

ISLAMIC BANKING
Saadig VISA Credit Card

	CLASSIC	CLASSIC BLUE	GOLD	GOLD PLUS
1. Joining Fee	Rs. 500	Rs. 500	Rs. 1000	Rs. 1000
2. Annual Fee	Rs. 2000	Rs. 2000	Rs. 4000	Rs. 4000
3. Supplementary Annual Fee	Rs. 500	Rs. 500	Rs. 1000	Rs. 1000
4. Maintenance Fee	Rs. 1000	Rs. 2000	Rs. 3000	Rs. 4500
Other Fees and Charges				
5. Late Fee (applicable if minimum due is not paid within due date)	Rs. 650			
6. Cash Advance Processing Fee	Rs. 500 per transaction			
7. Overlimit Processing Fee	Rs. 600			
Voucher Retrieval Fee				
8. Local	Rs. 250 per document			
9. Foreign	Rs. 800 per document			
10. Balance Transfer Processing Fee	None			
11. *Arbitration Charges for Disputed Transaction	USD 500 or equivalent			
12. Card Replacement Fee	Rs. 200			
13. Cheque Return Charges/Insufficient Funds on Auto Debit	Rs. 600			
14. Payorder/Demand Draft Issuance Fee	Rs. 500			
15. Duplicate Statement Fee	Rs. 200 for each statement over 1 month old			
16. Cash Handling Fee on Foreign Currency Transactions	40 paisas per USD			
17. Foreign Transaction Charge	Foreign currency transactions processed, through foreign merchants or otherwise, will incur a foreign transaction charge of 2% of transaction amount			
18. Credit Worthiness Certificate	1 Certificate per half year free: subsequent requests, upto Rs. 200 per certificate			
19. Safe custody Charges on Post Dated Cheques	Rs. 500 per cheque			
20. Utility Bill payment Service Fee	Upto Rs. 1,000 per transaction			
21. Convenience Service Fee	Upto Rs. 2,500 per transaction			

*Arbitration Charges will not be levied if the decision is made in favor of the Card member

Saadqiq Deposit Products

a) Cheque book issuance charges	
i) Saadiq Current Account	Upto Rs. 20/- leaf
ii) Saadiq Sahulat Online Account	1st Cheque book free. Subsequent Cheque book Rs. 5/- leaf
iii) Saadiq Saver (Saadiq Saving Account)	Rs. 20/- leaf Additional Charge of Rs. 500 per cheque book for account holders not maintaining monthly minimum average balance requirement
b) Cheque return charges	Saadiq Current & Saadiq Sahulat Account: Rs. 100 for Outward & Rs. 500 for Inward clearing Saadiq Saver (Saadiq Saving Account) : Rs. 500 for Outward & Rs. 1000 for Inward clearing
c) Same day clearing of high value instrument via NIFT	Rs. 250/- flat
d) Standing order execution charge	Rs. 500/- per transaction in addition to the usual charges on remittances.
e) Default due to lack of funds on standing instructions.	Rs. 500/-
f) Stop payment of cheques	Saadiq Current & Saadiq Sahulat Online Account Rs. 500 Saadiq Saver (Saadiq Saving Account) Rs. 750
g) Duplicate statement of account	Saadiq Current & Saadiq Sahulat Online Account Rs. 50 Saadiq Saver (Saadiq Saving Account) Rs. 100
h) Transaction charge	Saadiq Current & Saadiq Sahulat Online Account: Upto Rs. 75 per transaction Saadiq Saver (Saadiq Saving Account) : Upto Rs. 150 per transaction Transaction charge levied for all OTC and ATM transactions if following minimum monthly balance is not maintained Saadiq Current & Saadiq Sahulat Online Account: Upto Rs. 50,000 Saadiq Saving Account: Upto Rs. 100,000
i) *Account Maintenance fee	Rs. 50/- per month if monthly average balance in the account falls below the minimum requirement.
j) Online banking (intercity transaction) limit	
i) Saadiq Current Account	Saadiq Current Account: Free limit upto Rs. 100,000 per day. Rs. 50 will be levied on exceeding the limit.
ii) Saadiq Sahulat Online Account	Saadiq Sahulat Online Account: Free limit upto Rs. 1,000,000 per day; Rs. 50 will be levied on exceeding the limit
iii) Saadiq Saver (Saadiq Saving Account)	Saadiq Saver (Saadiq Saving Account): Free limit upto Rs. 100,000 per day; Rs. 100 will be levied on exceeding the limit

