



# **SCHEDULE OF CHARGES**

**(EFFECTIVE FROM 01-01-2014 TO 30-06-2014)**

**ALLIED BANK LIMITED**

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## Schedule of Charges

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

### DOMESTIC BANKING

S.NO	TYPE OF TRANSACTION /SERVICE	RATE OF CHARGES	GL CODE (UNIBANK)	PL CATEGORY (T24)
<b>A.</b>	<b><u>REMITTANCES</u></b>			
	<b><u>Commission:</u></b>			
i)	Issuance of DDs/ Allied Banker Cheque (ABC) Payable at any Branch in Pakistan  <b>Note:-</b> Recovery of Remittance charges from Banks, DFIs & Utility companies subject to arrangements.	0.10% Min. Rs.200/- for A/c holders (through A/c) 0.20% Min. Rs.1000/- against cash (A/c Holders & walk-in-customer)	8960-01-0 (DD) 8960-14 (ABC)	52101 52113
ii)	Issuance of TTs	0.10% Min.Rs.200/- for A/c holders (through A/c) (Including Communication Charges)  0.25% Min.Rs.1000/- against cash (Including Communication Charges)	8960-05-2	52102
iii)	Cancellation of DD/TT/ ABC Payable at any branch in Pakistan	Rs.250/- (Flat)	8960-02-8 (DD) 8960-06-0 (TT) 8960-15 (ABC)	52106 52107 52114



iv)	Issuance of Duplicate DD /ABC Payable at any Branch in Pakistan	Rs.600/- (Flat)	8960-01-0 (DD) 8960-16 (ABC)	52108 52115
v)	<b>Pay Order /Allied Banker Cheque (ABC) Payable at issuing Branch:</b>			
a)	Issuance	Rs.150/- for Account holders (Through A/c) Rs.500/- against cash (A/c Holders & walk-in-customer)	8960-03-6 (PO) 8960-11 (ABC)	52103
b)	Cancellation	Rs.200/- (Flat)	8960-04-4 (PO) 8960-12 (ABC)	52109
c)	Issuance of Duplicate Payorder /ABC payable at issuing branch	Rs.300/- (Flat)	8960-03-4 (PO) 8960-13 (ABC)	52110
d)	Service charges on the collection of fees of educational institutions  <b>Note:</b> Charges should be Rs.21.55 plus FED Rs.3.45. In case of charges recovered @ 0.50%, the service charges amount should be inclusive of FED.	1. No service fee shall be charged from the students depositing the amount of fee directly in the fee collection account of the educational institution.  2. The charges for making/cancellation Pay Order / DD/ABC /any other related instrument for payment of fee / dues in favour of educational institutions, HEC/ Board etc. may not exceed 0.50% of fee /dues amount or Rs.25/- per instrument, whichever is less.	8912-42	52662
vi)	<b>Inter Branch Transaction and Online Banking</b>			
1)	Cash Withdrawal	i) Within City - Free ii) Inter City - 0.10% Min. Rs.300/- Max. Rs.2000/-	8912-01-7	52014
2)	Cash Deposit	i) Within City - Free ii) Intercity - 0.10% Min Rs.300/- Max. Rs.2000/-	8912-10	52015
3)	A/C to A/C Transfer	i) Within City - Free ii) Intercity - 0.05% Min. Rs.250/ Max. Rs.1,000/-	8912-02-5	52112



4)	Cheque / Instrument deposit for Clearing /Collection by Remote Branch	i) Within City - Free ii) Intercity - 0.05% Min. Rs.250/ Max. Rs.1,000/-	8912-43	52116												
5)	Inter Bank Fund Transfer (IBFT from branch counter):	0.10% Min. Rs.200/- for A/c holders (through A/c) 0.20% Min. Rs.1000/- against cash (A/c Holders & walk-in-customer)	891275	52027												
6)	Balance Enquiry	NIL at Parent branch Rs.50/- at Remote branch	8912-48	52019												
vii)	Issuance of Rupee Travelers' Cheque.	Rs.10/- per leaf	8960-07-8	52066												
viii)	Issuance of Duplicate Rupee Travelers' Cheque.	Rs.50/- per leaf	8960-07-8	52066												
ix)	Issuance of Call Deposit Receipt	Rs.100/- for A/c holder through A/C. Free for Current A/c. holders only Rs.1000/- against cash (A/c holder & walk-in-customer)	8960-08-6	52067												
x) a)	Issuance of SBP/NBP Cheque on client's account.	Rs.500/- per cheque	8960-09-4	52065												
b)	Transfer of fund of Rs.100,000/- & above through Real Time Gross Settlement System /Pakistan Real Time Interbank Settlement Mechanism (RTGS/PRISM).	<table border="0"> <thead> <tr> <th>Days</th> <th>Receipt of RTGS Request</th> <th>Per Trans.Charges</th> </tr> </thead> <tbody> <tr> <td>Monday</td> <td>9.00 AM to 1.00 PM</td> <td>Rs.220/-</td> </tr> <tr> <td></td> <td>to 1.00 PM to 3.00 PM</td> <td>Rs.330/-</td> </tr> <tr> <td>Friday</td> <td>3.00 PM to 3.30 PM</td> <td>Rs.550/-</td> </tr> </tbody> </table> <hr/> For Multiple Credit Transfers Using MT-102 (Non Time Critical) Mon to Fri 9.00 AM to 3.30 PM Rs.50.00	Days	Receipt of RTGS Request	Per Trans.Charges	Monday	9.00 AM to 1.00 PM	Rs.220/-		to 1.00 PM to 3.00 PM	Rs.330/-	Friday	3.00 PM to 3.30 PM	Rs.550/-	8912-39	52121
Days	Receipt of RTGS Request	Per Trans.Charges														
Monday	9.00 AM to 1.00 PM	Rs.220/-														
	to 1.00 PM to 3.00 PM	Rs.330/-														
Friday	3.00 PM to 3.30 PM	Rs.550/-														



xi)	Inland letters of credit (Opening commission) Annual Business  Upto Rs.50(M) Upto Rs.75(M) Upto Rs.100(M) Above Rs.100(M)	<table border="0"> <tr> <td><b>First quarter or part thereof</b></td> <td><b>Each subsequent quarter or part thereof</b></td> <td><b>Minimum</b></td> </tr> <tr> <td>0.40%</td> <td>0.35%</td> <td>Rs.2000/- per LC</td> </tr> <tr> <td>0.35%</td> <td>0.30%</td> <td>Rs.2000/- per LC</td> </tr> <tr> <td>0.30%</td> <td>0.25%</td> <td>Rs.2000/- per LC</td> </tr> <tr> <td colspan="2">Negotiable</td> <td>Rs.2000/- per LC</td> </tr> <tr> <td colspan="3">Letter of business commitment be obtained</td> </tr> </table>	<b>First quarter or part thereof</b>	<b>Each subsequent quarter or part thereof</b>	<b>Minimum</b>	0.40%	0.35%	Rs.2000/- per LC	0.35%	0.30%	Rs.2000/- per LC	0.30%	0.25%	Rs.2000/- per LC	Negotiable		Rs.2000/- per LC	Letter of business commitment be obtained			8962-01-2	52328
<b>First quarter or part thereof</b>	<b>Each subsequent quarter or part thereof</b>	<b>Minimum</b>																				
0.40%	0.35%	Rs.2000/- per LC																				
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Negotiable		Rs.2000/- per LC																				
Letter of business commitment be obtained																						
xii)	Amendment Charges:																					
a)	Without increase in amount / extension in period of shipment	Rs.1500/- (Flat) plus applicable Swift /Postage /Courier etc. charges	8962-01-2	52328																		
b)	Involving increase in amount and/or extension in period of shipment.	Rs.1500/- per transaction plus commission as above	8962-01-2	52328																		
xiii)	Advising/Amendment/ charges of (inward) inland L/C.	Rs.1500/- (Flat). Plus applicable Courier charges	8962-01-2	52328																		
xiv)	Confirmation Charges	@ 0.25% per month Min. Rs.1,500/ or as agreed Pricing with FIW	8962-01-2	52328																		
xv)	Handling of Discrepant documents under Inland L/C	Rs.2500/- (Flat)	8912-44	52310																		



