s) Extended Payment Program (EPP) Service Charges	Flat Service fee of Upto 2% per month / 24% p.a. on EPP transaction amount (transfer of a transaction to EPP is subject to bank's approval)	
t) Extended Payment Plan	Service Fee: Upto 2.5% of transaction amount	
u) Extended Payment Program (EPP) Collection Charges	First Six months of booking; 10% of remaining amount or Rs. 1,000/- / USD 20/- (whichever is higher); After Six months of booking: 5% of remaining amount or Rs. 500/- / USD 10/-, whichever is higher	
v) Credit Cover Plus (Optional Feature)	0.69% of the outstanding amount per month	
w) Smart Wallet Premium (Optional Feature)	Rs. 95 per month	
x) Credit Protector (Optional Feature)	Upto 0.35% of the outstanding amount per month	
y) 360 Degreez (Optional Feature)	Upto Rs. 160/- per month on Green Card Upto Rs. 215/- per month on Gold Card	
z) My Business my wealth (Optional Feature)	Plan A; Upto Rs. 299/- per month Plan B; Upto Rs. 399/- per month	

zi) Cash handling Fee on FCY Transactions	Upto 50 paisas per USD
zii) Foreign Transaction Charge	Foreign currency transactions processed through foreign Merchants or otherwise will incur a foreign transaction charge of Upto 5% of the transaction Amount
ziii) Document Retrieval Charges- Per transaction	
a. For foreign transactions on PKR cards	Up to Rs.1000
For local transactions on PKR cards	Up to Rs 500
b. For foreign transactions on USD cards	USD 15/-
For local transactions on USD cards	USD 5/-
ziv) Urgent card processing fee	Rs. 2,000
zv) Family Income Plus (Optional)	Rs. 3,600 per year @ Rs. 300 per month on EPP Installment at 0%
zvi) SMS Alert Fee	Upto Rs. 100/USD 2 per month

PAYROLL SEGMENTS				
Segment	ONYX	EMERALD	SAPPHIRE	DIAMOND
Salary Tier	0-10K	10K-50K	50K-100K	>100K
Joining Fee	Free	Free	Free	Free
Annual Fee	Upto PKR 1,500	Upto PKR 1,000	Upto PKR 500	Free
Initial Deposit (Min)	Nil	Nil	Nil	Nil
Monthly Average Balance Requirement	Nil	Nil	Nil	Nil
Monthly Maintenance Fee	Free	Free	Free	Free
Over the counter charges	Upto PKR 100/Transaction	Upto PKR 50/Transaction	Free	Free
ATM				
1st ATM / Debit Card Issuance	Free	Free	Free	Free
Subsequent Debit Card	Upto PKR 500	Upto PKR 500	Upto PKR 350	Free
Cheque Book				
1st Cheque Book Issuance (25 Leaf)	NA	Free	Free	Free
Subsequent Cheque Book Issuance	NA	PKR 4-/Leaf	PKR 4-/Leaf	Free
Online Transaction	Upto 100k Free	Upto 100k Free	Upto 100k Free	Upto 1M Free
		0.1% or min. Rs. 100 per transaction upto a max of Rs. 1000 per transaction		
Statement of Account Charges		Biannual Free		Free
Duplicate Statements	Upto PKR 50	Upto PKR 25	Upto PKR 15	Free
Inactivity fee for accounts		NIL		
Phone Banking	Free phone banking is another facility, which is part of the Current Salary Account package. The TIN has to be applied for, which then gives one the access to their account via the call centre.			

*All other charges according to SOC