

| <b>SCHEDULE OF CHARGES</b><br><b>EFFECTIVE FROM 01-01-2020 TO 30-06-2020</b><br>(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.) |   |   |                   |
|---|---|---|-------------------|
| <b>DOMESTIC BANKING</b>   |   |   |                   |
| Sr. No.   | Description   | Allied Rate of Charges  | PL Category (T24) |
| <b>A REMITTANCES</b>  |   |   |                   |
| <b>1 Issuance of Fresh Instruments</b>  |   |   |                   |
|   | (a) Issuance of DDs/Allied Banker Cheque (ABC) Payable at any Branch in Pakistan  | <b>Issued by Debit to Account:</b><br>Upto Rs.500,000 Flat Rs.250/-<br>From Rs.500,001 to Rs.1,000,000 Flat Rs.450/-<br>Above Rs.1,000,000 Flat Rs.700/-<br><br><b>Issued Against Cash</b><br>0.20%, Minimum Rs.1250/-<br>(Account Holders & walk-in-customer)<br><br><b>Note:</b><br>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. | 52113             |
|   | (b) Issuance of Pay Order / Allied Banker Cheque (ABC) Payable at Issuing Branch only.  | <b>Issued by Debit to Account:</b><br>Rs.300/- Flat<br><b>Issued Against Cash</b><br>0.50% Min Rs.500/-<br>(Account Holders & walk-in-customer)<br><br><b>Note:</b><br>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.  | 52103             |
|   | (c) Issuance of Call Deposit Receipt  | <b>Issued by Debit to Account:</b><br>Rs.150/- Flat<br><br><b>Issued Against Cash</b><br>Rs 1500/- Flat<br>(Account Holders & walk-in-customer)<br><br><b>Note:</b><br>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.  | 52067             |
| <b>2 Cancellation of Instruments</b>  |   |   |                   |
|   | Cancellation of Demand Draft/Pay Order/Call Deposit Receipt/Allied Banker Cheque (ABC) Payable at any Branch or Payable at Issuing branch       | <b>Issued by Debit to Account:</b><br>Rs.350/- (Flat)<br><b>Issued Against Cash</b><br>Rs.600/- (Flat)<br>(Account Holders & walk-in-customer)<br><br><b>Note:</b><br>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.  | 52114             |
| <b>3 Issuance of Duplicate Instruments</b>  |   |   |                   |
|   | Issuance of Duplicate Demand Draft/Pay Order/Call Deposit Receipt/Allied Banker Cheque (ABC) Payable at any Branch or Payable at Issuing branch | <b>Issued by Debit to Account:</b><br>Rs.350/- Flat<br><b>Issued Against Cash</b><br>Rs. 600/- Flat<br>(Account Holders & walk-in-customer)<br><br><b>Note:</b><br>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.  | 52115             |
| <b>Note:</b><br>Recovery of charges under Cash Management or any other arrangement shall be subject to agreement.   |   |   |                   |
| <b>4 Rupee Travellers' Cheques</b>  |   |   |                   |
|   | (a) Issuance of Rupee Travelers' Cheques  | No Charge   |                   |
|   | (b) Issuance of Duplicate Rupee Travelers' Cheques.   | Rs.50/- per leaf  | 52066             |
| <b>5 Issuance of SBP/NBP Instruments &amp; RTGS</b>   |   |   |                   |
|   | (a) Issuance of SBP/NBP Cheque on Customer's Request.   | Rs.500/- per cheque   | 52065             |

| Sr. No.  | Description  | Allied Rate of Charges   | PL Category (T24)         |                                 |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |
|----------|--|--|---------------------------|---------------------------------|-------------------|---------------------------|-------------------|--------|-------------------------|-------------------------|----------|----------|--------|-------------------------|--------|-------|----------|--------|-------------------------|--------|-------|----------|-------|
| (b)      | Transfer of fund of Rs.1,000,000/- & above through Real Time Gross Settlement (RTGS) System - MT 103 Facility  | <b>FUNDS OUTFLOW</b><br><table border="1"> <thead> <tr> <th>Days</th> <th>Transaction time</th> <th>SBP Charges</th> <th>ABL Share of RTGS Charges</th> <th>Per Trans.Charges</th> </tr> </thead> <tbody> <tr> <td>Monday</td> <td>From 9.00 AM to 1.00 PM</td> <td>Rs.200</td> <td>Rs.20</td> <td>Rs.220/-</td> </tr> <tr> <td>to</td> <td>From 1.00 PM to 3.00 PM</td> <td>Rs.300</td> <td>Rs.30</td> <td>Rs.330/-</td> </tr> <tr> <td>Friday</td> <td>From 3.00 PM to 3.45 PM</td> <td>Rs.500</td> <td>Rs.50</td> <td>Rs.550/-</td> </tr> </tbody> </table> <b>FUNDS INFLOW</b><br>No Charge<br><b>Note:</b><br>RTGS charges payable to SBP are not Negotiable<br>* As per rule FED/ST is applicable only on ABL' s share of RTGS charges | 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    | Rs.220/- | to     | From 1.00 PM to 3.00 PM | Rs.300 | Rs.30 | Rs.330/- | Friday | From 3.00 PM to 3.45 PM | Rs.500 | Rs.50 | Rs.550/- | 52121 |
| 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                     | Rs.220/-                        |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |
| to       | From 1.00 PM to 3.00 PM  | Rs.300   | Rs.30                     | Rs.330/-                        |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |
| Friday   | From 3.00 PM to 3.45 PM  | Rs.500   | Rs.50                     | Rs.550/-                        |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |
| (c)      | Transfer of fund of Rs.100,000/- & above through Real Time Gross Settlement (RTGS) System - MT 102 Facility<br><br>Maximum 10 Payment Instructions in one MT 102 | <b>FUNDS OUTFLOW</b><br><table border="1"> <thead> <tr> <th>Days</th> <th>Receipt of RTGS Request charges</th> <th>Per Trans.Charges</th> <th>SBP Charges</th> <th>ABL share of RTGS</th> </tr> </thead> <tbody> <tr> <td>Monday</td> <td>to</td> <td>From 9:00 AM to 3:45 PM</td> <td>Rs. 25/-</td> <td>Rs. 25/-</td> </tr> <tr> <td>Friday</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <b>FUNDS INFLOW</b><br>No Charge<br><b>Note:</b><br>RTGS charges payable to SBP are not Negotiable<br>* As per rule FED/ST is applicable only on ABL' s share of RTGS charges  | Days                      | Receipt of RTGS Request charges | Per Trans.Charges | SBP Charges               | ABL share of RTGS | Monday | to                      | From 9:00 AM to 3:45 PM | Rs. 25/- | Rs. 25/- | Friday |                         |        |       |          | 52121  |                         |        |       |          |       |
| Days     | Receipt of RTGS Request charges  | Per Trans.Charges  | SBP Charges               | ABL share of RTGS               |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |
| Monday   | to   | From 9:00 AM to 3:45 PM  | Rs. 25/-                  | Rs. 25/-                        |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |
| Friday   |  |  |                           |                                 |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |
| <b>6</b> | <b>Inter Branch Online Transactions</b>  |  |                           |                                 |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |
| (a)      | Cash Withdrawal  |  |                           |                                 |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |
| (i)      | Through Cheque   | <b>a) Within City - Free</b><br><b>b) Inter City</b><br>Upto Rs.500,000 - Rs. 325/-<br>From Rs.500,001 to Rs.1,000,000 - 0.075%, Minimum Rs.375/-<br>Above Rs.1,000,000 - 0.10%, minimum Rs. 1,000/-<br>Maximum Rs. 3,000/-  | 52014                     |                                 |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |
| (ii)     | Biometric Cash Transactions over the Counter without Cheque. (per day Per CNIC transactions)   | <b>a) Within City - Free</b><br><b>b) Inter City</b><br>Upto Rs.500,000 - Rs. 350/-<br>From Rs.500,001 to Rs.1,000,000 - 0.080%, Minimum Rs.400/-  | 55012                     |                                 |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |
| (b)      | Cash Deposit   | <b>a) Within City - Free</b><br><b>b) Inter City</b><br>Upto Rs.500,000 - Rs. 325/-<br>From Rs.500,001 to Rs.1,000,000 - 0.075%, minimum Rs.375/-<br>Above Rs.1,000,000 - 0.10%, minimum Rs. 1,000/-<br>Maximum Rs. 3,000/-<br><b>Note:</b><br>No service fee shall be charged from the students depositing the amount of fee directly in the fee collecting account of the educational institution.   | 52015                     |                                 |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |
| (c)      | Account to Account Transfer  | a) Within City - Free<br>b) Intercity - 0.1 %, Minimum Rs.350/- Maximum Rs.2,000/-<br><b>Note:</b><br>No service fee shall be charged from students depositing amount of fee directly into fee collecting account of educational institutions.   | 52112                     |                                 |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |
| (d)      | Cheque / Instrument deposit for Clearing / Collection by Remote Branch   | a) Within City - Free<br>b) Intercity - 0.1% Minimum Rs.425/- Maximum Rs.2,000/-<br><b>Note:</b><br>No Charges on collection of ABL's Dividend Warrants on ABL's shareholders maintain account with ABL.   | 52116                     |                                 |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |
| (e)      | Inter Bank Fund Transfer (IBFT) from branch counter (Maximum single transfer of Rs. 250,000)   | Rs. 500/- Flat - for transfers from Account.<br>Free for Allied Business Account   | 55523                     |                                 |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |
| (f)      | Pay Anyone through Branch Counter (Fund Transfer from Allied Account to any person's CNIC)<br><br>Commission   | Rs. 250/-  | 55009                     |                                 |                   |                           |                   |        |                         |                         |          |          |        |                         |        |       |          |        |                         |        |       |          |       |

| Sr. No.  | Description   | Allied Rate of Charges   | PL Category (T24) |
|----------|---|--|-------------------|
| <b>B</b> | <b>INLAND LETTER OF CREDIT (ILC)</b>  |  |                   |
| <b>1</b> | <b>Inland Letter of Credit (ILC)</b>  |  |                   |
|          | ILC Opening commission - Annual Business  |  |                   |
| (a)      | Upto Rs 50 Million<br>Exceeding Rs. 50 Million up to Rs 75 Million<br>Exceeding Rs. 75 Million up to Rs 100 Million<br>Above Rs 100 Million   | 0.40% per quarter or part thereof<br>0.35% per quarter or part thereof<br>0.30% per quarter or part thereof<br>Negotiable per quarter<br><br>Minimum Rs.2000/- per LC<br><br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52328             |
|          | <b>Note:</b><br>i) Negotiable Rates are approved by Chief CIBG/CRBG and RMG<br>ii) Projected annual volume to be ascertained and approved by Chief CRBG/CIBG.<br>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 duly recommended by respective chief CRBG/CIBG and RMG. |  |                   |
| <b>2</b> | <b>Amendment Charges</b>  |  |                   |
| (a)      | Without increase in amount /extension in period of shipment.  | Rs.1500/- (Flat) per instance<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52328             |
| (b)      | Involving increase in amount and/or extension in period of shipment.  | Rs.1500/- (Flat) per instance Plus commission as mentioned at Sr. # B (1) above<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52328             |
| <b>3</b> | <b>Revalidation (Extension in period after ILC expiry)</b>  | 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) above.<br><br>Revalidation commission will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters.<br><br>Plus applicable Dispatch / Communication Charges as per tariff in Section I. | 52306             |
| <b>4</b> | <b>Cancellation charges.</b>  | Rs 1000/- (Flat) per instance<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52346             |
| <b>5</b> | <b>Transfer Commission</b>  | Transfer commission at the rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1) above.<br><br>Plus LC revalidation charges as mentioned at Sr. # B (3), if the expired LC is revalidated along with its transfer to a new beneficiary<br><br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52306             |
| <b>6</b> | <b>Bills Under ILC - Opening End</b>  |  |                   |
| (a)      | Bills Under Sight ILC - Payment Against Documents (PAD amount net of cash margin)   |  |                   |
| (i)      | Commission - If bill is retired (paid) within 3 days from the date of payment to the negotiating bank.  | No commission  |                   |
| (ii)     | Commission - If bill is retired (paid) within 4-7 from the date of payment to the negotiating bank.   | 0.25% on purchase price  | 52352             |
| (iii)    | Mark-up to be recovered on PAD amount (NET OF CASH MARGIN - held since opening of ILC or before negotiation of documents):  | <b>In case of Approved Limit:</b><br>Mark-up at approved rate to be applied from the date of debit to PAD lodgment till the date of retirement, after adjustment of cash margin, if any.<br><br><b>In Absence of Approved Limit:</b><br>Mark-up will be charged @ 3 Month KIBOR plus 5 % p.a. from the date of debit to PAD lodgment till the date of retirement, after adjustment of cash margin, if any.                             |                   |
| (b)      | Past Due Obligations (PDO) - If bill is not adjusted within 7 days  |  |                   |
| (i)      | Commission on Transfer to PDO   | 0.35% on purchase price.   | 52352             |
| (ii)     | Mark Up after Transfer to PDO   | @20% p.a. to be charged for PDO period   |                   |
| (c)      | Bills Under Usance ILC - Acceptance   |  |                   |