<b>B.</b>	<b>BILLS</b>			
i)	Collections :-			
a)	Documentary	0.40% Min.Rs.1000/- plus Postage/ Courier charges	8962-02-0	52363
b)	Clean (Including Cheques/dividend warrants/bank drafts etc.)	0.25% Min.Rs.150/- Max.Rs.10,000/- plus Postage/Courier charges	8962-03-8	52071
	<b>Note:- i (a) &amp; (b)</b> Charges deducted by other collecting Banks are recoverable.			
c)	Express Collection through IBR	i) Within City - Free ii) Intercity 0.05% Min. Rs.250/ Max. Rs.1,000/-	8912-02	52111
ii)	Purchase/ discounting of Bills			
a)	Documentary Bills purchased other than those drawn against Letter of Credits.	1. Mark-up to be recovered as per terms of approval. 2. If bill paid after due date, mark-up @ 24% p.a. to be charged from due date till date of adjustment. 3. Plus Bank Commission @0.40% Min.Rs.1000/- & other charges as per Bank's Schedule of Charges.	8962-04-6 (Note: Markup should be recorded in its relevant head of account)	52344
b)	Clean Bills (Cheques, Bank Drafts etc.)  <b>Note:-</b> i) Collecting agents charges will be extra on actual basis as claimed. ii) Telephone/Fax/ SWIFT Charges will be charged, if fate of the instrument is asked for by Telephone /Fax/Swift.	1. Mark-up to be recovered as per terms of Approval 2. If bill paid after 15 days from date of Purchase/ discounting, mark-up @ 24% p.a.to be charged for the entire period 3. Plus Bank Commission @0.40% Min. Rs.50/- & other charges as per Bank's Schedule of Charges.	8962-05-4 (Note: Markup should be recorded in its relevant head of account)	52165



iii)	Returning Charges for documentary and clean collection  <b>Note:-</b> Clean Collection include cheques, Bank draft etc. plus correspondent agent charges at actual.	Rs.500/- Plus courier charges. F.C. A/C USD.6/- plus courier charges as per tariff.	8962-06-02	52359
iv)	Storage Charges	i) No Charges, if cleared within 3 days of its receipt by the branch.  ii) Rs.2/- per packet per day Minimum Rs.100/-.	8912-05-9	52196
v)	<b>Sight Bills drawn against Letter of Credits</b>			
a)	Negotiating end:			
i)	Markup	1. Mark-up to be recovered as per terms of Approval, Minimum 16% p.a.  2. If the bill is paid after 15 days from the date of purchase/ discounting, mark-up @ 24% p.a. to be charged for the entire period.  3. Plus Bank Commission & other charges as per Bank's Schedule of Charges.	(Note: Markup should be recorded in its relevant head of account)	
ii)	Commission:	0.55% Min Rs.700/- (irrespective of the amount of LC)	8962-07-0	52343
b)	Collection Charges for restricted L/Cs. (Where negotiation is restricted to other bank and presented to us for forwarding)	Rs.1000/- (Flat)	8962-08-8	52342



c)	At opening end (at the time of retirement):			
	Markup	Mark-up to be recovered as under ("IMPORTS" item vi.a) Commission to be recovered as under "IMPORTS" item vi.b)	(Note: Markup should be recorded in its relevant head of account)	
vi)	<b>Usance Bills drawn against Letter of Credits</b>			
a)	At Opening end: Markup on import bills under Usance Inland L/Cs, if Bills not paid on due date i.e Finance against Dishonoured Bills (FADB).	Markup @24% p.a. plus Bank commission @ 0.40% per bill Min.Rs.500/- & Extra commission @ 0.10% per month is to be recovered /charged on bill amount on realization, from the date of expiry of LC.	8962-09-6 (Note: Markup should be recorded in its relevant head of account)	52358
b)	At Discounting /Negotiating end	1 .Markup to be recovered as per terms of approval, minimum 16% p.a.  2. If bill is paid after due date, markup @24% p.a. to be charged from due date till the date of adjustment plus Bank Commission & other charges as per the Bank's Schedule of Charges.  3. Commission 0.40% Minimum Rs.500/-	8962-09-6 (Note: Markup should be recorded in its relevant head of account)	52358
c)	At Collecting end			
	Collection Charges	Commission 0.40% Minimum Rs.500/-	8962-09-6	52358
	<b>Note:-</b> All other charges as per ii, iii & iv above, where applicable, will also be recovered.		8912-06-7	52197
<b>C.</b>	<b>PROFESSIONAL FEE FOR VALUATION OF MORTGAGED/PLEDGED ASSETS:</b>			
	(Valuation to be carried out by evaluator listed on the panel maintained by Pakistan Banks Association.)			





i)	Miscellaneous charges (i.e. charges for documentation, evaluation of securities and maintenance thereof).	Actual	8912-26	52153
ii)	For advances against pledge/hypothecation various charges to be recovered as follows:			
a)	Godown Rent	Actual	8912-27	52154
b)	Godown staff salaries: Salaries of Godown Keepers/Chowkidars	Actual	8912-28	52155
c)	Godown Inspection Charges:	<p>i) Within Municipal Limits or within a radius of 10 KM from the branch shall be credited to Bank's Income A/c:                      Upto Rs 1 Million - Rs.400/-                      Above Rs 1 (M) to Rs 5 (M) - Rs 700/-                      Above Rs 5 (M) to Rs 10 (M) - Rs 1500/-                      Above Rs 10 (M) - Rs 2500/-                      Plus actual conveyance charges: Maximum one visit per month</p> <p>ii) Outside the above limits:                      T.A. &amp; D.A. as per rules. (Applicable to Staff only) in addition to charges as above.</p>	8912-45	
d)	Delivery Charges: If a Godown Keeper is not posted, conveyance charges will be recovered	Actual	8912-29	
e)	Other incidental expenses: Legal Charges etc.	Actual	8912-30	52157



	<p><b>Note:-</b></p> <p>i) While recovering the Miscellaneous Charges like godown rent, godown staff salary, etc., the amount recovered from the borrowers shall not exceed the total rent of the godown, salary of the godown staff etc. In other words miscellaneous charges should be levied as per actual and should not become a source of profit to the bank.</p> <p>ii) Transactions pertain to Trade Factory will charge Mark-up on all Past Due Obligations (PDO)'s cases @ 24% , where exception approval is not provided by the respective branch.</p>			
<b>D.</b>	<b><u>STANDING INSTRUCTIONS FEE</u></b>			
	Standing instructions fee will be recovered in addition to the usual charges on remittances, if any	Rs.250/- for each transaction	8912-12	52017
<b>E.</b>	<b><u>GUARANTEES</u></b>			
i)	Guarantees issued to shipping companies in lieu of bills of lading	Rs.2500/- (Flat)	8930-02	52361
ii)	Guarantees issued favouring Collector of Customs	0.60% per quarter or part thereof. Min. Rs.1250/-	8930-01-5	52371
iii)	Other Guarantees including Bid-Bond Guarantees issued at the request of the A/c. holder in Pakistan.	<p>a) Upto Rs.15(M) 0.40% per quarter or part thereof Min.Rs.1500/-</p> <p>b) Upto Rs.30(M) 0.30% per quarter or part thereof Min.Rs.1500/-</p> <p>c) Upto Rs.50(M) 0.25% per quarter or part thereof Min.Rs.1500/-</p> <p>d) Above Rs. 50(M) negotiable Min. Comm. Rs.1500/- per quarter. If negotiation not made &amp; rate not got approved from competent authority, the rate mentioned at (c) will be applied.</p>	8930-01-5	52372



