

SCHEDULE OF CHARGES (ISLAMIC BANKING)**EFFECTIVE FROM 01-01-2014 TO 30-06-2014**

(Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)

DOMESTIC BANKING

S.NO.	TYPE OF TRANSACTION /SERVICE	RATE OF CHARGES	PL CATEGORY (T24)
A.	<u>REMITTANCES</u> <u>Service Charges:</u>		
i)	Issuance of DDs/ Allied Banker Cheque (ABC) Payable at any Branch in Pakistan Note:- Recovery of Remittance charges from Banks, DFIs & Utility companies subject to arrangements.	0.10% Min. Rs.200/- for A/c holders (through A/c) 0.20% Min. Rs.1000/- against cash (A/c Holders & walk-in-customer)	52101 52113
ii)	Issuance of TTs	0.10% Min.Rs.200/- for A/c holders (through A/c) (Including Communication Charges) 0.25% Min.Rs.1000/- against cash (Including Communication Charges)	52102
iii)	Cancellation of DD/TT/ ABC Payable at any branch in Pakistan	Rs.250/- (Flat)	52106 52107 52114
iv)	Issuance of Duplicate DD /ABC Payable at any Branch in Pakistan	Rs.600/- (Flat)	52108 52115
v)	Pay Order /Allied Banker Cheque (ABC) Payable at issuing Branch:		
a)	Issuance	Rs.150/- for Account holders (Through A/c) Rs.500/- against cash (A/c Holders & walk-in-customer)	52103
b)	Cancellation	Rs.200/- (Flat)	52109
c)	Issuance of Duplicate Payorder /ABC payable at issuing branch	Rs.300/- (Flat)	52110
d)	Service charges on the collection of fees of educational institutions Note: Charges should be Rs.21.55 plus FED Rs.3.45. In case of charges recovered @ 0.50%, the service charges amount should be inclusive of FED.	1. No service fee shall be charged from the students depositing the amount of fee directly in the fee collection account of the educational institution. 2. The charges for making/cancellation Pay Order/DD /ABC /any other related instrument for payment of fee / dues in favour of educational institutions, HEC / Board etc may not exceed 0.50% of fee /dues amount or Rs.25/-per instrument, whichever is less	52662
vi)	Inter Branch Transaction and On-Line Banking.		
1	Cash Withdrawal	i) Within City - Free ii) Inter City 0.10% Min. Rs.300/- Maximum Rs.2000/-	52014
2	Cash Deposit	i) Within City Free ii) Inter City 0.10% Min. Rs.300/- Maximum Rs.2000/-	52015
3	A/C to A/C Transfer	i) Within City Free ii) Intercity 0.05% Min. Rs.250/- Max. Rs.1,000/-	52112
4	Cheque / Instrument deposit for Clearing /Collection by Remote Branch	i) Within City Free ii) Intercity 0.05% Min. Rs.250/- Max. Rs.1,000/-	52116
5	Inter Bank Fund Transfer (IBFT Payable at any branch):	0.10% Min. Rs.200/- for A/c holders (through A/c) 0.20% Min. Rs.1000/- against cash (A/c Holders & walk-in-customer)	52027
6	Balance Enquiry	NIL at Parent branch Rs.50/- at Remote branch	52019
vii)	Issuance of Rupee Travelers' Cheque.	Rs.10/- per leaf	52066