| Sr. No.   | Description  | Allied Rate of Charges  | PL Category (T24) |
|-----------|--|---|-------------------|
|           | (i) Commission - if Bill is paid on due date   | a) Commission Rs. 1000 Flat per bill. (if realized within LC validity)<br>b) Commission @ 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)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52343             |
|           | (ii) Mark Up - If Bill is paid on due date   | No Markup   |                   |
|           | (d) If bill is not paid on due date.   |   |                   |
|           | (i) Commission - If bill is not paid on due date i.e Finance Against Dishonoured Bill (FADB)                                   | Commission @ 0.40% Flat, Minimum Rs 1000<br>Plus extra commission @ 0.10% per month to be recovered from the date of expiry of LC<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52358             |
|           | (ii) Mark Up - If bill is not paid on due date, i.e, LC paid through Finance Against Dishonoured Bill (FADB)                   | Mark up @20% p.a. from the due date of the bill till the date of adjustment.  | 52358             |
| <b>7</b>  | <b>Bills Under ILC - Negotiating End</b>   |   |                   |
|           | (a) Bills Under Sight ILC  |   |                   |
|           | (i) Commission   | 0.55% Minimum Rs. 800/- (irrespective of the amount of LC)<br>Plus actual charges of other collecting Banks if any.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52343             |
|           | (ii) Markup  | a) Mark-up to be recovered as per terms of Approval or Minimum @ 16% p.a.<br>b) If the bill is paid after 15 days from the date of purchase /discounting, mark-up @ 20% p.a. to be charged for the entire period.   |                   |
|           | (iii) Collection Charges for restricted LCs (Where negotiation is restricted to other bank and presented to us for forwarding) | Rs.1000/- Flat<br>Plus actual charges of other collecting Banks if any.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52342             |
|           | (b) Bills Under Usance ILC   |   |                   |
|           | (i) Commission   | Commission 0.40%, Minimum Rs 1000/-.<br>Plus correspondent banks charges at actual.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52358             |
|           | (ii) Mark-up to be recovered on Discounting/ Negotiation:  | <b>In case of Approved Limit:</b><br>Mark-up at approved rate will be applied.<br><br><b>In Absence of Approved Limit:</b><br>Mark-up @ minimum 16 % p.a  | 52358             |
|           | (iii) In case bill paid after due date   | Markup @ 20% p.a. to be charged from due date till the date of adjustment.  |                   |
| <b>8</b>  | <b>Purchase / Discounting of Bills - Documentary Bills Without ILC</b>   |   |                   |
|           | (a) Documentary Bills purchased other than those drawn against Letter of Credits.  | a) Commission 0.40% - Minimum Rs.1000/-<br><br>Plus actual charges of other collecting Banks if any.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.<br><br>b) Mark-up to be recovered as per terms of Approval.<br>c) If bill paid after due date, mark-up @ 20% p.a. to be charged from due date till date of adjustment. | 52344             |
|           | (b) Clean Bills (Cheques, Bank Drafts etc.)  | a) Commission 0.40% - Minimum Rs.100/-<br><br>Plus actual charges of other collecting Banks if any.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.<br><br>b) Mark-up to be recovered as per terms of Approval.<br>c) If bill paid after due date, mark-up @ 20% p.a. to be charged from due date till date of adjustment.  | 52165             |
|           | (c) Storage Charges  | a) No Charges, if cleared within 3 days of its receipt by the branch.<br>b) Rs. 2/- per packet per day Minimum Rs. 100/-.   | 52196             |
| <b>9</b>  | <b>Collections</b>   |   |                   |
|           | (a) Documentary  | 0.40%, Minimum Rs.1000/-<br>Plus actual charges of other collecting Banks if any.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52363             |
|           | (b) Clean (Including Cheques/dividend warrants/bank drafts etc.)   | 0.25%, Minimum Rs. 200/-, Maximum Rs. 10,000/-<br>Plus actual charges of other collecting Banks if any.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52071             |
|           | (c) Express Collection through IBR   | a) Within City - Free<br>b) Intercity - 0.05%, Minimum Rs.250/- Maximum Rs. 2,000/-   | 52111             |
| <b>10</b> | <b>Other charges under ILC</b>   |   |                   |
|           | (a) Advising charges of (inward) ILC or Amendment  | Rs 1500/- (Flat)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52328             |

| Sr. No.  | Description   | Allied Rate of Charges   | PL Category (T24) |
|--|---|--|-------------------|
| (b)  | ILC Confirmation Charges  | @ 0.25% per month. Minimum Rs.1,500/- or as per agreed Pricing with Financial Institution Division.  | 52328             |
| (c)  | Handling of Discrepant documents under ILC.   | Rs.3,000/- (Flat)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52310             |
| (d)  | Bills returned unpaid under ILC   | Rs 500/- (Flat)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.<br>Plus correspondent banks charges at actual.   | 52359             |
| (e)  | If the documents are sent to other banks for negotiation/collection under restricted ILC.   | Rs.1,100/- Plus applicable charges.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.<br>Plus correspondent banks charges at actual.   | 52342             |
| (f)  | Returning Charges for Documentary and Clean collection (Clean Collection including cheques, Bank draft etc.)  | Rs.500/- Flat<br>Foreign Currency Account US\$ 10/- Flat or equivalent FC<br>Plus actual charges of other collecting Banks if any.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52359             |
| <b>C GUARANTEES</b>                            |   |  |                   |
| <b>1 Issuance of Guarantees (General)</b>      |   |  |                   |
| (a)  | Issuance of Guarantees to Shipping Companies / Airlines / Transport Companies in lieu of bills of lading / Airway Bill / Truck Receipts / Railway Receipts.   | Rs.2,000/- Flat<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52361             |
| (b)  | Issuance of Guarantees favouring Collector of Customs.  |  |                   |
|  | Not issued against 100% Cash Margin / lien on current account   | 0.60% per quarter or part thereof. Minimum Rs.1500/-<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52371             |
| (c)  | Other Guarantees including Bid-Bond, Performance Bonds, Advance Payment Guarantees, Guarantees issued at the request of the Account holder in Pakistan.   |  |                   |
|  | Not issued against 100% Cash Margin / lien on current account   | <b>Annual Business</b><br>a) Upto Rs.15 Million, 0.40%, per quarter or part thereof<br>b) Above Rs. 15 Million upto Rs.30 Million 0.30%, per quarter or part thereof<br>c) Above Rs. 30 Million upto Rs. 50 Million, 0.25% per quarter or part thereof<br>d) Above Rs. 50 Million - Negotiable<br><br>Minimum Rs.1500/- per annum per guarantee or Rs.500/- per quarter wherever guarantee validity is less than one year.<br><br>Plus applicable Dispatch / Communication Charges as per tariff in Section I. | 52372             |
|  | <b>Note: -</b><br>a) In case of Guarantees issued against 100% cash Margin/ Lien on current account, no Commission will be charged except applicable Dispatch/Communication charges as per tariff in Section I,<br>b)<br>(i) Commission to be charged on all Guarantees 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 which ever is higher.<br>(ii) Rs. 2000/- per month or part thereof will also be charged after expiry date of LC till receipt of original Guarantee and release of shipping documents under clause C(1)(a).<br>c) Negotiable Rates are approved by Chief CIBG/CRBG and RMG<br>d) Projected annual volume to be ascertained and approved by Chief CRBG/CIBG.<br>e) If <b>business commitments are not documented in Credit Approval</b> , 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 duly recommended by respective chief CRBG/CIBG and RMG.<br>f) All out of pocket expense on Guarantees to be charged at actual, irrespective of lien or margin held. |  |                   |
| <b>2 Amendments in Guarantees (General)</b>    |   |  |                   |
| (a)  | Without increase in amount /extension in period   | Rs.1,200/- Flat for PKR denominated guarantees.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52381             |
| (b)  | Involving increase in amount and/or extension in period   | Issuance commission as in C(1) according to nature/type of guarantee.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52372             |
| <b>3 Issuance of Guarantees (Back to Back)</b> |   |  |                   |
| (a)  | Issuance of Back to Back Guarantees, Including Bid Bonds, Performance Bonds, Advance Payment Guarantees issued against counter guarantees of Foreign Banks.   | As per other Guarantees as mentioned at Sr. # C(1)(c) above. Minimum US \$ 100/- (Above Commission subject to negotiations with clients & correspondent arrangements by Financial Institution Division)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52373             |
| (b)  | Amendment in Back to Back Guarantees  |  |                   |
| (i)  | Without increase in amount /extension in period   | US \$ 60 Flat<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52381             |