iv)	Back to back guarantees including guarantees issued against counter guarantee of our foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees etc.	0.40% per quarter or part thereof Min. US\$100/- or as per arrangements.	8930-01-5	52373
v)	Amendment in Guarantees	Rs.1500/- per amendment (flat) or commission at rate specified above if amendment involves increase in amount or extension in period. In case of back to back guarantee: US \$ 50 or commission specified as above, if amendment involves increase in amount or extension in period.	8930-06	52381
<p><b>Note:-</b></p> <p>a. Where 100% cash margin or lien on return - free deposits is provided, commission may be waived. (See Note for waivers at the end of Schedule of Charges).</p> <p>b. Where 50% cash margin or lien on return - free deposit is provided, commission may be charged at half of the above rate</p> <p>c. Quarter will start from the date of issuance of guarantee</p> <p>d. All Guarantees issued by bank must contain specific amount and expiry date and a date by which the claim is to be lodged</p>				
	e. In case forced liability is created upon invocation of a Bank Guarantee.	Mark-up @ 24% p.a. will be charged from the date of creation of the forced liability till its complete adjustment.	(Note: Markup should be recorded in its relevant head of account)	
	f. Commission on Guarantees is to be charged from the date of issue till expiry of the Guarantee including claim's period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later.			



<b>F.</b>	<b><u>LEGAL CHARGES</u></b>			
	Legal fees and charges paid to advocates for consultation/ opinion/examination of documents.	Actual	0681-01-0	12615
<b>G.</b>	<b><u>MISCELLANEOUS CHARGES</u></b>			
i)	Issuance of Cheque Book	Rs.7/- per leaf. For FCY Accounts, rupee equivalent of charges will be deducted from FCY Accounts.	8912-14	52003
ii)	Stop payment instructions	Rs.400/- per instructions for local currency A/c. US\$ 5/- per instruction for F.C. Account and FC cheques/drafts.	8912-16	52002
iii)	a) Cheque returned in inward Clearing: (If returned due to fault on the part of respective account holder i.e. balance insufficient in account, drawer's signatures incomplete /differ/ required, cheque contain extraneous matter, payment stopped by drawer, revenue stamp required/insufficient & mutilated cheque etc.	a) Rs.400/- per cheque from issuer - LCY A/C b) US\$ 5/- per cheque from issuer - FCY A/C (US local clearing)	8912-17	52058
	b) Cheque returned on counter	No charges - LCY / FCY cheques		
iv) a)	Same day clearing (at the time of Lodgement)	Rs.350/- (Including NIFT Charges)	8912-04-1	52056
b)	Intercity clearing (at the time of Lodgement)	Rs.300/- (including NIFT Charges) (Rawalpindi-Islamabad are considered as one city)	8912-04-1	52057



v)	Balance confirmation certificate required by Customers other than auditors.	Rs.250/- per certificate	8912-18	52020
vi)	Bank Certificate for the purpose of Visa/ Income Tax	Rs.300/- per certificate	8915-03	55559
vii)	Account closing processing cost:			
a)	Local Currency Account	Rs.250/- or whatever minimum balance available in A/c. No service charges if closed by the Bank Free for regular Saving Accounts	8912-19	52001
b)	Foreign Currency Account	US \$ 10/- No service charges if closed by the Bank	8912-19	52001
viii)	a) Service Charges on all Accounts where minimum monthly average balance falls below:  i) Current /ABA A/cs. = Rs.25,000/- ii) Saving Products (other than Regular Saving Accounts) = Rs.10,000/-	Rs.50/- p.m. (inclusive of all taxes)	8944-01-4	52022
	b) Foreign Currency Account Service Charges if average balance in Foreign Currency A/cs. falls during a month:	<b>CD &amp; SB A/c where balance is less than :</b> <b>a) New FCY A/C.</b> i) USD 500/- USD2/- p.m. ii) GBP 500/- GBP2/- p.m. iii) Euro 500/- Euro 2/- p.m. iv) JPY 50,000/- JPY 300/- p.m. <b>b) On Frozen A/Cs.</b> i) USD 500/- USD 5/- p.m. ii) GBP 500/- GBP 5/- p.m. iii) Euro 500/- Euro 5/- p.m. iv) JPY 50,000/- JPY 500/- p.m.	8944-01-4	52022
c)	Service charges on "Allied Basic Banking Accounts" at Parent branch only		8912-35	



	i) 02 withdrawals & 2 deposits during a Calendar month	Free	8912-.35	52021
	ii) Additional transactions	Rs.50/- for every withdrawal/ deposit		
	Unlimited withdrawals through ABL ATM	Free		
<p><b>Note:-</b>                  Following A/cs. are exempted from levy of service charges:</p> <ul style="list-style-type: none"> <li>i) A/cs maintained by employees of Govt. /Semi-Govt. Institutions for Salary, Pension and Benevolent Funds purpose including widows / children of deceased employees eligible for family pension/benevolent funds grant etc. in any manner what so ever.</li> <li>ii) Mustahqeen Zakat</li> <li>iii) Zakat A/cs. Maintained for collection &amp; disbursement of Zakat Funds</li> <li>iv) Students</li> <li>v) Salary A/cs. of private Institutions under special arrangement with Bank</li> <li>vi) ABL employees and their spouse</li> <li>vii) All Non chequeing Collection Accounts from where the balances /funds as per standing instructions are transferred to customers main collection A/c. whether daily or on periodical basis, shall be exempted from levy of service charges</li> <li>viii) Deceased Accounts</li> </ul>				
ix)	eCIB Charges	Rs.150/- per eCIB report for individual Rs.200/- per eCIB report for Corporate (No eCIB Charges to credit card holders, customers of Allied Business Finance, Allied Personal Finance and Channel Finance-OMC)	8912-07-5	52152
x)	Printing of duplicate/ additional Statement of Account.	Rs.30.17 plus FED Rs.4.83 = Rs.35/- per statement For FCY Accounts, rupee equivalent of charges will be deducted from FCY Accounts t	8912-13	52016
xi)	Photocopy of paid Cheques provided to customer.	Upto one year old: Rs. 200/- per cheque Above one to five year old: Rs. 500/- per cheque Above five year old: Rs. 750/- per cheque	8912-46	



xii)	Investors Portfolio Account (IPS):			
	a) IPS Maintenance Account Charges	PKR 5,000/- per month	8912-53	52023
	b) IPS Transaction Charges	PKR 300/- per transaction	8912-54	52005
xiii)	SMS /e-Mail /Alert Service Fees:	Rs.50/- P.M	8973-21	52714
ix)	Internet Banking Subscription Charges	Rs.300/- Annually	897322	52719
	<b>Note:</b> Free for ABL Staff			
<b>H.</b>	<b><u>FINANCE/ ADVANCES/ INVESTMENT BANKING/ LEASING:</u></b>			
	Following charges may be recovered in addition to interest/ markup/ return on investment:			
i)	Project Examination/ Arrangement/ Advisory Processing/ Upfront Fee etc.:	To be negotiated with customer on case to case basis or as per Sanction Advice	8952-01-7	52159
ii)	Legal Documentation Fee	To be negotiated with customer on case to case basis or as per Sanction Advice	8952-02	52160
iii)	Commitment Fee	To be negotiated with customer on case to case basis or as per Sanction Advice	8952-03	52163
iv)	Project Monitoring Fee	To be negotiated with customer on case to case basis or as per Sanction Advice	8952-04	52164
v)	Consortium Management Fee	To be negotiated with customer on case to case basis or as per Sanction Advice	8952-05	52207
vi)	Issuance of NOC charges			
a)	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)	8952-06	52193::52194



