

A. IMPORTS
1. Letter of Credit

Opening commission	Up to 0.50% per quarter for up to USD 0.5Mn value or Minimum Charges: Rs. 3,000. Pricing of any Letter of Credits over USD 0.5Mn to be agreed with client on a case to case basis
Non reimbursable LC under Barter / Aid loan	1.0% per quarter or part thereof 0.30% for each subsequent quarter or part thereof Minimum Rs 1,500
Amendments	Minimum Rs 1,500 per amendment or commission under all of the above items if amendment involves increase in amount or extension in period of shipment

2. Bills

If bills are to be drawn at a usance under the above LCs	Rs 1,000 per bill to be charged at time of retirement of bill, plus Upto 0.20% per month Minimum Rs 500 extra commission per month for any period beyond the LC validity
Import-Bill under LC / Collection	0.10% of value; Minimum Rs 500

3. Other

Delivery Order issued for Air Freight Consignment	Rs 1,500 flat
Documentary collection - inward	Rs 1,000 per item
Item returned unpaid	Rs 500 per item
Registration of contract for import on consignment basis	Up to 0.25% per quarter for up to USD 0.5Mn value or Minimum Charges: Rs. 2,000. Pricing of any Contracts over USD 0.5Mn to be agreed with client on a case to case basis
Amendment relating to registration of contract	Rs 1,000 flat
Import Upto USD 10,000 (or as per State Bank Regulation) without opening of LC / registration of contract	Rs 2,500 flat
LC reimbursement	Minimum USD 130 or actual
Booking of loan under Finance Against Imports & Finance Against Trust Receipt	Rs 1,000 per loan
Transfer to past due account in Finance Against Imports & Finance Against Trust Receipt	Rs 2,000 per bill
Service charge on foreign exchange in lieu of TT	0.10% of value Minimum Rs 500
Short Telex Import LC / Amendment	Rs 1,000 per Telex / Swift
Full Telex Import LC	Rs 2,000 per Telex / Swift

Postage on Import LC	Rs 250 per item - Airmail Rs 1,500 per item - Courier
Import LC handling charges, correspondent's charges	Minimum Rs 100 or actual
Obtaining approval from SBP	Rs 500 per case
Additional charges for handling discrepant documents	USD 60 + USD 35 for each Telex / Swift cost of discrepant advice / acceptance
Credit information report including credit report of foreign suppliers / buyers	Actual + Rs 500 service charge

B. Exports

1. Letter of Credit

Advising - Customer	Minimum Rs 2,500
Advising - Non - Customer	Minimum Rs 3,000
Amendments	Rs 750 per amendment
Negotiations of bills under LC (PKR & FCY)	0.25% of value; Minimum Rs 1,000 or as per arrangement
Confirmation / Acceptance	0.25% per quarter or part thereof Minimum Rs 1,000
Transfer of Export LC	Minimum Rs 1,000 per LC
Service Charges against export documents (under Letter of Credit - non negotiated / discounted) where payment cover is already with SCBPL	Up to 0.25% for up to USD 0.5Mn value. Pricing of any Letter of Credits over USD 0.5Mn to be agreed with client on a case to case basis
If documents are sent to other local banks for negotiation under restricted LC	Rs 750 flat including courier charges

2. Bills

Reimbursement payment to other banks from non resident PKR account	Rs 3,000 flat per reimbursement / payment or as per arrangement
Collection:	
Clean	Up to Rs 500 per item
Documentary	Up to Rs 1,000 per item
Service charges against export documents sent on collection basis where payment cover is already with SCBPL	Up to 0.25% of bill value

3. Others

Handling of duty drawback claims	0.25% of value Minimum Rs 250 per claim
Research & Development	Rs 1,000 per case
Document Dispatch (Courier charges)	Rs 1,500 per case
Prepaid Export Document Collection	2.5% of Invoice Value plus funded costs

C. Remittances
1. Outward

Draft	Upto USD 25 or LCY equivalent
TT Handling charges	Upto USD 25 or LCY equivalent
Special remittance in respect of Shipping freight, Dividend, Advertising etc.	In addition to the above charges a flat fee of Rs 5,000 per remittance will be taken as processing fee or as agreed with client
Cancellation or Repurchase of Demand Draft	USD 10
Inquiries regarding non-receipt of funds where SCBPL acted correctly	Rs 2,000 each

2. Inward

If proceeds are credited to any SCB branch	Nil
With another bank	DD / pay order charges along with courier charges will apply
Home Remittances	Applicable PO & TT charges, no charges if the funds are credited to beneficiary's account with SCBPL