| Sr. No.   | Description  | Allied Rate of Charges  | PL Category (T24)       |
|-----------|--|---|-------------------------|
|           | (ii) Involving increase in amount and/or extension in period   | Commission as per Guarantees as mentioned at Sr. # C(3)(a) above.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.                           | 52373                   |
| <b>4</b>  | <b>Claim Lodgment</b>  |   |                         |
|           | (a) Handling Commission  | Rs. 2,500/- Flat<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.<br>Plus charges for instrument issued for payment of claim to beneficiary. | 52382                   |
|           | (b) Mark Up - In case Forced Liability is created for payment against invocation of guarantee                        | Mark-up @ 20% p.a. will be charged from the date of creation of the forced liability till its complete adjustment.  | Regular markup category |
| <b>D</b>  | <b>LOCKERS</b>   |   |                         |
| <b>1</b>  | <b>Safe Deposit Lockers - Annual Fee to be recovered in advance in Calendar Quarter when locker is issued.</b>       |   |                         |
|           | <u>Description</u>   | <u>Rent or Security Deposit</u>   |                         |
|           | (a) Upto 0.40 cft - Small  | Rs.3,750/- p.a. Rs.40,000/-   | 55511                   |
|           | (b) From 0.41 to 0.80 cft & From 0.81 to 1.35 cft - Medium   | Rs.4,500/- p.a. Rs.70,000/-   |                         |
|           | (c) From 1.36 to 1.75 cft & From 1.76 to 2.00 cft - Large  | Rs.6,000/- p.a. Rs.100,000/-  |                         |
|           | (d) From 2.01 to 2.50 cft & From 2.51 to 3.00 cft - Extra Large  | Rs.12,000/- p.a. Rs.125,000/-   |                         |
|           | <b>Note:</b><br>Security Deposit is inclusive of key deposit, which is refundable at the time of vacation of Locker. |   |                         |
| <b>2</b>  | <b>Key Deposit</b><br>(refundable at the time of surrender of locker)  | Small Rs.3,000/- (Flat)<br>Medium Rs.3,500/- (Flat)<br>Large/Extra Large Rs.5,000/- (Flat)  |                         |
| <b>3</b>  | <b>Locker Breaking Charges</b>   | Rs. 6,000/- or actual which ever is higher  | 55512                   |
| <b>4</b>  | <b>Late Payment Charges on Locker Rent</b><br>(If annual rent not paid on due date)                                  | 10% of the applicable annual locker rent with grace period of 30 days from the due date.  | 55513                   |
| <b>DL</b> | <b>DIGITAL LOCKERS</b>   |   |                         |
| <b>1</b>  | <b>Digital Locker - Rent (Annual)</b>  | Small Rs.30,000/-<br>Medium Rs.35,000/-<br>Large Rs.40,000/-  | 55573                   |
| <b>2</b>  | <b>Digital Locker - Key Deposit</b><br>(Refundable at the time of surrender of locker)                               | Small Rs.10,000/-<br>Medium Rs.10,000/-<br>Large Rs.10,000/-  | 15416                   |
| <b>3</b>  | <b>Digital Locker - Against Security Deposit -Upfront</b>  | Small Rs.400,000/-<br>Medium Rs.500,000/-<br>Large Rs.600,000/-   | 15413                   |
| <b>4</b>  | <b>Digital Locker - Break Opening Charges</b>  | Small Rs.10,000/- or actual whichever is higher<br>Medium Rs.10,000/- or actual whichever is higher<br>Large Rs.10,000/- or actual whichever is higher                      | 55574                   |
| <b>5</b>  | <b>Digital Locker - Late payment charges</b>   | 10% of overdue locker rent with grace period of 30 days from the due date.  | 55575                   |
| <b>E</b>  | <b>FINANCES / ADVANCES / INVESTMENT BANKING / LEASING</b>  |   |                         |
| <b>1</b>  | <b>Corporate &amp; Investment Banking</b>  |   |                         |
|           | Following charges to be recovered in addition to interest/markup/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                   |
|           | (b) Legal Documentation Fee.   | To be negotiated with customer on case to case basis/or as per Sanction Advice.   | 52160                   |
|           | (c) Commitment Fee.  | To be negotiated with customer on case to case basis/or as per Sanction Advice.   | 52163                   |
|           | (d) Project Monitoring Fee.  | To be negotiated with customer on case to case basis/or as per Sanction Advice.   | 52164                   |
|           | (e) Consortium Management Fee.   | To be negotiated with customer on case to case basis/or as per Sanction Advice.   | 52207                   |
|           | (f) 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) or as negotiated with customer with the approval of Chief CIBG.  | 52193                   |
| <b>2</b>  | <b>Commercial &amp; Retail Banking</b>   |   |                         |

| Sr. No.  | Description  | Allied Rate of Charges  | PL Category (T24)                                  |
|----------|--|---|--|
| (a)      | Processing charges on CA for Fresh, Renewals, Enhancements, Regular Proposals (Fund & Non Fund Based)                | <b>S.No Amount of Limit (Rs.) Processing Charges</b><br>i) From 0 upto 5 Million 0.1% or Minimum of Rs.2,000/-<br>ii) Above 5 upto 10 Million 0.1% or Minimum of Rs. 5,000/-<br>iii) Above 10 upto 25 Million 0.075% or Minimum of Rs.10,000/-<br>iv) Above 25 upto 50 Million 0.05% or Minimum of Rs.20,000/-<br>v) 50 Million & above 0.035% or Minimum of Rs.25,000/-<br><br>a. Processing charges are Non- Refundable and are to be charged upfront.<br>b. Charges are as percentage of requested amount.<br>c. Not applicable on Product Programs.   | 52158  |
| (b)      | One Time Transactions, Amendment, Temporary Enhancements & EOLs  | <b>S.No Amount of Limit (Rs.) Processing Charges</b><br>i) From 0 upto 5 Million Rs. 1,000/-<br>ii) Above 5 upto 10 Million Rs. 2,000/-<br>iii) Above 10 upto 25 Million Rs. 3,000/-<br>iv) Above 25 upto 50 Million Rs. 4,000/-<br>v) 50 Million & above Rs. 5,000/-   | 52195  |
| (c)      | Issuance of NOC for creation of charge on asset(s) of the borrowing company in favor of other bank(s) / DFI (s)      | Rs.10,000/- (Flat) or as negotiated with customer for limits exceeding Rs. 100 Million as approved by Chief CRBG.   | 52193  |
| <b>3</b> | <b>Agricultural Finance</b>  |   |  |
| (a)      | Processing charges on CA of Agriculture for Fresh, Renewals, Enhancements, Regular Proposals (Fund Based)            | <b>a) For All Farm Loans</b><br><b>S.No. Amount (Rs.) Processing Charges</b><br>i) 0 to 0.5 Million Rs.1,000/-<br>ii) Above 0.500 to 0.999 Million Rs.2,000/-<br>iii) for 1 Million and Above Rs.3,000/-<br><br><b>b) For All Non Farm Loans</b><br><b>S.No Amount of Limit (Rs.) Processing Charges</b><br>i) From 0 upto 5 Million 0.1% or Minimum of Rs.2,000/-<br>ii) Above 5 upto 10 Million 0.1% or Minimum of Rs. 5,000/-<br>iii) Above 10 upto 25 Million 0.075% or Minimum of Rs.10,000/-<br>iv) Above 25 upto 50 Million 0.05% or Minimum of Rs.20,000/-<br>v) 50 Million & above 0.035% or Minimum of Rs.25,000/-<br><br>a. Processing charges are Non- Refundable. To be charged upfront<br>b. Charges are as percentage of requested amount. | 52031  |
| (b)      | One Time Transactions, Amendment, Temporary Enhancement and Excess Over Limits. (On borrowers request).              | <b>S.No. Amount (Rs.) Processing Charges</b><br>i) 0 to 0.5 Million Rs.1,000/-<br>ii) Above 0.500 to 0.999 Million Rs.2,000/-<br>iii) for 1 Million and Above Rs.3,000/-  | 52032  |
| (c)      | Agriculture Loans against Liquid Securities. (Processing Fee, Annual Renewal Fee, Interim enhancement and amendment) | (i) Rs. 1,000/- Flat for each activity – Facility size upto Rs. 1 Million (Non-Refundable, Payable Upfront)<br>(ii) Rs. 2,000/- Flat for each activity – Facility size above Rs. 1 Million (Non-Refundable, Payable Upfront)  | 52033  |
| <b>4</b> | <b>Program Lending</b>   |   |  |
| (a)      | All approved Lending product programs  | Facility charges upto 1% p.a of approved exposure to be recovered from the client upfront at the time of disbursement of the facility<br><br>(Separate facility charges for each Program Lending to be approved by respective authority).   | 52194  |
| <b>5</b> | <b>ABL Fast Finance</b>  |   |  |
| (a)      | Application Processing / Renewal / Interim Facility (including one time transactions) / Amendment                    | (i) Rs. 1,000/- Flat for each activity – Facility size upto Rs. 1M (Non-Refundable, Payable Upfront)<br><br>(ii) Rs. 2,500/- Flat for each activity – Facility size above Rs. 1M (Non-Refundable, Payable Upfront)  | 52010 (AFF-LG)<br>52011 (AFF-RF)<br>52012 (AFF-TL) |
| (b)      | Processing charges in case of assignment of guarantee issued by other banks  | Rs.1,200/- Flat   | 52042  |
| <b>6</b> | <b>Allied Personal Loan</b>  |   |  |
| (a)      | Processing Fee (Non refundable)  | Rs.3,000/-or 1% of the loan amount whichever is higher<br>This will include charges related to Data Check, Verification and stamp duty.   | 52679  |
| (b)      | Markup   | a) Up to Rs: 1 million - 25% (For Cross-Sell & Affluent Customers Segments)<br>b) Above Rs: 1 million to Rs: 2 million - 22% (For Cross-Sell & Affluent Customers Segments)<br>c) Institution/Corporate Segment - As per agreement  | 52677  |
| (c)      | Late Payment Fees  | Rs.800/-  | 52680  |
| (d)      | Cheque Return Charges due to insufficient Funds on Auto Debit  | Rs.1,200/-  | 52681  |

| Sr. No.  | Description  | Allied Rate of Charges   | PL Category (T24) |
|----------|--|--|-------------------|
| (e)      | Prepayment Penalty   | 5% of total outstanding amount ((applicable only on Cross-Sell and Affluent customer segment; No Prepayment Penalty for cross selling to Corporate Segment)  | 52682             |
| (f)      | Limit Enhancement Fee  | Rs.2,200/- or 1% of the requested amount whichever is higher.  | 52683             |
| <b>7</b> | <b>Allied Car Finance</b>  |  |                   |
| (a)      | Processing fee   | Rs. 7,500/- (Non Refundable) – After approval of case  | 52685             |
| (b)      | Late Payment Charges   | Rs. 1,500/- per instance   | 52686             |
| (c)      | Cheque Return Charges  | Rs. 1,200/- per instance   | 52687             |
| (d)      | Vehicle Re-Possession Charges  | Actual incurred by the bank up to a maximum of Rs. 100,000/-   |                   |
| (e)      | Repossessed Vehicle's Transportation Charges   | Actual incurred by the bank up to a maximum of Rs. 50,000/-  |                   |
| (f)      | Repossessed Vehicle's valuation Charges  | Actual   |                   |
| (g)      | Monthly Warehouse Charges  | Actual incurred by the bank up to a maximum of Rs. 30,000/-  |                   |
| (h)      | PO/DD/ABC Reissuance Charges   | PO/DD/ABC cancellation/duplicate issuances charges as per Section A "REMITTANCES" above.   | 52687             |
| (i)      | NOC Issuance Fee   | Nil  |                   |
| (j)      | Prepayment Charges   | Partial Pre-Payment<br>Up to 5% of the amount being prepaid up to a maximum of Rs. 50,000/-<br>Full Pre-Payment<br>Up to 4% of principal outstanding.  | 52688             |
| <b>8</b> | <b>Allied Home Finance</b>   |  |                   |
| (a)      | Processing Fee   | Rs. 6500 + FED   |                   |
| (b)      | Property Valuation Fee   | As per Actual  |                   |
| (c)      | Legal Fee  | As per Actual  |                   |
| (d)      | Property Insurance Premium   | As per Actual  |                   |
| (e)      | Registration/Redemption of Legal documents   | As per Actual  |                   |
| (f)      | Property Appraisal Fee/BOQ Evaluation Charges  | As per Actual  |                   |
| (g)      | Late Payment Charges   | Rs. 1500/- + FED per instance  |                   |
| (h)      | Income estimation charges (wherever applicable)  | As per Actual  |                   |
| (i)      | Cheque Return Charges  | Rs. 1200/- + FED per instance  |                   |
| (j)      | Stamp Duty (including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)   | As per Actual  |                   |
| (k)      | Pre-mature termination charges   | 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.<br>b) 3% of principal outstanding if the request for termination is received after 3 years and up to 7 years of repayment.<br>c) 1% of principal outstanding if the request for termination is received after 7 years and up to 10 years of repayment.<br>d) No charges after 10 Years of finance relationship<br>e) For LTF request cases would however be charged penalty at the rate of 5% |                   |
| (l)      | In case the delay occurs on part of the customer in availing the facility, the following fresh reports (If required) shall be obtained at his/her cost: Valuation report, Income estimation report | As per actual  |                   |
| (m)      | PO/DD/ABC Reissuance Charges   | PO/DD/ABC cancellation/duplicate issuances charges as per section A "REMITTANCES" above.   |                   |
| (n)      | Life Insurance Premium   | Bank will bear the cost of life insurance against the outstanding exposure amount. However, if assurer charges premium over and above agreed rate due to any abnormality observed in medical examination, borrower shall bear the additional premium   |                   |
| <b>9</b> | <b>Allied Solar System Finance</b>   |  |                   |
| (a)      | Processing Fee   | Rs.5,000/- Plus FED or 1% of the loan amount whichever is higher   |                   |
| (b)      | Insurance Premium  | As per Actual  |                   |
| (c)      | Late Payment Charges   | Rs.1,200/- + FED per instance  |                   |
| (d)      | Cheque Return Charges  | Rs.1,200/- + FED per instance  |                   |
| (e)      | Pre-mature Termination Charges   | a) 5%o of Outstanding Principal if the facility is requested for premature termination by the obligor after 1 Year and up to 4 years of repayment.<br>b) No charges after 4 years of finance relationship  |                   |