	<b>Note:-</b> Recovery of these charges shall be discounted /negotiable from clients having total facilities exceeding Rs.100 Million with the approval of Chief CRBG/CIBG																					
b)	Program Lending	Processing charges upto 1% of approved exposure to be recovered from the client upfront at the time of disbursement of the facility (Separate Processing charges for each Program Lending to be approved by Chief CRBG/ CIBG)																				
vii) a)	Processing charges on CA of CRBG for Fresh, Renewals, Enhancements, Regular Proposals Fund & Non Fund Based)	<table border="1"> <thead> <tr> <th>S.No.</th> <th>Amount of Limit</th> <th>Processing Charges</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>0 Up to 5 (M)</td> <td>0.1% or min Rs. 2,000/=</td> </tr> <tr> <td>2</td> <td>+ 5 to 10 (M)</td> <td>0.05% or min Rs. 4,000/=</td> </tr> <tr> <td>3</td> <td>+ 10 to 25 (M)</td> <td>0.05% or min Rs.10,000/=</td> </tr> <tr> <td>4</td> <td>+ 25 to 50 (M)</td> <td>0.05% or min Rs.12,500/=</td> </tr> <tr> <td>5</td> <td>+ 50 M &amp; above</td> <td>0.025% or min Rs.15,000/=</td> </tr> </tbody> </table> <p>a. Charges are as percentage of requested amount b. Processing charges are Non- Refundable. To be charged upfront c. Not applicable on Allied Fast Finance product program</p>	S.No.	Amount of Limit	Processing Charges	1	0 Up to 5 (M)	0.1% or min Rs. 2,000/=	2	+ 5 to 10 (M)	0.05% or min Rs. 4,000/=	3	+ 10 to 25 (M)	0.05% or min Rs.10,000/=	4	+ 25 to 50 (M)	0.05% or min Rs.12,500/=	5	+ 50 M & above	0.025% or min Rs.15,000/=	8912-36	52158::52195
S.No.	Amount of Limit	Processing Charges																				
1	0 Up to 5 (M)	0.1% or min Rs. 2,000/=																				
2	+ 5 to 10 (M)	0.05% or min Rs. 4,000/=																				
3	+ 10 to 25 (M)	0.05% or min Rs.10,000/=																				
4	+ 25 to 50 (M)	0.05% or min Rs.12,500/=																				
5	+ 50 M & above	0.025% or min Rs.15,000/=																				
b)	OTT Transactions, Amendment, Temporary Enhancement and EOLS	<table border="1"> <thead> <tr> <th>S.No.</th> <th>Amount of Limit</th> <th>Processing Charges</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>0 Upto 5 (M)</td> <td>Rs.1,000/=</td> </tr> <tr> <td>2</td> <td>+ 5 to 10 (M)</td> <td>Rs.2,000/=</td> </tr> <tr> <td>3</td> <td>+ 10 to 25 (M)</td> <td>Rs.3,000/=</td> </tr> <tr> <td>4</td> <td>+ 25 to 50 (M)</td> <td>Rs.4,000/=</td> </tr> <tr> <td>5</td> <td>+ 50M &amp; above</td> <td>Rs.5,000/=</td> </tr> </tbody> </table>	S.No.	Amount of Limit	Processing Charges	1	0 Upto 5 (M)	Rs.1,000/=	2	+ 5 to 10 (M)	Rs.2,000/=	3	+ 10 to 25 (M)	Rs.3,000/=	4	+ 25 to 50 (M)	Rs.4,000/=	5	+ 50M & above	Rs.5,000/=	8912-36	52158::52195
S.No.	Amount of Limit	Processing Charges																				
1	0 Upto 5 (M)	Rs.1,000/=																				
2	+ 5 to 10 (M)	Rs.2,000/=																				
3	+ 10 to 25 (M)	Rs.3,000/=																				
4	+ 25 to 50 (M)	Rs.4,000/=																				
5	+ 50M & above	Rs.5,000/=																				
c)	Processing charges on CA of Agriculture for Fresh, Renewals, Enhancements, Regular Proposals (Fund Based).	<table border="1"> <thead> <tr> <th>S.No.</th> <th>Amount</th> <th>Processing Charges</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>0 to 0.5 M</td> <td>Rs.1,000/-</td> </tr> <tr> <td>2</td> <td>0.5 to 0.999 M</td> <td>Rs.2,000/-</td> </tr> <tr> <td>3</td> <td>1.0 M and Above</td> <td>Rs.3,000/-</td> </tr> </tbody> </table>	S.No.	Amount	Processing Charges	1	0 to 0.5 M	Rs.1,000/-	2	0.5 to 0.999 M	Rs.2,000/-	3	1.0 M and Above	Rs.3,000/-	8912-59	52031						
S.No.	Amount	Processing Charges																				
1	0 to 0.5 M	Rs.1,000/-																				
2	0.5 to 0.999 M	Rs.2,000/-																				
3	1.0 M and Above	Rs.3,000/-																				





d)	OTT Transactions, Amendment, Temporary Enhancement and EOLS.	<b>S.No.</b> 1 2 3	<b>Amount</b> 0 to 0.5 M 0.5 to 0.999 M 1.0 M and Above	<b>Processing Charges</b> Rs.1,000/- Rs.2,000/- Rs.3,000/-	8912-60	52032
e)	Agriculture Loans against Liquid Securities	Rs.1,000/- for all loans extended against liquid securities			8912-61	52033
viii)	<b>ABL Fast Finance</b>					
a)	Application Processing Fee	Rs. 1000/- Flat – Facility size upto PKR 1M (Non-Refundable, Payable Upfront) Rs. 2000/- Flat – Facility size above PKR 1M (Non-Refundable, Payable Upfront)			891276 (AFF-LG)	52010 (AFF-LG)
b)	Annual Renewal Fee	Rs. 1000/- Flat – Facility size upto PKR 1M (Non-Refundable, Payable Upfront) Rs. 2000/- Flat – Facility size above PKR 1M (Non-Refundable, Payable Upfront)			8912-77 (AFF-RF)	52011 (AFF-RF)
c)	Interim Facility Enhancement including OTT, Amendments, Temporary Enhancements	Rs. 1000/- Flat – Facility size upto PKR 1M (Non-Refundable, Payable Upfront) Rs. 2000/- Flat – Facility size above PKR 1M (Non-Refundable, Payable Upfront)			8912-78 (AFF-TL)	52012 (AFF-TL)
d)	Processing charges in case of assignment of guarantee issued by other banks	Rs. 1000/- Flat			891279	52042
I.	<b><u>ALLIED BANK - VISA CREDIT CARD</u></b>					
i)	Joining Fee	NIL				
ii)	Annual Fees					
	Basic	Classic Gold Platinum	Rs.1000/- Rs.2000/- Rs.4000/-		8973-11	52701



iii)	Supplementary	Classic Rs.250/- Gold Rs.500/- Platinum Rs.1000/-	8973-11	52701
iv)	Service Charges:	<b>Retail, Cash and PO / DD/ABC:</b> Upto 3.5% of outstanding amount per month translated into an APR 42%  <b>Balance Transfer Facility &amp; Allied Easy Instalments:</b> Upto 2% of outstanding amount per month translated into an APR 24%	8973-01	52702
v)	Late Payment Fees:	Rs.1000/-	8973-02	52703
vi)	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 withholding tax of 0.3% of value of the transaction or the sum of all the transactions in a day exceeding Rs.25,000/-	8973-10	52704
vii)	Over Limit Fees:	Rs.1000/-	8973-04	52705
viii)	Balance Transfer Processing Fees:	Rs.500/-	8973-12	52706
ix)	Allied Easy Instalments Processing Fees:	Rs.500/-	8973-18	
x)	PO / DD /ABC Issuance Fees:	Rs.500/- or 3% of PO/DD /ABC amount whichever is higher	8973-19	
xi)	Voucher Retrieval Fees	Local Rs.300/- International Rs.900/-	8973-20	
xii)	Arbitration Charges for disputed transaction	Upto USD 500/-	8973-09	52710



