

Schedule of Charges

1st January 2012 - 30th June 2012



Notes

- a) All government excise duties / taxes / Zakat etc. are applicable in addition to fee / charges.
- b) Out of pocket expenses will be collected for all banking services not 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. However, service charges on maintaining balance below the minimum monthly average balance will not exceed Rs 50 and will be inclusive of FED. However it will not apply to Saadiq Basic Saver Account.
- h) No service fee shall be charged from students for deposit of fee amount directly in fee collecting account of educational institutes. A charge of 0.5% of fee dues or Rs 25 per instrument, whichever is less will be levied for making Pay Order / Demand Draft / any other related instrument for payment of fee / dues in favour of educational institutes, HEC / Board, etc.
- 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) Account maintenance / Service charges 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 and 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
- k) For Foreign Currency Accounts, equivalent charges to that of Pak Rupee will be levied.
- l) No "Processing Charges" will be levied for requests of verification of bank account / statement received from Foreign Missions, Embassies / High Commissions and any other relevant office for Visa purpose. (As per SBP BPRD Circular No. 06 of 2010, May 17, 2010).
- m) Accounts opened and maintained by School Management Committees (SMCs) duly constituted by Education Department, Government of Sindh are exempted from levy of service charges on account of non-maintenance of minimum balance requirement. (As per SBP BPRD Circular Letter No. 02 of January 25, 2010).
- n) No service charges will be deducted from account which has been marked as dormant or unclaimed.
- o) No commitment fee will be charged under Murabaha Mode.
- p) No fee will be taken for giving any credit facility to any customer under Murabaha Mode.

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Cash Management

A. Premium Service Banking Courier	Up to Rs 25,000 per month per location
B. National Collection Services	
Collection Fee	Up to 0.30% on face value of items collected with minimum Rs 500 per transaction or flat fee as agreed with client
Return Cheque Charges	Up to Rs 500 per instrument
Direct Debits	
Direct Debit Instruction	Up to Rs 100 per transaction or as agreed with client
Direct Debit Rejection	Up to Rs 100 per transaction or as agreed with client
Direct Debit Setup	Up to Rs 1,000 per mandate setup or as agreed with client
C. Dividend Plus	Up to 0.30% on the value of dividend payout. Minimum Rs 50 per warrant
D. Cash Pickup and Delivery	
Cash Pickup and Delivery Charges	Up to Rs 3,000 within 20 km. per trip per day; beyond will be as agreed with client
Seal Fee	Up to Rs 200 per seal; minimum Rs 25 per seal or as per agreement with client
Overnight Vault Fee	Up to Rs 1,000; minimum Rs 500 or as per agreement with client
Waiting Fee	Double the trip charges (if security company kept waiting for more than 15 minutes)
E. Billpay Charges	
Cheque/ Direct Debit to Current / Savings A/C	Up to 0.25% of amount; minimum of Rs 20 per bill
F. Fee Collection	
Service Fee	Up to 0.25% of amount; minimum of Rs 20 per bill or as per agreement with client
Prepaid Card Fee	Up to Rs 500
G. Home Remittances	
Pay Order Issuance - SCBPL Network	Up to Rs 300 per instrument
Demand Draft - Non SCBPL Locations	Up to 0.3%; of instrument value. Minimum Rs 1,000 or as per agreement with client
H. General Banking	
Flotation of Shares	Minimum Rs 100,000 per issue
Dividend Processing - Outside Dividend Plus	Minimum Rs 5,000 per pay out. Minimum Rs 50 per warrant.
Same day clearing of high value instruments via NIFT	Rs 250 flat per instrument
Account Closure for Current Account (excluding regular Saving Account)	Up to Rs 2,000 per account
Corporate Customer internal salary transfer	Up to Rs 200 per employee per month
Pay Order	Rs 300 or as per agreement with customer per instrument
Demand Draft	Up to 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
Copy of Bank Statement	Rs 35 per duplicate / additional statement
Deposit Slip / Instrument Copy Retrieval	Period up to 3 months : Rs 100 per deposit slip / instrument Period beyond 3 months Volume greater than 100 : Rs 250 per deposit slip / instrument Volume less than 100 : Rs 500 per deposit slip / instrument

Wholesale Banking

International Banking



A. IMPORTS

1. Letter of Credit

Issuance Service Charges	As per Appendix 1
Amendments	Rs 1,500 per amendment or Service Charges as per Appendix 1 if amendment involves increase in limit or extension in the validity of the LC

2. Bills

If bills are to be drawn at a usance under the LC	Rs 1,000 per bill to be charged at the time of retirement of bill plus up to 0.2% per month (Minimum Rs 500). Extra service charges for any period beyond LC validity
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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	<table border="1"> <thead> <tr> <th>Volume (USD)</th> <th>1st Quarter</th> <th>Subsequent Quarters</th> </tr> </thead> <tbody> <tr> <td>● Up to 1Mn</td> <td>● 0.25%</td> <td>● 0.15%</td> </tr> <tr> <td>● 1Mn - 2Mn</td> <td>● 0.15%</td> <td>● 0.10%</td> </tr> <tr> <td>● 2Mn - 3Mn</td> <td>● 0.10%</td> <td>● 0.10%</td> </tr> </tbody> </table> <p>For Annual Charges above Rs 3 Million, charges on registration of contract to be recovered as per agreement with client. Minimum charges Rs 2,000</p>	Volume (USD)	1st Quarter	Subsequent Quarters	● Up to 1Mn	● 0.25%	● 0.15%	● 1Mn - 2Mn	● 0.15%	● 0.10%	● 2Mn - 3Mn	● 0.10%	● 0.10%
Volume (USD)	1st Quarter	Subsequent Quarters											
● Up to 1Mn	● 0.25%	● 0.15%											
● 1Mn - 2Mn	● 0.15%	● 0.10%											
● 2Mn - 3Mn	● 0.10%	● 0.10%											
Amendment related to registration of contract	Rs 1,000 flat												
Import up to USD 10,000 (or as per State Bank Regulation) without opening of LC / registration of contract	Rs 2,500 flat												
LC / Contract reimbursement	USD 130 or actual (or equivalent Local Currency)												
Booking Finance against Imports and Finance Against Trust Receipts	Rs 1,000 per transaction												
Service Charge on foreign exchange in lieu of Telegraphic Transfer	0.10% Minimum Rs 500												
Short Swift Import LC / amendment	Rs 1,000 per Swift												
Handling of discrepant documents under inland LC	Rs 2,000 per document												
Full Telex Import LC	Rs 2,000 per Swift												
Postage on Import LC	Rs 250 per item - Airmail Rs 1,500 per item - Courier												
Import LC Handling Charges, Correspondent's Charges	Minimum of Rs 100 or actual												
Obtaining approval from SBP	Rs 500 per case												
Handling of discrepant documents under import LC	USD 80 + USD 35 for each Swift cost of discrepant advice / acceptance (or equivalent Local Currency)												
Credit Information Report including credit report of foreign suppliers / buyers	Actual + Rs 500 Service Charges												

Note :

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the customer
- Discount may be allowed to customers in the above mentioned tiers subject to Management's approval

B. Exports

1. Letter of Credit

Advising - Customer	Minimum Rs 2,500
Advising - Non-Customer	Minimum Rs 3,000
Amendments	Rs 750 per amendment
Financing of Rs Bills under LC	0.25% of value or as per arrangement. Minimum Rs 1,000
Financing of Foreign Currency Bills under LC	0.25% of value or as per arrangement. Minimum Rs 1,000
Confirmation / Acceptance	2.0% of LC value minimum Rs 1,000
Transfer of Export LC	Up to Rs 5,000 per LC

2. Bills

Reimbursement payment to other banks	Rs 3,000 flat per reimbursement / payment or as per arrangement
If documents are sent to other local banks for financing under restricted LC	Rs 750 flat including courier charges
Collection:	
• Clean	Up to Rs 500 per item
• Discrepant	Up to Rs 1,000 per item
Bills for Collection:	Service Charges against export documents sent on collection basis where payment cover is already with Standard Chartered Bank (Pakistan) Limited upto 0.25% of the value