3. Issuance of FCY Travelers Cheques

Debit to Account	1.0% commission of Cheque value on issuance Minimum Rs 500
Against Cash Payment	2.0% commission of Cheque value on issuance Minimum Rs 750

4. FCY Cash Handling Fee

Cash handling charges on deposits of currency notes for Credit to a Foreign Currency account	0.25% of transaction amount
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5. Cheque Purchase and Collection

Encashment of FCY Travellers' Cheque in rupees, or credit to a/c	1.0% of value Minimum Rs 500
Collection of FCY cheques/DD's/TC's etc	0.25% of value Minimum Rs 300
Purchase of FCY bank drafts / personal cheques for immediate credit into customer LCY account	1.0% of value Minimum Rs 500 Maximum Rs 5,000
Purchase of FCY bank drafts / personal cheques for immediate credit into customer FCY account	1.0% of value Minimum Rs 500
Clean cheques / drafts purchased / discounted, returned unpaid	Rs 500 per item
Collection / purchase of FCY dividend warrants	Rs 2,000 per warrant

6. Others

Foreign Exchange Permits:	
Family maintenance	Rs 3,000 per year
Studies abroad	Rs 5,000 first year, subsequent years Rs 3,000
Specific approvals from SBP relating to capital transfers, share sales & airline remittances etc.	Upto Rs 2,000 per approval
Other approvals for remittance from SBP	Rs 200 per approval
Transfer of Export loans to past due account	Rs 2,000 + mark-up as per arrangement
Recovery of LC advising confirmation / transfer charges from foreign banks	USD 25 + USD 25 per Telex / Swift
Communication Charges:	
Relay charges	USD 16 per item
Test verification charges for local banks	Rs 1,000
Charge for back-to-back TT transactions	USD 30 per transaction

DOMESTIC BANKING

A. Inland LC & Bills

1. Inland LC

LC opening commission	0.4% per quarter or part thereof Minimum Rs 1,500 For annual volume in excess of Rs 150 million, commission on inland LC to be recovered as per arrangement with the customer
Amendments	Rs 1,000 per amendment

2. Bill Purchase & Collection

If bills are to be drawn at a usance under the above LCs	Rs 1,000 per bill to be charged at time of retirement of bill, plus upto 0.20% per month or minimum Rs 500 extra commission per month for any period beyond the LC validity
Handling of discrepant documents	Rs 2,000
Collections:	
Documentary	0.3% of bill value Minimum Rs 500
Clean	0.25% of bill value Minimum Rs 300 Maximum Rs 5,000 plus actual charges levied by correspondents
Cheques drawn on cities with SCBPL Branches	Rs 100 per instrument
Dividend warrants	Upto 0.75% of value Minimum Rs 50
Documentary bills drawn against inland LC:	
Sight Bills	0.25% flat Minimum Rs 500
Usance Bills	Upto 0.30% of value; Minimum Rs 1,500

Purchase of bills and cheques:	
Other cheques / demand instruments	0.20% of value Minimum Rs 300
Dividend warrants	Rs 150 per warrant
Commission for LBD discounting:	
Sight Bills	Minimum Rs 1,000 flat
Usance Bills	Collection charges plus mark-up on discounting as per arrangement with customer Minimum Rs 1,500
Bills / Cheques returned unpaid	Rs 500 for documentary collection and Rs 200 for clean collection

3. Others

Postage on local LC / Bills	Rs 200 per item
Collection agent charges	Actual

B. Remittances

1. Issuance of Pay Orders, Drafts & TT's

Swift - Customer	Rs 1,500
Swift - Non Customer	Rs 2,500
Pay Order - Customer	As per agreement with client; Maximum Rs 300
Pay Order - Non Customer	As per agreement with client; Maximum Rs 1,200
Demand Draft drawn on Correspondent Bank - Customer	0.3% of value Minimum Rs 1,000
Demand Draft drawn on Correspondent Bank - Non Customer	0.3% of value Minimum Rs 2,000
Cancellation of Pay Orders / Demand Drafts	Rs 500 each

C. Standing Instructions

Charges per Application	Rs 500 per transaction in addition to the usual charges on remittance
Amendments	Rs 100 per amendment
Default due to lack of funds	Rs 500

