

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD Jan - Jun 2020

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jan-Jun 2020)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
A : REMITTANCES					
1	Issuance of Fresh Instruments				
(a)	Issuance of DDs/Allied Banker Cheque (ABC) Payable at any Branch in Pakistan	<p>Issued by Debit to Account: Upto Rs.500,000 Flat Rs.250/- From Rs.500,001 to Rs.1,000,000 Flat Rs.450/- Above Rs.1,000,000 Flat Rs.700/-</p> <p>Issued Against Cash 0.20%, Minimum Rs.1250/- (Account Holders & walk-in-customer)</p> <p>Note The charges for making the instrument for payment of fee dues in favour of educational institutions, i.e HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>	52101 52113	Yes	Yes
(b)	Issuance of Pay Order / Allied Banker Cheque (ABC) Payable at Issuing Branch only.	<p>Issued by Debit to Account: Rs.300/- Flat</p> <p>Issued Against Cash 0.50% Min Rs.500/- (Account Holders & walk-in-customer)</p> <p>Note The charges for making the instrument for payment of fee dues in favour of educational institutions, i.e HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>	52103	Yes	Yes
(c)	Issuance of Call Deposit Receipt	<p>Issued by Debit to Account: Rs.150/- Flat</p> <p>Issued Against Cash Rs 1500/- Flat (Account Holders & walk-in-customer)</p> <p>Note The charges for making the instrument for payment of fee dues in favour of educational institutions, i.e HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>	52067	Yes	Yes
2	Cancellation of Instruments				
(a)	Cancellation of Demand Draft/Pay Order/Call Deposit Receipt/Allied Banker Cheque (ABC) Payable at any Branch or Payable at Issuing branch	<p>Cancellation of Instrument For Account holder Rs.350- Flat</p> <p>Issued Against Cash Rs.600/- (Flat) (Account Holders & walk-in-customer)</p> <p>Note: The charges for cancellation of instruments issued for payment of fee dues in favour of educational institutions, i.e., HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>	52106 52107 52114	Yes	Yes
3	Issuance of Duplicate Instruments				
(a)	Issuance of Duplicate Demand Draft/Pay Order/Call Deposit Receipt/Allied Banker Cheque (ABC) Payable at any Branch or Payable at Issuing branch	<p>Duplicate Issuance for account holder Rs.350/- Flat</p> <p>Issued Against Cash Rs. 600/- Flat (Account Holders & walk-in-customer)</p> <p>Note The charges for issuance of duplicate instrument issued for payment of fee dues in favour of educational institutions, i.e., HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>	52108 52115	Yes	Yes
Note				Yes	Yes
4	Rupee Travellers' Cheques				
(a)	Issuance of Rupee Travellers' Cheques	No Charge			
(b)	Issuance of Duplicate Rupee Travellers' Cheques.	Rs.50/- per leaf	52066	Yes	Yes
5	Issuance of SBP/NBP Instruments & RTGS				
(a)	Issuance of SBP/NBP Cheque on Customer's Request.	Rs.500/- per cheque	52065	Yes	Yes

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(b)	Transfer of fund of Rs.1,000,000/- & above through Real Time Gross Settlement (RTGS) System - MT 103 Facility	<p>FUNDS OUTFLOW</p> <table border="0"> <thead> <tr> <th>Days</th> <th>Transaction time</th> <th>SBP Charges</th> <th>ABL</th> </tr> </thead> <tbody> <tr> <td colspan="4">Share of RTGS Charges - Per Trans.Charges</td> </tr> <tr> <td>Monday</td> <td>From 9.00 AM to 1.00 PM</td> <td>Rs .200</td> <td></td> </tr> <tr> <td></td> <td>Rs.20 to Rs.220/-</td> <td></td> <td></td> </tr> <tr> <td></td> <td>to From 1.00 PM to 3.00 PM</td> <td>Rs.300</td> <td></td> </tr> <tr> <td></td> <td>Rs.30 to Rs.330/-</td> <td></td> <td></td> </tr> <tr> <td>Friday</td> <td>From 3.00 PM to 3.45 PM</td> <td>Rs.500</td> <td></td> </tr> <tr> <td></td> <td>Rs.50 to Rs.550/-</td> <td></td> <td></td> </tr> </tbody> </table> <p>FUNDS INFLOW No Charge</p> <p>Note: RTGS charges payable to SBP are not Negotiable</p> <p>* As per rule FED/ST is applicable only on ABL' s share of RTGS charges</p>	Days	Transaction time	SBP Charges	ABL	Share of RTGS Charges - Per Trans.Charges				Monday	From 9.00 AM to 1.00 PM	Rs .200			Rs.20 to Rs.220/-				to From 1.00 PM to 3.00 PM	Rs.300			Rs.30 to Rs.330/-			Friday	From 3.00 PM to 3.45 PM	Rs.500			Rs.50 to Rs.550/-			52121	Yes	Yes
Days	Transaction time	SBP Charges	ABL																																		
Share of RTGS Charges - Per Trans.Charges																																					
Monday	From 9.00 AM to 1.00 PM	Rs .200																																			
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(c)	Transfer of fund of Rs.100,000/- & above through Real Time Gross Settlement (RTGS) System - MT 102 Facility Maximum 10 Payment Instructions in one MT 102	<p>FUNDS OUTFLOW</p> <table border="0"> <thead> <tr> <th>Days</th> <th>Receipt of RTGS Request</th> <th>SBP Charges</th> </tr> </thead> <tbody> <tr> <td colspan="3">ABL share of RTGS charges - Per Trans.Charges</td> </tr> <tr> <td>Monday</td> <td>to From 9:00 AM to 3:45 PM</td> <td>Rs. 25/-</td> </tr> <tr> <td></td> <td>Rs. 25/- to Rs. 50/-</td> <td></td> </tr> <tr> <td>Friday</td> <td></td> <td></td> </tr> </tbody> </table> <p>FUNDS INFLOW No Charge</p> <p>Note: RTGS charges payable to SBP are not Negotiable</p> <p>* As per rule FED/ST is applicable only on ABL' s share of RTGS charges</p>	Days	Receipt of RTGS Request	SBP Charges	ABL share of RTGS charges - Per Trans.Charges			Monday	to From 9:00 AM to 3:45 PM	Rs. 25/-		Rs. 25/- to Rs. 50/-		Friday			52121	Yes	Yes																	
Days	Receipt of RTGS Request	SBP Charges																																			
ABL share of RTGS charges - Per Trans.Charges																																					
Monday	to From 9:00 AM to 3:45 PM	Rs. 25/-																																			
	Rs. 25/- to Rs. 50/-																																				
Friday																																					
6	Inter Branch Online Transactions																																				
(a)	Cash Withdrawal	<p>a) Within City - Free</p> <p>b) Inter City</p> <p>Upto Rs.500,000 - Rs. 325/- From Rs.500,001 to Rs.1,000,000 - 0.075%, Minimum Rs.375/- Above Rs.1,000,001 - 0.10%, minimum Rs. 1000/-</p> <p>Maximum Rs. 3000/-</p>	52014	Yes	Yes																																
(b)	Cash Deposit	<p>a) Within City - Free</p> <p>b) Inter City</p> <p>Upto Rs.500,000 - Rs. 325/- From Rs.500,001 to Rs.1,000,000 - 0.075%, minimum Rs.375/- Above Rs.1,000,001 - 0.10%, minimum Rs. 1000/-</p> <p>Maximum Rs. 3000/-</p> <p>Note No service fee shall be charged from the students depositing the amount of fee directly in the fee collecting account of the educational institution.</p>	52015	Yes	Yes																																
(c)	Account to Account Transfer	<p>a) Within City - Free</p> <p>b) Intercity - 0.10 %, Minimum Rs. 350/-</p> <p>Maximum Rs. 2,000/-</p> <p>Note No service fee shall be charged from students depositing amount of fee directly into fee collecting account of educational institutes.</p>	52112	Yes	Yes																																
(d)	Cheque / Instrument deposit for Clearing / Collection by Remote Branch	<p>a) Within City - Free</p> <p>b) Intercity - 0.10 %, Minimum Rs. 425/-</p> <p>Maximum Rs. 2,000/-</p> <p>Note: No Charges on collection of ABL's Dividend Warrants on ABL's shareholders maintain account with ABL.</p>	52116	Yes	Yes																																
(e)	Inter Bank Fund Transfer (IBFT) from branch counter (Maximum single transfer of Rs. 250,000)	Rs. 500/- Flat for transfer from A/C but free for Allied Business Account	52027	Yes	Yes																																
(f)	Pay Anyone through Branch Counter (Fund Transfer from Allied Account to any person's CNIC)	Rs. 250/-																																			
7	Biometric Cash Transactions over the Counter without																																				