3. Others

Handling of Duty Drawback Claims	Rs 1,000 flat
Research and Development	Rs 1,000 per case
Document Dispatch (Courier Charges)	Rs 1,500 per case
Handling Charges of freight subsidy claims	Rs 1,000 flat

C. REMITTANCES

1. Outward

Draft	Up to USD 25 (or equivalent Local Currency)
Telegraphic Transfer Handling Charges	Up to USD 25 (or equivalent Local Currency)
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 of Demand Draft	USD 10 per draft or equivalent Rs
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	Demand Draft / Pay Order Charges along with courier charges will apply

3. Issuance of Foreign Currency Travellers' Cheques

Debit to Account	1.0% charges of travellers' cheque amount / value on issuance Minimum Rs 500
Against Cash Payment	2.0% charges of travellers' cheque amount / value on issuance Minimum Rs 750

4. Foreign Currency 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 Encashment and Collection

Encashment of Foreign Currency Travellers' Cheque in rupees, or credit to account	1.0% of value. Minimum Rs 500
Collection of Foreign Currency Cheques / DD's / TC's etc	0.25% of value. Minimum Rs 300
Clean cheques / drafts encashed, returned unpaid	Rs 500 per item

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 and airline remittances etc.	Up to Rs 2,000 per approval
Other approvals for remittance from SBP	Rs 200 per approval
Recovery of LC advising confirmation / transfer charges from foreign banks	USD 25 + USD 25 per Swift
Communication Charges:	
● Relay charges	USD 16 per item
● Test verification charges for local banks	Rs 1,000 per test
● Charge for back-to-back Telegraphic Transfers transactions	USD 30 per transaction

Domestic Banking

A. Inland LC and Bills

1. Inland LC

Issuance Service Charges	As per Appendix 3
Amendments	Rs 1,000 per amendment or Service Charges as per Appendix 3 if amendment involves increase in amount or extension in validity of LC

2. Bill Financing and Collection

Collections:	
● Discrepant	0.3% of value. Minimum Rs 500
● Clean	0.25% of 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
Documentary Bills drawn against inland LC:	
● Sight Bills	0.25% of value. Minimum Rs 500
● Usance Bills	Up to 0.30% of value. Minimum Rs 1,500

Note :

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the customer
- Discount may be allowed to customers in the above mentioned tiers subject to Management's approval

Charges for Local Bill Financing:	
● Sight Bills	0.25% of value. Minimum Rs 500 + profit as per arrangement with customer
● Usance Bills	Collection Charges + profit 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 and Telegraphic Transfers

Swift - Customer	Rs 1,500 per swift message
Swift - Non Customer	Rs 2,500 per swift message
Pay Order - Customer	Up to Rs 300 or as per agreement with client
Pay Order - Non Customer	Up to Rs 1,200 or as per agreement with client
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 per transaction

D. Guarantees

Issuance Service Charges for Guarantees issued to Shipping Companies in lieu of Bill of Lading	Rs. 1,500 flat for first month and Rs. 500 per subsequent month where 100% cash margin is held. In case of no cash margin held 0.25% or as agreed with client (for period beyond LC expiry)
Issuance Service Charges for other guarantees	As per Appendix 2
Expired Guarantees	As per above items until original returned to the Bank.
Amendments	Rs 1,000 per amendment and Service Charges as per Appendix 2 if amendment involves increase in amount or extension in validity of guarantee. 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
Swift	Rs 1,000 flat

E. Finance (In addition to profit on financing)

Legal	Actual
Arrangement Fee	Up to 1.0% of value. Minimum Rs 2,500
Review Fee	Up to 1.0% of value. Minimum Rs 2,500
Interim Review Fee	Up to 1.0% of value. Minimum Rs 2,500
Administration Fee	Up to 2.0% of value. Minimum Rs 2,000
Project Examination Fee	Up to 2.0% of value

Miscellaneous Charges	Actual
Replacement of securities under lien to the Bank	Rs 1,000 per replacement
Fee for verifying and marking lien on Govt. Securities issued by the bank on request of third party	Rs 100 per scrip. Maximum Rs 2,000
Handling Charges for deposit of shares and other securities in safe custody marked under lien for banking facilities will be as follows:	
<ul style="list-style-type: none"> 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
<ul style="list-style-type: none"> Individual shares without transfer deeds attached to respective individual share scrips 	Rs 20 per scrip. Minimum Rs 2,500
<ul style="list-style-type: none"> Sale / purchase of shares securities held against banking facilities 	Rs 0.10 per share. Minimum Rs 1,000
<ul style="list-style-type: none"> Charges for holding bearer securities in safe custody on behalf of customers against banking facilities 	0.20% of document value per annum
Financing against pledge / hypothecation:	
<ul style="list-style-type: none"> Godown rent / staff salaries 	Actual
<ul style="list-style-type: none"> Inspection charges 	As per actual charged by the vendor
<ul style="list-style-type: none"> Delivery charges if godown keeper is not posted 	Rs 1,000 per hour
<ul style="list-style-type: none"> Registration of charge at Registrar's office 	Rs 3,500 per case
<ul style="list-style-type: none"> Transfer of goods from bond to pledge godown 	Rs 1,000 per transfer
<ul style="list-style-type: none"> Delivery of goods under pledge 	Rs 1,000 per delivery
<ul style="list-style-type: none"> Import clearing charges 	Rs 1,000 per case
<ul style="list-style-type: none"> Charges for delivery of goods under finance against imports stored in our own or rented godown 	Rs 1,000 per delivery
F. Supply Chain Finance	
Annual Facility Fee	Up to 3% of facility value

**Appendix 1 - Import LC Issuance Service Charges
For Sight and Usance (International)**

Letter of Credit Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	5,000	67,500,001	70,000,000	700,000
500,001	800,000	8,000	70,000,001	72,500,000	725,000
800,001	1,000,000	10,000	72,500,001	75,000,000	750,000
1,000,001	1,500,000	15,000	75,000,001	77,500,000	775,000
1,500,001	2,000,000	20,000	77,500,001	80,000,000	800,000
2,000,001	2,500,000	25,000	80,000,001	82,500,000	825,000
2,500,001	3,000,000	30,000	82,500,001	85,000,000	850,000
3,000,001	3,500,000	35,000	85,000,001	87,500,000	875,000
3,500,001	4,000,000	40,000	87,500,001	90,000,000	900,000
4,000,001	4,500,000	45,000	90,000,001	92,500,000	925,000
4,500,001	5,000,000	50,000	92,500,001	95,000,000	950,000
5,000,001	5,500,000	55,000	95,000,001	97,500,000	975,000
5,500,001	6,000,000	60,000	97,500,001	100,000,000	1,000,000
6,000,001	6,500,000	65,000	100,000,001	105,000,000	1,050,000
6,500,001	7,000,000	70,000	105,000,001	110,000,000	1,100,000
7,000,001	7,500,000	75,000	110,000,001	115,000,000	1,150,000
7,500,001	8,000,000	80,000	115,000,001	120,000,000	1,200,000
8,000,001	8,500,000	85,000	120,000,001	125,000,000	1,250,000
8,500,001	9,000,000	90,000	125,000,001	130,000,000	1,300,000
9,000,001	9,500,000	95,000	130,000,001	135,000,000	1,350,000
9,500,001	10,000,000	100,000	135,000,001	140,000,000	1,400,000
10,000,001	10,500,000	105,000	140,000,001	145,000,000	1,450,000
10,500,001	11,000,000	110,000	145,000,001	150,000,000	1,500,000
11,000,001	11,500,000	115,000	150,000,001	155,000,000	1,550,000
11,500,001	12,000,000	120,000	155,000,001	160,000,000	1,600,000
12,000,001	15,000,000	150,000	160,000,001	165,000,000	1,650,000
15,000,001	17,500,000	175,000	165,000,001	170,000,000	1,700,000
17,500,001	20,000,000	200,000	170,000,001	175,000,000	1,750,000
20,000,001	22,500,000	225,000	175,000,001	180,000,000	1,800,000
22,500,001	25,000,000	250,000	180,000,001	185,000,000	1,850,000
25,000,001	27,500,000	275,000	185,000,001	190,000,000	1,900,000
27,500,001	30,000,000	300,000	190,000,001	195,000,000	1,950,000
30,000,001	32,500,000	325,000	195,000,001	200,000,000	2,000,000
32,500,001	35,000,000	350,000	200,000,001	225,000,000	2,250,000
35,000,001	37,500,000	375,000	225,000,001	250,000,000	2,500,000
37,500,001	40,000,000	400,000	250,000,001	275,000,000	2,750,000
40,000,001	42,500,000	425,000	275,000,001	300,000,000	3,000,000
42,500,001	45,000,000	450,000	300,000,001	325,000,000	3,250,000
45,000,001	47,500,000	475,000	325,000,001	350,000,000	3,500,000
47,500,001	50,000,000	500,000	350,000,001	375,000,000	3,750,000
50,000,001	52,500,000	525,000	375,000,001	400,000,000	4,000,000
52,500,001	55,000,000	550,000	400,000,001	425,000,000	4,250,000
55,000,001	57,500,000	575,000	425,000,001	450,000,000	4,500,000
57,500,001	60,000,000	600,000	450,000,001	475,000,000	4,750,000
60,000,001	62,500,000	625,000	475,000,001	500,000,000	5,000,000
62,500,001	65,000,000	650,000	500,000,001	525,000,000	5,250,000
65,000,001	67,500,000	675,000	525,000,001	550,000,000	5,500,000