| Sr. No.   | Description   | Allied Rate of Charges  | PL Category (T24) |
|-----------|---|---|-------------------|
| (f)       | PO/DD/ABC Reissuance Charges  | PO/DD/ABC cancellation/duplicate issuances charges as per section A "REMITTANCES" above.  |                   |
| <b>10</b> | <b>Other Charges Relating to Advances</b>   |   |                   |
| (a)       | Professional Fee for Valuation of Mortgaged / Pledged Assets - Charges for evaluation of securities and maintenance thereof<br><br>(Valuation to be carried out by evaluator listed on the panel maintained by Pakistan Banks Association.) | As per Actual Bill of evaluator   | 52153             |
| (b)       | Legal Charges - Legal fees and charges paid to advocates for consultation/opinion/examination of documents.   | Actual  | 52159             |
| (c)       | For advances against pledge/hypothecation various charges to be recovered as follows:   |   |                   |
| (i)       | Godown Rent   | Actual  | 52154             |
| (ii)      | Godown staff salaries - Salaries of Godown Keepers/Chowkidars.  | Actual  | 52155             |
| (iii)     | Godown inspection Charges   | <p><b>a) Within Municipal Limits or within a radius of 10 KM from the branch (shall be credited to Bank's Income)</b><br/>                     Upto Rs. 5 Million Rs. 1,000/-<br/>                     Above Rs.5 Million up to Rs. 25 Million Rs. 2,000/-<br/>                     Above Rs.25 Million up to Rs.50 Million Rs. 2,500/-<br/>                     Above Rs.50 Million Rs. 3,500/-<br/>                     Plus actual conveyance charges. Maximum one visit per month.</p> <p><b>b) Outside the above limits</b><br/>                     Charges as defined in (a) above plus T.A. &amp; D.A.<br/>                     As per rules (Applicable to respective staff)</p> |                   |
| (iv)      | Delivery Charges - If a Godown Keeper is not posted, conveyance charges will be recovered.  | Actual  |                   |
| (v)       | Other incidental expenses for Documentation / other Legal Charges etc.  | Actual  | 52157             |
|           | <b>Note:</b><br>While recovering the above charges, the amount recovered from the borrowers shall not exceed the actual expense incurred.<br>No Godown rent for ABL Own Warehouses.   |   |                   |
| <b>F</b>  | <b>ALLIED BANK - VISA CREDIT CARD</b>   |   |                   |
| <b>1</b>  | <b>Visa Credit Card</b>   |   |                   |
| (a)       | Joining Fee   | No Charge   |                   |
| (b)       | Annual Fees   |   |                   |
| (i)       | Basic   | Gold Rs.2,000/-<br>Platinum Rs.4,000/-  | 52701             |
| (ii)      | Supplementary   | Gold Rs. 500/-<br>Platinum Rs.1,000/-   |                   |
| (c)       | Service Charges   | <p><b>a) Retail Cash and PO/DD/ABC:</b><br/>2.3% of outstanding amount per month translated into an APR 28%</p> <p><b>b) Balance Transfer Facility &amp; Allied Easy Instalments:</b><br/>1.67% of outstanding amount per month translated into an APR 20%</p>  | 52702             |
| (d)       | Late Payment Fees   | Rs.1,200/-  | 52703             |
| (e)       | Cash Advance Fees   | Rs.500/- (per transaction) or 3% of the cash transaction amount whichever is higher plus all the charges passed on by the acquiring bank, additionally applicable withholding tax on the sum of all the transactions in a day exceeding Rs.50,000/-   | 52704             |
| (f)       | Balance Transfer Processing Fees  | Rs.500/-  | 52706             |
| (g)       | Allied Easy Installments Processing Fees  | Rs.500/-  |                   |
| (h)       | PO / DD /ABC Issuance Fees  | Rs. 500/- or 3% of PO/DD/ABC amount whichever is higher plus PO/DD/ABC issuance charges .   |                   |
| (i)       | Voucher Retrieval Fees  | Local Rs.400/- per voucher<br>International Rs.1,000/- per voucher  |                   |
| (j)       | Arbitration Charges for disputed transaction  | At Actual   | 52710             |
| (k)       | Cheque Return Charges / insufficient funds on auto debit  | Rs.1200/- + FED per instance  | 52711             |
| (l)       | Duplicate Statement   | No Charge   | 52712             |
| (m)       | E-Statements  | No Charge   |                   |
| (n)       | Card Replacement Fees   | Upto Rs 500/-   | 52713             |

| Sr. No.   | Description  | Allied Rate of Charges   | PL Category (T24) |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
|---|--|--|-------------------|--|-----------------|------------------|---------|--------|---------|----------|---------|---------|--------------|---------|---------|---------|---------|-----------|--|--|
| (o)   | Foreign Transaction (International) :  | Upto 4% over prevailing market rate on all foreign currency transactions . Any foreign currency transaction (other than US Dollars) will be first converted into US dollar as per the rate quoted under arrangement with VISA. |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (p)   | Credit Protector (Optional)  | Upto 0.35% of outstanding amount   |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (q)   | Allied Easy Installment Prepayment Penalty   | Upto 10% of the remaining amount   |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (r)   | Priority Pass Annual Fee   | No Charge  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (s)   | Priority Pass per Visit Cost   | US\$ 30/-  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (t)   | Priority Pass Replacement Card Fee   | Rs.600/-   |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| <b>G ALLIED BANK - DIGITAL CHANNELS</b>           |  |  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| <b>1 Allied UPI PayPak co-badged Debit Card</b>   |  |  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (a)   | Annual Fee   | Rs. 750/-  | 52736             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (b)   | Card Replacement Fee   | Rs. 500/-  | 52737             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| <b>2 Allied EZ Cash Prepaid Card</b>              |  |  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
|   | Chip Enabled Prepaid Card  | Issuance Fee 600<br>Card Replacement Fee 450<br>Re-load fee Free   | 52732             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| <b>3 Allied Premium Debit Card</b>                |  |  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (a)   | Annual Fee   | Rs 7,000/-   |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (b)   | Card Replacement Fee   | Rs. 600/-  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| <b>4 Allied Cash + Shop VISA Debit Card (VDC)</b> |  |  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (a)   | <b>Classic</b>   |  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (i)   | Annual Fees  | Rs.1,000/-   | 52736             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (ii)  | Card Replacement Fee   | Rs.600/-   | 52737             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (b)   | <b>High Value Package (Sapphire)</b>   |  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (i)   | Annual Fees  | Rs.1,400/-   | 52736             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (ii)  | Card Replacement Fee   | Rs. 600/-  | 52737             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (c)   | <b>Special Limit Package (Sapphire-200)</b>  |  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (i)   | Annual Fees  | Rs.2,000/-   | 52736             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (ii)  | Card Replacement Fee   | Rs. 600/-  | 52737             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (d)   | <b>Card Upgrade / Downgrade Fee</b>  | Rs. 500/-<br>(Annual fee of upgraded Card will apply from next due fee cycle)  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
|   | <table border="1"> <thead> <tr> <th rowspan="2">Debit Card Type</th> <th colspan="2">Daily Limits</th> </tr> <tr> <th>Cash Withdrawal</th> <th>POS / e-Commerce</th> </tr> </thead> <tbody> <tr> <td>Classic</td> <td>50,000</td> <td>100,000</td> </tr> <tr> <td>Sapphire</td> <td>100,000</td> <td>250,000</td> </tr> <tr> <td>Sapphire 200</td> <td>200,000</td> <td>500,000</td> </tr> <tr> <td>Premium</td> <td>300,000</td> <td>1,000,000</td> </tr> </tbody> </table> | Debit Card Type  | Daily Limits      |  | Cash Withdrawal | POS / e-Commerce | Classic | 50,000 | 100,000 | Sapphire | 100,000 | 250,000 | Sapphire 200 | 200,000 | 500,000 | Premium | 300,000 | 1,000,000 |  |  |
| Debit Card Type                                   | Daily Limits   |  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
|   | Cash Withdrawal  | POS / e-Commerce   |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| Classic   | 50,000   | 100,000  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| Sapphire  | 100,000  | 250,000  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| Sapphire 200                                      | 200,000  | 500,000  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| Premium   | 300,000  | 1,000,000  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (e)   | <b>Other Charges - ATM / Debit Card/Pay Pak/UPI</b>  |  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (i)   | Transaction Retrieval Fee  | Rs.300/- for domestic<br>Rs.900/- for international transactions   | 52738             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (ii)  | Arbitration charges (in case of false charge back - International)   | At Actual  | 52739             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| <b>5 e-Commerce / Point of Sale (POS)</b>         |  |  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (a)   | Charges on Purchase Transactions (Domestic)  | Free (Off Net)   |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (b)   | <b>Currency Conversion Fee</b>   | Upto 4% of transaction amount on all foreign currency transactions .   |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| <b>6 ATM Transaction Charges</b>                  |  |  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (a)   | Charges on Cash Withdrawal Transactions (Domestic) - On Net<br><br>(Not applicable on Allied Basic Banking Account holders)  | No Charge  |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (b)   | Charges on Cash Withdrawal Transactions (Domestic) - Off Net   | Rs.18.75/- including FED or as applicable.   | 55522             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (c)   | <b>Currency Conversion Fee (International ATM Transactions)</b>  | Upto 4% of transaction amount on all foreign currency transactions .   |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (d)   | Charges on Balance Enquiry - On net  | No Charge  | 55572             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (e)   | Charges on Balance Enquiry - Off net   | Rs.2.5/- per enquiry or as applicable (1-Link)   |                   |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (f)   | Charges on Balance Enquiry (International)   | Rs.200/- per enquiry   | 55524             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (g)   | Inter Accounts Funds Transfer through ATMs (Domestic - Within ABL)   | Rs.50/- per transaction  | 52744             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |
| (h)   | Inter Bank Funds Transfer through ATMs (Domestic)  | Upto Rs. 10,000/- Rs. 50/-<br>Above Rs. 10,000/- Rs. 135/-   | 52720             |  |                 |                  |         |        |         |          |         |         |              |         |         |         |         |           |  |  |