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	Cash Withdrawal for amount Upto Rs. 100,000 from Rs.100,001 to Rs. 500,000 Above Rs. 500,000	Rs. 100/- Rs. 200/- Rs. 300/-			
B : INLAND LETTER OF CREDIT (ILC)					
1	Inland Letter of Credit (ILC)				
	ILC Opening Services Charges - Annual Business (a) Upto Rs 50 Million Exceeding Rs. 50 Million up to Rs 75 Million Exceeding Rs. 75 Million up to Rs 100 Million Above Rs 100 Million Note i) Negotiable Rates are approved by Chief IBG and RMG ii) Projected annual volume to be ascertained and approved by Chief IBG. iii) Commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained & placed on record. Copy of Commitment letter of each customer will be handed over to Trade Factory for Monitoring and any difference in commission will be recovered at the end of the year. Any waiver in this regard will be given by the CEO.	0.40% per quarter or part thereof 0.35% per quarter or part thereof 0.30% per quarter or part thereof Negotiable per quarter Minimum Rs.2000/- per LC Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52328	Yes	Yes
2	Amendment Charges				
	(a) Without increase in amount /extension in period of shipment.	Rs.1500/- (Flat) per instance Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52328	Yes	Yes
	(b) Involving increase in amount and/or extension in period of shipment.	Rs.1500/- (Flat) per instance Plus service charges as mentioned at Sr. # B (1) (a) above Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52328	Yes	Yes
3	Revalidation (Extension in period after ILC expiry)				
		Commission to be recovered from the date of last expiry of LC until new expiry date of LC at rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1)(a) above. Revalidation service charges will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306	Yes	Yes
4	Cancellation charges.				
		Rs 1000/- (Flat) per instance Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52346	Yes	Yes
5	Transfer Commission				
		Transfer service charges at the rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1)(a) above. Plus LC revalidation charges as mentioned at Sr. # B (3), if the expired LC is revalidated along with its transfer to a new beneficiary Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306	Yes	Yes
6	Bills Under ILC - Opening End				
	(a) Bills Under Sight ILC - Approved Finance Facility -				
	(i) Commission - If bill is retired (paid) within 3 days from the date of payment to the negotiating bank.	No Commission		Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
	(ii) Commission - If bill is retired (paid) after 03 days from the date of payment to the negotiating bank.	0.25 % of the bill amount to be added in the purchase price of asset at the time of sale.		Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
	(iii) Profit to be recovered on Approved Finance Facility - PAD amount (NET OF CASH MARGIN - held since opening of ILC or before negotiation of documents):	In case of Approved Limit: Profit at approved rate to be applied from the date of debit to PAD lodgement till the date of retirement, after adjustment of cash margin, if any, Profit to be added in the purchase price of asset at the time of sale		Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
	(b) Bills Under Usance ILC - Acceptance				
	(i) Commission - if Bill is paid on due date	a) Service charges Rs. 1000 Flat per bill. (if realized within LC validity) b) Service charges @ 0.10% per month or part thereof. Minimum Rs. 1000 per bill from the date of expiry of LC (if bill realized after LC validity) Plus applicable Dispatch / Communication Charges as per tariff in Section H	52343	Yes	Yes
	(c) If bill is not paid on due date.				

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	(i)	Profit - If bill is not paid on due date, i.e, LC paid through Approved Finance Facility.	In Addition to above charges at point B 6 (b) (i), Profit from the due date of the bill till the date of adjustment. Profit to be added in the purchase price of asset as the time of sale as per terms of Approved Limit		Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
	(ii)	Charity - If bill is not paid on due date, i.e, LC not paid through Approved Finance Facility.	In Addition to above charges at point B 6 (b) (i), Charity to be recovered as per approved terms.		Yes	Yes
7	Bills Under ILC - Negotiating End					
	(a)	Bills Under Sight ILC				
	(i)	Service Charges	0.55% Minimum Rs. 800/- (irrespective of the amount of LC) (to be included in the Murabaha price) Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52343	Yes	Yes
	(ii)	Profit - if LC paid through approved finance facility	a) Profit to be added in the purchase price of asset at the time of sale, as per terms of Approved Limit.		No	No
	(iii)	Collection Charges for restricted LCs (Where negotiation is restricted to other bank and presented to us for forwarding)	Rs.1000/- Flat Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52342	Yes	Yes
	(b)	Bills Under Usance ILC				
	(i)	Commission	Commission 0.40%, Minimum Rs 1000/-. Plus correspondent banks charges at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52358	Yes	Yes
8	Collections					
	(a)	Documentary	0.40%, Minimum Rs.1000/- Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52363	Yes	Yes
	(b)	Clean (Including Cheques/dividend warrants/bank drafts etc.)	0.25%, Minimum Rs. 200/-, Maximum Rs. 10,000/- Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52071	Yes	Yes
	(c)	Express Collection through IBR	a) Within City - Free b) Intercity - 0.05%, Minimum Rs.250/- Maximum Rs. 3000/-A5	52111	Yes	Yes
9	Other charges under ILC					
	(a)	Advising charges of (inward) ILC or Amendment	Rs 1500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52328	Yes	Yes
	(b)	ILC Confirmation Charges	@ 0.25% per month. Minimum Rs.1,500/- or as per agreed Pricing with Financial Institution Division.	52328	Yes	Yes
	(c)	Handling of Discrepant documents under ILC.	Rs.3000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52310	Yes	Yes
	(d)	Bills returned unpaid under ILC	Rs 500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus correspondent banks charges at actual.	52359	Yes	Yes
	(e)	If the documents are sent to other banks for negotiation/collection under restricted ILC.	Rs.1,100/- Plus applicable charges. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus correspondent banks charges at actual.	52342	Yes	Yes
	(f)	Returning Charges for Documentary and Clean collection (Clean Collection including cheques, Bank draft etc)	Rs.500/- Flat Foreign Currency Account US\$ 10/- Flat or equivalent FC Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52359	Yes	Yes
C : GUARANTEES						
1	Issuance of Guarantees (General)					
	(a)	Issuance of Guarantees to Shipping Companies / Airlines / Transport Companies in lieu of bills of lading / Airway Bill / Truck Receipts / Railway Receipts.	Rs. 2000/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52361	Yes	Yes
	(b)	Issuance of Guarantees favouring Collector of Customs.				
	(i)	If issued against 100% Cash Margin / lien on current account	Rs. 1500 Flat per quarter (to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52371	Yes	Yes