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	5,750,000	2,600,000,001	2,700,000,000	27,000,000
575,000,001	600,000,000	6,000,000	2,700,000,001	2,800,000,000	28,000,000
600,000,001	625,000,000	6,250,000	2,800,000,001	2,900,000,000	29,000,000
625,000,001	650,000,000	6,500,000	2,900,000,001	3,000,000,000	30,000,000
650,000,001	675,000,000	6,750,000	3,000,000,001	3,250,000,000	32,500,000
675,000,001	700,000,000	7,000,000	3,250,000,001	3,500,000,000	35,000,000
700,000,001	725,000,000	7,250,000	3,500,000,001	3,750,000,000	37,500,000
725,000,001	750,000,000	7,500,000	3,750,000,001	4,000,000,000	40,000,000
750,000,001	775,000,000	7,750,000	4,000,000,001	4,250,000,000	42,500,000
775,000,001	800,000,000	8,000,000	4,250,000,001	4,500,000,000	45,000,000
800,000,001	825,000,000	8,750,000	4,500,000,001	4,750,000,000	47,500,000
825,000,001	850,000,000	8,500,000	4,750,000,001	5,000,000,000	50,000,000
850,000,001	875,000,000	8,750,000	5,000,000,001	5,250,000,000	52,500,000
875,000,001	900,000,000	9,000,000	5,250,000,001	5,500,000,000	55,000,000
900,000,001	925,000,000	9,250,000	5,500,000,001	5,750,000,000	57,500,000
925,000,001	950,000,000	9,500,000	5,750,000,001	6,000,000,000	60,000,000
950,000,001	975,000,000	9,750,000	6,000,000,001	6,250,000,000	62,500,000
975,000,001	1,000,000,000	10,000,000	6,250,000,001	6,500,000,000	65,000,000
1,000,000,001	1,050,000,000	10,500,000	6,500,000,001	6,750,000,000	67,500,000
1,050,000,001	1,100,000,000	11,000,000	6,750,000,001	7,000,000,000	70,000,000
1,100,000,001	1,150,000,000	11,500,000	7,000,000,001	7,250,000,000	72,500,000
1,150,000,001	1,200,000,000	12,000,000	7,250,000,001	7,500,000,000	75,000,000
1,200,000,001	1,250,000,000	12,500,000	7,500,000,001	7,750,000,000	77,500,000
1,250,000,001	1,300,000,000	13,000,000	7,750,000,001	8,000,000,000	80,000,000
1,300,000,001	1,350,000,000	13,500,000	8,000,000,001	8,250,000,000	82,500,000
1,350,000,001	1,400,000,000	14,000,000	8,250,000,001	8,500,000,000	85,000,000
1,400,000,001	1,450,000,000	14,500,000	8,500,000,001	8,750,000,000	87,500,000
1,450,000,001	1,500,000,000	15,000,000	8,750,000,001	9,000,000,000	90,000,000
1,500,000,001	1,550,000,000	15,500,000	9,000,000,001	9,250,000,000	92,500,000
1,550,000,001	1,600,000,000	16,000,000	9,250,000,001	9,500,000,000	95,000,000
1,600,000,001	1,650,000,000	16,500,000	9,500,000,001	9,750,000,000	97,500,000
1,650,000,001	1,700,000,000	17,000,000	9,750,000,001	10,000,000,000	100,000,000
1,700,000,001	1,750,000,000	17,500,000	More than	10,000,000,000	150,000,000
1,750,000,001	1,800,000,000	18,000,000			
1,800,000,001	1,850,000,000	18,500,000			
1,850,000,001	1,900,000,000	19,000,000			
1,900,000,001	1,950,000,000	19,500,000			
1,950,000,001	2,000,000,000	20,000,000			
2,000,000,001	2,100,000,000	21,000,000			
2,100,000,001	2,200,000,000	22,000,000			
2,200,000,001	2,300,000,000	23,000,000			
2,300,000,001	2,400,000,000	24,000,000			
2,400,000,001	2,500,000,000	25,000,000			
2,500,000,001	2,600,000,000	26,000,000			

Note :

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the customer
- Discount may be allowed to customers in the above mentioned tiers subject to Management's approval

**Appendix 2 - Guarantee Issuance Service Charges
For Sight and Usance (Inland and International)**

Letter of Credit Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	5,000	67,500,001	70,000,000	1,050,000
500,001	800,000	12,000	70,000,001	72,500,000	1,087,500
800,001	1,000,000	15,000	72,500,001	75,000,000	1,125,000
1,000,001	1,500,000	22,500	75,000,001	77,500,000	1,162,500
1,500,001	2,000,000	30,000	77,500,001	80,000,000	1,200,000
2,000,001	2,500,000	37,500	80,000,001	82,500,000	1,237,500
2,500,001	3,000,000	45,000	82,500,001	85,000,000	1,275,000
3,000,001	3,500,000	52,500	85,000,001	87,500,000	1,312,500
3,500,001	4,000,000	60,000	87,500,001	90,000,000	1,350,000
4,000,001	4,500,000	67,500	90,000,001	92,500,000	1,387,500
4,500,001	5,000,000	75,000	92,500,001	95,000,000	1,425,000
5,000,001	5,500,000	82,500	95,000,001	97,500,000	1,462,500
5,500,001	6,000,000	90,000	97,500,001	100,000,000	1,500,000
6,000,001	6,500,000	97,500	100,000,001	105,000,000	1,575,000
6,500,001	7,000,000	105,000	105,000,001	110,000,000	1,650,000
7,000,001	7,500,000	112,500	110,000,001	115,000,000	1,725,000
7,500,001	8,000,000	120,000	115,000,001	120,000,000	1,800,000
8,000,001	8,500,000	127,500	120,000,001	125,000,000	1,875,000
8,500,001	9,000,000	135,000	125,000,001	130,000,000	1,950,000
9,000,001	9,500,000	142,500	130,000,001	135,000,000	2,025,000
9,500,001	10,000,000	150,000	135,000,001	140,000,000	2,100,000
10,000,001	10,500,000	157,500	140,000,001	145,000,000	2,175,000
10,500,001	11,000,000	165,000	145,000,001	150,000,000	2,250,000
11,000,001	11,500,000	172,500	150,000,001	155,000,000	2,325,000
11,500,001	12,000,000	180,000	155,000,001	160,000,000	2,400,000
12,000,001	15,000,000	225,000	160,000,001	165,000,000	2,475,000
15,000,001	17,500,000	262,500	165,000,001	170,000,000	2,550,000
17,500,001	20,000,000	300,000	170,000,001	175,000,000	2,625,000
20,000,001	22,500,000	337,500	175,000,001	180,000,000	2,700,000
22,500,001	25,000,000	375,000	180,000,001	185,000,000	2,775,000
25,000,001	27,500,000	412,500	185,000,001	190,000,000	2,850,000
27,500,001	30,000,000	450,000	190,000,001	195,000,000	2,925,000
30,000,001	32,500,000	487,500	195,000,001	200,000,000	3,000,000
32,500,001	35,000,000	525,000	200,000,001	225,000,000	3,375,000
35,000,001	37,500,000	562,500	225,000,001	250,000,000	3,750,000
37,500,001	40,000,000	600,000	250,000,001	275,000,000	4,125,000
40,000,001	42,500,000	637,500	275,000,001	300,000,000	4,500,000
42,500,001	45,000,000	675,000	300,000,001	325,000,000	4,875,000
45,000,001	47,500,000	712,500	325,000,001	350,000,000	5,250,000
47,500,001	50,000,000	750,000	350,000,001	375,000,000	5,625,000
50,000,001	52,500,000	787,500	375,000,001	400,000,000	6,000,000
52,500,001	55,000,000	825,000	400,000,001	425,000,000	6,375,000
55,000,001	57,500,000	862,500	425,000,001	450,000,000	6,750,000
57,500,001	60,000,000	900,000	450,000,001	475,000,000	7,125,000
60,000,001	62,500,000	937,500	475,000,001	500,000,000	7,500,000
62,500,001	65,000,000	975,000	500,000,001	525,000,000	7,875,000
65,000,001	67,500,000	1,012,500	525,000,001	550,000,000	8,250,000