| Sr. No.   | Description  | Allied Rate of Charges  | PL Category (T24) |
|-----------|--|---|-------------------|
|           | (i) Biometric Cardless Transaction Fee (On-Uss only)   | Rs. 15 per transaction<br>(Card Activation Service Through Biometric ATM is free)   | 52733             |
|           | (j) Tax payment charges (P2G)<br>For both ADC & OTC Facility   | This Facility is Free of Charges  | 55611             |
|           | <b>Note:</b><br>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.<br>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.<br>c) No Annual Fee for salary account of ABL Employee (one account only).<br>d) On Net means transaction carried out at ABL ATM network.<br>e) Off Net means a switch transaction carried out at other Bank ATM network (1Link/MNET). |   |                   |
| <b>7</b>  | <b>myABL Digital Banking</b>   |   |                   |
|           | (a) <b>myABL Personal Internet Banking</b>   |   |                   |
|           | (i) myABL Registration Charges   | Free  | 55001             |
|           | (ii) myABL Annual Subscription Charges   | Free  | 55002             |
|           | (iii) Fund Transfer to Own Account, Any ABL Account & Pay Anyone<br>(Not applicable on Allied Basic Banking Account holders)   | <b>Fund transfer to any ABL account Rs.10/- per transaction<br/>Free for own account.<br/>Pay anyone Rs 150/- Per transaction</b>                                 | 55003             |
|           | (iv) Inter Bank Funds Transfer through myABL (Domestic)  | Upto Rs. 10,000/- Rs. 25/-<br>Above Rs. 10,000/- Rs. 75/-   | 55004             |
|           | (v) Tax payment charges (P2G)<br>For both ADC & OTC Facility   | This Facility is Free of Charges  | 55611             |
|           | (b) <b>myABL Business Internet Banking</b>   | Charges to be agreed with client on a case to case basis.<br><br><b>(No Registration Charges on myABL Business Internet Banking for Allied Business Accounts)</b> |                   |
| <b>8</b>  | <b>IVR / Phone Banking</b>   |   |                   |
|           | (a) Funds Transfer – Own Account of Customer   | Rs. 50/- per transaction  | 55301             |
|           | (b) Funds Transfer – Any ABL Account   | Rs. 50/- per transaction  | 55302             |
| <b>9</b>  | <b>Domestic Remittance Services (JazzCash)</b>   |   |                   |
|           | (a) Money Transfer - Send Money to CNIC  | Charges will be levied as per prevalent JazzCash Service Charges  | 52785             |
| <b>10</b> | <b>Allied SMS Banking</b>  |   |                   |
|           | (a) SMS Banking Registration Charges   | Rs. 150/-   | 55607             |
|           | (b) SMS Banking Annual Subscription Charges  | Rs. 100/-   | 55608             |
|           | (c) Financial transactions through SMS<br>i) Intra Bank Funds Transfer (FT)<br>ii) Inter Bank Funds Transfer (IBFT)  | i) Rs.10/-<br>ii) Rs.100/-  | 55609             |
|           | (d) Non Financial Transactions (Cheque Book Request, Balance Inquiry, Mini Statement)  | Rs. 5/-   | 55610             |
|           | <b>Note:</b><br>Customers may incur charges at their sole responsibility from the mobile service provider for sending &/or receiving SMS messages.   |   |                   |
| <b>11</b> | <b>BranchLess Banking</b>  |   |                   |
| <b>1</b>  | <b>myABL Wallet Account</b>  |   |                   |
| <b>a</b>  | <b>Utility Bill Payments</b>   | Free  |                   |

| Sr. No. | Description  | Allied Rate of Charges  | PL Category (T24) |
|---------|--|---|-------------------|
|         | <b>b Cash deposit to myABL Wallet Account</b><br><b>(All ABL Branches and ABL Nominated Agents)</b>      | Deposits (1-50,000) from all ABL Branches - Free<br>First 5 transactions per month from Agents - Free<br>Following Slabs will apply from 6th transaction.<br>Slabs Charges<br>501-1000 Rs.25/trx<br>1001-2500 Rs.45/trx<br>2501-4000 Rs.65/trx<br>4001-6000 Rs.85/trx<br>6001-8000 Rs.105/trx<br>8,001-10,000 Rs.125/trx<br>10,001-13,000 Rs.145/trx<br>13,001-15,000 Rs.165/trx<br>15,001-20,000 Rs.185/trx<br>20,001-25,000 Rs.205/trx  |                   |
|         | <b>c Cash Withdrawal from myABL Wallet Account</b><br><b>(All ABL Branches and ABL Nominated Agents)</b> | Slabs Charges<br>1-500 Rs. 10/trx<br>501-1000 Rs.25/trx<br>1001-2500 Rs.40/trx<br>2501-4000 Rs.65/trx<br>4001-6000 Rs.90/trx<br>6001-8000 Rs.115/trx<br>8001-10,000 Rs.150/trx<br>10,001-13,000 Rs.175/trx<br>13,001-16,000 Rs.225/trx<br>16,001-20,000 Rs.275/trx<br>20,001-25,000 Rs.325/trx<br>25,001-30,000 Rs.400/trx<br>30,001-40,000 Rs.450/trx<br>40,001-50,000 Rs.500/trx<br>(From agent network withdrawals of PKR 501-25,000 are allowed. Withdrawals of Rs. 1-50,000 can be done from ABL Branches) |                   |
|         | <b>d Money transfer</b>  |   |                   |
|         | <b>1</b> myABL Wallet Account to myABL Wallet Account  | Free  |                   |
|         | <b>2</b> myABL Wallet Account to ABL Regular Account (FT) (Non-Linked)                                   | Free  |                   |
|         | <b>e SMS alerts on myABL Wallet Account</b>  | Free  |                   |
|         | <b>f Money Transfer - myABL Wallet Account to CNIC</b><br><b>(Payable at any ABL Branch)</b>             | Slabs Charges<br>1-1000 Rs.45/trx<br>1001-2500 Rs.90/trx<br>2,501-4000 Rs.135/trx<br>4,001-6,000 Rs.190/trx<br>6,001-8000 Rs.230/trx<br>8001-10,000 Rs.265/trx<br>10,000-13,001 Rs.300/trx<br>13,001-15,000 Rs.340/trx<br>15,001-20,000 Rs.440/trx<br>20,001-25,000 Rs.490/trx<br>25,001-30,000 Rs.565/trx<br>30,001-40,000 Rs.600/trx<br>40,001-50,000 Rs.715/trx  |                   |
|         | <b>g Inter Bank Fund Transfer (IBFT) from myABL Wallet App and ATMs</b>                                  | Slabs Charges<br>1-1000 Rs.20/trx<br>1001-2500 Rs.35/trx<br>2,501-4000 Rs.50/trx<br>4,001-6,000 Rs.70/trx<br>6,001-8000 Rs.80/trx<br>8001-10,000 Rs.125/trx<br>10,000-13,001 Rs.180/trx<br>13,001-15,000 Rs.230/trx<br>15,001-20,000 Rs.275/trx<br>20,001-25,000 Rs.325/trx<br>25,001-30,000 Rs.375/trx<br>30,001-40,000 Rs.425/trx<br>40,001-50,000 Rs.475/trx   |                   |
|         | <b>h ATM Biometric Verification</b>  | Rs. 15 per verification   |                   |
|         | <b>i Mobile Top-up</b>   | Free  |                   |
|         | <b>j Upgrade of myABL Wallet Account</b>   | Free  |                   |
|         | <b>k Minimum Balance charge</b>  | Free  |                   |
|         | <b>l myABL Wallet Account Opening</b>  | Free  |                   |

| Sr. No.  | Description  | Allied Rate of Charges   | PL Category (T24) |
|----------|--|--|-------------------|
|          | <b>m</b> Transfer-In (Transfer from Linked ABL Core Account to myABL Wallet Account)   | Free   |                   |
|          | <b>n</b> Transfer Out (Transfer from myABL Wallet Account to Linked ABL Core Account)  | Free   |                   |
|          | <b>o</b> Request/Demand Money (From other myABL Wallet Account)  | Free   |                   |
|          | <b>2</b> 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)  |                   |
| <b>H</b> | <b>MISCELLANEOUS CHARGES</b>   |  |                   |
| <b>1</b> | <b>Issuance of Cheque Book</b>   | Rs. 12/- Flat per leaf for PLS Accounts.<br>Rs.10/- Flat per leaf for Current Account.<br>FCY Accounts, US \$ 5 per cheque book of 25 leaf or equivalent in other Foreign Currencies.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.<br>Charges will be debited to the respective account at the time of cheque book requisition. | 52003             |
| <b>2</b> | <b>Stop Payment Instructions</b>   | Rs 500/- per instruction for Rupee Account<br>US\$ 10/- per instruction for FC Accounts (or equivalent in other Foreign currencies) and FC Cheques / Drafts  | 52002             |
| <b>3</b> | <b>Standing Instructions</b>   |  |                   |
|          | (a) Standing Instructions Fee  | Rs.200/- per transaction except deduction of loan installments<br>Plus all charges for transaction executed under these Standing Instructions as per applicable rates of that relevant transaction.  | 52017             |
|          | (b) Failed Standing Instructions due to error on the part of the customer  | Rs.200/- per attempt   | 52009             |
| <b>4</b> | <b>Cheque Returned Charges</b>   |  |                   |
|          | (a) Cheque returned Inward Clearing:<br>(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)<br>US\$ 5/- per cheque from Issuer (or equivalent in other Foreign currencies)   | 52058             |
|          | (b) Cheque returned on counter   | No Charges   |                   |
| <b>5</b> | <b>Clearing Charges</b>  |  |                   |
|          | (a) Same day clearing (at the time of Lodgment)  | Rs.550/- (including NIFT Charges)  | 52056             |
|          | (b) Intercity clearing (at the time of Lodgment)   | Rs.450/- (including NIFT Charges)<br>(Rawalpindi-Islamabad are considered as one city)   | 52057             |
| <b>6</b> | <b>Balance confirmation/Account maintenance certificate required by Customers other than auditors.</b>   | Rs. 300/- per certificate  | 52029             |
| <b>7</b> | <b>Bank Certificate for the purpose of Visa</b>  | Rs. 500/- per certificate<br><br><b>Note:</b><br>No charges on Bank Certificate for Tax Purposes.  | 55559             |
| <b>8</b> | <b>Account closing processing charges</b>  |  |                   |
|          | (a) Local Currency Account.  | Rs. 500/- or whatever minimum balance available in Account.<br>No Charges if closed by the Bank.<br>No Charges for regular Saving Accounts   | 52001             |
|          | (b) Foreign Currency Account:  | <b>US\$ 12/- or equivalent from the currencies other than US \$ or whatever minimum balance is available in Account.</b><br>No Charges if closed by the Bank.  | 52001             |
| <b>9</b> | <b>Account Maintenance Charges</b>   |  |                   |