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DOMESTIC BANKING

S.NO.	TYPE OF TRANSACTION /SERVICE	RATE OF CHARGES	PL CATEGORY (T24)																		
viii)	Issuance of Duplicate Rupee Travelers' Cheque.	Rs.50/- per leaf	52066																		
ix)	Issuance of Call Deposit Receipt	Rs.100/- for A/c holder through A/C. Free for Current A/c. holders only Rs.1000/- against cash (A/c holder & walk-in-customer)	52067																		
x) (a)	Issuance of SBP/NBP Cheque on client's account.	Rs.500/- per cheque	52065																		
(b)	Transfer of fund of Rs.100.000.00 & above through Real Time Gross Settlement System /Pakistan Real Time Interbank Settlement Mechanism (RTGS/PRISM).	<table border="1"> <thead> <tr> <th>Days</th> <th>Receipt of RTGS Request</th> <th>Per Trans.Charges</th> </tr> </thead> <tbody> <tr> <td>Monday</td> <td>9.00 AM to 1.00 PM</td> <td>Rs.220/-</td> </tr> <tr> <td>to</td> <td>1.00 PM to 3.00 PM</td> <td>Rs.330/-</td> </tr> <tr> <td>Friday</td> <td>3.00 PM to 3.30 PM</td> <td>Rs.550/-</td> </tr> </tbody> </table> For Multiple Credit Transfers Using MT-102 (Non Time Critical) Monday to Friday 9.00 AM to 3.30 PM Rs.50.00	Days	Receipt of RTGS Request	Per Trans.Charges	Monday	9.00 AM to 1.00 PM	Rs.220/-	to	1.00 PM to 3.00 PM	Rs.330/-	Friday	3.00 PM to 3.30 PM	Rs.550/-	52121						
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to	1.00 PM to 3.00 PM	Rs.330/-																			
Friday	3.00 PM to 3.30 PM	Rs.550/-																			
xi)	Inland letters of credit (Opening Service Charges) Annual Business Upto Rs.50(M) Upto Rs.75(M) Upto Rs.100(M) Above Rs.100(M)	<table border="1"> <thead> <tr> <th>First quarter or part thereof</th> <th>Each subsequent quarter or part thereof</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>0.40%</td> <td>0.35%</td> <td>Rs.2000/- per LC</td> </tr> <tr> <td>0.35%</td> <td>0.30%</td> <td>Rs.2000/- per LC</td> </tr> <tr> <td>0.30%</td> <td>0.25%</td> <td>Rs.2000/- per LC</td> </tr> <tr> <td colspan="2">Negotiable</td> <td>Rs.2000/- per LC</td> </tr> <tr> <td colspan="3">Letter of business commitment be obtained</td> </tr> </tbody> </table>	First quarter or part thereof	Each subsequent quarter or part thereof	Minimum	0.40%	0.35%	Rs.2000/- per LC	0.35%	0.30%	Rs.2000/- per LC	0.30%	0.25%	Rs.2000/- per LC	Negotiable		Rs.2000/- per LC	Letter of business commitment be obtained			52328
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Negotiable		Rs.2000/- per LC																			
Letter of business commitment be obtained																					
xii)	Amendment Charges:																				
a)	Without increase in amount / extension in period of shipment	Rs.1500/- (Flat) plus applicable Swift /Postage /Courier etc. charges	52328																		
b)	Involving increase in amount and/or extension in period of shipment.	Rs.1500/- per transaction plus service charges as above	52328																		
xiii)	Advising/Amendment/ charges of (inward) inland L/C.	Rs.1500/- (Flat). Plus applicable Courier charges	52328																		
xiv)	Confirmation Charges	@ 0.25% per month Min. Rs.1,500/ or as agreed Pricing with FIW.	52328																		
xv)	Handling of Discrepant documents under Inland L/C	Rs.2500/- (Flat)	52310																		
B.	<u>BILLS</u>																				
i)	Collections :-																				
a)	Documentary	1) 0.40% Min.Rs.1000/- plus Courier charges.	52363																		
b)	Clean (Including Cheques/dividend warrants/bank drafts etc)	1) 0.25% Min.Rs.150/- Max.Rs.10,000/- plus Postage / Courier charges	52071																		
	Note:- i(a) & (b) Charges recovered by other collecting Banks are recoverable.																				
c)	Express Collection through IBR	i) Within City Free ii) Intercity 0.05% Min. Rs.250/- Max. Rs.1,000/-	52111																		
C.	<u>PROFESSIONAL FEE FOR VALUATION OF MORTGAGED/PLEDGED ASSETS:</u>																				
	(Valuation to be carried out by evaluator listed on the panel maintained by Pakistan Banks Association.)																				

SCHEDULE OF CHARGES (ISLAMIC BANKING)**EFFECTIVE FROM 01-01-2014 TO 30-06-2014****(Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)****DOMESTIC BANKING**

S.NO.	TYPE OF TRANSACTION /SERVICE	RATE OF CHARGES	PL CATEGORY (T24)
i)	Miscellaneous charges (i.e. charges for documentation, evaluation of securities and maintenance thereof).	Actual	52153
ii)	For advances against pledge/hypothecation various charges to be recovered as follows:		
a)	Godown Rent	Actual	52154
b)	Godown staff salaries: Salaries of Godown Keepers/Chowkidars.	Actual	52155
c)	Godown Inspection Charges:	i) Within Municipal Limits or within a radius of 10 KM from the branch shall be credited to Bank's Income A/c. Upto Rs 1 Million Rs.400/- Above Rs 1 (M) to Rs 5 (M) Rs 700/- Above Rs 5 (M) to Rs 10 (M) Rs 1500/- Above Rs 10 (M) Rs 2500/- Plus actual conveyance charges. Max. one visit per month. ii) Outside the above limits: T.A. & D.A. as per rules. (Applicable to Staff only) in addition to charges as above.	
d)	Delivery Charges : If a Godown Keeper is not posted, conveyance charges will be recovered.	Actual	
e)	Other incidental expenses: Legal Charges etc.	Actual	52157
	Note:- i) While recovering the Miscellaneous Charges like godown rent, godown staff salary, etc., the amount recovered from the borrowers shall not exceed the total rent of the godown, salary of the godown staff etc. In other words miscellaneous charges should be levied as per actual and should not become a source of profit to the bank.		
D.	<u>STANDING INSTRUCTIONS FEE</u>		
	Standing instructions fee will be recovered in addition to the usual charges on remittances, if any.	Rs.250/- for each transaction	52017
E.	<u>GUARANTEES</u>		
i)	Guarantees issued to shipping companies in lieu of bills of lading.	Rs.2500/- (Flat)	52361
ii)	Guarantees issued favouring Collector of Customs.	As per applicable slab given in Annexure - I	52371
iii)	Other Guarantees including Bid-Bond Guarantees issued at the request of the A/c. holder in Pakistan.	As per applicable slab given in Annexure - II	52372
iv)	Back to back guarantees including guarantees issued against counter guarantee of our foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees etc.	As per applicable slab given in Annexure - III	52373