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	(ii) Others (Not issued against 100% Cash Margin / lien on current account).	As per applicable slab given in Annexure - I. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Range Minimum and Maximum Amount Per Quarter or part thereof From To 1 500000 3000 47500001 50,000,000 300000 Above 50 M additional Service charges 6000/ for Per 1 Million for per quarter	52371	Yes	Yes
	(c) Other Guarantees including Bid-Bond, Performance				
	(i) If issued against 100% Cash Margin / lien on current account	Rs. 600 Flat per quarter to be charged if issued against 100% Cash Margin / lien on current account (to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52372	Yes	Yes
	(ii) Others (Not issued against 100% Cash Margin / lien on current account).	As per applicable slab (Commission to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section H. Range Minimum and Maximum Amount Per Quarter or part thereof From To 1 500000 2000 47500001 50,000,000 125000 Above 50 M additional Service charges 2500/ for Per 1 Million for per quarter	52372	Yes	Yes
		Note - applicable on Sr. # C(1)(c)(i) & (ii) a) Negotiable Rates are approved by Chief IBG and RMG b) Projected annual volume to be ascertained and approved by Chief IBG. c) If business commitments are not documented in Credit Approval, separate commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained & placed on record. Any difference in commission arising due to shortfall in business volume will be recovered at the end of the year. Any waiver in this regard will be given by the CEO.			
2	Amendments in Guarantees (General)				
	(a) Without increase in amount /extension in period	Rs.1200/- Flat for PKR denominated guarantees. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52381	Yes	Yes
	(b) Involving increase in amount and/or extension in period	Issuance commission as in C(1) according to nature/type of guarantee. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52372	Yes	Yes
3	Issuance of Guarantees (Back to Back)				
	(a) Issuance of Back to Back Guarantees, Including Bid Bonds, Performance Bonds, Advance Payment Guarantees issued against counter guarantees of Foreign Banks.	As per applicable slab given in Annexure - III. (Above Commission subject to negotiations with clients & correspondent arrangements by Financial Institution Division) Plus applicable Dispatch / Communication Charges as per tariff in Section H. Range Minimum and Maximum Amount Per Quarter or part thereof From To 1 500000 2000 47500001 50,000,000 200000 Above 50 M additional Service charges 4000/ for Per 1 Million for per quarter	52373	Yes	Yes
	(b) Amendment in Back to Back Guarantees				
	(i) Without increase in amount /extension in period	US \$ 60 Flat Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52381	Yes	Yes
	(ii) Involving increase in amount and/or extension in period	Commission as per Guarantees as mentioned at Sr. # C(3)(a) above. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52373	Yes	Yes
4	Claim Lodgement				

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(a)	Handling Commission	Rs. 2500/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus charges for instrument issued for payment of claim to beneficiary.	52382	Yes	Yes
(b)	Profit - In case Forced Liability is created for payment against invocation of guarantee	Charity to be recovered as per approved terms		No FED/PST/KST on profit	No SST on profit
D : LOCKERS					
1 Safe Deposit Lockers - Annual Fee to be recovered in					
	Description	<u>Rent or Minimum Balance Maintained in Allied Islamic Sahulat Account</u>		FED/PST/KST applicable on locker rent	SST applicable on locker rent
(a)	Upto 0.40 cft - Small	Rs.3750/- p.a. Rs.40000/-	55511	FED/PST/KST not applicable on refundable security deposit	SST not applicable on refundable security deposit
(b)	From 0.41 to 0.80 cft & From 0.81 to 1.35 cft - Medium	Rs.4500/- p.a. Rs.70000/-			
(c)	From 1.36 to 1.75 cft & From 1.76 to 2.00 cft - Large	Rs.6000/- p.a. Rs.100000/-			
(d)	From 2.01 to 2.50 cft & From 2.51 to 3.00 cft - Extra Large	Rs.12000/- p.a. Rs.125000/-			
		Note i) key deposit will not be applicable in case locker is issued against Allied Islamic Sahulat Account and required minimum balance is maintained.			
2	Key Deposit (refundable at the time of surrender of locker)	Small Rs.3000/- (Flat) Medium Rs.3500/- (Flat) Large/Extra Large Rs.5000/- (Flat)		No	No
3	Locker Breaking Charges	Rs. 6,000/- or actual which ever is higher	55512	Yes	Yes
4	Late Payment Charges on Locker Rent (If annual rent not paid on due date)	10% charity to be recovered on the applicable locker rent with grace period of 30 days from the due date		Yes	Yes
E : FINANCES / INVESTMENT BANKING					
1 Corporate & Investment Banking					
	Following charges to be recovered in addition to profit/return on investment.				
(a)	Project Examination/ Arrangement/ Advisory/ Processing/ Upfront Fee etc:	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52199	Yes	Yes
(b)	Legal Documentation Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52160	Yes	Yes
(d)	Project Monitoring Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52164	Yes	Yes
(e)	Consortium Management Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52207	Yes	Yes
(f)	Issuance of NOC for creation of charge on asset(s) of the borrowing company in favour of other bank(s) / DF1 (s)	Rs.10,000/- (Flat) or as negotiated with customer with the approval of Chief IBG.	52193 52194	Yes	Yes
(g)	Late Payment Charges (to be booked as Charity)	24% P.A or as approved by CA approving authority			
Project Finance					
(a)	Project Application Fee (Non Refundable)	As per agreed terms			
(b)	Trustee-ship fee (to be recovered in case of consortium financing).	As per agreed terms			
(c)	Consortium Agent Fee	As per agreed terms			
(d)	Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferrals.	As per agreed terms			
2 Other Charges Relating to Finances					
(a)	Professional Fee for Valuation of Mortgaged / Pledged Assets - Charges for evaluation of securities and maintenance thereof	As per Actual Bill of evaluator	52153	No	No
(b)	Legal Charges - Legal fees and charges paid to advocates for consultation/opinion/examination of documents.	Actual	52159	No	No
(c)	For advances against pledge/hypothecation various charges to be recovered as follows:				
(i)	Godown Rent	Actual Note: No Godown Rent for ABL own warehouses	52164	No	No
(ii)	Godown staff salaries - Salaries of Godown Keepers/Chowkidars.	Actual	52155	No	No
(iii)	Godown inspection Charges	a) <u>Within Municipal Limits or within a radius of 10 KM from the branch (shall be credited to Bank's Income)</u> Upto Rs. 5 Million Rs. 1,000/- Above Rs.5 Million up to Rs. 25 Million Rs. 2,000/- Above Rs.25 Million up to Rs.50 Million Rs. 2,500/- Above Rs.50 Million Rs. 3,500/- Plus actual conveyance charges. Maximum one visit per month. b) <u>Outside the above limits</u> Charges as defined in (a) above plus T.A. & D.A. As per rules (Applicable to respective staff)		Yes	Yes
(iv)	Delivery Charges - If a Godown Keeper is not posted, conveyance charges will be recovered.	Actual		No	No
(v)	Other incidental expenses for Documentation / other Legal Charges etc.	Actual	52157	No	No