| Sr. No. | Description   | Allied Rate of Charges   | PL Category (T24) |
|---------|---|--|-------------------|
|         | (a) Service Charges on all Accounts where minimum monthly average balance falls below:<br>i) ABA Accounts Rs. 50,000/-<br>ii) Current Accounts Rs. 25,000/-<br>iii) Saving Products (other than Regular Saving Accounts) Rs.10,000/-  | i) Rs. 50/- p.m. (Inclusive of all taxes)<br>ii) Rs. 50/- p.m. (Inclusive of all taxes)<br>iii) Rs. 50/- p.m. (Inclusive of all taxes)                       | 52022             |
|         | (b) Foreign Currency Account<br><br>Service Charges if average balance in Foreign Currency Accounts falls below following amounts during a month.<br><br>i) New FCY A/C<br>USD 500/-<br>GBP 500/-<br>Euro 500/-<br>JPY 50,000/-<br><br>ii) On Frozen A/Cs.<br>USD 500/-<br>GBP 500/-<br>Euro 500/-<br>JPY 50,000/-  | USD 2/- p.m.<br>GBP 2/- p.m.<br>Euro 2/- p.m.<br>JPY 300/- p.m.<br><br>USD 5/- p.m.<br>GBP 5/- p.m.<br>Euro 5/- p.m.<br>JPY 500/- p.m.                       | 52022             |
|         | (c) Service charges on "Allied Basic Banking Accounts" at Parent branch only.<br><br>i) 02 withdrawals & 02 deposits through branch counter during a calendar month<br>ii) Additional transactions<br>iii) Withdrawals through ABL ATM/VDC  | i) No Charges<br>ii) Rs.50/- each for every withdrawal / deposit through branch counter<br>iii) No Charges   | 52021             |
|         | <b>Note:</b><br>Following Accounts are exempt from levy of service charges<br><br>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.<br>ii) Mustahqeen Zakat<br>iii) Zakat Accounts Maintained for collection & disbursement of Zakat Funds<br>iv) Students<br>v) ABL employees Salary Account.<br>vi) Deceased Accounts.<br>vii) Any account specially exempted by the Bank under Cash Management or under any other special arrangement. |  |                   |
| 10      | <b>eCIB Charges.</b>  | Rs. 50/- flat<br><br><b>(No eCIB Charges to credit card holders, customers of Allied Business Finance, Allied Personal Finance &amp; Allied Car Finance)</b> | 52152             |
| 11      | <b>Printing of duplicate /additional Statement of Account</b>   | Rs.30.17 plus FED Rs.4.83 = Rs.35/- per statement<br>For FCY Accounts, rupee equivalent of charges will be deducted from FCY Account                         | 52016             |
| 12      | <b>Photocopy of paid Cheques provided to customer.</b>  | Upto one year old: Rs. 200/- per cheque<br>Above one to five year old: Rs.500/- per cheque<br>Above five year old: Rs. 750/- per cheque                      | 52663             |
| 13      | <b>Investors Portfolio Account (IPS)</b>  |  |                   |
|         | (a) IPS Maintenance Account Charges   | No Charges   | 52023             |
|         | (b) IPS Transaction Charges   | Free<br><br><b>Note:</b><br>RTGS charges to be recovered as per SoC.   | 52023             |
| 14      | <b>Transactional Alert Facility (Over the Counter)</b>  | Rs.75/- per month for each account.  | 52714             |
| 15      | <b>Charges from employer on Salary Disbursement service (without any formal arrangement with Bank).</b>   | Rs. 50/- per salary transaction per month  | 52008             |
|         | <b>Note</b><br><br>Charges will not be applied on Salaries of following:<br>a) Government / Semi Government Institutions and Armed Forces.<br>b) Customers approved by respective Chief Business and Chief BSG based on Business reciprocity.   |  |                   |

| Sr. No.                             | Description  | Allied Rate of Charges  | PL Category (T24) |
|-------------------------------------|--|---|-------------------|
| 16                                  | <b>Charges on collection accounts (other than formal cash management arrangement)</b>  | Rs.25/- per transaction   | 52026             |
| 17                                  | <b>Dividend Warrant</b>  |   |                   |
| (a)                                 | Charges on Dividend Warrants (to be recovered from dividend declaring companies)<br><br><b>Note:</b><br>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) for payment of Dividend Warrants.<br>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             |
| 18                                  | <b>Obtaining Fresh Form-29/Form-A from SECP against Corporate Accounts</b>   | At Actual   |                   |
| 19                                  | <b>Cheque Book Delivery Charges at customers mailing address. ( as per customer written request)</b>   | Rs. 300/- Flat Per Cheque Book.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I. | 55013             |
| <b>I</b>                            | <b>DISPATCH / COMMUNICATION CHARGES</b>  |   |                   |
| <b>1</b>                            | <b>Postage - Ordinary</b>  |   |                   |
| (a)                                 | Local - Within City  | Rs. 30/- Flat - Per Item  | 52691             |
| (b)                                 | Inland - Inter City  | Rs. 50/- Flat - Per Item  | 52691             |
| <b>2</b>                            | <b>Postage - Registered</b>  |   |                   |
| (a)                                 | Local - Within City  | Rs. 50/- Flat - Per Item  | 52691             |
| (b)                                 | Inland - Inter City  | Rs. 70/- Flat - Per Item  | 52691             |
| (c)                                 | Foreign  | Rs. 200/- Flat - Per Item   | 52691             |
| (d)                                 | For Inland LC  | Rs. 200/- Flat - Per Item   | 52357             |
| (e)                                 | For Foreign Import LC  | Rs. 1,200/- Flat - Per Item   | 52356             |
| <b>3</b>                            | <b>Courier</b>   |   |                   |
| (a)                                 | Local - Within City  | Rs. 125/- Flat - Per Item   | 52357             |
| (b)                                 | Inland - Inter City  | Rs. 250/- Flat - Per Item   | 52357             |
| (c)                                 | Foreign  | Foreign Rs.2,000/- per instance for every 0.5 KG of weight or part thereof, or actual which ever is higher      | 52356             |
| <b>4</b>                            | <b>SWIFT</b>   |   |                   |
| (a)                                 | Full Text LC / Guarantee Messages  | Rs. 2,000/- Flat - Per Item   | 52356             |
| (b)                                 | LC / Guarantee Amendment Messages  | Rs. 700/- Per Message   | 52356             |
| (c)                                 | All other SWIFT Messages   | Rs. 700/- Per Message   | 52357             |
| <b>5</b>                            | <b>FAX / Other Communication Charges</b>   |   |                   |
| (a)                                 | FAX Message  | Rs. 100/- Flat - Per Message  | 52357             |
| (b)                                 | Communication Expense  | Rs. 100/- Flat - Per Item   | 52205             |
| <b>Note:</b>                        | These charges will not be applicable on internal communication from trade factory to branches and vice versa.  |   |                   |
| <b><u>INTERNATIONAL BANKING</u></b> |  |   |                   |
| <b>J</b>                            | <b>IMPORTS</b>   |   |                   |
| <b>1</b>                            | <b>Cash Letter of Credit - Issuance</b>  |   |                   |

| Sr. No.                              | Description   | Allied Rate of Charges   | PL Category (T24)                    |  |       |       |       |       |       |       |            |  |       |
|--------------------------------------|---|--|--------------------------------------|--|-------|-------|-------|-------|-------|-------|------------|--|-------|
| (a)                                  | Cash Letters of Credit Opening Commission - Annual Business<br><br>Upto Rs.25 Million<br>Above 25 Million upto Rs.50 Million<br>Above Rs. 50 Million upto Rs. 100 Million<br>Above Rs 100 Million<br><br><u>Note:</u><br>a) Negotiable Rates are approved by Chief CIBG /CRBG and RMG<br>b) Projected annual volume to be ascertained and approved by Chief CRBG/CIBG.<br>c) If 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 duly recommended by respective chief CRBG/CIBG and RMG. | <table border="0"> <tr> <td><b>First quarter or part thereof</b></td> <td><b>Each subsequent quarter or part thereof</b></td> </tr> <tr> <td>0.40%</td> <td>0.25%</td> </tr> <tr> <td>0.35%</td> <td>0.20%</td> </tr> <tr> <td>0.30%</td> <td>0.20%</td> </tr> <tr> <td colspan="2">Negotiable</td> </tr> </table> <p>In all above cases, Min Rs.2,000/- per LC per quarter</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section I<br/>                     Plus LC Confirmation charges at actual if applicable.<br/>                     Plus handling charges @ Rs 500 (flat) and commission @ 0.10%, if the payment of import bill is made by arranging remittance through another bank.</p> <p><u>Note:</u><br/>                     If LC is opened with 100% Cash Margin/Lien Over Current Account - No Commission shall be charged. Only applicable Dispatch / Communication Charges as per tariff in Section I or all out of Pocket expenses at actual.</p> | <b>First quarter or part thereof</b> | <b>Each subsequent quarter or part thereof</b> | 0.40% | 0.25% | 0.35% | 0.20% | 0.30% | 0.20% | Negotiable |  | 52306 |
| <b>First quarter or part thereof</b> | <b>Each subsequent quarter or part thereof</b>  |  |                                      |  |       |       |       |       |       |       |            |  |       |
| 0.40%                                | 0.25%   |  |                                      |  |       |       |       |       |       |       |            |  |       |
| 0.35%                                | 0.20%   |  |                                      |  |       |       |       |       |       |       |            |  |       |
| 0.30%                                | 0.20%   |  |                                      |  |       |       |       |       |       |       |            |  |       |
| Negotiable                           |   |  |                                      |  |       |       |       |       |       |       |            |  |       |
| (b)                                  | Non-reimbursable letters of credit under Barter /Credit/Loans.  | 1% for 1st quarter or part thereof 0.30% for each subsequent quarter or part thereof. Minimum Rs.1500/-  | 52306                                |  |       |       |       |       |       |       |            |  |       |
| (c)                                  | LC Under "Suppliers/Buyers Credit". Pay As you Earn Scheme and Deferred Payment LCs for period over one year.   | 0.40% per quarter or part thereof upto final payment Minimum Rs. 2,000/-.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.<br>At the time of opening of LC, commission to be charged on full amount of LC liability plus interest payable thereon for the period from the date of opening of LC until the expiry. Thereafter commission is to be recovered on six monthly basis on outstanding reducing liability, as per Schedule of Charges applicable as at that date.   | 52306                                |  |       |       |       |       |       |       |            |  |       |
| <b>2</b>                             | <b>Amendments</b>   |  |                                      |  |       |       |       |       |       |       |            |  |       |
| (a)                                  | Without increase in amount /extension in period.  | Rs.1,100/- per transaction (Flat)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52306                                |  |       |       |       |       |       |       |            |  |       |
| (b)                                  | Involving increase in amount and/or extension in period.  | Issuance commission as mentioned in Sr. # J(1)(a), J(1)(b) or J(1)(c) according to nature/type of LC.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52306                                |  |       |       |       |       |       |       |            |  |       |
| <b>3</b>                             | <b>Revalidation (Extension in period after LC expiry)</b>   | 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 in Sr. # J-1 above (LC commission will be calculated on the amount of liability as per Exchange rate prevailing on the date of revalidation).<br>Revalidation commission will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52306                                |  |       |       |       |       |       |       |            |  |       |
| <b>4</b>                             | <b>Cancellation charges.</b>  | Rs.2,000/- per LC<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52346                                |  |       |       |       |       |       |       |            |  |       |
| <b>5</b>                             | <b>Transfer Commission</b>  | Transfer commission at the rates applicable in case of opening of fresh LC. (Sr. # J-1 above).<br>Plus LC revalidation charges (Sr. # J-3), if the expired LC is revalidated along with its transfer to a new beneficiary<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52306                                |  |       |       |       |       |       |       |            |  |       |
| <b>6</b>                             | <b>Import Bills Under Sight LC - Payment Against Documents (PAD net of Cash Margin)</b>   |  |                                      |  |       |       |       |       |       |       |            |  |       |
| (a)                                  | Service Charges   | 0.15% on bill amount or Minimum Rs.1200/-<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52348                                |  |       |       |       |       |       |       |            |  |       |
| (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 lodgment/remittance by the branch till date of payment.  | No commission  |                                      |  |       |       |       |       |       |       |            |  |       |
| (ii)                                 | Commission - If bill is retired (paid) during 16-30 days from the date of lodgment.   | 0.25% on purchase price  | 52352                                |  |       |       |       |       |       |       |            |  |       |
| (c)                                  | Mark-up to be recovered on PAD amount (NET OF CASH MARGIN - held since opening of LC or before negotiation of documents):   |  |                                      |  |       |       |       |       |       |       |            |  |       |



