



SCHEDULE OF CHARGES

(EFFECTIVE FROM 01-07-2014 TO 31-12-2014)

ALLIED BANK LIMITED



(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			
Sr. #.	Description	Rate of Charges	PL Category (T24)
A			
REMITTANCES			
1	Issuance of Fresh Instruments		
	a)	Issuance of DDs/Allied Banker Cheque (ABC) Payable at any Branch in Pakistan <u>Issued by Debit to Account:</u> Upto Rs.500,000 Flat Rs.200/- From Rs.500,001 to Rs.1,000,000 Flat Rs.350/- Above Rs.1,000,000 Flat Rs.550/- <u>Issued Against Cash</u> 0.20%, Min. Rs.1250/- (Account Holders & walk-in-customer) <u>Note</u> 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.	52101 52113
	b)	Issuance of Pay Order / Allied Banker Cheque (ABC) Payable at Issuing Branch only. <u>Issued by Debit to Account:</u> Rs.150/- Flat <u>Issued Against Cash</u> 0.20% Min Rs 350/- (Account Holders & walk-in-customer) <u>Note</u> 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	<p>Issued by Debit to Account: Rs.100/- Flat</p> <p>Issued Against Cash Rs 1000/- Flat (Account Holders & walk-in-customer)</p> <p>Note The charges for making the instrument for payment of fee dues in favour of educational institutions, i.e HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>	52067
2	Cancellation of Instruments			
	a)	Cancellation of Demand Draft/Pay Order/Call Deposit Receipt/Allied Banker Cheque (ABC) Payable at any Branch or Payable at Issuing branch	<p>Issued by Debit to Account: Rs.250/- Flat</p> <p>Issued Against Cash Rs.500/- Flat (Account Holders & walk-in-customer)</p>	52106 52107 52114
3	Issuance of Duplicate Instruments			
	a)	Issuance of Duplicate Demand Draft/Pay Order/Call Deposit Receipt/Allied Banker Cheque (ABC) Payable at any Branch or Payable at Issuing branch	<p>Issued by Debit to Account: Rs.300/- Flat</p> <p>Issued Against Cash Rs.600/- Flat (Account Holders & walk-in-customer)</p>	52108 52115
	<p>Note Recovery of charges under Cash Management or any other arrangement shall be subject to agreement.</p>			
4	Rupee Travellers' Cheques			
	a)	Issuance of Rupee Travellers' Cheques	No Charge	
	b)	Issuance of Duplicate Rupee Travellers' Cheques.	Rs.50/- per leaf	52066
5	Issuance of SBP/NBP Instruments & RTGS			
	a)	Issuance of SBP/NBP Cheque on Customer's Request.	Rs.500/- per cheque	52065



	b)	Transfer of fund of Rs.1,000,000/- & above through Real Time Gross Settlement (RTGS) System - MT 103 Facility	<p><u>FUNDS OUTFLOW</u></p> <table border="0"> <thead> <tr> <th><u>Days</u></th> <th><u>Receipt of RTGS Request</u></th> <th><u>Per Trans.Charges</u></th> </tr> </thead> <tbody> <tr> <td>Monday</td> <td>From 9.00 AM to 1.00 PM</td> <td>Rs.220/-</td> </tr> <tr> <td></td> <td>to From 1.00 PM to 3.00 PM</td> <td>Rs.330/-</td> </tr> <tr> <td>Friday</td> <td>From 3.00 PM to 3.30 PM</td> <td>Rs.550/-</td> </tr> </tbody> </table> <p><u>FUNDS INFLOW</u> No Charge</p>	<u>Days</u>	<u>Receipt of RTGS Request</u>	<u>Per Trans.Charges</u>	Monday	From 9.00 AM to 1.00 PM	Rs.220/-		to From 1.00 PM to 3.00 PM	Rs.330/-	Friday	From 3.00 PM to 3.30 PM	Rs.550/-	52121
<u>Days</u>	<u>Receipt of RTGS Request</u>	<u>Per Trans.Charges</u>														
Monday	From 9.00 AM to 1.00 PM	Rs.220/-														
	to From 1.00 PM to 3.00 PM	Rs.330/-														
Friday	From 3.00 PM to 3.30 PM	Rs.550/-														
	c)	Transfer of fund of Rs.100,000/- & above through Real Time Gross Settlement (RTGS) System - MT 102 Facility Max. 10 Payment Instructions in one MT 102	<p><u>FUNDS OUTFLOW</u></p> <table border="0"> <thead> <tr> <th><u>Days</u></th> <th><u>Receipt of RTGS Request</u></th> <th><u>Per Trans.Charges</u></th> </tr> </thead> <tbody> <tr> <td>Monday</td> <td>to 9:00 AM to 3:30 PM</td> <td>Rs.50/-</td> </tr> <tr> <td>Friday</td> <td></td> <td></td> </tr> </tbody> </table> <p><u>FUNDS INFLOW</u> No Charge</p>	<u>Days</u>	<u>Receipt of RTGS Request</u>	<u>Per Trans.Charges</u>	Monday	to 9:00 AM to 3:30 PM	Rs.50/-	Friday			52121			
<u>Days</u>	<u>Receipt of RTGS Request</u>	<u>Per Trans.Charges</u>														
Monday	to 9:00 AM to 3:30 PM	Rs.50/-														
Friday																
6	Inter Branch Online Transactions															
	a)	Cash Withdrawal	<p>a) Within City - Free</p> <p>b) Inter City Upto Rs.500,000 - 0.05%, Min. Rs.250/- From Rs.500,001 to Rs.1,000,000 - 0.075%, Min. Rs.375/- Above Rs.1,000,000 - 0.10%, min. Rs.1,000/- Max. Rs.3,000/-</p>	52014												
	b)	Cash Deposit	<p>a) Within City - Free</p> <p>b) Inter City Upto Rs.500,000 - 0.05%, min. Rs. 250/- From Rs.500,001 to Rs.1,000,000 - 0.075%, min. Rs.375/- Above Rs.1,000,000 - 0.10%, min. Rs. 1,000/- Max. Rs. 3,000/- NoteNo service fee shall be charged from the students depositing the amount of fee directly in the fee collecting account of the educational institution.</p>	52015												
	c)	Account to Account Transfer	<p>a) Within City - Free b) Intercity - 0.05 %, Min. Rs.250/- Max. Rs.2,000/-</p>	52112												