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DOMESTIC BANKING

S.NO.	TYPE OF TRANSACTION /SERVICE	RATE OF CHARGES	PL CATEGORY (T24)
v)	Amendment in Guarantees	Rs.1500/- per amendment (flat) or service charges at rate specified above if amendment involves increase in amount or extension in period. In case of back to back guarantee: US \$ 50 or service charges specified as above, if amendment involves increase in amount or extension in period.	52381
	Note:- a. Where 100% cash margin or lien on return-free deposits is provided, service charges may be waived. (See Note for waivers at the end of Schedule of Charges). b. Where 50% cash margin or lien on return-free deposit is provided, service charges may be charged at half of the above rate. c. Quarter will start from the date of issuance of guarantee. d. All Guarantees issued by bank must contain specific amount and expiry date and a date by which the claim is to be lodged.		
	e. Service Charges on Guarantees is to be charged from the date of issue till expiry of the Guarantee including claim's period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later.		
F.	<u>LEGAL CHARGES</u>		
	Legal fees and charges paid to advocates for consultation/ opinion/examination of documents.	Actual	12615
G.	<u>MISCELLANEOUS CHARGES</u>		
i)	Issuance of Cheque Book.	Rs.7/- per leaf. For FCY Accounts, rupee equivalent of charges will be deducted from FCY Accounts.	52003
ii)	Stop payment instructions.	Rs.400/- per instructions for local currency A/c. US\$ 5/- per instruction for F.C. Account and FC cheques/drafts.	52002
iii)	a) Cheque returned in 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.	a) Rs.400/- per cheque from issuer - LCY A/C b) US\$ 5/- per cheque from issuer - FCY A/C (US local clearing)	52058
	b) Cheque returned on counter	No charges - LCY / FCY cheques	
iv)	a) Same day clearing (at the time of Lodgment)	Rs.350/- (Including NIFT Charges)	52056
	b) Intercity clearing (at the time of Lodgment)	Rs.300/- (including NIFT Charges) (Rawalpindi-Islamabad are considered as one city)	52057

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DOMESTIC BANKING

S.NO.	TYPE OF TRANSACTION /SERVICE	RATE OF CHARGES	PL CATEGORY (T24)
v)	Balance confirmation certificate required by Customers other than auditors.	Rs.250/- per certificate	52020
vi)	Bank Certificate for the purpose of Visa/ Income Tax	Rs.300/- per certificate	55559
vii)	Service charges on "Allied Basic Banking Accounts" at Parent branch only		
	i) 02 withdrawals & 2 deposits during a month	Free	52021
	ii) Additional transactions	Rs.50/- for every withdrawal/ deposit	
	iii) Unlimited withdrawals through ABL ATM	Free	
	<p>Note:- Following A/cs. are exempted from levy of service charges</p> <p>i) A/cs maintained by employees of Govt. /Semi-Govt. Institutions for Salary, Pension and Benevolent Funds purpose including widows/children of deceased employees eligible for family pension/ benevolent funds grant etc. in any manner what so ever.</p> <p>ii) Mustahqeen Zakat.</p> <p>iii) Zakat A/cs. Maintained for collection & disbursement of Zakat Funds</p> <p>iv) Students.</p> <p>v) Salary A/cs. of private Institutions under special arrangement with Bank.</p> <p>vi) ABL employees and their spouse</p> <p>vii) All Non chequeing Collection Accounts from where the balances /funds as per standing instructions are transferred to customers main collection A/c. whether daily or on periodical basis, shall be exempted from levy of service charges.</p> <p>viii) Deceased Accounts.</p>		
viii)	eCIB Charges.	Rs.150/- per eCIB report for individual Rs.200/- per eCIB report for Corporate (No eCIB Charges to credit card holders,customers of Allied Business Finance, Allied Personal Finance and Channel Finance-OMC)	52152
ix)	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 Accounts	52016
x)	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	
xi)	Investors Portfolio Account (IPS):		
	i) IPS Maintenance Account Charges	PKR 5,000/- per month	52023
	ii) IPS Transaction Charges	PKR 300/- per transaction	52005
xii)	SMS /e-Mail /Alert Service Fees:	Rs.50/- P.M	52714
xiii)	Internet Banking Subscription Charges	Rs.300/- Annually	52719
	Note: Free for ABL Staff.		

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DOMESTIC BANKING

S.NO.	TYPE OF TRANSACTION /SERVICE	RATE OF CHARGES	PL CATEGORY (T24)
H.	<u>FINANCE/ INVESTMENT BANKING/ LEASING:</u>		
	Following charges may be recovered in addition to profit on finance / investment.		
i)	Project Examination/ Arrangement/ Advisory Processing/ Upfront Fee etc.:	To be negotiated with customer on case to case basis or as per Sanction Advice.	52159
ii)	Legal Documentation Fee.	To be negotiated with customer on case to case basis or as per Sanction Advice.	52160
iii)	Commitment Fee.	To be negotiated with customer on case to case basis or as per Sanction Advice.	52163
iv)	Project Monitoring Fee.	To be negotiated with customer on case to case basis or as per Sanction Advice.	52164
v)	Consortium Management Fee.	To be negotiated with customer on case to case basis or as per Sanction Advice.	52207
vi)	Issuance of NOC charges		
	Issuance of NOC for creation of charge on asset(s) of the borrowing company in favour of other bank(s) / DFI (s)	Rs.10,000/- (Flat)	52193 52194
	Note:- Recovery of these charges shall be negotiable from clients having total facilities exceeding Rs.100 Million with the approval of Chief IBG.		
I.	<u>ALLIED CASH + SHOP VISA DEBIT CARD/ CASH + ATM DEBIT CARD</u>		
i)	BASIC CHARGES:		
	a) Annual Fees	Rs.600/-	52736
	b) Card Replacement Fee	Rs.100/-	52737
	c) Transaction Retrieval Fee	Rs.300/- for domestic Rs.900/- for international transactions	52738
	d) Arbitration charges (in case of false chargeback International)	500 US\$ per case	52739
ii)	POS CHARGES:		
	a) Charges on Purchase Transactions (Domestic)	NIL (On-Net)	
	b) Charges on Purchase Transactions (Domestic)	NIL (Off-Net)	
	c) Currency Conversion Fee (International POS Transactions) :	Upto 4% of the transaction amount (*refer note 'c' below)	
	d) Charge on declined POS Transactions:	i) For Local: In case of low balance and excess over limit= Rs.5/- ii) For International: In case of low balance and excess over limit: Rs.35/-	65052
iii)	ATM CHARGES:		
	a) Charges on Cash Withdrawal Transactions (Domestic)	NIL (On-Net)	
	b) Charges on Cash Withdrawal Transactions (Domestic)	Rs.15 (Off-Net) or as applicable	
	c) Currency Conversion Fee (International ATM Transactions) :	Upto 4% of the transaction amount (*refer note 'c' below)	
	d) Charges on Balance Enquiry (1-Link)	NIL	
	e) Charges on Balance Enquiry (M-Net)	Rs.5/- per enquiry or as applicable	