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	(vi) Delivery order issuance	Rs. 500		
	(vii) Search Report charges	Actual		
	(d) Late Payment Charges (to be booked as Charity)	24% P.A or as approved by CA approving authority		
Ijarah & Diminishing Musharakah				
	(i) Repossession charges	Actual		
	(ii) Legal Documentation charges	Actual		
	(b) Handling charges on marking of lien on Govt Securities	Rs 500/- Flat per customer (to be recovered upfront) plus legal / vendor fees	55567	
	(c) Redemption of property. Fee to be recovered from the party when bank officers are called before Registrar for redemption	Rs. 2,500/- Flat per property plus legal / vendor fees	55568	
	(d) Registration with SECP & Lawyer's charges for both Private & Public Ltd. Cos. where charge on current/ fixed assets is registered	At Actual (Inclusive of legal / vendor fees) plus PKR 1,000/- per case	55569	
	(e) Registration of mortgage at Registrar's Office for Partnership /Proprietorship firm /individual	At actual (Inclusive of legal / vendor fees) plus PKR 1,000/- per case	55570	
	(f) Buy Out Price in case of early Termination of Ijarah/Diminishing Musharakah	In case of early termination, bank may sell the asset higher than the book value (i.e. as per outstanding principal amount) the following schedule a. 5 % for 1st Year b. 4% for 2nd Year c. 3 % for rest of tenure OR As per terms agreed between customer and bank	55571	
	(g) Late Payment Charges (to be booked as Charity)	24% P.A or as approved by CA approving authority		
Working Capital Facilities				
	(a) Interim (any change in the facility/security)	As per agreed terms		
	(b) Enhancement	As per agreed terms		
	(c) Annual Review Fee (on Renewal)	As per agreed terms		
	(d) Replacement of securities under lien with the Bank	Rs.2,000/- Flat		
	(e) Late Payment Charges (to be booked as Charity)	24% P.A or as approved by CA approving authority		
3 ALLIED ISLAMIC CAR IJARAH				
	(a) Processing fee	As per the facility arrangement or Rs. 7,500/- (Non Refundable)		
	(b) Vehicle Evaluation Charges	Actual		
	(c) Comprehensive Takaful Charges	Actual		
	(c) Late Payment Charges (to be booked as Charity)	Rs. 100 per day or maximum of Rs. 1500 per month per rental.		
	(d) Cheque Return Charges	Rs. 1,200/- per instance		
	(e) Vehicle Re-Possession Charges*	Actual Incurred by the bank up to maximum of Rs.100,000/-		
	(f) Repossessed Vehicle's Transportation Charges	Actual Incurred by the bank up to maximum of Rs.50,000/-		
	(g) Repossessed Vehicle Evaluation Charges*	Actual Incurred by the bank		
	(h) PO/DD/ABC Reissuance Charges	PO/DD/ABC cancellation/duplicate issuances charges as per Section A "REMITTANCES" above.		
	(i) Monthly Warehouse Charges	Actual		
	(j) Auction Charges	Actual		
	(k) Re-issuance of NOC	Up to Rs. 1,000/-		
	(j) Buy Out Price in case of early Termination of Ijarah	For all client segments [4%] on written down value during 1st year [3.5%] on written down value during 2nd year [3%] on written down value during 3rd year [2.5%] on written down value during 4th year [2%] on written down value during 5th year		
4 Allied Islamic Home Musharakah				
	(a) Processing Fee	6,500/- + FED		
	(b) Property Valuation Fee	At Actual		
	(c) Legal Fee	At Actual		
	(d) Takaful Premium (Upto Client's Share)	At Actual		
	(e) Registration / Redemption of Legal Docs	At Actual		
	(f) Property Appraisal Fee/ BOQ Evaluation Charges	At Actual		
	(g) Late Payment Charges (to be credited to Charity)	1,500/- + FED per instance		
	(h) Income Estimation Charges	At Actual		
	(i) Cheque Return Charges	1,200/ instance		
	(j) Stamp Duty	At Actual		
	(k) Buyout price in case of early Termination (including solar system)	a) 5%o of Outstanding Principal if the facility is requested for premature termination by the obligor after 1 Year and up to 3 years of repayment. b) 3% of principal outstanding if the request for termination is received after 3 years and up to 7 years of repayment. c) 01% of principal outstanding if the request for termination is received after 7 years and up to 10 years of repayment. d) No charges after 10 Years of finance relationship e) For LTF request cases would however be charged penalty at the rate of 5%		

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD Jan - Jun 2020

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jan-Jun 2020)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
				Yes	Yes
(g)	Inter Accounts Funds Transfer through ATMs (Domestic - Within ABL)	Rs.50/- per transaction		Yes	Yes
(h)	Inter Bank Funds Transfer through ATMs (Domestic)	<= 10K - Rs. 50/- > 10k - Rs. 135/-		Yes	Yes
(i)	Biometric Cardless Transaction Fee (On-Us only)	Rs. 15 per transaction			
(j)	Tax payment charges (P2G)	Upto to Rs. 100,000/- Rs. 10/- Rs. 100,001/- to Rs. 1,000,000/- Rs. 20/- Above Rs. 1,000,001/- Rs. 50/-			
<p>Note</p> <p>a) Annual Fee to be recovered in advance in Calendar Quarter when card is issued. No refund on account closure. All charges/fees are applicable on per-card basis.</p> <p>b) The exchange rate between the transaction currency and the billing currency used for processing foreign currency transactions is a wholesale market rate selected by VISA from within a range of wholesale rates in effect plus the percentage that Allied Bank charges on account of Foreign Currency Conversion.</p> <p>c) No Annual Fee for salary account of ABL Employee (one account only).</p> <p>d) On Net means transaction carried out at ABL ATM network.</p> <p>e) Off Net means a switch transaction carried out at other Bank ATM network (1Link).</p>					
4	myABL Digital Banking				
(a)	myABL Personal Internet Banking				
(i)	Registration Charges	Free	55001	Yes	Yes
(ii)	Subscription Charges	Free	55002	Yes	Yes
(iii)	Fund Transfer to Own Account, Any ABL Account & Pay Anyone (Not applied on Allied Basic Banking Account holders)	Fund transfer to any ABL account Rs.10/- per transaction Free for own account. Pay anyone Rs 150/- Per transaction	55003	Yes	Yes
(iv)	Inter Bank Funds Transfer (Domestic)	Upto Rs. 10,000/- Rs. 25/- Above Rs. 10,000/- Rs. 75/-	52743 52751 52752	Yes	Yes
(b)	myABL Business Internet Banking				
		myABL Business Internet Banking Charges to be agreed with client on a case-to-case basis (No Registration Charges on myABL Business Internet Banking for Allied Business Accounts)			
(c)	myABL Wallet Co-badged Debit Card				
i	Annual Fees	Rs. 550/-			
ii	Card Replacement Fee	Rs. 500/-			
iii	Cash withdrawal from ATM (On net)	Free			
iv	Cash withdrawal from ATM (Off net)	Rs. 18.75/- including FED			
v	Charges on Balance Inquiry-ATM (on net)	Free			
vi	Charges on Balance Inquiry-ATM (off net)	Rs. 2.5/- per inquiry or as applicable (1-Link)			
(c)	Tax payment charges (P2G)				
		Tax Payment Transactions Upto to Rs. 100,000/- Rs. 10/- Rs. 100,001/- to Rs. 1,000,000/- Rs. 20/- Above Rs. 1,000,001/- Rs. 50/-			
5	IVR / Phone Banking				
(a)	Funds Transfer – Own Account of Customer	Rs. 50/- per transaction	55301	Yes	Yes
(b)	Funds Transfer – Any ABL Account	Rs. 50/- per transaction	55302	Yes	Yes
6	Allied SMS Banking				
(a)	SMS Banking Registration Charges	Rs. 150/-			
(b)	SMS Banking Annual Subscription Charges	Rs. 100/-			
(c)	Financial transactions through SMS	Financial transactions through SMS i) Intra Bank Funds Transfer (FT) Rs. 10/- ii) Inter Bank Funds Transfer (IBFT) Rs. 100/-			
(d)	Non Financial Transactions	Non Financial Transactions (Cheque Book Request, Balance Inquiry, Mini Statement) Rs. 5/-			
<p>Note</p> <p>Customers may incur charges at their sole responsibility from the mobile service provider for sending &/or receiving SMS messages.</p>					
7	Allied PayPak Debit Card Classic				
	Annual Fee	Rs. 750/-			
	Card Replacement Fee	Rs. 400/-			
8	Allied EZ Cash Prepaid Debit Card				
	Chip Enabled Prepaid Card	Issuance Fee 600 Card Replacement Fee 450 Re-load fee Free	52732		
Allied Premium Debit Card					
a)	Annual Fee	Rs. 7,000/-			
b)	Card Replacement Fee	Rs. 600/-			
9	Domestic Remittance Services (JazzCash)				
(a)	Money Transfer - Send Money to CNIC	Charges will be levied as per prevalent JazzCash Service Charges			