| Sr. No.  | Description  | Allied Rate of Charges  | PL Category (T24)                          |
|----------|--|---|--|
|          | (i) In case of Special Approval:   | Mark-up at approved rate to be applied from the debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any.  | Markup relevant code will be used          |
|          | (ii) In case of No Special Approval:   | Mark-up will be charged @ 3 Month KIBOR plus 5 % p.a.   | Markup relevant code will be used          |
|          | (d) Past Due Obligations (PDO) - If bill is not adjusted within 30 days  |   |  |
|          | (i) Commission on Transfer to PDO  | 0.35% on purchase price.  | 52352                                      |
|          | (ii) Mark Up after transfer to PDO   | @ 20% p.a to be charged for PDO period<br><br>For PDO cases against FE-25 finance, markup rate will be charged with addition of 4% over and above the advised /agreed lending rate where exception approval is not available with branch.   | 52352                                      |
|          | (iii) Mark-up on import bills under <u>Forced FIM</u> . (Bill not retired and party has no sanctioned FIM facility)                  | a) Markup to be charged @ 20% p.a.<br>b) Plus Bank commission @ Rs.0.40% on purchase price .  |  |
| <b>7</b> | <b>Import Bills Under Usance LC - Acceptance</b>   |   |  |
|          | (a) Service Charges  | 0.15% or Minimum Rs.750/-<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52348                                      |
|          | (b) Commission   |   |  |
|          | (i) If Bill is paid within due date  | a) Commission Rs. 1000 Flat per bill. (if adjusted within LC validity)<br>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)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I. | 52358 Inland<br>Import<br>Foreign<br>52306 |
|          | (ii) If bill is not paid within due date, i.e., LC paid through Finance Against Dishonored Bill (FADB)                               | Commission @ 0.40% Flat, Minimum Rs 1000 plus extra commission @ 0.10% per month to be recovered from the date of expiry of LC<br>Plus Mark up as per Sr. # J (7)(c) below<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52352                                      |
|          | (c) Markup   |   |  |
|          | (i) If Bill is paid within due date  | No Markup   |  |
|          | (ii) If bill is not paid within due date, i.e., LC paid through Finance Against Dishonored Bill (FADB)                               | Mark up @20% p.a. from the due date of the bill till the date of adjustment.  |  |
| <b>8</b> | <b>Collection Charges</b>  |   |  |
|          | (a) Service Charges  | 0.15% or Minimum Rs.750/-<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52348                                      |
|          | (b) Commission   | a) Rs.1000/- (Flat) per collection if charges are on drawer's Account.<br>b) US\$ 20/- if charges are on Principal Account.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52350                                      |
| <b>9</b> | <b>Other Charges On Import Transactions</b>  |   |  |
|          | (a) Contract Registration  |   |  |
|          | (i) Contract Registration for import on consignment basis (Annual Basis)   | 0.10% Minimum Rs.2,000/-  | 52307                                      |
|          | (ii) Contract Amendment  | a) Without increase in amount /extension in period - Rs. 700/- Flat per amendment<br>b) Involving increase in amount and/or extension in period - Charges as per Sr. # J (9)(a)(i) above.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.                               | 52306                                      |
|          | (b) Payment to suppliers against imports for which contract has not been registered and/or documents directly received by Importers. | 0.10% Minimum Rs.1,000/-<br>Plus correspondent bank charges at actual<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52307                                      |
|          | (c) Import against advance payment to suppliers  | 0.15%, Minimum Rs.1,700/-<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52349                                      |
|          | (d) Handling of discrepant documents under import LC.  | US \$100/- (Flat) + Swift charges USD 20/-  | 52347                                      |

| Sr. No.  | Description  | Allied Rate of Charges  | PL Category (T24) |
|--|--|---|-------------------|
| (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 I. Plus correspondent banks charges at actual.   | 52354             |
| (f)  | Re-imbusement charges (payable to re-imbursing Banks).   | At Actual   | 52353             |
| (g)  | Issuance of freight certificate for import on FOB basis.                                       | Rs.1,000/-  | 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 I.   | 52006             |
| (i)  | In case Foreign Exchange cover provided by the client is through another bank                  | 0.10% Plus handling charges Rs. 800/- Flat  | 52304             |
| (j)  | Obtaining approval from SBP  | Rs. 1,000/- flat per transaction  | 52305             |
| <b>K EXPORTS</b>                                 |  |   |                   |
| <b>1 Letters of Credit</b>                       |  |   |                   |
| (a)  | Advising   |   |                   |
| (i)  | In case Charges are on Beneficiary Account.  | Rs 1,500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52368             |
| (ii)   | In case Charges are on Applicant Account   | US \$ 50/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52368             |
| (b)  | Amendment Advising   |   |                   |
| (i)  | In case Charges are on Beneficiary Account   | Rs.1,000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52368             |
| (ii)   | In case Charges are on Applicant Account   | US \$ 35/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52368             |
| (c)  | Negotiation of Rupee Bills under LC  | 0.25%, Minimum Rs. 475/-  | 52368             |
| (d)  | 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 I.  | 52368             |
| (e)  | Transfer of L/C.   | Rs 1,500/- (Flat) - If without substitution of documents.<br>Rs. 15,000/- (Flat) - if with substitution of documents<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52368             |
| <b>2 Collections</b>                             |  |   |                   |
| (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 I.  | 52364             |
| (b)  | Documentary Bills  |   |                   |
| (i)  | Commission   | Rs.250/- per collection Plus applicable charges (Reimbursement portion). Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52374             |
| (ii)   | Service Charges  | Upto Rs.150 Million - 0.13% Minimum Rs.1000/-<br>Above 150 Million - 0.10% Minimum Rs. 2000/-   | 52345             |
| <b>3 Other Charges under Export Transactions</b> |  |   |                   |
| (a)  | Handling of compensatory Rebate Applications/Duty draw back /R&D cases applications/claims.    | 0.25% per claim minimum Rs.500/-.   | 52367             |
| (b)  | Commission on Advance Inward Export payment  | Upto 0.13% per transaction<br>Minimum Charges Upto Rs.1,000/- per transaction<br>If more then one document is involved against same advance payment, Commission should be recovered for each document separately  | 52374             |
| (c)  | Export Bills Negotiated/ Discounted (i.e., Mark-up on late realization of Sight Usance Bills). | a) Mark-up to be recovered as per terms of Approval.<br>b) For over due period, Mark-up @ 20% p.a. will be charged from due date till its adjustment.<br>c) For PDO cases against FE-25 finance, markup rate will be charged with addition of 4% over and above the advised /agreed lending rate where exception approval is not available with branch. |                   |
| (d)  | Reimbursement payment to other local banks from N.R. Pak. Rupee A/c.                           | Rs. 1,000/- Flat  | 52368             |
| (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             |
| (f)  | Export Bill Realized through FCY   | 0.12% Min Rs 1500   | 52345             |
| (g)  | Charges of Export against Surrender of FCY notes/deposits for Afghanistan                      | Rs. 1,000/- Flat per case   | 52345             |
| (h)  | Transfer of Export Proceeds to other Bank received in our NOSTRO                               | 0.13% of bill amount  | 52345             |

| Sr. No.  | Description  | Allied Rate of Charges  | PL Category (T24) |
|----------|--|---|-------------------|
|          | (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. 1,200/- Flat  | 52345             |
|          | (j) Preparation of substitution case in ERF-Pre shipment   | Rs.2,000/- Flat   | 52345             |
|          | (k) ERF Part – 1, where pre-shipment is obtained from us and export is routed through other bank   | Rs. 2,000/- per shipment  | 52345             |
|          | (l) EE-Certification   | Rs.500/- per case   | 52334             |
|          | (m) Export LC Cancellation   | Rs. 1,500/- Flat.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I  | 52368             |
|          | (n) Handling of Clean and Discrepant documents negotiation   | Rs. 1,000/- Clean<br>Rs. 2,000/- Discrepant   | 52367             |
|          | (o) Export Documents Returned Un-Paid  | Rs. 600/- Flat per documents + Correspondence charges   | 52345             |
|          | (p) ERF - II - NOC for Entitlement   | Rs. 1,000/- per NOC   | 52345             |
| <b>L</b> | <b>FOREIGN REMITTANCES</b>   |   |                   |
| <b>1</b> | <b>Outward Remittances</b>   |   |                   |
|          | (a) Foreign Traveler Cheques.  | 1% of amount TC sold Minimum Rs 200/-.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52321             |
|          | (b) Remittance abroad through F.C. Account (including FDD / FTT)   | a) Flat US\$ 5/- per item upto value of US \$ 1000 or its equivalent.<br>b) 0.25% per item for value of over US \$ 1000 or its equivalent, Minimum US\$ 10/-, Maximum US \$ 100.<br>Plus Additional Charges @ 0.25%, Minimum US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I. | 52324             |
|          | (c) Remittance abroad other than through Foreign Currency Account (including FDD / FTT)  |   |                   |
|          | (i) To Universities/Educational Institutions on behalf of students (for education purpose)   | Rs. 400/- Flat<br>(Correspondent charges to be recovered by the correspondent while paying to beneficiary)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52325             |
|          | (ii) Other Remittances abroad  | 0.10% per item. Minimum Rs. 500/-<br>(Correspondent charges to be recovered by the correspondent while paying to beneficiary)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52325             |
|          | (d) Commission / Handling charges on deposits of Foreign Currency Notes for the credit of FC Account in respective currencies.                         |   |                   |
|          | (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             |
|          | (e) Remittance abroad under specific approval of SBP   | Rs. 1500/- flat<br>(Correspondent charges to be recovered by the correspondent while paying to beneficiary)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52325             |
|          | (f) FDD/FTT Cancellation charges   | Flat Rs.500/-<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52323             |
|          | (g) Issuance of Duplicate FDD  | Flat Rs.500/-<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.   | 52322             |
| <b>2</b> | <b>Inward Remittances</b>  |   |                   |
|          | (a) Home Remittances   | No charges to be recovered, if the funds are remitted to branch of our bank or to other bank.   | 52761             |
|          | (b) Other than Home Remittance   | No Charges, if the proceeds are credited to an account with any branch of our bank.<br>In other cases, DD/PO Charges as well as dispatch / communication charges (as applicable) would be recovered   | 52762             |
|          | (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.<br>b) If credit to Foreign Currency Account, USD 5/- including NIFT & collecting Bank Charges.  | 52054             |
|          | (ii) Return Cheque Charges   | a) Pak. Rupees Account:<br>Rs.650/- per returned cheque inclusive of NIFT charges.<br>b) Foreign Currency Account:<br>USD 6/- or equivalent inclusive of NIFT charges   | 52055             |
| <b>M</b> | <b>OTHER CHARGES (International Banking)</b>   |   |                   |