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	f) Charges on Balance Enquiry (International)	Rs.200/- per enquiry																									
iv)	FUNDS TRANSFER CHARGES:																										
	a) Inter Account Funds Transfer (within ABL) through Internet Banking (Domestic)	Free																									
	b) Inter Account Funds Transfer (within ABL) through ATMs (Domestic)	Rs.50/- per transaction	52744																								
	c) Inter Bank Funds Transfer through ATMs & Internet Banking (Domestic)	Rs.100/- per transaction	52743 52751 52752																								
	NOTE:- a) No joining fee, Annual fee is to be recovered in advance. No refund on account closure. All charges /fees are applicable on per-card basis. b) In addition to above, service charges, recovery of Rs.100/- on account of courier/postage /telex /fax/cable charges will also be recovered, wherever applicable c) 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. d) No Annual Fee only for salary account of ABL Employee.																										
J.	<u>LOCKERS</u>																										
	Safe Deposit Lockers Fee for Safe Deposit Lockers. To be recovered in advance on the yearly basis:																										
a)	<table border="1"> <thead> <tr> <th>Description</th> <th>Rent</th> <th>OR</th> <th>Security Deposit</th> </tr> </thead> <tbody> <tr> <td>Upto 0.40 cft Small</td> <td>Rs.3000/- p.a.</td> <td></td> <td>Rs.35000/-</td> </tr> <tr> <td>From 0.41 to 0.80 cft & Medium</td> <td>Rs.4000/- p.a.</td> <td></td> <td>Rs.60000/-</td> </tr> <tr> <td>From 0.81 to 1.35 cft Large</td> <td>Rs.5500/- p.a.</td> <td></td> <td>Rs.85000/-</td> </tr> <tr> <td>From 1.36 to 1.75 cft & Extra Large</td> <td>Rs.7000/- p.a.</td> <td></td> <td>Rs.110000/-</td> </tr> <tr> <td>From 1.76 to 2.00 cft & From 2.01 to 2.50 cft & From 2.51 to 3.00 cft</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Description	Rent	OR	Security Deposit	Upto 0.40 cft Small	Rs.3000/- p.a.		Rs.35000/-	From 0.41 to 0.80 cft & Medium	Rs.4000/- p.a.		Rs.60000/-	From 0.81 to 1.35 cft Large	Rs.5500/- p.a.		Rs.85000/-	From 1.36 to 1.75 cft & Extra Large	Rs.7000/- p.a.		Rs.110000/-	From 1.76 to 2.00 cft & From 2.01 to 2.50 cft & From 2.51 to 3.00 cft					55511
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	Note:- Security Deposit inclusive of key deposit, which is refundable at the time of vacation of Locker.																										
b)	Key Deposit (Refundable).	Small, Medium & Large Extra Large	Rs.4500/- Rs.5000/-																								
c)	Breaking Charges.	Rs.4500/-or actual which ever is higher	55512																								
	Note:- The current/ savings account holders maintaining minimum balance (for last year) as follows will be entitled for one rent free Locker in the next year subject to availability: Balance of Rs.1 M to Rs.2.5 M One Small Locker Greater than Rs. 2.5 M upto Rs.5 M One Medium Locker Greater than Rs. 5 M One Large Locker Free locker will be allowed only once minimum balance during last year is maintained as per respective slab otherwise locker facility will be subject to full charge as per SOC. Staff members are exempted from one Locker Rent / Security Deposit.																										

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	Note:- i) Security Deposit amount should remain fixed for 05 years & would not be changed as a result of any subsequent revision in SOC until 05 years. ii) The subsequent enhancement in Security Deposit (if any) would be applicable to only new customer(s) and would not affect existing customer(s). iii) The security deposit is inclusive of Key Deposit and refundable at the time of vacation of the locker even before completion of 05 years without recovering any rent.		