k) Issuance of Pay Order	
i) Saadiq Current Account	Rs. 100/-
ii) Saadiq Sahulat Online Account	Rs. 100/-
iii) Saadiq Saver (Saadiq Saving Account)	Rs. 200/-
l) Pay Order cancellation charges	Rs. 500/-
m) Monthly average balance requirement	
i) Saadiq Current Account	Rs. 5,000/-
ii) Saadiq Saver (Saadiq Saving Account)	Rs. 25,000/-
iii) Saadiq Sahulat Online Account	Rs. 50,000/-
n) Minimum deposit to open Saadiq Term Deposit Account	Rs. 200,000/-
o) Phone Banking Charges	A waiver of 25% on normal charges
p) Transaction Charge (Saadiq Saver) where total debit transactions (excluding ATM transactions) in a month exceed the permitted number; currently five.	Rs. 150/- transaction

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

- Accounts of Students
- Accounts of Mustahiqeen of Zakat
- Accounts of Employees of Government institutions maintained for salary & pension purpose

Saadiq VISA Shopping Card

Issuance Fee	Saadiq Current & Saadiq Sahulat Online Account Rs. 500 Saadiq Saver (Saadiq Saving Account) : Rs. 750
Annual Fee	Saadiq Current & Saadiq Sahulat Online Account Rs. 500 Saadiq Saver (Saadiq Saving Account) : Rs. 750
Replacement/ Renewal Fee	Saadiq Current & Saadiq Sahulat Online Account: upto Rs. 500 Saadiq Saver (Saadiq Saving Account) : upto Rs. 750
POS Transaction Fee (International)	2.5% of transaction amount
ATM Cash Withdrawal	Rs. 300/- or 3%/withdrawal (whichever is higher)
(i) International Cash Withdrawal	
(ii) 1-Link ATMs Cash Withdrawal	Rs. 15 per withdrawal
(iii) MNET ATMs Cash Withdrawal	Rs. 15 per withdrawal
ATM Balance Inquiry	Rs. 5 per transaction
(i) 1-Link ATM (Balance Inquiry)	Rs. 5 per transaction
(ii) MNET ATM (Balance Inquiry)	

Saadiq Auto Financing

Processing Fee (Non refundable)	Upto Rs. 10,000
External Agency Fee	Upto Rs. 3,000
Early purchase processing charges	Upto 7.5% of outstanding amount in 5th Year Upto 10% of outstanding amount in 3rd & 4th Year Upto 13% of outstanding amount in 1st & 2nd Year
Appraisal Fee (Used Cars)	Upto Rs. 10,000
Repossession/Valuation/Legal Fee	Upto Rs. 30,000
Repossessed Vehicle storage charges	Upto Rs. 15,000
Cheque return charges	Rs. 1,000
Non-Payment due to lack of funds (standing instructions)	Rs. 1,000
Late Payment Fee recovery & Administration charges	Upto Rs. 1,000 per installment
Vehicle Insurance	Upto 7.5% of the vehicle value
Duplicate Amortization Schedule Issuance Charge	Rs. 500
Tax Certificate Issuance charges	Rs. 500
Cheque / Cash pick up from office / residence	Upto Rs. 1,500
Cash deposit into Repayment Account	Upto Rs. 500
Cheque deposit into drop box	Upto Rs. 500

SAADIQ Home Financing

Processing Fee	Up to Rs.10,000
Appraisal Fee(Ready property)	Up to Rs. 10,000
Appraisal for land	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 utilized the full value of tranche into Construction of the property)
Legal fee	Upto Rs. 12,000/-
Switching Fee	Up to 7% Outstanding Amount
Cheque return charges	Rs. 2,500
Non-Payment due to lack of funds (Standing instructions)	Rs. 2,500
Late Payment Fee	Upto Rs. 1,000
Pre-Payment Fee	Upto 10% of the Outstanding Balance
Asset re-possession charges	
Court Fee	Upto Rs. 60,000/- (or at Actual)
Legal Fee	Upto Rs. 30,000/- (or at Actual)
Property Insurance	Upto 0.75% of the financing amount
Duplicate Amortization Schedule Issuance Charge	Rs. 500/-
Tax Certificate Issuance Charges	Rs. 500/-
Cash Deposit into Repayment Account	Up to Rs. 500
Cheque deposit into drop box	Up to Rs. 500