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	8,625,000	2,900,000,001	3,000,000,000	45,000,000
575,000,001	600,000,000	9,000,000	3,000,000,001	3,250,000,000	48,750,000
600,000,001	625,000,000	9,375,000	3,250,000,001	3,500,000,000	52,500,000
625,000,001	650,000,000	9,750,000	3,500,000,001	3,750,000,000	56,250,000
650,000,001	675,000,000	10,125,000	3,750,000,001	4,000,000,000	60,000,000
675,000,001	700,000,000	10,500,000	4,000,000,001	4,250,000,000	63,750,000
700,000,001	725,000,000	10,875,000	4,250,000,001	4,500,000,000	67,500,000
725,000,001	750,000,000	11,250,000	4,500,000,001	4,750,000,000	71,250,000
750,000,001	775,000,000	11,625,000	4,750,000,001	5,000,000,000	75,000,000
775,000,001	800,000,000	12,000,000	5,000,000,001	5,250,000,000	78,750,000
800,000,001	825,000,000	12,375,000	5,250,000,001	5,500,000,000	82,500,000
825,000,001	850,000,000	12,750,000	5,500,000,001	5,750,000,000	86,250,000
850,000,001	875,000,000	13,125,000	5,750,000,001	6,000,000,000	90,000,000
875,000,001	900,000,000	13,500,000	6,000,000,001	6,250,000,000	93,750,000
900,000,001	925,000,000	13,875,000	6,250,000,001	6,500,000,000	97,500,000
925,000,001	950,000,000	14,250,000	6,500,000,001	6,750,000,000	101,250,000
950,000,001	975,000,000	14,625,000	6,750,000,001	7,000,000,000	105,000,000
975,000,001	1,000,000,000	15,000,000	7,000,000,001	7,250,000,000	108,750,000
1,000,000,001	1,050,000,000	15,750,000	7,250,000,001	7,500,000,000	112,500,000
1,050,000,001	1,100,000,000	16,500,000	7,500,000,001	7,750,000,000	116,250,000
1,100,000,001	1,150,000,000	17,250,000	7,750,000,001	8,000,000,000	120,000,000
1,150,000,001	1,200,000,000	18,000,000	8,000,000,001	8,250,000,000	123,750,000
1,200,000,001	1,250,000,000	18,750,000	8,250,000,001	8,500,000,000	127,500,000
1,250,000,001	1,300,000,000	19,500,000	8,500,000,001	8,750,000,000	131,250,000
1,300,000,001	1,350,000,000	20,250,000	8,750,000,001	9,000,000,000	135,000,000
1,350,000,001	1,400,000,000	21,000,000	9,000,000,001	9,250,000,000	138,750,000
1,400,000,001	1,450,000,000	21,750,000	9,250,000,001	9,500,000,000	142,500,000
1,450,000,001	1,500,000,000	22,500,000	9,500,000,001	9,750,000,000	146,250,000
1,500,000,001	1,550,000,000	23,250,000	9,750,000,001	10,000,000,000	150,000,000
1,550,000,001	1,600,000,000	24,000,000	More than	10,000,000,000	200,000,000
1,600,000,001	1,650,000,000	24,750,000			
1,650,000,001	1,700,000,000	25,500,000			
1,700,000,001	1,750,000,000	26,250,000			
1,750,000,001	1,800,000,000	27,000,000			
1,800,000,001	1,850,000,000	27,750,000			
1,850,000,001	1,900,000,000	28,500,000			
1,900,000,001	1,950,000,000	29,250,000			
1,950,000,001	2,000,000,000	30,000,000			
2,000,000,001	2,100,000,000	31,500,000			
2,100,000,001	2,200,000,000	33,000,000			
2,200,000,001	2,300,000,000	34,500,000			
2,300,000,001	2,400,000,000	36,000,000			
2,400,000,001	2,500,000,000	37,500,000			
2,500,000,001	2,600,000,000	39,000,000			
2,600,000,001	2,700,000,000	40,500,000			
2,700,000,001	2,800,000,000	42,000,000			
2,800,000,001	2,900,000,000	43,500,000			

**Appendix 3 - Inland LC Issuance Service Charges
For Sight and Usance (Inland)**

Letter of Credit Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	4,000	67,500,001	70,000,000	630,000
500,001	800,000	7,200	70,000,001	72,500,000	652,500
800,001	1,000,000	9,000	72,500,001	75,000,000	675,000
1,000,001	1,500,000	13,500	75,000,001	77,500,000	697,500
1,500,001	2,000,000	18,000	77,500,001	80,000,000	720,000
2,000,001	2,500,000	22,500	80,000,001	82,500,000	742,500
2,500,001	3,000,000	27,000	82,500,001	85,000,000	765,000
3,000,001	3,500,000	31,500	85,000,001	87,500,000	787,500
3,500,001	4,000,000	36,000	87,500,001	90,000,000	810,000
4,000,001	4,500,000	40,500	90,000,001	92,500,000	832,500
4,500,001	5,000,000	45,000	92,500,001	95,000,000	855,000
5,000,001	5,500,000	49,500	95,000,001	97,500,000	877,500
5,500,001	6,000,000	54,000	97,500,001	100,000,000	900,000
6,000,001	6,500,000	58,500	100,000,001	105,000,000	945,000
6,500,001	7,000,000	63,000	105,000,001	110,000,000	990,000
7,000,001	7,500,000	67,500	110,000,001	115,000,000	1,035,000
7,500,001	8,000,000	72,000	115,000,001	120,000,000	1,080,000
8,000,001	8,500,000	76,500	120,000,001	125,000,000	1,125,000
8,500,001	9,000,000	81,000	125,000,001	130,000,000	1,170,000
9,000,001	9,500,000	85,500	130,000,001	135,000,000	1,215,000
9,500,001	10,000,000	90,000	135,000,001	140,000,000	1,260,000
10,000,001	10,500,000	94,500	140,000,001	145,000,000	1,305,000
10,500,001	11,000,000	99,000	145,000,001	150,000,000	1,350,000
11,000,001	11,500,000	103,500	150,000,001	155,000,000	1,395,000
11,500,001	12,000,000	108,000	155,000,001	160,000,000	1,440,000
12,000,001	15,000,000	135,000	160,000,001	165,000,000	1,485,000
15,000,001	17,500,000	157,500	165,000,001	170,000,000	1,530,000
17,500,001	20,000,000	180,000	170,000,001	175,000,000	1,575,000
20,000,001	22,500,000	202,500	175,000,001	180,000,000	1,620,000
22,500,001	25,000,000	225,000	180,000,001	185,000,000	1,665,000
25,000,001	27,500,000	247,500	185,000,001	190,000,000	1,710,000
27,500,001	30,000,000	270,000	190,000,001	195,000,000	1,755,000
30,000,001	32,500,000	292,500	195,000,001	200,000,000	1,800,000
32,500,001	35,000,000	315,000	200,000,001	225,000,000	2,025,000
35,000,001	37,500,000	337,500	225,000,001	250,000,000	2,250,000
37,500,001	40,000,000	360,000	250,000,001	275,000,000	2,475,000
40,000,001	42,500,000	382,500	275,000,001	300,000,000	2,700,000
42,500,001	45,000,000	405,000	300,000,001	325,000,000	2,925,000
45,000,001	47,500,000	427,500	325,000,001	350,000,000	3,150,000
47,500,001	50,000,000	450,000	350,000,001	375,000,000	3,375,000
50,000,001	52,500,000	472,500	375,000,001	400,000,000	3,600,000
52,500,001	55,000,000	495,000	400,000,001	425,000,000	3,825,000
55,000,001	57,500,000	517,500	425,000,001	450,000,000	4,050,000
57,500,001	60,000,000	540,000	450,000,001	475,000,000	4,275,000
60,000,001	62,500,000	562,500	475,000,001	500,000,000	4,500,000
62,500,001	65,000,000	585,000	500,000,001	525,000,000	4,725,000
65,000,001	67,500,000	607,500	525,000,001	550,000,000	4,950,000