INTERNATIONAL BANKING

A.	<u>IMPORTS</u>																	
i)	Cash Letters of Credit (Annual Business)	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">First quarter or part thereof</th> <th style="text-align: center;">Each subsequent quarter or part thereof</th> <th style="text-align: center;">Minimum</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Upto Rs.50 (M)</td> <td style="text-align: center;">0.40%</td> <td style="text-align: center;">Rs.2000/-</td> </tr> <tr> <td style="text-align: center;">Upto Rs.75 (M)</td> <td style="text-align: center;">0.35%</td> <td style="text-align: center;">Rs.2000/-</td> </tr> <tr> <td style="text-align: center;">Upto Rs.100 (M)</td> <td style="text-align: center;">0.30%</td> <td style="text-align: center;">Rs.2000/-</td> </tr> <tr> <td style="text-align: center;">Above Rs.100 (M)</td> <td style="text-align: center;">Negotiable</td> <td style="text-align: center;">Rs.2000/-</td> </tr> </tbody> </table>	First quarter or part thereof	Each subsequent quarter or part thereof	Minimum	Upto Rs.50 (M)	0.40%	Rs.2000/-	Upto Rs.75 (M)	0.35%	Rs.2000/-	Upto Rs.100 (M)	0.30%	Rs.2000/-	Above Rs.100 (M)	Negotiable	Rs.2000/-	52306
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Above Rs.100 (M)	Negotiable	Rs.2000/-																
	Note:- 1. Negotiable with approval of Chief IBG. 2. Commitment letter from customer for paying difference in service charges arising out of shortfall in business commitment should be obtained & placed on record. 2. If party makes payment of import bill in Foreign Currency by arranging remittance through another bank, handling charges @ Rs.500 (flat) plus service charges @ 0.10% will be charged. 3. L/C Confirmation charges, where applicable, will be recovered at actual on case to case basis.																	
a)	Revalidation Service Charges	On expiry of letter of credit when the same is revalidated, revalidation service charges should be recovered as is applicable for opening fresh letters of credit, as in (i) above.	52306															
b)	Transfer Service Charges	When a letter of credit is transferred to a new beneficiary, transfer service charges should be charged as applicable in case of fresh letter of credit, as in (i) above.	52306															
ii)	a) Non-reimbursable letters of credit under Barter/Credit/Loans.	1% for first quarter or part thereof. 0.30% for each subsequent quarter or part thereof. Minimum Rs.1500/-	52306															
	b) L/C Under "Suppliers/Buyers Credit". Pay As you Earn Scheme and Deferred Payment L/C's for period over one year.	Service Charges @ 0.40% per quarter or part thereof. (At the time of opening of L/C it is to be charged on full amount of L/C liability plus Interest payable thereon for the period from the date of opening of L/C till the expiry of L/C, thereafter service charges is to be recovered at the Booking Rate for which liability voucher is to be passed. This is due to the fact that such exchange is being recovered in advance	52306															

SCHEDULE OF CHARGES (ISLAMIC BANKING)**EFFECTIVE FROM 01-01-2014 TO 30-06-2014**

(Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)

DOMESTIC BANKING

S.NO.	TYPE OF TRANSACTION /SERVICE	RATE OF CHARGES	PL CATEGORY (T24)
iii)	DA. L/C: If bills are to be drawn at a usance under the above letters of credit other than PAYEES and Suppliers /Buyers Credit and deferred payment letters of credit on yearly basis.	1) Rs.1000/- per bill (Flat) to be charged at the time of retirement of bills. 2) Service Charges @ 0.15% per month from the date of expiry of LC is to be recovered/charged for the usance Import Bills Minimum Rs.1000/-. Negotiable with the approval of Chief IBG .	52306
iv)	Amendments	a) Amendment without increase in amount or extension in period of shipment Rs.1000/- per transaction (flat). b) Amendment in L/C /contract involving change in amount and /or extension in period Rs.1000/- per transaction plus service charges	52306
v)	a) Contract Registration for import on consignment basis. (Annual Basis)	Upto Rs.50 (M) 0.250% (Flat) Min Rs.1500/- Upto Rs.100 (M) 0.200% (Flat) Min Rs.1500/- Over Rs.100 (M) negotiable Min Rs.1500/-	52307
	b) Payment to suppliers against imports for which contract has not been registered and/or documents directly received by Importers.	0.10% Min. Rs.1500/- plus usual remittance charges including foreign correspondent charges	52307
vi)	a) Profit on import bills (Murabaha - PAD) under Import LCs	As per Master Mrabaha Financing Agreement (MMFA) executed with the Customer.	
vii)	Import Bills Returned Unpaid	US\$: 100/- (flat) or its equivalent in other currencies from remitting bank plus postage / courier / swift charges.	52354
viii)	Collections	>Rs:1000/- (flat) per collection if charges are on Drawee's A/C. >US\$: 15/- if charges are on Principal A/C.	52350
ix)	Import Against Advance Payment to Suppliers	0.15%, Min. Rs:1500/- plus usual remittance charges.	52349
x)	Service Charges against Import Transactions, i.e., Import Bills / PAD / Collection / Consignment Basis.	0.15% or Minimum Rs: 500/-	52348
xi)	Re-imbusement Charges (Payable to Re-imbursing Banks).	At Actual	52353
xii)	Delivery Order Issued for Release of Consignment against Presentation of AWB / Truck Receipt / Railway Receipt in the Absence of Original Import Documents.	Rs.1500/- (flat)	52362
xiii)	Handling of Discrepant Documents under Import LC.	US\$: 100/- (flat) + Swift Charges US\$: 20/-.	52347
xiv)	L/C Cancellation Charges	Rs: 2000/- per LC plus Swift Charges.	52346
xv)	Issuance of Freight Certificate for Import on FOB Basis	Rs: 500/-	52309
xvi)	Obtaining credit reports on behalf of customers from Credit rating agencies	Actual	52006
B.	<u>EXPORTS:</u>		
i)	Letters of Credit:		
	a) Advising	Rs.1500/- (Flat) plus applicable courier charges	52368

SCHEDULE OF CHARGES (ISLAMIC BANKING)**EFFECTIVE FROM 01-01-2014 TO 30-06-2014**

(Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)