D. Guarantees

Guarantees issued to shipping companies in lieu of Bill of Lading	Rs. 1,500 flat for 1 st month & Rs. 500 per subsequent month where 100% cash margin is held In case of no cash margin held up to 0.25% per quarter will be charged for up to USD 0.5Mn value. Pricing of any Guarantees over USD 0.5Mn to be agreed with client on a case to case basis
Guarantees in foreign currency	Up to 0.50% per quarter for up to USD 0.5Mn value or Minimum Rs. 3,000. Pricing of any Guarantees over USD 0.5Mn to be agreed with client on a case to case basis
Financial guarantees in local currency in favor of Government Departments in lieu of payment of duties / taxes, etc.	Up to 0.60% per quarter for up to PKR 35Mn value or Minimum Rs. 3,000. Pricing of any Guarantees over PKR 35Mn to be agreed with client on a case to case basis

Other Guarantees	Upto 0.50% per quarter or part thereof Minimum Rs. 2,000. Pricing of any guarantees over PKR 35Mn to be agreed with client on a case to case basis
Expired Guarantees	As per above items until original is returned to the Bank
Amendments	Rs 1,000 per amendment USD 50 for back-to-back guarantees
Handling of claim cases	Rs 1,000 flat + out of pocket costs
Vendor charges for arranging stamp paper	2.0% of bond paper value Minimum Rs 100
Telex / Swift	Rs 1,000 flat

E. Finance (Addition to profit on investment)

Legal	Actual
Arrangement Fee	Upto 1.0% of value Minimum Rs 2,500
Review Fee	Upto 1.0% of value Minimum Rs 2,500
Interim review fee	Upto 1.0% of value Minimum Rs 2,500
Administration fee	Upto 2.0% of value Minimum Rs 2,000
Project examination fee	Upto 2.0% of value
Commitment fee (in case of earlier repayment, or utilisation below 50% of the facility)	1.0% of value Minimum Rs 1,000
Penalty for late mark-up payment and or dormancy	Rs 100 per day
Booking of loans under FAP	Rs 500 per loan
Past dues	Minimum 21% or Relevant base rate + 5% as agreed
Transfer to past due account FAP	Rs 1,000 per transfer
Miscellaneous charges	Actual
Replacement of securities under lien to the Bank	Rs 1,000 per replacement
Lodging of Govt. securities issued by other banks, handling charges for marking of lien will be recovered	Rs 100 per issue
Fee for verifying and marking lien on Govt. Securities issued by us on request of third party	Rs 100 per scrip Maximum Rs 2,000
Collection of profit coupons on Govt. savings certificates issued by other banks / saving centres under lien to us	0.25% of profit amount Minimum Rs 400

Handling charges for deposit of shares and other securities in safe custody marked under lien for banking facilities will be as follows:	
Individual shares with respective transfer deeds attached	Rs 20 per scrip Minimum Rs 2,500 Rs 10 per scrip if annual volume is over 100,000 scrips
Individual shares without transfer deeds attached to respective individual share scrips	Rs 20 per scrip Minimum Rs 2,500
Sale / purchase of shares securities held against banking facilities	Rs 0.10 per share Minimum Rs 1,000
Charges for holding bearer securities in safe custody on behalf of customers against banking facilities	0.20% per annum of document value
Financing against pledge / hypothecation:	
Godown rent / staff salaries	Actual
Inspection charges	Within municipal limits Rs 5,000 / outside limits Rs 7,500 per day
Delivery charges if godown keeper is not posted	Rs 1,000 per hour
Registration of charge at Registrar's office	Rs 3,500 per case
Transfer of goods from bond to pledge godown	Rs 1,000 per transfer
Delivery of goods under pledge	Rs 1,000 per delivery
Import clearing charges	Rs 1,000 per case
Charges for delivery of goods under finance against imports stored in our own or rented godown	Rs 1,000 per delivery

F. Security Services

Safe custody fee	Based on month end portfolio value and as agreed with clients
Transaction fee	Based on turnover and portfolio size as agreed with clients
Account maintenance fee	Upto USD 1,000 per month
Remittance charges	Rs 500
Communication charges	USD 30
Stamp Duty, Central Depository, Legal and other fees	Actual
Power of Attorney registration charges	Rs 1,500

GDR / ADR processing fee-physical shares	Rs 0.10 per share
GDR / ADR disinvestments processing fee	Rs 3,300 per remittance
GDR / ADR advising fee	Rs 1,500 per advice
Designated Bank Services	Rs 25,000 flat Minimum Upto 10 registered non-resident share holders Rs 50,000 flat above 10 registered non-resident share holders Rs 1,000 per registration per customer
Any other charges in relation to the Bank providing designated bank or shares custodial service will be recovered separately	As agreed with client

CASH MANAGEMENT

A. Straight2Bank – Web

1. One-Time Setup Charges

Setup and Implementation	Up to Rs. 15,000 inclusive of 2 vasco devices
Approver Device (Vasco / Smartcard)	Up to Rs. 3,000 per instrument
Corporate Cheque Module Setup	Up to Rs. 5,000 per account
Training	Rs. 2,000