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	5,175,000	2,600,000,001	2,700,000,000	24,300,000
575,000,001	600,000,000	5,400,000	2,700,000,001	2,800,000,000	25,200,000
600,000,001	625,000,000	5,625,000	2,800,000,001	2,900,000,000	26,100,000
625,000,001	650,000,000	5,850,000	2,900,000,001	3,000,000,000	27,000,000
650,000,001	675,000,000	6,075,000	3,000,000,001	3,250,000,000	29,250,000
675,000,001	700,000,000	6,300,000	3,250,000,001	3,500,000,000	31,500,000
700,000,001	725,000,000	6,525,000	3,500,000,001	3,750,000,000	33,750,000
725,000,001	750,000,000	6,750,000	3,750,000,001	4,000,000,000	36,000,000
750,000,001	775,000,000	6,975,000	4,000,000,001	4,250,000,000	38,250,000
775,000,001	800,000,000	7,200,000	4,250,000,001	4,500,000,000	40,500,000
800,000,001	825,000,000	7,425,000	4,500,000,001	4,750,000,000	42,750,000
825,000,001	850,000,000	7,650,000	4,750,000,001	5,000,000,000	45,000,000
850,000,001	875,000,000	7,875,000	5,000,000,001	5,250,000,000	47,250,000
875,000,001	900,000,000	8,100,000	5,250,000,001	5,500,000,000	49,500,000
900,000,001	925,000,000	8,325,000	5,500,000,001	5,750,000,000	51,750,000
925,000,001	950,000,000	8,550,000	5,750,000,001	6,000,000,000	54,000,000
950,000,001	975,000,000	8,775,000	6,000,000,001	6,250,000,000	56,250,000
975,000,001	1,000,000,000	9,000,000	6,250,000,001	6,500,000,000	58,500,000
1,000,000,001	1,050,000,000	9,450,000	6,500,000,001	6,750,000,000	60,750,000
1,050,000,001	1,100,000,000	9,900,000	6,750,000,001	7,000,000,000	63,000,000
1,100,000,001	1,150,000,000	10,350,000	7,000,000,001	7,250,000,000	65,250,000
1,150,000,001	1,200,000,000	10,800,000	7,250,000,001	7,500,000,000	67,500,000
1,200,000,001	1,250,000,000	11,250,000	7,500,000,001	7,750,000,000	69,750,000
1,250,000,001	1,300,000,000	11,700,000	7,750,000,001	8,000,000,000	72,000,000
1,300,000,001	1,350,000,000	12,150,000	8,000,000,001	8,250,000,000	74,250,000
1,350,000,001	1,400,000,000	12,600,000	8,250,000,001	8,500,000,000	76,500,000
1,400,000,001	1,450,000,000	13,050,000	8,500,000,001	8,750,000,000	78,750,000
1,450,000,001	1,500,000,000	13,500,000	8,750,000,001	9,000,000,000	81,000,000
1,500,000,001	1,550,000,000	13,950,000	9,000,000,001	9,250,000,000	83,250,000
1,550,000,001	1,600,000,000	14,400,000	9,250,000,001	9,500,000,000	85,500,000
1,600,000,001	1,650,000,000	14,850,000	9,500,000,001	9,750,000,000	87,750,000
1,650,000,001	1,700,000,000	15,300,000	9,750,000,001	10,000,000,000	90,000,000
1,700,000,001	1,750,000,000	15,750,000	More than	10,000,000,000	150,000,000
1,750,000,001	1,800,000,000	16,200,000			
1,800,000,001	1,850,000,000	16,650,000			
1,850,000,001	1,900,000,000	17,100,000			
1,900,000,001	1,950,000,000	17,550,000			
1,950,000,001	2,000,000,000	18,000,000			
2,000,000,001	2,100,000,000	18,900,000			
2,100,000,001	2,200,000,000	19,800,000			
2,200,000,001	2,300,000,000	20,700,000			
2,300,000,001	2,400,000,000	21,600,000			
2,400,000,001	2,500,000,000	22,500,000			
2,500,000,001	2,600,000,000	23,400,000			

Note :

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the customer
- Discount may be allowed to customers in the above mentioned tiers subject to Management's approval

Consumer Banking Saadiq Retail Banking



Saadiq Deposit Products

Cheque book Issuance Charges	
i) Saadiq Current Account	Rs 7 per leaf (or Foreign Currency equivalent)
ii) Saadiq Sahulat Online Account	1st Cheque book free. Subsequent Cheque book Rs 7 per leaf (or Foreign Currency equivalent)
iii) Saadiq Saver, Saadiq Saver Plus and Saadiq Basic Saver	Rs 20 per leaf (or Foreign Currency equivalent)
Temporary /10 leaf cheque book issuance charges	Rs. 200 for Current and Savings account (excluding FED)
Issuance of loose Cheques	Rs. 1,000 plus Govt. Levies etc (actual)
**Cheque Return Charges	Saadiq Current Account and Saadiq Sahulat Online Account: Rs 150 for Outward and Rs 500 for Inward clearing Saadiq Saver, Saadiq Saver Plus and Saadiq Basic Saver: Rs 500 for Outward and Rs 1,000 for Inward clearing
Same day clearing of high value instrument via NIFT	Rs 250 flat
Standing Order Execution Charge	Rs 500 per transaction in addition to the usual charges on remittances.
Default due to lack of funds on Standing Instruction.	Rs 500 per transaction (or Foreign Currency equivalent)
Stop Payment of cheques	Saadiq Current and Saadiq Sahulat Online Account: Rs 500 (or Foreign Currency equivalent) Saadiq Saver and Saadiq Saver Plus: Rs 750 (or Foreign Currency equivalent)
Duplicate Statement of Account	Saadiq Current and Saadiq Sahulat Online Account: Rs 35 (or Foreign Currency equivalent) Saadiq Saver, Saadiq Saver Plus and Saadiq Basic Saver Rs 35 (or Foreign Currency equivalent)
Transaction Charge (not applicable on Saadiq Basic Saver Account)	Saadiq Saver and Saadiq Saver Plus: Rs. 200 per transaction. Transaction Charge will be levied on all OTC Transactions if the monthly average balance of Rs. 100,000 is not maintained in Saadiq Saver and Saadiq Saver Plus (or Foreign Currency equivalent)
***Account Maintenance Fee applicable to only Saadiq Saver and Saadiq Saver Plus	Rs 50/- per month if monthly average balance in the account falls below the minimum requirement for Local Currency Foreign Currency equivalent of Rs 50 per month for Foreign Currency accounts
* OnlineTransaction (intercity transaction) limit	
i) Saadiq Current Account	Free limit upto Rs 100,000 per day. Rs 400 will be levied on exceeding the limit (or Foreign currency equivalent)
ii) Saadiq Sahulat Online Account	Free limit upto Rs 1000,000 per day. Rs 400 will be levied on exceeding the limit (or Foreign currency equivalent)
**** iii) Saadiq Saver, Saadiq Saver Plus and Saadiq Basic Saver	Free limit up to Rs 100,000 per day. Rs 400 will be levied on exceeding the limit (or Foreign Currency equivalent)
Pay Order Issuance	
i) Saadiq Current Account	Rs 125 (or Foreign Currency equivalent)
ii) Saadiq Sahulat Online Account	Rs 125 (or Foreign Currency equivalent)
iii) Saadiq Saver, Saadiq Saver Plus and Saadiq Basic Saver	Rs 225 (or Foreign Currency equivalent)
Pay Order Cancellation Charges	Rs 500 (or Foreign Currency equivalent)