	d)	Cheque / Instrument deposit for Clearing / Collection by Remote Branch	a) Within City - Free b) Intercity - 0.05 %, Min. Rs.250/- Max. Rs.2,000/-	52116
	e)	Inter Bank Fund Transfer (IBFT) from branch counter (Max. single transfer of Rs. 250,000)	Rs.500/- Flat - for transfers from Account.	52027

B INLAND LETTER OF CREDIT (ILC)				
	1	Inland Letter of Credit (ILC)		
	a)	ILC Opening commission - Annual Business Upto Rs 50M Exceeding Rs. 50M upto Rs 75M Exceeding Rs. 75M up to Rs 100M Above Rs 100M	0.40% per quarter or part thereof 0.35% per quarter or part thereof 0.30% per quarter or part thereof Negotiable per quarter Min. Rs.2000/- per LC Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52328
		<p>Note</p> <p>i) Negotiable Rates are approved by Chief CIBG/CRBG and RMG</p> <p>ii) Projected annual volume to be ascertained and approved by Chief CRBG/CIBG.</p> <p>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.</p>		
	2	Amendment Charges		
	a)	Without increase in amount /extension in period of shipment.	Rs.1,500/- Flat per instance 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.1,500/- Flat per instance Plus commission as mentioned at Sr. # B (1) (a) above Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52328



	3	Revalidation (Extension in period after ILC expiry)	<p>Commission to be recovered from the date of last expiry of LC until new expiry date of LC at rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1)(a) above.</p> <p>Revalidation commission will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters.</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section I.</p>	52306
	4	Cancellation charges.	<p>Rs.1,000/- Flat per instance</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section I.</p>	52346
	5	Transfer Commission	<p>Transfer commission at the rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1)(a) above.</p> <p>Plus LC revalidation charges as mentioned at Sr. # B (3), if the expired LC is revalidated along with its transfer to a new beneficiary</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section I.</p>	52306
	6	Bills Under ILC - Opening End		
		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):	<u>In case of Approved Limit:</u> 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.	



				In Absence of Approved Limit: 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	@ 24% p.a. to be charged for PDO period	
		c)	Bills Under Usance ILC - Acceptance		
		i)	Commission - if Bill is paid on due date	a) Commission Rs.1,000/- Flat per bill. (if realized within LC validity) b) Commission @ 0.10% per month or part thereof. Min. Rs.1,000/- per bill from the date of expiry of LC (if bill realized after LC validity) Plus applicable Dispatch / Communication Charges as per tariff in Section 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, Min. Rs 1000 Plus extra commission @ 0.10% per month to be recovered from the date of expiry of LC 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 @ 24% p.a. from the due date of the bill till the date of adjustment.	52358
		7	Bills Under ILC - Negotiating End		
		a)	Bills Under Sight ILC		
		i)	Commission	0.55% Min. Rs.800/- (irrespective of the amount of LC) Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52343