DOMESTIC BANKING

S.NO.	TYPE OF TRANSACTION /SERVICE	RATE OF CHARGES	PL CATEGORY (T24)
	b) Amendment Advising	Rs.1000/- (Flat) plus applicable courier charges	52368
	c) Negotiation of Rupee Bills under Letter of Credit.	0.25% Minimum Rs.475/-	52368
	d) Confirmation	0.25% per quarter (1.00% p.a.) Min. Rs.1000/- Subject to availability of country limits /cross border risk(s).	52368
	e) Transfer of Export L/Cs.	Rs.1500/- (Flat)	52368
	f) Reimbursement payment to other local banks from N.R. Pak. Rupee A/c.	Rs.500/-	52368
ii)	If the documents are sent to other banks for negotiation under restricted Letters of Credit.	Rs.1000/-	52368
iii)	Collections :		
	a) Clean bills. (Cheque/Bank Draft etc.)	Rs.100/- per collection.	52364
	b) Documentary Bills	Rs.200/- per collection.	52329
iv)	Handling of compensatory Rebate Applications/ Duty draw back applications/claims.	0.25% per claim minimum Rs.300/-.	52367
v)	Service Charges against export documents sent on collection.	Upto Rs.150 (M) 0.13% Min. Rs.1000/- Upto Rs.250(M) & above 0.10% Min. Rs.1000/-	52345
vi)	Service Charges on Advance Inward Export payment.	0.13% on bill amount Minimum Rs.1,000/-	52374
	Note:- Foreign correspondents' charges if any, should be recovered accordingly.		
C.	<u>TARIFF:</u>		
	(Postage/ Cable/ Swift/ NIFT/ Fax/ Telephone and courier).	At actual subject to minimum as under :-	
a)	Postage	Local / Inland Rs.150/- (Flat) Foreign - Actual plus Rs.100/-	52357 52691 52692
b)	Courier	Local / Inland Rs.200/- Foreign Rs.2000/- or actual (whichever is higher for every 0.5 KG of weight or part thereof)	52357 52691 52692
	Note:- Negotiable for Cash Management / Agency arrangement customers by Chief IBG .		
c)	Fax/Swift. Inland/local:	Rs.100/-	
d)	Foreign:		
	i) Full L/C/ guarantee and long messages	Rs.2000/- for full message.	52356
	ii) L/C/Guarantee amendment, telegraphic transfer and miscellaneous messages.	Rs.700/- for short message.	
D.	<u>REMITTANCES:</u>		
i)	Outward:		
a)	Foreign Traveller Cheques.	1% of amount of T.C. sold Min. Rs.200/- (See Note below)	52321
	Note: In addition to above, service charges /recovery of courier /postage /telex/fax /cable charges will also be made according to prescribed tariff (wherever applicable)		

SCHEDULE OF CHARGES (ISLAMIC BANKING)**EFFECTIVE FROM 01-01-2014 TO 30-06-2014****(Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)****DOMESTIC BANKING**

S.NO.	TYPE OF TRANSACTION /SERVICE	RATE OF CHARGES	PL CATEGORY (T24)
b)	Remittance abroad through F.C. Account.	i) Min. US\$ 5/- per item upto value of Rs.10,000/- or its equivalent. ii) 0.01% (Flat) per item for value of over Rs.10,000/- or its equivalent Minimum US\$10/- Max. US\$75/- (Telegraphic Transfer/Telex/Swift charges as per tariff.)	52324
c)	Remittance abroad other than through Foreign Currency A/c.		
i)	Remittance to Universities /Educational Institutions abroad on behalf of students (for education purpose)	PKR.400/- plus Telex/SWIFT charges as per tariff (Correspondent charges to be recovered by the correspondent while paying to beneficiary)	52325
ii)	Other than students.	0.10% per item Min. PKR.500/= plus Telex/ SWIFT charges as per tariff (Correspondent charges to be recovered by the correspondent while paying to beneficiary)	52325
d)	Outward Remittance Charges from Foreign Currency Account (if remittance is effected within 15 days of deposit of Foreign Currency Cash Deposit).	0.25% for less than USD 5000/- (or equivalent currency) 1% for USD 5001 and above (or equivalent currency). (Charges will be applicable only in case of remittance is effected within 15 days of cash deposits)	52763
e)	Under general permission or specific approval of SBP	PKR.500/- plus Telex/SWIFT charges as per tariff (Correspondent charges to be recovered by the correspondent while paying to beneficiary)	52325
f)	FDD/TT cancellation charges	Rs.300/- per item plus correspondent charges.	52323
g)	Issuance of duplicate FDD	Rs.500/- plus correspondent /Swift /Postage charges	52322
ii)	Inward:		
a)	Home Remittances	NIL, No charges to be recovered, if the funds are remitted to branch of our bank or to other bank.	52761
b)	Others	NIL, if the proceeds are credited to an A/C with any branch of our bank. In other cases, DD/PO / ABC charges would be recovered (other than Home Remittance)	52762
c)	i) Local USD cheques & drafts/ Collection and settlement charges.	a) If credit to Pak Rupee Account: Rs.200/- per instrument plus NIFT & collecting bank charges (presently Rs.200/-) Total Rs.400/- b) If credit to Foreign Currency Account USD.4/- or equivalent.	52326 52054
	ii) Return cheque Charges	a) Pak Rupee Account: Rs.300/- per returned cheque (This will be in addition to the NIFT charges Rs.200/- as mentioned above) i.e Total Rs.500/- b) Foreign Currency Account USD.5/- or equivalent.	52330::52055
E.	MISCELLANEOUS:		
i)	Correspondent Bank's charges (if any).	Actual	52357 52691 52692
ii)	Postage and Cable Charges.	As per tariff applicable	52343

SCHEDULE OF CHARGES (ISLAMIC BANKING)**EFFECTIVE FROM 01-01-2014 TO 30-06-2014****(Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)****DOMESTIC BANKING**