xiii)	Cheque Return Charges / insufficient Funds on Auto Debit	Rs.1000/-	8973-05	52711
xiv)	Duplicate Statement	Free	8973-07	52712
xv)	E-Statements	Free		
xvi)	Card Replacement Fees	Upto Rs.500/-	8973-13	52713
xvii)	Foreign Transaction (International)	Upto 4% over prevailing market rate on all foreign currency transactions or as per SBP directive. Any foreign currency transaction (other than US Dollars) will be first converted into US dollar as per the rate quoted under arrangement with VISA.	8973-22	
xviii)	Credit Protector (Optional)	Upto 0.35% of outstanding amount	8973-23	
xix)	Allied Easy Instalment Prepayment Penalty	Upto 10% of the remaining amount	8973-24	
xx)	Priority Pass Annual Fee	None		
xxi)	Priority Pass per Visit Cost	USD 27/-		



xxii)	Priority Pass Replacement Card Fee	Rs.500/-	8973-18	
<b>J.</b>	<b><u>ALLIED CASH + SHOP VISA DEBIT CARD/ CASH + ATM DEBIT CARD</u></b>			
i)	<b>BASIC CHARGES:</b>			
a)	Annual Fees	Rs.600/-	8972-01	52736
b)	Card Replacement Fee	Rs.100/-	8972-02	52737
c)	Transaction Retrieval Fee	Rs.300/- for domestic Rs.900/- for international transactions	8972-03	52738
d)	Arbitration charges (in case of false chargeback International)	500 US\$ per case	8972-04	52739
ii)	<b>POS CHARGES:</b>			
a)	Charges on Purchase Transactions (Domestic)	NIL (On-Net)		
b)	Charges on Purchase Transactions (Domestic)	NIL (Off-Net)		
c)	Currency Conversion Fee (International POS Transactions)	Upto 4% of the transaction amount (*refer note 'c' below)	8972-08	
d)	Charge on declined POS Transactions:	i) <b>For local:</b> In case of low balance and excess over limit= Rs.5/- ii) <b>For International:</b> In case of low balance and excess over limit= Rs.35/-	8915-04	65052
iii)	<b>ATM CHARGES:</b>			
a)	Charges on Cash Withdrawal Transactions (Domestic)	NIL (On-Net)		



b)	Charges on Cash Withdrawal Transactions (Domestic)	Rs.15 (Off-Net) or as applicable		
c)	Currency Conversion Fee (International ATM Transactions)	Upto 4% of the transaction amount (*refer note 'c' below)	8972-06	
d)	Charges on Balance Enquiry (1-Link)	NIL		
e)	Charges on Balance Enquiry (M-Net)	Rs.5/- per enquiry or as applicable		
f)	Charges on Balance Enquiry (International)	Rs.200/- per enquiry	8972-07	
iv)	<b>FUNDS TRANSFER CHARGES:</b>			
a)	Inter Account Funds Transfer (within ABL) through Internet Banking (Domestic)	Free		
b)	Inter Account Funds Transfer (within ABL) through ATMs (Domestic)	Rs.50/- per transaction	8941-04	52744
c)	Inter Bank Funds Transfer through ATMs & Internet Banking (Domestic)	Rs.100/- per transaction	8941-03	52743 52751 52752
	<p><b>NOTE:-</b></p> <p>a) No joining fee, Annual fee is to be recovered in advance. No refund on account closure. All charges/fees are applicable on per-card basis.</p> <p>b) In addition to above, commission/ service charges, recovery of Rs.100/- on account of courier/postage /telex /fax/cable charges will also be recovered, wherever applicable</p> <p>c) The exchange rate between the transaction currency and the billing currency used for processing foreign currency transactions is a wholesale market rate selected by Visa from within a range of wholesale rates in effect plus the percentage that Allied Bank charges on account of Foreign Currency Conversion.</p> <p>d) No Annual Fee only for salary account of ABL Employee.</p>			



<b>K.</b>	<b><u>LOCKERS</u></b>						
	Safe Deposit Lockers Fee for Safe Deposit Lockers. To be recovered in advance on the yearly basis:						
a)	<b>Description</b>	<b>Rent</b>	<b>OR</b>	<b>Security Deposit</b>	8911-01-1 (For Rent) 3609-10-6 (For Security Deposit)	55511	
	Upto 0.40 cft	Small	Rs.3000/- p.a.	Rs.35,000/-			
	From 0.41 to 0.80 cft & From 0.81 to 1.35 cft	Medium	Rs.4000/- p.a.	Rs.60,000/-			
	From 1.36 to 1.75 cft & From 1.76 to 2.00 cft	Large	Rs.5500/- p.a.	Rs.85,000/-			
	From 2.01 to 2.50 cft & From 2.51 to 3.00 cft	Extra Large	Rs.7000/- p.a.	Rs.1,10,000/-			
	<b>Note:-</b> Security Deposit inclusive of key deposit, which is refundable at the time of vacation of Locker.						
b)	Key Deposit (refundable)	Small, Medium, & Large		Rs.4500/-	3609-10-6		
		Extra Large		Rs.5000/-			
c)	Breaking Charges	Rs.4500/-or actual whichever is higher			8911-02-9	55512	



	<p><b>Note:-</b> The current/ savings account holders maintaining minimum balance (for last year) as follows will be entitled for one rent free Locker in the next year subject to availability:</p> <table border="0"> <tr> <td>Balance of</td> <td>Rs.1 M to Rs.2.5 M</td> <td>One Small Locker</td> </tr> <tr> <td>Greater than</td> <td>Rs. 2.5 M upto Rs.5 M</td> <td>One Medium Locker</td> </tr> <tr> <td>Greater than</td> <td>Rs. 5 M</td> <td>One Large Locker</td> </tr> </table> <p>Free locker will be allowed only once minimum balance during last year is maintained as per respective slab otherwise locker facility will be subject to full charge as per SOC.</p> <p>Staff members are exempted from one Locker Rent / Security Deposit.</p>	Balance of	Rs.1 M to Rs.2.5 M	One Small Locker	Greater than	Rs. 2.5 M upto Rs.5 M	One Medium Locker	Greater than	Rs. 5 M	One Large Locker
Balance of	Rs.1 M to Rs.2.5 M	One Small Locker								
Greater than	Rs. 2.5 M upto Rs.5 M	One Medium Locker								
Greater than	Rs. 5 M	One Large Locker								
	<p><b>Note:-</b></p> <ul style="list-style-type: none"> <li>i) Security Deposit amount should remain fixed for 05 years &amp; would not be changed as a result of any subsequent revision in SOC until 05 years</li> <li>ii) The subsequent enhancement in Security Deposit (if any) would be applicable to only new customer(s) and would not affect existing customer(s)</li> <li>iii) The security deposit is inclusive of Key Deposit and refundable at the time of vacation of the locker even before completion of 05 years without recovering any rent.</li> </ul>									



L.	<b><u>ALLIED PERSONAL LOAN</u></b>			
i)	Processing Fee (Non refundable)	Rs.2,000/- or 1% of the loan amount whichever is higher	8912-41	52679
ii)	Markup  <b>Note:-</b> Mark Up Rate may vary for different customer segments.	Upto 24%	8610-01	52677
iii)	Late Payment Fees	Rs.750/-	8912-49	52680
iv)	Cheque Return Charges due to insufficient Funds on Auto Debit	Rs.1,000/-	8912-50	52681
v)	Prepayment Penalty	5% of the amount being prepaid within 1-3 years of loan  4% of the amount being prepaid within 4-5 years of loan	8912-51	52682
vi)	Limit Enhancement Fee	Rs.2000/-	8912-52	52683
vii)	Life & Disability Insurance premium (Optional)	As per the rate quoted by the insurance company	4210-02	