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD Jan - Jun 2020

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jan-Jun 2020)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
G : MISCELLANEOUS CHARGES					
1	Issuance of Cheque Book.	Rs.10/- Flat per leaf for PLS Accounts. Rs.10/- Flat per leaf for Current Account. FCY Accounts, US \$ 5 per cheque book of 25 leaf or equivalent in other Foreign Currencies. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Charges will be debited to the respective account at the time of cheque book requisition.	52003	No	No
2	Stop Payment Instructions	Rs 500/- per instruction for Rupee Account US\$ 10/- per instruction for FC Accounts (or equivalent in other Foreign currencies) and FC Cheques / Drafts	52002	Yes	Yes
3	Standing Instructions				
(a)	Standing Instructions Fee	Rs.200/- per transaction except deduction of financing payment Plus all charges for transaction executed under these Standing Instructions as per applicable rates of that relevant transaction.	52017	Yes	Yes
(b)	Failed Standing Instructions due to error on the part of the customer	Rs.200/- per attempt	52009	Yes	Yes
4	Cheque Returned Charges				
(a)	Cheque returned Inward Clearing: (If returned due to fault on the part of respective account holder i.e balance insufficient in account, drawer's signatures incomplete /differ/ required, cheque contain extraneous matter, payment stopped by drawer, revenue stamp required/ insufficient & mutilated cheque etc.	Rs. 500/- per cheque from Issuer (Local Currency) US\$ 5/- per cheque from Issuer (or equivalent in other Foreign currencies)	52058	No	Yes
(b)	Cheque returned on counter	No Charges			
5	Clearing Charges				
(a)	Same day clearing (at the time of Lodgement)	Rs.550/- (including NIFT Charges)	52056	Yes	Yes
(b)	Intercity clearing (at the time of Lodgement)	Rs.450/- (including NIFT Charges) (Rawalpindi-Islamabad are considered as one city)	52057	Yes	Yes
6	Balance confirmation certificate required by Bank Certificate for the purpose of Visa	Rs. 300/- per certificate	52029	Yes	Yes
7		Rs. 500/- per certificate Note :- No charges on Bank Certificate for Tax Purposes.	55559		
8	Account Maintenance Charges				
(a)	Service charges on "Allied Basic Banking Accounts" at Parent branch only. i) 02 withdrawals & 02 deposits through branch counter during a calendar month ii) Additional transactions iii) Withdrawals through ABL ATM/VDC	i) No Charges ii) Rs.50/- each for every withdrawal / deposit through branch counter iii) No Charges	52021	Yes	Yes
9	Obtaining Fresh Form-29/Form-A from SECP against	At actual			
10	Account Closing processing Charges				
a)	Local Currency Account	Rs. 500/- or whatever minimum balance available in Account. No Charges if closed by the Bank. No Charges for regular Saving Accounts			
b)	Foreign Currency Account	US\$ 12/- or equivalent from the currencies other than US \$ or whatever minimum balance is available in Account. No Charges if closed by the Bank.			
	Note Following Accounts are exempt from levy of service charges i) Accounts maintained by employees of Govt./Semi-Govt.Institutions for Salary, Pension and Benevolent Funds purpose including widows/children of deceased government employees eligible for receiving family pension/benevolent funds grant etc. in any manner what so ever. ii) Mustahqeen Zakat iii) Zakat Accounts Maintained for collection & disbursement of Zakat Funds iv) Students v) ABL employees Salary Account. vi) Deceased Accounts. vii) Any account specially exempted by the Bank under Cash Management or under any other special arrangement.				
11	eCIB Charges.	Rs. 50/- Flat	52152	Yes	Yes
12	Printing of duplicate /additional Statement of Account	Rs.30.17 plus FED Rs.4.83 = Rs.35/- per statement For FCY Accounts, rupee equivalent of charges will be deducted from FCY Account	52016	Yes	Yes
13	Photocopy of paid Cheques provided to customer.	Upto one year old: Rs. 200/- per cheque Above one to five year old: Rs.500/- per cheque Above five year old: Rs. 750/- per cheque	52663	Yes	Yes
14	Investors Portfolio Account (IPS)				
(a)	IPS Maintenance Account Charges	No Charges	52023	Yes	Yes
(b)	IPS Transaction Charges	Free Note: RTGS charges to be recovered as per SoC.	52023	Yes	Yes

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD Jan - Jun 2020

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jan-Jun 2020)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
15	Transactional Alert Facility	Rs.75/- per month for each account (Over the Counter)	52714	Yes	Yes
16	Charges from employer on Salary Disbursement service (without any formal arrangement with Bank).	Rs. 50/- per salary account per month Charges should not be applicable on customers approved by respective Chief IBG and Chief BSG based on Business reciprocity.	52008	Yes	Yes
17	Charges on collection accounts (other than formal cash management arrangement)	Rs.25/- per transaction	52026	Yes	Yes
18	Dividend Warrant				
	(a) Charges on Dividend Warrants (to be recovered from dividend declaring companies) Note a) Dividend Warrant (DW) charges are negotiable with the Customers depositing full Dividend amount in advance or Rs.50 Million, whichever is less in Dividend Account (Current remunerative) for payment of Dividend Warrants. b) In case DWs are not printed through a Printer referred by the Bank and subsequently it is found that the DWs are rejected by NIFT while processing for payment, actual charges of NIFT applicable on Non-Standard Instruments will be recovered from the Dividend declaring Company.	0.30% of disbursed amount - Minimum Rs. 10,000/-	52104	Yes	Yes
19	Branch Less Banking				
	(a) Utility Bills Payment	Free			
	(b) Cash deposit to myABL Wallet Account (All ABL Branches and ABL Nominated Agents)	Deposits (1-50,000) from all ABL Branches - Free First 5 transactions per month from Agents - Free Following Slabs will apply from 6th transaction. Slabs Charges 501-1000 Rs.25/trx 1001-2500 Rs. 45/trx 2501-4000 Rs.65/trx 4001-6000 Rs.85/trx 6001-8000 Rs. 105/trx 8001-10,000 Rs.125/trx 10001-13000 Rs.145/trx 13001-15000 Rs.165/trx 15001-20000 Rs.185/trx 20001-25000 Rs.205/trx			
	(c) Money Transfer				
	1 - myABL Wallet Account to myABL Wallet Account	Free			
	2 - myABL Wallet Account to ABL Regular Account (FT) (Non-Linked)	Free			
	(d) SMS alerts on myABL Wallet Account	Free			
	(e) Money Transfer - myABL Wallet Account to CNIC (Payable at any ABL Branch)	Slabs Charges 1-1000 Rs.45/trx 1001-2500 Rs.90/trx 2,501-4000 Rs.135/trx 4,001-6,000 Rs.190/trx 6,001-8000 Rs.230/trx 8001-10,000 Rs.265/trx 10,000-13,001 Rs.300/trx 13,001-15,000 Rs.340/trx 15,001-20,000 Rs.440/trx 20,001-25,000 Rs.490/trx 25,001-30,000 Rs.565/trx 30,001-40,000 Rs.600/trx 40,001-50,000 Rs.715/trx			
	(f) Inter Bank Fund Transfer (IBFT) from myABL Wallet App and ATMs	FED applicable on all trx Slabs Charges 1-1000 Rs.20/trx 1001-2500 Rs.35/trx 2,501-4000 Rs.50/trx 4,001-6,000 Rs.70/trx 6,001-8000 Rs.80/trx 8001-10,000 Rs.125/trx 10,000-13,001 Rs.180/trx 13,001-15,000 Rs.230/trx 15,001-20,000 Rs.275/trx 20,001-25,000 Rs.325/trx 25,001-30,000 Rs.375/trx 30,001-40,000 Rs.425/trx 40,001-50,000 Rs.475/trx			
	(g) Cash Withdrawal from myABL Wallet Account (All ABL Branches and ABL Nominated Agents)	FED applicable on all trx Slabs Charges 1-500 Rs. 10/trx 501-1000 Rs.25/trx 1001-2500 Rs.40/trx 2501-4000 Rs.65/trx 4001-8000 Rs.90/trx 6001-8000 Rs.115/trx 8001-10,000 Rs.150/trx 10001-13000 Rs.175/trx 13001-16000 Rs.225/trx 16001-20000 Rs.275/trx 20001-25000 Rs.325/trx 25001-30,000 Rs.400/trx 30000-40000 Rs.450/trx 400001-50000 Rs.500/trx (From agent network withdrawals of PKR 501-25,000 are allowed. Withdrawals of Rs. 1-50,000 can be done from ABL Branches)			
	(h) ATM Biometric Verification	15/ Verification			
	(i) Mobile Top-up	Free			