S.NO.	TYPE OF TRANSACTION /SERVICE	RATE OF CHARGES	PL CATEGORY (T24)
iii)	Foreign Bill/Cheque/TCs sent for collection returned un-paid.	Rs.450/- plus Foreign correspondent charges & Courier/ Fax/ Telephone charges at actual, includes Rs.200/- Payable to NIFT for its services	52330 52055
iv)	Inward collection received (relating to F.C. A/c.) from abroad or local banks/ branches and where the payment is demanded in Foreign Currency.	US\$ 5.00 per US \$ 1000/- or part thereof or its equivalent in other currencies. Minimum US\$ 3.00 maximum US\$6.00 (Permissible to new F.C. A/c. & incremental deposits).	52320
v)	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. Service Charges Rs.200/-	52338
	Note:- In addition, service charges /recovery of courier /postage /fax /cable charges etc, will also be made according to tariff (wherever applicable)		
vi)	FCY Cash withdrawal Charges.	<u>USD/Equivalent to USD Transactions Slabs(per day) Charges</u> * Upto USD 5000/- Free * From USD 5001/- to USD 10000/- US\$ 5 * Above USD 10000/- US\$ 10	
vii)	(a) Online FCY Cash Withdrawal Note: Charge Amount Plus FED should be a Round Amount as Charges are to be recovered from Walk in Customer in Cash.	Within City = Free Intercity Charges: USD = 05 GBP = 03 EURO = 04 JPY = 400	52028
	(b) Online FCY Cash Deposit	Within City = Free Intercity Charges: USD = 05 GBP = 03 EURO = 04 JPY = 400	52029
	(c) Online FCY A/C to A/C Transfer	Within City = Free Intercity Charges: USD = 03 GBP = 02 EURO = 02 JPY = 300	52030
viii)	Standing Instructions Charges in Foreign Currency Accounts.	US\$5.00 per instruction or its equivalent in other currencies plus correspondent Bank Charges. (Permissible to new - F.C. A/c. & Incremental deposits).	52017 52327
ix)	(a) Collection for foreign currency A/C (for USD denominated instrument drawn outside United States & Instruments in other currencies like GBP, EUR, JPY etc.)	USD 5/- for collection upto USD 1000/- USD 15/- for collection of above USD 1000/- (or equivalent currency)	52331 52751
	(b) Collection for foreign currency A/C (collection of USD denominated instruments drawn in United States)	USD5/- for collection upto USD499/- (under Cash Letter) USD20/- for collection of USD500/- & above (under Secured Collection)	52752
x)	Collection of FEBCs, FCBCs, DBCs and profit coupons from SBP /NBP etc.	0.20% Min. Rs.200/- Max. Rs.500/- per collection plus postage /courier charges	52332 52753
xi)	Issuance of Proceeds Realization Certificate beyond one year.	Rs.600/- (Flat)	52333 52754 52755 52756

**SCHEDULE OF CHARGES (ISLAMIC BANKING)
EFFECTIVE FROM 01-01-2014 TO 30-06-2014**

(Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)

DOMESTIC BANKING

S.NO.	TYPE OF TRANSACTION /SERVICE	RATE OF CHARGES	PL CATEGORY (T24)
xii)	Issuance of duplicate Proceeds Realization Certificate.	Rs.300/- within one year. Rs.500/- if beyond one year.	52333 52754 52755 52756
xiii)	Circulation of loss of E-Form (Recoverable from Bank's own customer)	Rs.1000/-	52334 52757
xiv)	Test/signature verification charges to be received from other banks (Foreign Remittances).	Rs.500/- per instance.	52335 52758
xv)	Purchase of travellers' cheques/drafts etc	Rs.100/- (Flat) per transaction.	52336 52759
xvi)	Issuance of Business performance Certificate at Customer's Request.	Rs.1000/- (Flat).	52337 52760

NOTES:-

1) ALLIED ISLAMIC BUSINESS PLUS ACCOUNT (AT ALL BRANCHES):

If Monthly average balance of previous month is Rs.50,000/- or above (Free in the A/c. opening month irrespective of the Balance):

Following facilities will be available for next month:

- i) Free Online Cash Deposit.
- ii) Free Online Cash Withdrawal.
- iii) Free Online account to account transfer.
- iv) Free Online Clearing collection by Remote Branch.
- v) Free Online Balance Enquiry.
- vi) Free Online Printing of Statement of account.
- vii) Free Intercity Clearing.
- viii) Free Manual Remittances for Account to Account transfer only & issuance of DD/TT/PO/ABC/OBC* /Express Collection /Call Deposit Receipt by debit to the Account only from parent branch only.
- ix) Flat charges of Rs.50/- on cancellation of PO/DD/ABC. (Free for the account opening month and in the next month charge will be Rs.50/-)
- X) Free First cheque book of 25 leaves.

2) ALLIED ISLAMIC ANMOL PLUS ACCOUNTS (AT ALL BRANCHES):

If Daily Minimum balance of previous month is Rs.500,000/- or above (Free in the A/c. Opening month irrespective of the Balance):

Following facilities will be available for next month:

- i) Free Online Cash Deposit.
- ii) Free Online Cash Withdrawal.
- iii) Free Online account to account transfer.
- iv) Free Online Clearing collection by Remote Branch.
- v) Free Online Balance Enquiry.
- vi) Free Online Printing of Statement of account.
- vii) Free Manual Remittances for Account to Account transfer only & Issuance of DD/TT/PO/ABC/OBC */ Express Collection/Call Deposit Receipt by debit to the Account only from parent branch only.
- viii) Flat charges of Rs.50/- on cancellation of PO/DD/ABC. (Free for the account opening month and in the next month charge will be Rs.50/-)
- ix) Free First cheque book of 25 leaves.

3) ALLIED ISLAMIC SAVING ACCOUNT - REGULAR (AT PARENT BRANCH ONLY):

The customer maintaining average monthly balance (for last month) in SB A/C.Rs.2.500 (M)

(Free in the A/c. opening month irrespective of the Balance) will be allowed following facilities free of charge for next month:

- i - On-line Account to Account transaction only.
- ii - Issuance of DD/ABC payable at any branch in Pakistan/TT/PO/ABC payable at issuing branch/ OBC */Express Collection /Call Deposit Receipt by debit to the Account.