M.	<b><u>ALLIED HOUSING FINANCE</u></b>		
i)	Markup Rate  <b>Note:</b> * An alternative rate (reflective of market condition) will be taken as bench mark in the event that KIBOR is not available/ applicable.  ** Mark Up Rate may vary for different customer segments.	1 YEAR KIBOR* (Offer) + upto 8% Spread** All loans will be on a Variable Rate basis. Mark-up rate to be revised on an annual basis at each loan anniversary based on the KIBOR rate prevailing at that point in time	8615-01
ii)	Processing Fee (Non-refundable)	Upto Rs.6,000/-	8912-62
iii)	Legal Fee	Upto Rs.7,000/-	8912-63
iv)	Appraisal Fee  <b>Note:-</b> Appraisal fee may vary depending upon the type of loan facility.	Upto Rs.14,000/-	8912-64
v)	Income Estimation Fee	Upto Rs.7,000/-	8912-65
vi)	Late Payment Charges	Rs.500/-	8912-66
vii)	Partial or Full prepayment charges	Upto 5% of the amount being prepaid	8912-67
viii)	Unpaid Returned Cheques	Rs.200/-	8912-68
ix)	Property Insurance Premium	As per the rate quoted by the insurance company	4210-04
x)	Life & Disability Insurance premium (Optional)	As per the rate quoted by the insurance company	4210-03
xi)	Balance Confirmation Certificate charges	Rs.500/-	8912-69



<b>INTERNATIONAL BANKING</b>						
<b>A.</b>	<b><u>IMPORTS</u></b>					
i)	Cash Letters of Credit (Annual Business)	<b>First quarter or part thereof</b>	<b>Each subsequent quarter or part thereof</b>	<b>Minimum</b>	8963-01-8	52306
	Upto Rs.50 (M)	0.40%	0.30%	Rs.2000/-		
	Upto Rs.75 (M)	0.35%	0.25%	Rs.2000/-		
	Upto Rs.100 (M)	0.30%	0.25%	Rs.2000/-		
	Above Rs.100 (M)	Negotiable		Rs.2000/-		
<p><b>Note:-</b></p> <ol style="list-style-type: none"> <li>1. Negotiable with approval of Chief CRBG/CIBG</li> <li>2. Commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained &amp; placed on record</li> <li>3. If party makes payment of import bill in Foreign Currency by arranging remittance through another bank, handling charges @ Rs.500 (flat) plus commission @ 0.10% will be charged</li> <li>4. LC. Confirmation charges, where applicable, will be recovered at actual on case to case basis.</li> </ol>						
a)	Revalidation Commission	On expiry of letter of credit when the same is revalidated, revalidation commission should be recovered as is applicable for opening fresh letters of credit, as in (i) above.			8963-01-8	52306



b)	Transfer Commission	When a letter of credit is transferred to a new beneficiary, transfer commission should be charged as applicable in case of fresh letter of credit, as in (i) above.	8963-01-8	52306
ii) a)	Non-reimbursable letters of credit under Barter/Credit/Loans.	1% for first quarter or part thereof. 0.30% for each subsequent quarter or part thereof. Minimum Rs.1500/-	8963-01-8	52306
b)	L/C Under "Suppliers/Buyers Credit". Pay As you Earn Scheme and Deferred Payment L/C's for period over one year.	Commission @ 0.40% per quarter or part thereof. (At the time of opening of L/C it is to be charged on full amount of L/C liability plus Interest payable thereon for the period from the date of opening of L/C till the expiry of L/C, thereafter commission is to be recovered at the Booking Rate for which liability voucher is to be passed. This is due to the fact that such exchange is being recovered in advance	8963-01-8 (Note: Interest should be recorded in its relevant head of account)	52306
iii)	DA. L/C: If bills are to be drawn at a usance under the above letters of credit other than PAYEES and Suppliers /Buyers Credit and deferred payment letters of credit on yearly basis.	1) Rs.1000/- per bill (Flat) to be charged at the time of retirement of bills. 2) Commission @ 0.15% per month from the date of expiry of LC is to be recovered/charged for the usance Import Bills Minimum Rs.1000/-. Negotiable with the approval of Chief-CRBG/CIBG.	8963-01-8	52306
iv)	Amendments	a) Amendment without increase in amount or extension in period of shipment Rs.1000/- per transaction (Flat) b) Amendment in L/C /contract involving change in amount and /or extension in period Rs.1000/- per transaction plus commission	8963-01-8	52306



v) a)	Contract Registration for import on consignment basis (Annual Basis)	Upto Rs.50 (M) 0.250% (Flat) Min Rs.1500/- Upto Rs.100 (M) 0.200% (Flat) Min Rs.1500/- Over Rs.100 (M) negotiable Min Rs.1500/-	8963-03-4	52307
b)	Payment to suppliers against imports for which contract has not been registered and/or documents directly received by Importers.	0.10% Min. Rs.1500/- plus usual remittance charges including foreign correspondent charges	8963-03-4	52307
vi) a)	Mark-up on import bills (PAD) under Import LCs	Mark-up to be recovered on PAD amount (NET OF CASH MARGIN - held since opening of LC or before negotiation) as per the following rates:		
	i) If bill is retired (paid) within 10 days from the date of negotiation appearing on covering schedule / value date whichever is applicable or from date of lodgement /remittance by the branch till date of payment.	18% p.a. plus Bank commission and other charges as per Bank's Schedule of Charges	(Note: Markup should be recorded in its relevant head of account)	
	ii) If bill is retired (paid) during 11- 25 days from the date of lodgement	20% p.a. (for the entire period) plus Bank's commission & other charges as per Bank's Schedule of Charges	(Note: Markup should be recorded in its relevant head of account)	
	iii) If bill is retired (paid) during 26-40 days from the date of lodgement	22% p.a. (for the entire period) plus Bank's Commission and other charges as per Bank's Schedule of Charges	(Note: Markup should be recorded in its relevant head of account)	



	iv) If bill is retired (paid) after 40th day from the date of lodgement	24% p.a. (for the entire period) plus Bank's Commission and other charges as per Bank's Schedule of Charges	(Note: Markup should be recorded in its relevant head of account)	
The following commission will be applicable in addition to above (Vi-a i,ii,iii & iv )				
	i) If retired within 10 days from the date of lodgement	No commission		
	ii) If retired during 15 days subsequent to the period at (i) above	0.20% on purchase price.	8963-02-6	52352
	iii) If retired during next 15 days after the period mentioned at item (i) and (ii) above.	0.25% on purchase price plus mark-up	8963-02-6	52352
	iv) If retired during next 190 days after the period mentioned at item (i), (ii) & (iii).	0.35% on purchase price plus mark-up	8963-02-6	52352
vi) b)	Mark-up on import bills under <u>Forced FIM</u> , (Bill not retired & party has no sanctioned FIM facility).	Mark-up to be charged @24% p.a. plus Bank commission @ Rs.0.40% on purchase price	8963-02-6 (Note: Markup should be recorded in its relevant head of A/C)	52352
c)	Mark-up on import bills under usance L/Cs, if bills not paid on due date (maturity date) Finance against Dishonoured Bills (FADB).	Mark-up @ 24% p.a. plus Bank commission @ Rs.0.35% (once only) irrespective of amount & other charges, as per Bank's Schedule of Charges.		
vii)	Import Bills returned unpaid	US\$ 100/- (Flat) or its equivalent in other currencies from remitting bank plus postage/courier/Swift charges.	8963-09	52354