Account balance and deposit requirement	Monthly average balance requirement	Initial deposit requirement
i) Saadiq Current Account	Zero	Rs 5,000
ii) Saadiq Sahulat Online Account	Zero	Rs 50,000
iii) Saadiq Current Account - Foreign Currency	Zero	USD 500; GBP 500; EUR 500
iv) Saadiq Saver	Rs 25,000	Rs 25,000
v) Saadiq Saver Plus	Rs 50,000	Rs 50,000
vi) Saadiq Saver and Saadiq Saver Plus - Foreign Currency	USD 2,000; GBP 2,000; EUR 2,000	USD 2,000; GBP 2,000; EUR 2,000
***** vii) Saadiq Basic Saver	Zero	Rs 100
Minimum deposit to open Saadiq Term Deposit Account	Rs 50,000	
Minimum deposit to open Saadiq Term Deposit Account in Foreign Currency	USD 10,000; GBP 10,000; EUR 10,000	
Phone Banking Charges	A waiver of 25% on normal charges	
SMS Alert Fee	Up to Rs 100 per month or Rs 1200 per annum	

Note: * Online transaction charge is applicable to inter-city cash deposits and withdrawals and withdrawals via cheque only.
 ** For Foreign Currency Accounts Equivalent Charges will be levied on Foreign Currency Transactions.
 *** Cheque Return Charges can be deducted from dormant account where actual charges are paid to NIFT on account of inward cheques returned unpaid.
 **** The fee is inclusive of Federal Excise Duty in compliance with BPRD Circular Letter No. 27 of September 2010
 ***** Inter-city deposit and withdrawal and inter-city account to account transfer of funds will be applied if the customer is not maintaining an average balance of Rs 100,000 in the previous month for special saving accounts (except Saadiq Basic Saver account)
 ***** No initial deposit would be required for opening of accounts by (i) mustahkeen of Zakat, (ii) Students, (iii) Employees of Government or Semi Government institutions for salary and pension purposes (including widows / children of deceased employees eligible for family pension / benevolent fund grant, etc.

Saadiq Term Deposit Account premature encashment:

In case of premature upliftment, the account holder will receive profit for the last completed tenure based on respective profit rates for the number of days the funds are held with the bank. However, this is subject to a minimum investment period of 1 month. For upliftment within 1 month, profit will not be payable, only principal will be returned.

*Safe Deposit Lockers

(To be recovered in advance or at start of the period yearly/ half yearly / quarterly as the case may be)

1. Extra Small	Up to Rs 2,000
2. Small	Up to Rs 4,000
3. Medium	Up to Rs 6,000
4. Large	Up to Rs 8,000
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)	Up to Rs 750 per month

*Note:

- Locker facilities can be availed by account holders only
- For SCBPL staff all services are free of cost except for the lockers annual fee
- For SCBPL staff key deposit and 50% annual rent will be charged
- Branch Manager has the discretion to give waiver on Locker Fee based on customer relationship of Rs 500,000 in deposits
- Locker rental charges may be deducted from dormant accounts, only if lockers are in operation

Saadiq Visa Debit Card

Issuance Fee	Saadiq Current and Saadiq Sahulat Online Account: Rs 500 Saadiq Saver and Saadiq Saver Plus: Rs 1,000 Saadiq Basic Saver : Rs 1,000
Annual Fee	Saadiq Current and Saadiq Sahulat Online Account: Rs 500 Saadiq Saver and Saadiq Saver Plus: Rs 1,000 Saadiq Basic Saver : Rs 1,000
Replacement Fee	Saadiq Current and Saadiq Sahulat Online Account: Rs 500 Saadiq Saver and Saadiq Saver Plus: Rs 1,000 Saadiq Basic Saver : Rs 1,000
Renewal Fee	NIL
POS Transaction Fee (International)	3% of transaction amount
ATM Cash Withdrawal i) International Cash Withdrawal ii) 1-Link ATMs Cash Withdrawal iii) MNET ATMs Cash Withdrawal iv) International Debit and Credit Cards withdrawal on SCBPL ATM	3% per withdrawal Rs 15 per withdrawal Rs 15 per withdrawal 3% of transaction charges
ATM Balance Inquiry i) 1 Link ATMs ii) MNET ATMs iii) International ATM	Free Rs 5 per transaction Up to Rs 300
Voucher Retrieval Request Fee i) Domestic ii) International	Up to Rs 300 Up to Rs 750
* Arbitration Charges for disputed transaction	USD 500 or equivalent per transaction
Inter Bank Fund Transfer	Up to Rs 100 per outgoing IBFT transaction

* Arbitration Charges will not be levied if the decision is made in favour of the cardmember

Priority Banking

Individual Customers who maintain the below-mentioned deposit balances on relationship basis, will be eligible to avail the following services free of charge:

- Avg. quarterly balance of Rs. 3,000,000 and above in Rupee Current, PLS, and / or Term Deposit Accounts
 - Avg. quarterly balance equivalent to Rs. 3,000,000 and above on FCY accounts
- a) Debit Card:

Saadq Platinum Visa Debit Card



- Waiver on Annual Fee
- Issuance / Replacement Fee of up to Rs 4,000

Saadq PIA Cobrand Platinum Visa Debit Card



- Waiver on Annual Fee
- Issuance / Replacement Fee of up to Rs 4,000

b) Banking Services:

1. Issuance of Pay Orders, Drafts and Telegraphic Transfer.
2. Standing Instructions related to regular banking.
3. Cancellation of Pay Orders and Demand Drafts.
4. Issuance of Balance Confirmation Certificate / Proceed Realisation Certificate.
5. Collection of cheques (Local Currency / Foreign Currency).
6. Inter-City Banking.
7. Duplicate Statement
8. Courier Services.
9. Zakat Certificate.
10. Issuance of traveler cheques.
11. Stop payments of cheques.
12. Return of unpaid cheques.
13. Delivery of cheque books by courier.
14. Inward remittance.
15. Issuance of counter cheques.
16. Issuance of cheque books.
17. Free E-Statements.

c) Locker Facility:

50% waiver on 1st year locker rental fee for locker issued between 1st January 2012 -30th June 2012. (on availability of Lockers)

d) Auto Loan / Lease:

50% waiver on regular processing fee.

e) Credit Card(s):

Annual and joining fee waivers on credit cards

f) Mortgage:

50% waiver on regular processing fee.

g) Priority Banking Membership Fee:

Rs 3,000 per quarter
This fee will be waived off for Priority Banking customers who are maintaining the required minimum quarterly average balance of Rs 3 million