Note: *OBC Service Charges is free whereas other charges i.e. postage / courier charges will be deducted in case of item No. 1, 2 & 3.

4) The entire Schedule of Charges may be negotiated /discounted in %age terms with permission of Chief IBG based on existing/prospective relationship. The rates of charges for any customer will however, not exceed the rates given in this Schedule of Charges.

The Chief IBG may approve any discount /waiver based upon the remunerativeness of the relationship.

5) This will super cede all previous instructions, Circulars and Schedule of charges.

6) Rawalpindi and Islamabad are treated as one city for the purpose of Schedule of Charges.

7) Any waiver for FCY dealing /RTGs Charges will only be allowed by Chief-Treasury.

Service Charges for Guarantees issued favouring Collector of Customs

Guarantee Amount Range (PKR)		Per quarter charges or part thereof
From	To	
1	500,000	3,000
500,001	1,000,000	6,000
1,000,001	1,500,000	9,000
1,500,001	2,000,000	12,000
2,000,001	2,500,000	15,000
2,500,001	3,000,000	18,000
3,000,001	3,500,000	21,000
3,500,001	4,000,000	24,000
4,000,001	4,500,000	27,000
4,500,001	5,000,000	30,000
5,000,001	5,500,000	33,000
5,500,001	6,000,000	36,000
6,000,001	6,500,000	39,000
6,500,001	7,000,000	42,000
7,000,001	7,500,000	45,000
7,500,001	8,000,000	48,000
8,000,001	8,500,000	51,000
8,500,001	9,000,000	54,000
9,000,001	9,500,000	57,000
9,500,001	10,000,000	60,000
10,000,001	12,500,000	75,000
12,500,001	15,000,000	90,000
15,000,001	17,500,000	105,000
17,500,001	20,000,000	120,000
20,000,001	22,500,000	135,000
22,500,001	25,000,000	150,000
25,000,001	27,500,000	165,000
27,500,001	30,000,000	180,000
30,000,001	32,500,000	195,000
32,500,001	35,000,000	210,000
35,000,001	37,500,000	225,000
37,500,001	40,000,000	240,000
40,000,001	42,500,000	255,000
42,500,001	45,000,000	270,000
45,000,001	47,500,000	285,000
47,500,001	50,000,000	300,000

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	2,000
500,001	1,000,000	4,000
1,000,001	1,500,000	6,000
1,500,001	2,000,000	8,000
2,000,001	2,500,000	10,000
2,500,001	3,000,000	12,000
3,000,001	3,500,000	14,000
3,500,001	4,000,000	16,000
4,000,001	4,500,000	18,000
4,500,001	5,000,000	20,000
5,000,001	5,500,000	22,000
5,500,001	6,000,000	24,000
6,000,001	6,500,000	26,000
6,500,001	7,000,000	28,000
7,000,001	7,500,000	30,000
7,500,001	8,000,000	32,000
8,000,001	8,500,000	34,000
8,500,001	9,000,000	36,000
9,000,001	9,500,000	38,000
9,500,001	10,000,000	40,000
10,000,001	12,500,000	50,000
12,500,001	15,000,000	60,000
15,000,001	17,500,000	52,500
17,500,001	20,000,000	60,000
20,000,001	22,500,000	67,500
22,500,001	25,000,000	75,000
25,000,001	27,500,000	82,500
27,500,001	30,000,000	90,000
30,000,001	32,500,000	81,250
32,500,001	35,000,000	87,500
35,000,001	37,500,000	93,750
37,500,001	40,000,000	100,000
40,000,001	42,500,000	106,250
42,500,001	45,000,000	112,500
45,000,001	47,500,000	118,750
47,500,001	50,000,000	125,000

Note: All guarantees amount exceeding Rs. 50 Million shall attract additional service charges of Rs. 2,500/- per each Million (per quarter or part thereof).

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	2,000
500,001	1,000,000	4,000
1,000,001	1,500,000	6,000
1,500,001	2,000,000	8,000
2,000,001	2,500,000	10,000
2,500,001	3,000,000	12,000
3,000,001	3,500,000	14,000
3,500,001	4,000,000	16,000
4,000,001	4,500,000	18,000
4,500,001	5,000,000	20,000
5,000,001	5,500,000	22,000
5,500,001	6,000,000	24,000
6,000,001	6,500,000	26,000
6,500,001	7,000,000	28,000
7,000,001	7,500,000	30,000
7,500,001	8,000,000	32,000
8,000,001	8,500,000	34,000
8,500,001	9,000,000	36,000
9,000,001	9,500,000	38,000
9,500,001	10,000,000	40,000
10,000,001	12,500,000	50,000
12,500,001	15,000,000	60,000
15,000,001	17,500,000	70,000
17,500,001	20,000,000	80,000
20,000,001	22,500,000	90,000
22,500,001	25,000,000	100,000
25,000,001	27,500,000	110,000
27,500,001	30,000,000	120,000
30,000,001	32,500,000	130,000
32,500,001	35,000,000	140,000
35,000,001	37,500,000	150,000
37,500,001	40,000,000	160,000
40,000,001	42,500,000	170,000
42,500,001	45,000,000	180,000
45,000,001	47,500,000	190,000
47,500,001	50,000,000	200,000

Note: All guarantees amount exceeding Rs. 50 Million shall attract additional service charges of Rs. 4,000/- per each Million (per quarter or part thereof).