viii)	Collections	Rs.1000/- (Flat) per collection if charges are on drawee's A/c US\$ 15/- if charges are on Principal A/c.	8963-10	52350
ix)	Import against advance payment to suppliers	0.15% Min. Rs.1500/- plus usual remittance charges	8963-11	52349
x)	Service Charges against import transactions i.e. Import bills/ PAD/ Collection/Consignment basis	0.15% or Minimum Rs.500/-	8963-12	52348
xi)	Re-imburement charges (payable to re-imbursing Banks)	At Actual	8963-13	52353
xii)	Delivery order issued for release of consignment against presentation of AWB/Truck Receipt/Railway Receipt in the absence of original import documents.	Rs.1500/- (Flat)	8963-14	52362
xiii)	Handling of discrepant documents under import L/C	USD 100/- (Flat )+ Swift charges USD 20/-.	8963-15	52347
xiv)	L/C Cancellation charges	Rs.2000/- per L/C plus Swift charges.	8963-16	52346
xv)	Issuance of freight certificate for import on FOB basis	Rs.500/-	8912-47	52309
xvi)	Obtaining credit reports on behalf of customers from Credit rating agencies	Actual	891273	52006
	<p><b>Note:-</b> Trade Factory will charge Mark-up on all Past Due Obligations (PDO)'s cases @ 24%, where exception approval is not provided by the respective branch. For FE-25 Finance PDO's cases, rate will be applied in addition to 5% on advised/agreed FC rate, where exception approval is not provided by the respective branch.</p>			



<b>B.</b>	<b>EXPORTS:</b>			
i)	<b>Letters of Credit:</b>			
a)	Advising	Rs.1500/- (Flat) plus applicable courier charges	8963-04-2	52368
b)	Amendment Advising	Rs.1000/- (Flat) plus applicable courier charges	8963-04-2	52368
c)	Negotiation of Rupee Bills under Letter of Credit.	0.25% Minimum Rs.475/-	8963-04-2	52368
d)	Confirmation	0.25% per quarter (1.00% p.a) Min. Rs.1000/- Subject to availability of country limits /cross border risk(s)	8963-04-2	52368
e)	Transfer of Export L/Cs.	Rs.1500/- (Flat)	8963-04-2	52368
f)	Reimbursement payment to other local banks from N.R. Pak. Rupee A/c	Rs.500/-	8963-04-2	52368
ii)	If the documents are sent to other banks for negotiation under restricted Letters of Credit	Rs.1000/-	8963-04-2	52368
iii)	Collections:			
a)	Clean bills (Cheque/Bank Draft etc.)	Rs.100/- per collection	8963-05-0	52364
b)	Documentary Bills	Rs.200/- per collection	8963-08-4	52329
iv)	Handling of compensatory Rebate Applications/ Duty draw back applications/claims.	0.25% per claim minimum Rs.300/-	8963-06-8	52367
v)	Service Charges against export documents sent on collection.	Upto Rs.150 (M) 0.13% Min. Rs.1000/- Upto Rs.250(M) & above 0.10% Min. Rs.1000/-	8963-17	52345



vi)	Commission on Advance Inward Export payment:	0.13% on bill amount Minimum Rs.1,000/-	8963-18	52374
vii)	Export Bills Negotiated /Discounted (i.e. Mark-up on late realization of Sight/ Usance Bills.)	1. Mark-up to be recovered as per terms of Approval. 2. For overdue period, Mark-up @ 24% p.a will be charged from due date till its adjustment	(Note: Markup should be recorded in its relevant head of account)	
<p><b>Note:-</b> Foreign correspondents' charges if any, should be recovered accordingly.</p> <p>Trade Factory will charge Mark-up on all Past Due Obligations (PDO)'s cases @ 24%, where exception approval is not provided by the respective branch. For FE-25 Finance PDO's cases, rate will be applied in addition to 5% on advised/ agreed FC rate, where exception approval is not provided by the respective branch.</p>				
<b>C.</b>	<b>TARIFF:</b>			
	(Postage/ Cable/ Swift/ NIFT/ Fax/ Telephone and courier).	At actual subject to minimum as under :-		
a)	Postage	Local / Inland Rs.150/- (Flat) Foreign Actual plus Rs.100/-	8962-10-1 (LOCAL/ INLAND)	52357::52691: : 52692
b)	Courier	Local / Inland Rs.200/- Foreign Rs.2000/- or actual (whichever is higher for every 0.5 KG of weight or part thereof)	8962-10-1 (LOCAL/ INLAND)	52357::52691: : 52692
<p><b>Note:-</b> Negotiable for Cash Management / Agency arrangement customers by Chief CRBG/CIBG.</p>				





c)	Fax/Swift. Inland/local:	Rs.100/-	8963-07-6 (FOREIGN IMPORT/EXPOR T)	52356
d)	Foreign:			
i)	Full L/C/ guarantee and long messages	Rs.2000/- for full message.		
ii)	L/C/Guarantee amendment, telegraphic transfer and miscellaneous messages.	Rs.700/- for short message.		
<b>D.</b>	<b><u>REMITTANCES:</u></b>			
<b>i)</b>	<b>Outward:</b>			
a)	Foreign Traveller Cheques	1% of amount of T.C. sold Min. Rs.200/- (See Note below)	8961-01-6	52321
	<p><b>Note:</b> In addition to above, commission /service charges /recovery of courier /postage /telex/fax /cable charges will also be made according to prescribed tariff (wherever applicable)</p>			
b)	Remittance abroad through F.C. Account.	i) Min. US\$ 5/- per item upto value of Rs.10,000/- or its equivalent  ii) 0.01% (Flat) per item for value of over Rs.10,000/- or its equivalent Minimum US\$10/- Max. US\$75/- (Telegraphic Transfer/Telex/Swift charges as per tariff.)	8961-02-4	52324
c)	Remittance abroad other than through Foreign Currency A/c.			
i)	Remittance to Universities /Educational Institutions abroad on behalf of students (for education purpose)	PKR.400/- plus Telex/SWIFT charges as per tariff (Correspondent charges to be recovered by the correspondent while paying to beneficiary)	8961-04-0 (FTT) 8961-07-4 (OTHERS)	52325



ii)	Other than students	0.10% per item Min. PKR.500/= plus Telex/ SWIFT charges as per tariff (Correspondent charges to be recovered by the correspondent while paying to beneficiary)	8961-04-0 (FTT) 8961-07-4 (OTHERS)	52325
d)	Outward Remittance Charges from Foreign Currency Account (if remittance is effected within 15 days of deposit of Foreign Currency Cash Deposit)	0.25% for less than USD 5000/- (or equivalent currency) 1% for USD 5001 and above (or equivalent currency). (Charges will be applicable only in case of remittance is effected within 15 days of cash deposits)	8961-10-5	52763
e)	Under general permission or specific approval of SBP	PKR.500/- plus Telex/SWIFT charges as per tariff (Correspondent charges to be recovered by the correspondent while paying to beneficiary)	8961-04-0 (FTT) 8961-07-4 (OTHERS)	52325
f)	FDD/TT cancellation charges	Rs.300/- per item plus correspondent charges.	8961-05-8 (FDD) 8961-06-6 (FTT)	52323
g)	Issuance of duplicate FDD	Rs.500/- plus correspondent /Swift /Postage charges	8961-03-2	52322
<b>ii)</b>	<b>Inward:</b>			
a)	Home Remittances	NIL, No charges to be recovered, if the funds are remitted to branch of our bank or to other bank.	8961-08-2	52761
b)	Others	NIL, if the proceeds are credited to an A/C with any branch of our bank. In other cases, DD/PO / ABC charges would be recovered (other than Home Remittance)	8961-14	52762