Saadiq Payroll Account

Cheque book issuance charges i) Saadiq Payroll Current Account ii) Saadiq Payroll Saving Account	Free Platinum Free Gold Rs 10 per leaf Silver Rs 20 per leaf
Cheque Return Charges	Saadiq Payroll Current Account: Rs 150 for Outward and Rs 500 for Inward clearing Saadiq Payroll Saving Account: Rs 500 for Outward and Rs 1,000 for Inward clearing
Same day clearing of high value instrument via NIFT	Rs 250 flat
Standing Order Execution Charge i) Saadiq Payroll Current Account ii) Saadiq Payroll Saving Account	NIL Rs 500 per transaction in addition to usual charges on remittances
Default due to lack of funds on standing instructions	Rs 500 per transaction
Stop payment of Cheque i) Saadiq Payroll Current Account ii) Saadiq Payroll Saving Account	Rs 500 Rs 750
Duplicate Statement of Account i) Saadiq Payroll Current Account ii) Saadiq Payroll Saving Account	Rs 25 Platinum Free Gold Rs 35 Silver Rs 35
Transaction Charge	Saadiq Payroll Current Account: No charge Saadiq Payroll Saving Account: Up to Rs 200 per transaction Transaction Charge will be levied on all OTC transactions if the monthly average balance of upto Rs 100,000 is not maintained in Saadiq Payroll Saving Account.
Account Maintenance Fee i) Saadiq Payroll Current Account ii) Saadiq Payroll Saving Account	NIL NIL
*Online Banking (intercity transaction) limit i) Saadiq Payroll Current Account ii) Saadiq Payroll Saving Account	Free limit upto Rs 100,000 per day; Rs 400 will be levied on exceeding the limit Free limit upto Rs 100,000 per day; Rs 400 will be levied on exceeding the limit
Pay Order Issuance i) Saadiq Payroll Current Account ii) Saadiq Payroll Saving Account	Free Platinum Free Gold Rs 225 Silver Rs 225
Pay Order Cancellation Charges	Rs 500
Phone Banking Charges	A waiver of 25% on normal charges
Saadiq Visa Debit Card Issuance Fee i) Saadiq Payroll Current Account ii) Saadiq Payroll Saving Account	Free Rs 1,000
Saadiq Visa Debit Card Annual / Replacement / Renewal Fee i) Saadiq Payroll Current Account ii) Saadiq Payroll Saving Account	Free Rs 1,000
Saadiq Visa Debit Card: POS Transaction Fee (International)	3% of transaction amount
ATM Cash Withdrawal i) International Cash Withdrawal ii) 1-Link ATM Cash Withdrawal iii) MNET ATM Cash Withdrawal	3% per withdrawal Rs 15 per withdrawal Rs 15 per withdrawal

*Note: Online Transaction Charge is applicable to inter-city cash deposits and withdrawals and withdrawals via cheque only.

Voucher Retrieval Request Fee	
i) Domestic	Up to Rs 300
ii) International	Up to Rs 750
ATM Balance Inquiry	
i) 1-Link ATM	Free
ii) MNET ATM	Rs 5 per transaction
iii) International ATM	Up to Rs 300
*Arbitration Charges for disputed transaction	USD 500 or equivalent per transaction

Saadiq Payroll Saving Account Classification

Segment	Monthly Gross Salary
Platinum	Rs 200,000 and above
Gold	Rs 50,000 to less than Rs 200,000
Silver	Less than Rs 50,000

Saadiq Consumer Financing

Saadiq Visa Credit Card

	Classic	Classic Blue	Gold	Gold Plus	Platinum	Platinum Plus / PIA CoBrand Platinum
1. Joining Fee	Rs 500	Rs 500	Rs 1,000	Rs 1,000	Rs 2,000	Rs 2000
2. Annual Fee	Rs 2,000	Rs 2,000	Rs 4,000	Rs 4,000	Rs 6,000	Rs 6000
3. Supplementary Annual Fee	Rs 500	Rs 500	Rs 1,000	Rs 1,000	Rs 3,000	Rs 3000
4. Maintenance Fee	Rs 1,500	Rs 3,000	Rs 4,500	Rs 6,000	Rs 8,000	Rs 14000
Other Fees and Charges						
5. Late Payment Charges	NIL					
6. Cash Advance Processing Fee	Rs 600 per transaction					
7. Overlimit Processing Fee	Rs 1,000 per transaction					
8. Balance Transfer Processing Fee	Upto Rs 500 per transfer					
9. Direct Debit Fee	Up to Rs 1,000 per transaction					
10. Funds Transfer Charges	Up to Rs 1,000 for all cards					
11. Card Conversion Fee	Up to Rs 1,000 for all cards					
12. **SMS / Email Alert Services Fee	Up to Rs 100 per month or Rs 1,200 per annum					
Voucher Retrieval Fee						
13. Local	Rs 250 per document					
14. Foreign	Rs 800 per document					
15. Arbitration Charges for Disputed Transaction	Up to USD 500 or equivalent per transaction					
16. Card Replacement Fee	Rs 200 per card					
17. Cheque Return Charges/Insufficient Funds on Auto Debit	Up to Rs 1,000 per transaction					
18. Pay Order / Demand Draft Issuance Fee	Up to Rs 1,000 for all cards					
19. Duplicate Statement Fee	NIL					

Note:

* Arbitration Charges will not be levied if the decision is made in favour of the Cardmember.

**Free SMS alert will be sent to credit card customers informing about outstanding amount, minimum amount due and that e-statement has been sent via e-mail. Also SMS sent to serve 14 days notice before proceeding for debt recovery will be free of charge

20. Foreign Transaction Charge	Foreign Currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of 3% of the transaction amount
21. Credit Worthiness Certificate	1 Certificate per half year free: subsequent requests, up to Rs 200 per certificate
22. Safe Custody Charges on Post Dated Cheques	Rs 500 per cheque
23. Utility Bill Payment Service Fee	Up to Rs 1,000 per transaction
24. *Convenience Service Fee	Up to Rs 2,500 per transaction
25. Mehfooz Takaful (Optional feature)	Rs. 199 per month
Saadiq Auto Financing	
Processing Fee (Non refundable)	Up to Rs 10,000
External Agency Fee	Up to Rs 3,000
Early Purchase Processing Charges	Up to 7.5% of outstanding amount in 5th Year. Up to 10% of outstanding amount in 3rd and 4th Year. Up to 13% of outstanding amount in 1st and 2nd Year
Appraisal Fee (Used Cars)	Up to Rs 10,000
Repossession Charges	Up to Rs 30,000
Valuation Fee	Up to Rs 10,000
Legal Fee	Up to Rs 30,000
Repossessed Vehicle Storage Charges	Up to Rs 10,000
Cheque Return Charges	Rs 500
Non-Payment due to lack of funds (standing instructions)	Rs 500
**Late Payment Charges	Up to Rs 1,000 per installment
Vehicle Insurance / Takaful	Up to 7.5% of the vehicle value
Duplicate Amortisation Schedule Issuance Charge	Rs 500
Tax Certificate Issuance Charges	Rs 500
Cheque / Cash pick up from office / residence	Up to Rs 1,500
Cash deposit into Repayment Account	Up to Rs 500
Cheque deposit into drop box	Up to Rs 500

Saadiq Home Financing

Processing Fee (Non-refundable)	Up to Rs 10,000 or 0.1% of financing amount, whichever is higher
Appraisal Fee (Ready Property)	Up to Rs 10,000
Appraisal for Land	Up to Rs 5,000
Appraisal for Constructed Property	Up to Rs 5,000
Subsequent Stage wise Appraisal	Up to Rs 6,000 (Includes confirmation that the Construction Stage is completed as per the Construction Schedule and the customer has utilised the full value of tranche into Construction of the Property)

* This charge will be levied on processing of transactions, such as payment of educational institution fee, club membership fee, etc. upon customer / cardmember instruction.