		ii) Markup	<p>a) Mark-up to be recovered as per terms of Approval or Min. @ 16% p.a.</p> <p>b) 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.</p>	
		iii) Collection Charges for restricted LCs (Where negotiation is restricted to other bank and presented to us for forwarding)	<p>Rs.1,000/- Flat</p> <p>Plus actual charges of other collecting Banks if any.</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section I.</p>	52342
		b) Bills Under Usance ILC		
		i) Commission	<p>Commission 0.40%, Min. Rs.1,000/-.</p> <p>Plus correspondent banks charges at actual.</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section I.</p>	52358
		ii) Mark-up to be recovered on Discounting/ Negotiation:	<p><u>In case of Approved Limit:</u> Mark-up at approved rate will be applied.</p> <p><u>In Absence of Approved Limit:</u> Mark-up @ min. 16 % p.a</p>	52358
		iii) In case bill paid after due date	Markup @ 24% p.a. to be charged from due date till the date of adjustment.	
	8	Purchase / Discounting of Bills - Documentary Bills Without ILC		
		a) Documentary Bills purchased other than those drawn against Letter of Credits.	<p>a) Commission 0.40% - Min. Rs.1000/-</p> <p>Plus actual charges of other collecting Banks if any.</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section I.</p> <p>b) Mark-up to be recovered as per terms of Approval.</p> <p>c) If bill paid after due date, mark-up @ 24% p.a. to be charged from due date till date of adjustment.</p>	52344



	b)	Clean Bills (Cheques, Bank Drafts etc.)	<p>a) Commission 0.40% - Min. Rs.100/-</p> <p>Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section I.</p> <p>b) Mark-up to be recovered as per terms of Approval. c) If bill paid after due date, mark-up @ 24% p.a. to be charged from due date till date of adjustment.</p>	52165
	c)	Storage Charges	<p>a) No Charges, if cleared within 3 days of its receipt by the branch. b) Rs. 2/- per packet per day Min. Rs. 100/-.</p>	52196
9	Collections			
	a)	Documentary	<p>0.40%, Min. Rs.1000/-</p> <p>Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section I.</p>	52363
	b)	Clean (Including Cheques/dividend warrants/bank drafts etc.)	<p>0.25%, Min. Rs. 150/-, Max. Rs. 10,000/-</p> <p>Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section I.</p>	52071
	c)	Express Collection through IBR	<p>a) Within City - Free b) Intercity - 0.05%, Min. Rs.250/- Max. Rs. 2,000/-</p>	52111
10	Other charges under ILC			
	a)	Advising charges of (inward) ILC or Amendment	<p>Rs 1500/- Flat</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section I.</p>	52328
	b)	ILC Confirmation Charges	<p>@ 0.25% per month. Min. Rs.1,500/- or as per agreed Pricing with Financial Institution Division.</p>	52328
	c)	Handling of Discrepant documents under ILC.	<p>Rs.3,000/- Flat</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section I.</p>	52310
	d)	Bills returned unpaid under ILC	<p>Rs 500/- Flat</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section I. Plus correspondent banks charges at actual.</p>	52359



		e)	If the documents are sent to other banks for negotiation/collection under restricted ILC.	Rs.1,100/- Plus applicable charges. Plus applicable Dispatch / Communication Charges as per tariff in Section I. 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 Foreign Currency Account US\$ 10/- Flat or equivalent FC Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52359
C GUARANTEES					
	1	Issuance of Guarantees (General)			
		a)	Issuance of Guarantees to Shipping Companies / Airlines / Transport Companies in lieu of bills of lading / Airway Bill / Truck Receipts / Railway Receipts.	Rs.2,500/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52361
		b)	Issuance of Guarantees favouring Collector of Customs.		
		i)	If issued against 100% Cash Margin / lien on current account	Rs. 1,500 Flat per quarter (to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52371
		ii)	Others (Not issued against 100% Cash Margin / lien on current account).	0.60% per quarter or part thereof. Min. Rs.1500/- (to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52371
		c)	Other Guarantees including Bid-Bond, Performance Bonds, Advance Payment Guarantees, Guarantees issued at the request of the Account holder in		