c) i)	Local USD cheques & drafts/ Collection and settlement charges.	a) If credit to Pak Rupee Account: Rs.200/- per instrument plus NIFT & collecting bank charges (presently Rs.200/-) Total Rs.400/-  b) If credit to Foreign Currency Account USD.4/- or equivalent.	8961-12-1	52326::52054
ii)	Return cheque Charges	a) Pak Rupee Account: Rs.300/- per returned cheque (This will be in addition to the NIFT charges Rs.200/- as mentioned above) i.e. Total Rs.500/-  b) Foreign Currency Account USD.5/- or equivalent.	8961-11-3	52330::52055
<b>E.</b>	<b><u>MISCELLANEOUS:</u></b>			
i)	Correspondent Bank's charges (if any).	Actual	8962-10-1 (LOCAL)	52357::52691: :52692
ii)	Postage and Cable Charges.	As per tariff applicable	8963-07-6 (FOREIGN)	52343
iii)	Foreign Bill/Cheque/TCs sent for collection returned un-paid.	Rs.450/- plus Foreign correspondent charges & Courier/ Fax/ Telephone charges at actual, includes Rs.200/- Payable to NIFT for its services	8961-11-3	52330::52055
iv)	Inward collection received (relating to F.C. A/c.) from abroad or local banks/ branches and where the payment is demanded in Foreign Currency.	US\$ 5.00 per US \$ 1000/- or part thereof or its equivalent in other currencies. Minimum US\$ 3.00 maximum US\$6.00 (Permissible to new F.C. A/c. & incremental deposits).	8961-09-0	52320



v)	Inward cheques received from local branches, upcountry branches or local banks for payment in Pak Rupees. (Convert the relevant Foreign Currency at the T.T. Buying Rate).	0.15% Min. Commission Rs.200/-	8961-13-9	52338
	<p><b>Note:-</b> In addition, comm./service charges /recovery of courier /postage /fax /cable charges etc., will also be made according to tariff (wherever applicable)</p>			
vi)	FCY Cash withdrawal Charges.	<p><b>USD/Equivalent to USD Transactions Slabs(per day) Charges</b></p> <ul style="list-style-type: none"> <li>* Upto USD 5000/- Free</li> <li>* From USD 5001/- to USD 10000/- US\$ 5</li> <li>* Above USD 10000/- US\$ 10</li> </ul>	8912-55	
vii) a)	Online FCY Cash Withdrawal  <b>Note:</b> Charge Amount Plus FED should be a Round Amount as Charges are to be recovered from Walk in Customer in Cash.	<p>Within City = Free</p> <p>Intercity Charges:</p> <ul style="list-style-type: none"> <li>USD = 05</li> <li>GBP = 03</li> <li>EURO = 04</li> <li>JPY = 400</li> </ul>	8912-56	52028
b)	Online FCY Cash Deposit	<p>Within City = Free</p> <p>Intercity Charges:</p> <ul style="list-style-type: none"> <li>USD = 05</li> <li>GBP = 03</li> <li>EURO = 04</li> <li>JPY = 400</li> </ul>	8912-57	52029



c)	Online FCY A/C to A/C Transfer	Within City = Free Intercity Charges: USD = 03 GBP = 02 EURO = 02 JPY = 300	8912-58	52030
viii)	Standing Instructions Charges in Foreign Currency Accounts.	US\$5.00 per instruction or its equivalent in other currencies plus correspondent Bank Charges. (Permissible to new - F.C. A/c. & Incremental deposits).	8912-12	52017::52327
ix) a)	Collection for foreign currency A/C (for USD denominated instrument drawn outside United States & Instruments in other currencies like GBP, EUR, JPY etc.)	USD 5/- for collection upto USD 1000/- USD 15/- for collection of above USD 1000/- (or equivalent currency)	8912-03-3	52331::52751: : 52752
b)	Collection for foreign currency A/C (collection of USD denominated instruments drawn in United States)	USD5/- for collection upto USD499/- (under Cash Letter)  USD20/- for collection of USD500/- & above (under Secured Collection)		
x)	Collection of FEBCs, FCBCs, DBCs and profit coupons from SBP /NBP etc.	0.20% Min. Rs.200/- Max. Rs.500/- per collection plus postage /courier charges	8912-20	52332::52753
xi)	Issuance of Proceeds Realization Certificate beyond one year.	Rs.600/- (Flat)	8912-21	52333 5275 52755 52756
xii)	Issuance of duplicate Proceeds Realization Certificate.	Rs.300/- within one year. Rs.500/- if beyond one year.	8912-21	52333::52754: 52755::52756
xiii)	Circulation of loss of E-Form (Recoverable from Bank's own customer)	Rs.1000/-	8912-22	52334::52757



xiv)	Test/signature verification charges to be received from other banks (Foreign Remittances).	Rs.500/- per instance.	8912-23	52335::52758
xv)	Purchase of travellers' cheques /drafts etc.	Rs.100/- (Flat) per transaction.	8912-24	52336::52759
xvi)	Issuance of Business performance Certificate at Customer's Request.	Rs.1000/- (Flat).	8912-25	52337::52760

**NOTES:-****1) ALLIED BUSINESS ACCOUNT (AT ALL BRANCHES):**

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

Following facilities will be available for next month:

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

**2) CURRENT DEPOSIT ACCOUNTS (AT ALL BRANCHES):**

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

Following facilities will be available for next month:

- i) Free Online Cash Deposit.
- ii) Free Online Cash Withdrawal.
- iii) Free Online account to account transfer.
- iv) Free Online Clearing collection by Remote Branch.
- v) Free Online Balance Enquiry.
- vi) Free Online Printing of Statement of account.
- vii) Free Manual Remittances for Account to Account transfer only & Issuance of DD/TT/PO/ABC/OBC/ Express Collection/Call Deposit Receipt by debit to the Account only from parent branch only.
- viii) Flat charges of Rs.50/- on cancellation of PO/DD/ABC.



(Free for the account opening month and in the next month charge will be Rs.50/-)  
 x) Free First cheque book of 25 leaves.

### 3) SAVING ACCOUNT (AT PARENT BRANCH ONLY):

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

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

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

**Note:** \*OBC Commission is free whereas other charges i.e. Postage/Courier will be deducted in case of item No. 1, 2 & 3.

### 4) ALLIED RISING STAR:

- i) Principal A/c. (TTT:255) and Linked A/c. (TTT:256) are exempted from levy of Service Charges.
- ii) Free of cost issuance of First Cheque Book of 10 Leaves on both the A/cs. at the time of account opening. For subsequent requests, prevailing SOC will follow.
- iii) Issuance of Duplicate Relationship Card (Non-Magnetic strip): Rs.50/- per request.
- iv) Issuance of Duplicate Certificate of 1st Bank A/c. Rs. 50/ per request.
- v) All other charges of Domestic & International Banking will prevail as per SOC.

### 5) ALLIED EXPRESS - ACCOUNT FOR HOME REMITTANCE BENEFICIARY:

- i) This account will only be credited / fed through remittance received from abroad. No other credit is allowed in this account. Furthermore, no Initial Deposit is required for this account opening.
- ii) No Minimum Deposit balance Requirement.
- iii) Free ATM Card issuance.
- iv) Free Cheque Book (10 leaves).
- v) Free Internet Banking facilities.
- vi) Free 24/7 telephonic banking.





**6)** The entire Schedule of Charges may be negotiated /discounted in %age terms with permission of Chief CRBG/CIBG based on existing/prospective relationship. The rates of charges for any customer will however, not exceed the rates given in this Schedule of Charges. The Chief CRBG/CIBG may approve any discount /waiver based upon the remunerativeness of the relationship.

**7)** This will supersede all previous instructions, Circulars and Schedule of charges.

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

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