** To be paid out in charity in accordance with the bank's charity fund policy approved by the bank's Shariah Advisor.

Legal Fee	Up to Rs 12,000
Switching Fee	Up to 7% Outstanding Amount
Cheque Return Charges	Rs 500
Non-Payment due to lack of funds (Standing instructions)	Rs 500
*Late Payment Charges	Up to Rs 1,000 or 2% per month on amount overdue
Pre-Payment Fee	Up to 10% of the Outstanding Balance
Asset re-possession charges Court Fee Legal Fee	Up to Rs 60,000/- (or at Actual) Up to Rs 30,000/- (or at Actual)
Property Insurance / Takaful	Up to 0.75% of the financing amount
Life Insurance Cover / Takaful	Up to 0.75% of the loan amount
Duplicate Amortisation Schedule Issuance Charge	Rs 500
Tax Certificate Issuance Charges	Rs 500
Cheque Deposit into Drop Box	Up to Rs 500

Saadiq Personal Finance

Application Processing Fee (Inclusive of stamp duty and Non-Refundable)	Rs 5,000 or 1% of the finance amount whichever is higher
Prepayment Charges	- 10% if prepaid within 12 months of disbursement of finance - 5% if prepaid after 12 months of disbursement of finance
* Late Payment charges	Rs 500
Profit Rate	25% - 38% Per annum
Cheque return charges / Insufficient funds on Standing Instructions	Rs 500
Default due to lack of funds on standing instructions	Rs 500

* To be paid out in charity in accordance with the bank's charity fund policy approved by the bank's Shariah Advisor

DREAMPACK

Bundled Financial Solutions

General Conditions:

1. The benefits mentioned in each DREAMPACK are only applicable when all the products of the set are availed together and are activated within 90 days of Account Opening.
2. Terms and Conditions pertaining to each product in the DREAMPACK remain the same
3. Where applicable, only 25 leaf cheque book is for free
4. In case, where one of the products in your chosen DREAMPACK bundle is declined due to any reason, you will still receive the other products mentioned in that DREAMPACK under the same terms and conditions.
5. Bank reserves the right to approve or reject any product from the bundle without assigning any reason.

DREAMPACK Saadiq Asaan



Benefit:

1. Rs 200 discount on Visa Debit Card Issuance Fee
2. First 25 leaf cheque book Fee

DREAMPACK Saadiq Bachat



Benefit:

1. Rs 200 discount on Visa Debit Card Issuance Fee
2. First 25 leaf cheque book Fee

DREAMPACK Saadiq Mustaqbil



Benefit:

1. Rs 200 discount on Visa Debit Card Issuance Fee
2. First 25 leaf cheque book Fee

DREAMPACK Saadiq Manzil



Benefit:

1. Discounted rates on Home Financing
2. Credit Card Annual fee waived

DREAMPACK

Bundled Financial Solutions

DREAMPACK Saadiq Karobar



Benefit:

1. Free cheque book for Saadiq Sahulat Online account
2. No pay order Issuance Fee on Saadiq Sahulat Online account
3. No Intercity Online transaction charges on Saadiq Sahulat Online account

DREAMPACK Ala Carte

1. Rs 200 discount to be offered to customer who purchases Muhafiz at the time of purchasing the bundle.

DREAMPACK for Employee Banking Customers

Bundle benefits based on product selected

1. Free cheque book for all bundle customers
2. Spend based rewards on Saadiq Credit Cards: if customer spends Rs 10,000 per month in the first three months, Rs 1,000 Cashback will be rewarded,
3. Lifetime Annual Fee waiver on Credit Card
4. Muhafiz Takaful: Discount of Rs 200 on Annual Premium

NOTE:

- Inherent Employee Banking benefits for Platinum, Gold and Silver packages will remain applicable on top of the DreamPack bundle benefits.
- Standard Chartered Bank (Pakistan) Limited has the right to retract fee waivers and other benefits that apply to an Employee Banking customer if the salary is not credited to the payroll account for three consecutive months.

Financing Products

Legal	As per Actual
Arrangement Fee	Up to 1%, Minimum Rs 2,500
Review Fee	Up to Minimum Rs 2,500
Interim Review Fee	Up to Minimum Rs 2,500
Penalty for Late Payment	Upon maximum rate as per the Customer Agreement
Miscellaneous Charges	As per Actual
Replacement of Securities under lien with the Bank	NIL
Lodging of Govt. Securities issued by other banks, Handling Charges for marking of lien will be recovered	NIL
Fee for verifying and marking lien on Govt. Securities issued by the bank on request of third party.	NIL
Collection of Profit Coupons on Govt. Savings Certificates issued by other banks/saving centres under lien to Bank	NIL
Handling Charges for deposit of shares and other securities in safe custody marked under lien for banking facilities will be as follows:	
Charges for Holding Bearer Securities in safe custody on behalf of customers against banking facilities	0.20% per Annum
Financing against pledge / hypothecation	
Godown rent / staff salaries	As per Actual
Inspection Charges	Within municipal limits Rs. 5,000. Outside limits Rs 7,500 per day
Registration of Charge at Registrar's Office	As per Actual

Note :

- All trade related transactional charges/fees for SME are same as mentioned in Wholesale Banking Section. Charges relating to SME customers may differ as a result of an agreement between the concerned customer and the bank.
- Discount may be allowed to customers in the above mentioned charges subject to management's approval.

Complaints? Suggestions?

Please contact us through any of the following:



Call:
111-002-002



Fax:
+92-21-38140902



e-mail:
ask.us@sc.com



Web:
www.standardchartered.com.pk



Post:
Complaint Management Unit,
Standard Chartered Bank, 1st Floor,
NJI Building, I. I. Chundrigar Road, Karachi.

Please obtain your tracking number for reference.

Standard Chartered Bank (Pakistan) Limited has branches in the following cities:

Sindh	Karachi, Hyderabad, Larkana and Sukkur.
Punjab	Lahore, Chung, Faisalabad, Gakhar Mandi, Gujar Khan, Gujranwala, Gujrat, Jhelum, Kharian, Multan, Pir Mahal, Rabwa, Rahim Yar Khan, Raiwind, Rawalpindi, Sahiwal, Sargodha, Sheikhupura, Sialkot, Vehari and Wah Cantt.
Khyber Pakhtunkhwa	Abbotabad, Mardan, Peshawar and Swat.
Balochistan	Quetta
Federal Capital	Islamabad
Azad Jammu Kashmir	Mirpur (A.J.K.)

Islamic Banking Branches

Karachi

Trade Tower Branch, Abdullah Haroon Road, Karachi Phone Number: 021-35657455

Muhammad Ali Society Branch, Shop No.4, Plot No. F-1, Survey Sheet No. 35-P/Q
Muhammad Ali Memorial Co-operative Housing Society, Karachi
Phone Number: 021-34397604

Defence Phase IV Branch, Plot No. 37-C, Sunset Comm. Street No.1, Defence,
Karachi. Phone Number: 021-35313182

Cloth Market Branch, Plot#30, Survey Sheet No B.R.5,Bunder Road Quarters

Khayaban-e-Hafiz Branch, Plot # 23-C,Lane 2, Shahbaz Commercial Area

Gulistan-e-Jauhar Branch, Al-Fiza Tower SB-38, Block 14, Gulistan-e-Jauhar

Lahore

Gulberg III Branch, Plot No.131-E/1, Gulberg III, Lahore
Phone Number: 042-35781529

Shahalam Branch, 40-Shahalam Market, Lahore
Phone Number: 042-37376814

Azam Cloth Market Branch, 1st floor, Haji Topi Pahalwan Plaza, Azam Cloth Market,
Lahore

Islamabad

G-9 Markaz Branch,16-B, Al-Rehman, G-9 Markaz, Islamabad
Phone Number: 051-2285666

Faisalabad

Karkhana Bazar Branch, Property No. 120, Karkhana Bazar, Faisalabad
Phone Number: 041-8555834

Quetta

Quetta Branch, M.A Jinnah Road, Quetta
Phone Number: 081-2820911

Khyber Pakhtunkhwa

University Town Branch, Jabbar Flats, Flat No. 2, Main Jamrud Road, Peshawar
Phone Number: 091-5854359

Hayatabad Branch, G.B. Plaza Jamrud Road, Hayatabad, Peshawar
Phone Number: 091-5813437

Mardan Branch, Cantonment Plaza Mall Road, Mardan
Phone Number: 093-7874419

Complete list of branches with addresses, phone numbers,
location maps and services are available on our website
www.standardchartered.com.pk

Standard Chartered Bank (Pakistan) Limited
Call 111-002-002