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD Jan - Jun 2020

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jan-Jun 2020)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
3	Revalidation (Extension in period after LC expiry)	Service charges to be recovered from the date of last expiry of LC until new expiry date of LC at rates applicable in case of opening of fresh LC as mentioned in Sr. # J-1 above (LC service charges will be calculated on the amount of liability as per Exchange rate prevailing on the date of revalidation). Revalidation service charges will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306	Yes	Yes
4	Cancellation charges.	Rs.2000/- per LC Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52346	Yes	Yes
5	Transfer Commission	Transfer commission at the rates applicable in case of opening of fresh LC. (Sr. # J-1 above). Plus LC revalidation charges (Sr. # J-3), if the expired LC is revalidated along with its transfer to a new beneficiary Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306	Yes	Yes
6 Import Bills Under Sight LC - Approved Finance					
(a)	Service Charges	0.15% on bill amount or Minimum Rs.1,200/- (to be added in the purchase price of asset at the time of sale) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52348	Yes	Yes
(b)	Commission				
(i)	If bill is retired (paid) within 15 days from the date of negotiation appearing on covering schedule/value date (which ever is applicable) or from date of lodgement/remittance by the branch till date of payment.	No Commission		Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
(ii)	Commission - If bill is retired (paid) after 15 days from the date of lodgement.	0.25 % of the bill amount to be added in the purchase price of asset at the time of sale.	52352	Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
(c)	Profit to be recovered on Approved Finance Facility - PAD amount (NET OF CASH MARGIN - held since opening of LC or before negotiation of documents):			No FED/PST/KST on profit	No SST on profit
(i)	In case of Special Approval:	Profit to be recovered as per terms of Approved Limit Profit at approved rate to be applied from the debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any.		Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
7 Import Bills Under Usance LC - Acceptance					
(a)	Service Charges	0.15% or Minimum Rs.750/- (to be added in the purchase price of asset at the time of sale) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52348	Yes	Yes
(b)	Service Charges				
(i)	If Bill is paid within due date	a) Commission Rs. 1000 Flat per bill. (if adjusted within LC validity) b) Commission @ 0.15% per month or part thereof. Minimum Rs. 1000 per bill from the date of expiry of LC (if bill adjusted after LC validity) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52358 inLand, Import foreign 52306	Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
(ii)	If bill is not paid within due date, i.e., LC paid through Approved Finance Facility	Profit to be recovered as per terms of Approved Limit. Commission @ 0.40% Flat, Minimum Rs 1000 plus extra commission @ 0.10% per month to be recovered from the date of expiry of LC Plus Mark up as per Sr. # J (7)(c) below Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52352	Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
8 Collection Charges					
(a)	Service Charges	0.15% or Minimum Rs.750/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52348	Yes	Yes
(b)	Commission	a) Rs.1000/- (Flat) per collection if charges are on drawee's Account. b) US\$ 20/- if charges are on Principal Account. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52350	Yes	Yes
9 Other Charges On Import Transactions					
(a)	Contract Registration				
(i)	Contract Registration for import on consignment basis (Annual Basis)	0.10 % Minimum Rs.2000/-	52307	Yes	Yes

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD Jan - Jun 2020

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	(ii)	Contract Amendment	a) Without increase in amount /extension in period - Rs. 500 Flat per amendment b) Involving increase in amount and/or extension in period - Charges as per Sr. # J (9)(a)(i) above. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306	Yes	Yes
	(b)	Payment to suppliers against imports for which contract has not been registered and/or documents directly received by Importers.	0.1% Minimum Rs.1000/- Plus correspondent bank charges at actual Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52307	Yes	Yes
	(c)	Import against advance payment to suppliers	0.15%, Minimum Rs.1700/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52349	Yes	Yes
	(d)	Handling of discrepant documents under import LC.	US \$100/- (Flat) + Swift charges USD 20/-	52347	Yes	Yes
	(e)	Import Bills returned unpaid	US\$ 100/- (Flat) or its equivalent in other currencies from remitting bank. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus correspondent banks charges at actual.	52354	Yes	Yes
	(f)	Re-imbusement charges (payable to re-imbursing Banks).	At Actual	52353	No	No
	(g)	Issuance of freight certificate for import on FOB basis.	Rs.1000/-	52309		
	(h)	Obtaining credit reports on behalf of customers from Credit rating agencies	Rs. 500 plus Actual charges of Credit Rating Agency. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52006	Yes	Yes
	(i)	In case Foreign Exchange cover provided by the client is through another bank	0.10% Plus handling charges Rs. 800/- Flat	52304	Yes	Yes
	(j)	Obtaining approval from SBP	Rs. 1000/- flat per transaction	52305	Yes	Yes
J : EXPORTS						
1	Letters of Credit					
	(a)	Advising				
	(i)	In case Charges are on Beneficiary Account	Rs 1500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368	Yes	Yes
	(ii)	In case Charges are on Applicant Account	US \$ 50/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368	Yes	Yes
	(b)	Amendment Advising				
	(i)	In case Charges are on Beneficiary Account	Rs 1000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368	Yes	Yes
	(ii)	In case Charges are on Applicant Account	US \$ 35/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368	Yes	Yes
	(c)	Confirmation of LC	0.25% per quarter or minimum Rs 1100/- per quarter or part thereof. Subject to availability of country limits/cross border risk(s) or as approved by Financial Institution and RMG. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368	Yes	Yes
	(d)	Transfer of L/C.	Rs 1,500/- (Flat) - If without substitution of documents. Rs. 15,000/- (Flat) - if with substitution of documents Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368	Yes	Yes
2	Collections					
	(a)	Clean Bills (Cheque/Bank Draft etc.)	Rs.125/- per collection Plus applicable charges (Reimbursement portion) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52364	Yes	Yes
	(b)	Documentary Bills				
	(i)	Commission	Rs.250/- per collection Plus applicable charges (Reimbursement portion). Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52374	Yes	Yes
	(ii)	Service Charges	Upto Rs.150 Million - 0.13% Minimum Rs. 1000 Above 150 Million - 0.10% Minimum Rs. 2000/-	52345	Yes	Yes
3	Other Charges under Export Transactions					
	(a)	Handling of compensatory Rebate Applications/Duty draw back /R&D cases applications/claims.	0.25% per claim minimum Rs.500/-	52367	Yes	Yes