| Sr. No. | Description   | Allied Rate of Charges  | PL Category (T24) |
|---------|---|---|-------------------|
| 1       | <b>Correspondent Bank's charges (if any).</b>   | Actual  | PKR 14474         |
| 2       | <b>Foreign Bills/Cheques/TCs sent for collection returned un-paid.</b>  | Flat Rs. 500/-<br>Plus Foreign correspondent charges<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52055             |
| 3       | <b>Inward collection received (relating to FC Account) from abroad or local banks/ branches and where the payment is demanded in Foreign Currency.</b>  | a) Flat US\$ 5/- per item upto value of US \$ 1000 or its equivalent.<br>b) 0.25% per item for value of over US \$ 1000 or its equivalent, Minimum US\$ 10/-, Maximum US \$ 100.<br>Plus Additional Charges @ 0.25%, Minimum US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I. | 52320             |
| 4       | <b>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).</b>                            | 0.15% Min. Commission Rs.400/-<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52338             |
| 5       | <b>Inter Branch Online FC Transactions</b>  |   |                   |
|         | (a) Online FCY Cash Withdrawal (Allowed from Authorized Branches only)<br><br><b>Note:</b><br>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<br>b) Inter City Charges (Per transaction)<br>US \$ = 05<br>GBP = 03<br>EURO = 04<br>JPY = 400   | 52028             |
|         | (b) Online FCY Cash Deposit (Allowed from Authorized Branches only)   | a) Within City - No Charge<br>b) Inter City Charges (Per transaction)<br>US \$ = 05<br>GBP = 03<br>EURO = 04<br>JPY = 400   | 52029             |
|         | (c) Online FCY Account to Account Transfer (Allowed from and to Authorized Branches only)   | a) Within City - No Charge<br>b) Inter City Charges (Per transaction)<br>US \$ = 03<br>GBP = 02<br>EURO = 02<br>JPY = 300   | 52030             |
| 6       | <b>Standing Instructions Fee in Foreign Currency Accounts.</b>  | US\$ 5 per transaction or its equivalent in other currencies<br>Plus correspondent Bank Charges. (Permissible to new - FC Account & Incremental deposits).<br>Plus all charges for transaction executed under these Standing Instructions as per applicable rates of that relevant transaction.   | 52017             |
| 7       | <b>Collection for Foreign Currency Account</b>  |   |                   |
|         | (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/-<br>ii) US \$ 15/- for collection of above USD 1000/- (or equivalent currency)<br>All correspondent banks charges to be recovered at actual.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52751             |
|         | (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)<br>ii) USD 20/- for collection of USD 500/- & above (under Secured Collection).<br>All correspondent banks charges to be recovered at actual.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52752             |
| 8       | <b>Collection of FEBCs, FCBCs, DBCs and profit coupons from SBP/NBP etc.</b>  | 0.20% Minimum Rs. 200/- Maximum Rs.500/- per collection.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section I.  | 52753             |
| 9       | <b>Issuance of Proceeds Realization Certificate beyond one year.</b>  | Rs.600/- (Flat)   | 52756             |
| 10      | <b>Issuance of duplicate Proceeds Realization Certificate</b>   | Rs.300/- within one year.<br>Rs.600/- if beyond one year.   | 52754             |
| 11      | <b>Circulation of loss of E-Form (Recoverable from Bank's own customer)</b>   | Rs.1,000/-  | 52757             |
| 12      | <b>Test/signature verification charges to be received from other Bank's (Foreign Remittances)</b>   | Rs.500/- per instance   | 52758             |
| 13      | <b>Purchase of travelers' cheques/drafts etc.</b>   | Rs.100/- (Flat) per transaction.  | 52759             |
| 14      | <b>Issuance of Business performance Certificate at Customer's request.</b>  | Rs.1,000/- (Flat).  | 52760             |

| Sr. No. | Description  | Allied Rate of Charges | PL Category (T24) |
|---------|--|------------------------|-------------------|
|         | <p><b>Notes:</b></p> <p>1) The entire Schedule of Charges may be negotiated /discounted in % age terms for any customer / borrower with permission of Chief CRBG/CIBG based on existing/ prospective relationship, except as specifically mentioned hereunder:</p> <p><b>a) Section I of schedule of charges.</b><br/> <b>b) Charges of Correspondent Banks at Actual.</b><br/> <b>c) Any clause where charges are to be negotiated or any waiver has been specifically mentioned therein.</b><br/> <b>d) Section DL of schedule of charges.</b></p> <p><b>2) The Charges under note 1(a),(b), (c) or (d) above can only be discounted or waived by the CEO duly recommended by respective Chief CRBG/CIBG.</b></p> <p>3) Where negotiable rate / charge is jointly approved by Chief CIBG/CRBG 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 CIBG/CRBG 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> |                        |                   |

**FEE EXEMPTION GRID**

| PRODUCT NAME   | ALLIED BUSINESS ACCOUNT  | CURRENT ACCOUNT   |                                    |                        | REGULAR SAVING ACCOUNT  |  |                          |
|--|--|---|------------------------------------|------------------------|---|--|--------------------------|
| Eligibility Requirement  | No Minimum Balance requirement.  | Average Balance of the Month  |                                    |                        | Average Balance of the Month  |  |                          |
|  |  | Rs.250,000 to less than Rs.500,000  | Rs.500,000 to less than Rs.750,000 | Rs.750,000/- and above | Rs. 1,000,000 to less than Rs. 2,500,000  | Rs. 2,500,000 to less than Rs. 5,000,000 | Rs. 5,000,000 and above. |
| Online Cash Deposit  | FREE   | 2 FREE TRANSACTION PER MONTH  | 4 FREE TRANSACTION PER MONTH       | FREE UNLIMITED         | 2 FREE TRANSACTION PER MONTH  | 4 FREE TRANSACTION PER MONTH             | FREE UNLIMITED           |
| Online Cash Withdrawal   | FREE   | 2 FREE TRANSACTION PER MONTH  | 4 FREE TRANSACTION PER MONTH       | FREE UNLIMITED         | 2 FREE TRANSACTION PER MONTH  | 4 FREE TRANSACTION PER MONTH             | FREE UNLIMITED           |
| Online A/C to A/C Transfer   | FREE   | 4 FREE TRANSACTION PER MONTH  | 8 FREE TRANSACTION PER MONTH       | FREE UNLIMITED         | 4 FREE TRANSACTION PER MONTH  | 8 FREE TRANSACTION PER MONTH             | FREE UNLIMITED           |
| Cheque / Instrument deposit for clearing / collection by Remote Branch   | FREE   | 2 FREE TRANSACTION PER MONTH  | 4 FREE TRANSACTION PER MONTH       | FREE UNLIMITED         | 2 FREE TRANSACTION PER MONTH  | 4 FREE TRANSACTION PER MONTH             | FREE UNLIMITED           |
| Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt           | FREE   | 3 FREE PER MONTH  | 6 FREE PER MONTH                   | FREE UNLIMITED         | 3 FREE PER MONTH  | 6 FREE PER MONTH                         | FREE UNLIMITED           |
| Cancellation of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt       | FREE   | 1 FREE PER MONTH  | 2 FREE PER MONTH                   | FREE UNLIMITED         | 1 FREE PER MONTH  | 2 FREE PER MONTH                         | FREE UNLIMITED           |
| 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   | 1 FREE PER MONTH  | 2 FREE PER MONTH                   | FREE UNLIMITED         | 1 FREE PER MONTH  | 2 FREE PER MONTH                         | FREE UNLIMITED           |
| Intercity Clearing / OBC   | No Charges   | As per SOC  |                                    |                        | As per SOC  |  |                          |
| Account Maintenance  | As per SOC   | 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 / Firms/ Companies  |                                    |                        | All Individuals / Firms/ Companies  |  |                          |
| Other  | <b>No Registration Charges on myABL Business Internet Banking for Allied Business Accounts</b> | Free facilities to remain available in following one month based on eligibility criteria (average balance) which will be reassessed on each month end on the basis of Average Balance in the Account. |                                    |                        | Free facilities to remain available in following one month based on eligibility criteria (average balance) which will be reassessed on each month end on the basis of Average Balance in the Account. |  |                          |
| VDC  | As per SOC   | As per SOC  |                                    |                        | As per SOC  |  |                          |
| Fee For Additional Benefits  | N/A  | N/A   |                                    |                        | N/A   |  |                          |

**FEE EXEMPTION GRID**

| PRODUCT NAME  | ALLIED RISING STAR   | ALLIED EXPRESS ACCOUNT  | ALLIED Khanum Asaan Account                               | Allied Youth/Youth Asaan Account  | Allied Senior Citizen/Senior Citizen Asaan Account   |
|---|--|---|---|---|--|
| Eligibility Requirement   | No Minimum Balance requirement.  | No Minimum Balance requirement.   | No Minimum Balance requirement.                           | Average Balance for free services<br>Rs.10,000(18-25)<br>Rs.50,000(26-35)   | Average Balance for free services<br>Rs.50,000   |
| Online Cash Deposit   | As per SOC   | As per SOC  | As per SOC  | 2 FREE TRANSACTION PER MONTH  | 2 FREE TRANSACTION PER MONTH   |
| Online Cash Withdrawal  | As per SOC   | As per SOC  | As per SOC  | 2 FREE TRANSACTION PER MONTH  | 2 FREE TRANSACTION PER MONTH   |
| Online A/C to A/C Transfer  | As per SOC   | As per SOC  | As per SOC  | 2 FREE TRANSACTION PER MONTH  | 2 FREE TRANSACTION PER MONTH   |
| Cheque / Instrument deposit for clearing / Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt | As per SOC   | As per SOC  | As per SOC  | As per SOC  | As per SOC   |
| Cancellation of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt  | As per SOC   | As per SOC  | As per SOC  | As per SOC  | As per SOC   |
| Duplicate Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt                                  | As per SOC   | As per SOC  | As per SOC  | As per SOC  | As per SOC   |
| Intercity Clearing / OBC  | As per SOC   | As per SOC  | As per SOC  | As per SOC  | As per SOC   |
| Account Maintenance Charges (Service Charges)   | No Charges for Both Principal and Linked Account   | No Charges  | No Charges  | No Charges  | No Charges   |
| Issuance of Cheque Book   | First Free Cheque book of 10 leaves for Both Principal and Linked Account  | First Free Cheque book of 10 leaves   | First Free Cheque book of 10 leaves                       | FIRST FREE OF 10 Leaves   | 50 Leaves free (every year)  |
| Eligibility   | Kids age (0-18) only   | All Individuals   | Females only  | Individuals(18-35)  | Individuals (55 or above)  |
| Other   | 1- Issuance of Duplicate Relationship Card Rs. 50/- per request<br>2- Issuance of Duplicate Certificate of 1 Bank Account Rs. 50/- per request | 1. Free ATM Card issuance<br>2. Free Access to Internet Banking<br>3. Free 24/7 telephone Banking | 50% discount on 1st Year Locker , Subject to availability | 1-Free Mobile App (Vouch 365)<br>2-Accidental Death & Disability Insurance Upto Rs 500,000/-  | 1-Free Medical Health Card<br>2-Free Accidental Death & Disability Insurance Upto Rs 500,000/- Insurance<br>3 Free Hospitalization Coverage of Rs 6000/- per day |
| VDC   | As per SOC   | As per SOC  | As per SOC  | As per SOC  | In Regular Variant free for first year In Asaan Account Variant charges as per SOC   |
| Fee For Additional Benefits where minimum monthly average balance falls below the mentioned Limits  | N/A  | N/A   | N/A   | Rs. 50/- p.m. (Inclusive of all Taxes) Below Minimum average balance of month:<br>Rs. 10,000/- ( 18-25years )<br>Rs. 50,000/- (26-35years ) | Rs. 140/- p.m. (exclusive of all taxes) Below Minimum average balance of month is:<br>Rs. 50,000/-   |