2. Monthly Charges

Straight2Bank: Transaction Initiation & Reporting Module	Up to Rs. 6,000 per month
Straight2Bank: Reporting Only Module	Up to Rs. 3,000 per month
Straight2Bank: Multi Bank Reporting (MT940/MT950)	Up to Rs. 5,000 per account per month

3. Straight2Bank – Infomanager

Monthly Charge	Up to Rs. 3,000 per month
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B. Straight2Bank – Access

Setup and Implementation	Up to Rs. 100,000
Monthly Charge	Up to Rs. 10,000

C. Straight2Bank –Transaction Fee

Pay Order	Rs. 300 or as per agreement with customer
Demand Draft / External Fund Transfer	Up to 0.3%; Minimum Rs. 1,000 or as per agreement with client
Corporate Cheque	Rs. 100 per instrument
Outward TT	Up to USD 25 or equivalent LCY
LC Issuance	As per conventional pricing
LC Amendment	As per conventional pricing
Guarantee Issuance	As per conventional pricing
Guarantee Amendment	As per conventional pricing

D. Premium Service Banking Courier	Upto Rs. 5,000 per month per location
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E. National Collection Services

Collection Charges	Upto 0.30% on face value of items collected with minimum Rs. 500 per transaction or flat fee as agreed with client Upto 0.25% or minimum PKR 500 for cheque purchase
Return Cheque Charges	Upto Rs 500 per instrument
Lockbox	PKR 100 per location per day

F. Dividend Plus	Upto 0.30% on the value of dividend payout Minimum Rs 50 per warrant
G. Cash Pickup & Delivery	Upto Rs. 3,000 within 20 km. per trip per day; beyond will be as agreed with client
Seal Charges	Up to Rs. 200 per seal; minimum Rs. 25 per seal or as per agreement with client
Overnight vault charges	Up to Rs. 1000; minimum Rs. 500
Waiting charges	Double the trip charges (if security company kept waiting for more than 15 minutes)

H. Billpay Charges

Cheque / Direct Debit to Current / Saving Account	Upto 0.25% of amount; minimum Rs 20 per bill or as per agreement with client
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I. Fee Collection

Service Fee	Upto 0.25% of value of transaction Maximum Rs. 2000
Prepaid Card Fee	Upto Rs 500

J. Supply Chain Finance

Dealer Finance Card	Upto Rs 500
Annual Facility Fee	Upto 2% of facility value
Bill Handling Charges	Upto 0.25% of value Minimum Rs 50
Domestic Buyer Finance	Upto 1% annual fee on facility amount Upto 0.25% transaction fee
Domestic Supplier Finance	Upto 1% annual fee on facility amount Upto 0.25% transaction fee
Cross Border Buyer Finance	Upto 1% annual fee (of sanctioned limit)
Cross Border Supplier Finance	Upto 1% annual fee (of sanctioned limit)

K. Home Remittances

Payorder Issuance - SCBPL Network	Upto Rs 300 per instrument
Demand Draft - Non SCBPL Locations	Upto 0.3%; Minimum Rs. 1,000 or as per agreement with client

L. General Banking

Flotation of shares	Upto 0.50% Minimum Upto Rs 100,000 per issue
Dividend processing - Outside Dividend Plus	Upto 0.50% on total payout Minimum Upto Rs 50,000 per payout Minimum Upto Rs 50 per warrant Revaluation / conversion Upto Rs 100 per warrant
Same day clearing of high value instruments via NIFT	Rs 250 flat
Corporate customer internal salary transfer	Upto Rs 200 per employee per month
Account maintenance charges	Rs 150 per quarter, to be waived for customers maintaining minimum average balance
Pay Orders	Rs 300 or as per agreement with customer
Demand Draft / External Fund Transfer	Upto 0.3%; Minimum Rs 1,000 or as per agreement with client
Cancellation of Pay Orders / Demand Drafts	Rs. 500 or as per agreement with client
Courier charges for Pay Orders / Demand Drafts	Rs. 200 per item or as per agreement with client

GLOBAL MARKETS

A. Investment Portfolio Scheme (IMPS) Accounts

For Balance of PKR 1.0 Million	No Charge
For Balance of > PKR 1.0 Million	At 0.05% Minimum Rs 1,000 per month Upto Maximum of PKR 100,000 p.a per issue

B. Federal Investment Bonds

Collection of Coupon from SBP	Rs 500 per coupon
Registration at SBP	Rs 500 per customer
Encashment of Security	Rs 500 per script