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD Jan - Jun 2020

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jan-Jun 2020)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
(b)	Service Charge on Advance Inward Export payment	Upto 0.13% per transaction Minimum Charges Upto Rs.1,000/- per transaction If more then one document is involved against same advance payment, Commission should be recovered for each document separately	52374	Yes	Yes
(c)	Export Bills Negotiated/ Discounted through Approved Finance Facility	Profit to be recovered as per terms of Approved Limit.		Yes (FED/PST/KST not applicable on profit only)	Yes (SST not applicable on profit only)
(d)	Reimbursement payment to other local banks from N.R. Pak. Rupee A/c.	Rs. 1,000/- Flat	52368	Yes	Yes
(e)	If the documents are sent to other banks for negotiation under restricted Letters of Credit.	Rs.1,100/- Plus applicable charges (Reimbursement portion)	52368	Yes	Yes
(f)	Export Bill Realized through FCY	0.12% Min Rs 1500	52345	Yes	Yes
(g)	Charges of Export against Surrender of FCY notes/deposits for Afghanistan	Rs. 1,000/- Flat per case	52345	Yes	Yes
(h)	Transfer of Export Proceeds to other Bank received in our Nostro	0.13% of bill amount	52345	Yes	Yes
(i)	In lieu of exchange earnings where exporter sells foreign exchange to some other bank where as documents were sent for collection through our bank	Rs. 1200 Flat	52345	Yes	Yes
(j)	Issuance of Tax Deduction Certificates	Rs. 500/- Flat	52337	Yes	Yes
(k)	Preparation of substitution case in ERF-Pre shipment	Rs. 2,000/- Flat	52345	Yes	Yes
(m)	EE-Certification	Rs. 500/- per case	52345	Yes	Yes
(n)	Export LC Cancellation	Rs. 1,500/- Flat. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368	Yes	Yes
(p)	Export Documents Returned Un-Paid	Rs. 600/- Flat per documents + Correspondence charges	52345	Yes	Yes
(q)	ERF - II - NOC for Entitlement	Rs. 1000/- per NOC	52345	Yes	Yes
K : FOREIGN REMITTANCES					
1 Outward Remittances					
(a)	Foreign Traveller Cheques.	1% of amount TC sold Minimum Rs 200/-. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52321	Yes	Yes
(b)	Remittance abroad through F.C. Account (including FDD / FTT)	a) Flat US\$ 5/- per item upto value of US \$ 1000 or its equivalent. b) 0.25% per item for value of over US \$ 1000 or its equivalent, Minimum US\$ 10/-, Maximum US \$ 100. Plus Additional Charges @ 0.25%, Minimum US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits. Plus applicable Dispatch / Communication Charges as per tariff in Section H	52324	Yes	Yes
(c)	Remittance abroad other than through Foreign Currency				
(i)	To Universities/Educational Institutions on behalf of students (for education purpose)	Rs. 400/- Flat (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52325	Yes	Yes
(ii)	Other Remittances abroad	0.10% per item. Minimum Rs. 500/- (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section H	52325	Yes	Yes
(d)	Handling charges on deposits of Foreign Currency Notes				
(i)	In Case deposit remains in the FC Account for 15 days.	No Charges			
(ii)	In Case deposit remains in the FC Account for less than 15 days.	0.25%, Minimum US \$ 5 (or equivalent currency)	52763	Yes	Yes
(e)	Remittance abroad under general permission or specific approval of SBP	Rs. 1500 Flat	52325	Yes	Yes
(f)	FDD/FTT Cancellation charges	Flat Rs.500/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52323	Yes	Yes
(g)	Issuance of Duplicate FDD	Flat Rs.500/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52322	Yes	Yes
2 Inward Remittances					
(a)	Home Remittances	No charges to be recovered, if the funds are remitted to branch of our bank or to other bank.	52761	Yes	Yes
(b)	Other than Home Remittance	No Charges, if the proceeds are credited to an account with any branch of our bank. In other cases, DD/PO Charges as well as dispatch / communication charges (as applicable) would be recovered	52762	Yes	Yes

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD Jan - Jun 2020

Sr. No.	TYPE OF TRANSACTION /SERVICE Description		ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jan-Jun 2020)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not		
	(c)	(i)	Local USD cheques & drafts/ Collection and settlement charges	a) If credit to Pak. Rupees Account Rs.550/- per instrument including NIFT & collecting bank charges. b) If credit to Foreign Currency Account, USD 5/- including NIFT & collecting Bank Charges.	52326 52054	Yes	Yes
		(ii)	Return Cheque Charges	a) Pak. Rupees Account: Rs.650/- per returned cheque inclusive of NIFT charges. b) Foreign Currency Account: USD 6/- or equivalent inclusive of NIFT charges	52330 52055	No	Yes
L : OTHER CHARGES (International Banking)							
1	Correspondent Bank's charges (if any).		Actual	52357 52691 52692	No	No	
2	Foreign Bills/Cheques/TCs sent for collection returned un-paid.		Flat Rs. 500/- Plus Foreign correspondent charges Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52330 52055	Yes	Yes	
3	Inward collection received (relating to FC Account) from abroad or local banks/ branches and where the payment is demanded in Foreign Currency.		a) Flat US\$ 5/- per item upto value of US \$ 1000 or its equivalent. b) 0.25% per item for value of over US \$ 1000 or its equivalent, Minimum US\$ 10/-, Maximum US \$ 100. Plus Additional Charges @ 0.25%, Minimum US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits. Plus applicable Dispatch / Communication Charges as per tariff in Section H	52320	Yes	Yes	
4	Inward cheques received from local branches, upcountry branches or local banks for payment in Pak Rupees. (Convert the relevant Foreign Currency at the T.T.Buying Rate).		0.15% Min. Commission Rs.400/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52338	Yes	Yes	
5	Inter Branch Online FC Transactions						
	(a)	Online FCY Cash Withdrawal (Allowed from Authorized Branches only) Note: Charge Amount Plus FED should be a Round Amount as Charges are to be recovered from Walk in Customer in Cash.	a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 05 GBP = 03 EURO = 04 JPY = 400	52028	Yes	Yes	
	(b)	Online FCY Cash Deposit (Allowed from Authorized Branches only)	a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 05 GBP = 03 EURO = 04 JPY = 400	52029	Yes	Yes	
	(c)	Online FCY Account to Account Transfer (Allowed from and to Authorized Branches only)	a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 03 GBP = 02 EURO = 02 JPY = 300	52030	Yes	Yes	
6	Standing Instructions Fee in Foreign Currency Accounts.		US\$ 5 per transaction or its equivalent in other currencies Plus correspondent Bank Charges. (Permissible to new - FC Account & Incremental deposits). Plus all charges for transaction executed under these Standing Instructions as per applicable rates of that relevant transaction.	52017 52327	Yes	Yes	
7	Collection for Foreign Currency Account						
	(a)	For US \$ denominated instrument drawn outside United States & Instruments in other currencies like GBP, EUR, JPY etc.)	i) US \$ 5/- for collection upto USD1000/- ii) US \$ 15/- for collection of above USD 1000/- (or equivalent currency) All correspondent banks charges to be recovered at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52331 52751 52752	Yes	Yes	
	(b)	Collection for foreign currency A/c (collection of USD denominated instruments drawn in United States)	i) USD 5/- for collection upto USD 499/- (under Cash Letter) ii) USD 20/- for collection of USD 500/- & above (under Secured Collection). All correspondant banks charges to be recovered at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section H.		Yes	Yes	

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD Jan - Jun 2020

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jan-Jun 2020)	PL Category (T24)	Commission/Fee/Charges liable to FED/Provincial Sales Tax or Not	
8	Collection of FEBCs, FCBCs, DBCs from SBP/NBP etc.	0.20% Minimum Rs. 200/- Maximum Rs.500/- per collection. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52332 52753	Yes	Yes
9	Issuance of Proceeds Realization Certificate beyond one year.	Rs.600/- (Flat)	52333 52754 52755 52756	Yes	Yes
10	Issuance of duplicate Proceeds Realization Certificate	Rs.600/- (Flat)	52333 52754 52755 52756	Yes	Yes
11	Circulation of loss of E-Form (Recoverable from Bank's own customer)	Rs.1000/-	52334 52757	Yes	Yes
12	Test/signature verification charges to be received from other Bank's (Foreign Remittances)	Rs.500/- per instance	52335 52758	Yes	Yes
13	Purchase of travellers' cheques/drafts etc.	Rs.100/- (Flat) per transaction.	52336 52759	Yes	Yes
14	Issuance of Business performance Certificate at	Rs.1000/- (Flat).	52337 52760	Yes	Yes
	<p>Notes:</p> <p>1) The entire Schedule of Charges may be negotiated /discounted in % age terms for any customer / borrower with permission of Chief IBG based on existing/ prospective relationship, except as specifically mentioned hereunder: a) Section H of schedule of charges. b) Charges of Correspondent Banks at Actual. c) Any clause where charges are to be negotiated or any waiver has been specifically mentioned therein.</p> <p>2) The Charges under note 1(a),(b) or (c) above can only be discounted or waived by the CEO.</p> <p>3) Where negotiable rate / charge is jointly approved by Chief IBG along with Chief RMG as mentioned in SOC, based on business commitment, any further change in such approved rates will also be approved jointly by Chief IBG along with Chief RMG.</p> <p>4) The rates of charges for any customer / borrower will not exceed the rates given in Schedule of Charges.</p> <p>5) This will supersede all previous instructions, Circulars and Schedule of charges.</p> <p>6) Rawalpindi and Islamabad are treated as one city for the purpose of Schedule of Charges.</p> <p>7) Fee Exemption Grid is attached.</p>	As per fee exemption Annexure of SOC - Islamic Banking			

FEE EXEMPTION GRID			
Product Name	Allied Islamic Business Plus Account	Allied Islamic Anmol Plus Account	Allied Islamic Saving Account (Regular)
Balance Requirement	* Monthly Average Balance Requirement : Rs. 25,000	Average Balance of the Month Rs.100,000/- and above	Average Balance of the Month Rs. 1,000,000/- and above
Online Cash Deposit	FREE *	Free	Free
Online Cash Withdrawal	FREE *	Free	Free
Online A/C to A/C Transfer	FREE *	Free	Free
Cheque / Instrument deposit for clearing / collection by Remote Branch	FREE	Free	Free
Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	FREE	Free	Free
Cancellation of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	FREE	Free	Free
Duplicate Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	FREE	Free	Free
Intercity Clearing / OBC	No Charges	As per SOC	As per SOC
Issuance of Cheque Book	FIRST FREE OF 10 Leaves	FIRST FREE OF 10 Leaves	FIRST FREE OF 10 Leaves
Eligibility	All business accounts (Individuals /Firms/ Companies)	All Individuals	All Individuals / Firms/ Companies
Other	<p>Free facilities will be available in the opening month of the account.</p> <p>Free facilities to remain available in following month based on eligibility criteria (average balance) which will be reassessed on each month end on the basis of Average Balance in the Account.</p> <p>* Free Transactions for All Allied Islamic Business Plus Accounts without any monthly average balance requirements.</p>	<p>Free facilities will be available in the opening month of the account.</p> <p>Free facilities to remain available in following month based on eligibility criteria (average balance) which will be reassessed on each month end on the basis of Average Balance in the Account.</p>	

Service Charges for Guarantees issued favouring Collector of Customs

Guarantee Amount Range (PKR)		Per quarter charges or part thereof
From	To	
1	500,000	-
500,001	1,000,000	-
1,000,001	1,500,000	-
1,500,001	2,000,000	-
2,000,001	2,500,000	-
2,500,001	3,000,000	-
3,000,001	3,500,000	-
3,500,001	4,000,000	-
4,000,001	4,500,000	-
4,500,001	5,000,000	-
5,000,001	5,500,000	-
5,500,001	6,000,000	-
6,000,001	6,500,000	-
6,500,001	7,000,000	-
7,000,001	7,500,000	-
7,500,001	8,000,000	-
8,000,001	8,500,000	-
8,500,001	9,000,000	-
9,000,001	9,500,000	-
9,500,001	10,000,000	-
10,000,001	12,500,000	-
12,500,001	15,000,000	-
15,000,001	17,500,000	-
17,500,001	20,000,000	-
20,000,001	22,500,000	-
22,500,001	25,000,000	-
25,000,001	27,500,000	-
27,500,001	30,000,000	-
30,000,001	32,500,000	-
32,500,001	35,000,000	-
35,000,001	37,500,000	-
37,500,001	40,000,000	-
40,000,001	42,500,000	-
42,500,001	45,000,000	-
45,000,001	47,500,000	-
47,500,001	50,000,000	-

Note: All guarantees amount exceeding Rs. 50 Million shall attract additional service charges of Rs. 6,000/- per each Million (per quarter or part thereof).

Annexure - II

Other Guarantees including Bid-Bond Guarantees issued at the request of the A/c. holder in Pakistan

Guarantee Amount Range (PKR)		Per quarter charges or part thereof
From	To	
1	500,000	-
500,001	1,000,000	-
1,000,001	1,500,000	-
1,500,001	2,000,000	-
2,000,001	2,500,000	-
2,500,001	3,000,000	-
3,000,001	3,500,000	-
3,500,001	4,000,000	-
4,000,001	4,500,000	-
4,500,001	5,000,000	-
5,000,001	5,500,000	-
5,500,001	6,000,000	-
6,000,001	6,500,000	-
6,500,001	7,000,000	-
7,000,001	7,500,000	-
7,500,001	8,000,000	-
8,000,001	8,500,000	-
8,500,001	9,000,000	-
9,000,001	9,500,000	-
9,500,001	10,000,000	-
10,000,001	12,500,000	-
12,500,001	15,000,000	-
15,000,001	17,500,000	-
17,500,001	20,000,000	-
20,000,001	22,500,000	-
22,500,001	25,000,000	-
25,000,001	27,500,000	-
27,500,001	30,000,000	-
30,000,001	32,500,000	-
32,500,001	35,000,000	-
35,000,001	37,500,000	-
37,500,001	40,000,000	-
40,000,001	42,500,000	-
42,500,001	45,000,000	-
45,000,001	47,500,000	-
47,500,001	50,000,000	-

Note: All guarantees amount exceeding Rs. 50 Million shall attract additional service

Annexure - III

Back to back guarantees including guarantees issued against counter guarantee of our foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees etc.

Guarantee Amount Range (PKR)		Per quarter charges or part thereof
From	To	
1	500,000	-
500,001	1,000,000	-
1,000,001	1,500,000	-
1,500,001	2,000,000	-
2,000,001	2,500,000	-
2,500,001	3,000,000	-
3,000,001	3,500,000	-
3,500,001	4,000,000	-
4,000,001	4,500,000	-
4,500,001	5,000,000	-
5,000,001	5,500,000	-
5,500,001	6,000,000	-
6,000,001	6,500,000	-
6,500,001	7,000,000	-
7,000,001	7,500,000	-
7,500,001	8,000,000	-
8,000,001	8,500,000	-
8,500,001	9,000,000	-
9,000,001	9,500,000	-
9,500,001	10,000,000	-
10,000,001	12,500,000	-
12,500,001	15,000,000	-
15,000,001	17,500,000	-
17,500,001	20,000,000	-
20,000,001	22,500,000	-
22,500,001	25,000,000	-
25,000,001	27,500,000	-
27,500,001	30,000,000	-
30,000,001	32,500,000	-
32,500,001	35,000,000	-
35,000,001	37,500,000	-
37,500,001	40,000,000	-
40,000,001	42,500,000	-
42,500,001	45,000,000	-
45,000,001	47,500,000	-
47,500,001	50,000,000	-

Note: All guarantees amount exceeding Rs. 50 Million shall attract additional service