			Pakistan.		
		i)	If issued against 100% Cash Margin / lien on current account	Rs. 600 Flat per quarter to be charged if issued against 100% Cash Margin / lien on current account (to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52372
		ii)	Others (Not issued against 100% Cash Margin / lien on current account).	Annual Business a) Upto Rs.15 Million, 0.40%, per quarter or part thereof b) Above Rs. 15 Million upto Rs.30 Million 0.30%, per quarter or part thereof c) Above Rs. 30 Million upto Rs. 50 Million, 0.25% per quarter or part thereof d) Above Rs. 50 Million - Negotiable Min. Rs.2000/- per annum per guarantee or Rs.600/- per quarter wherever guarantee validity is less than one year. (Commission to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52372
			<p>Note - applicable on Sr. # C(1)(c)(i) & (ii) a) Negotiable Rates are approved by Chief CIBG/CRBG and RMGb) Projected annual volume to be ascertained and approved by Chief CRBG/CIBG. c) 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.</p>		
	2	Amendments in Guarantees (General)			
		a)	Without increase in amount /extension in period	Rs.1,200/- Flat for PKR denominated guarantees. Plus applicable Dispatch / Communication Charges as per	52381



				tariff in Section I.	
		b)	Involving increase in amount and/or extension in period	Issuance commission as in C(1) according to nature/type of guarantee. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52372
	3	Issuance of Guarantees (Back to Back)			
		a)	Issuance of Back to Back Guarantees, Including Bid Bonds, Performance Bonds, Advance Payment Guarantees issued against counter guarantees of Foreign Banks.	As per other Guarantees as mentioned at Sr. # C(1)(c)(ii) above. Min. US \$ 100/- (Above Commission subject to negotiations with clients & correspondent arrangements by Financial Institution Division) 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 Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52381
		ii)	Involving increase in amount and/or extension in period	Commission as per Guarantees as mentioned at Sr. # C(3)(a) above. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52373
	4	Claim Lodgement			
		a)	Handling Commission	Rs. 2,500/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section I. 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 @ 24% p.a. will be charged from the date of creation of the forced liability till its complete adjustment.	regular markup category
	D	LOCKERS			
	1	Safe Deposit Lockers - Annual Fee to be recovered in advance in Calendar Quarter when locker is issued.			
		a)	Upto 0.40 cft - Small	Rs.3,000/- p.a. Rs.35,000/-	55511
		b)	0.41 to 0.80 cft & 0.81 to 1.35 cft Medium	Rs.4,000/- p.a. Rs.60,000/-	



	c)	1.36 to 1.75 cft & 1.76 to 2.00 cft Large	Rs.5,500/- p.a.	Rs.85,000/-		
	d)	2.01 to 2.50 cft & 2.51 to 3.00 cft - Extra Large	Rs.7,000/- p.a.	Rs.110,000/-		
	<p>Note</p> <p>i) Security Deposit is inclusive of key deposit, which is refundable at the time of vacation of Locker.</p> <p>ii) ABL Staff members shall be provided one small Locker free of charge.</p>					
	2	Key Deposit (refundable at the time of surrender of locker)	Small Medium Large/Extra Large	Rs.3,000/- Flat Rs.3,500/- Flat Rs.5,000/- Flat		
	3	Locker Breaking Charges	Rs. 6,000/- or actual whichever is higher		55512	
	4	Late Payment Charges on Locker Rent (If annual rent not paid on due date)	10% of the applicable locker rent		55513	
E	FINANCES / ADVANCES / INVESTMENT BANKING / LEASING					
	1	Corporate & Investment Banking				
		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 52194	



				<p>a. Processing charges are Non- Refundable. To be charged upfront</p> <p>b. Charges are as percentage of requested amount.</p>													
		b)	One Time Transactions, Amendment, Temporary Enhancement and Excess Over Limits.	<table border="1"> <thead> <tr> <th>S.NO.</th> <th>Amount (Rs.)</th> <th>Processing Charges</th> </tr> </thead> <tbody> <tr> <td>i)</td> <td>0 to 0.5 Million</td> <td>Rs.1,000/-</td> </tr> <tr> <td>ii)</td> <td>from 0.5 to 0.999 Million</td> <td>Rs.2,000/-</td> </tr> <tr> <td>iii)</td> <td>for 1 Million and Above</td> <td>Rs.3,000/-</td> </tr> </tbody> </table>	S.NO.	Amount (Rs.)	Processing Charges	i)	0 to 0.5 Million	Rs.1,000/-	ii)	from 0.5 to 0.999 Million	Rs.2,000/-	iii)	for 1 Million and Above	Rs.3,000/-	52032
S.NO.	Amount (Rs.)	Processing Charges															
i)	0 to 0.5 Million	Rs.1,000/-															
ii)	from 0.5 to 0.999 Million	Rs.2,000/-															
iii)	for 1 Million and Above	Rs.3,000/-															
		c)	Agriculture Loans against Liquid Securities. (Processing Fee, Annual Renewal Fee, Interim enhancement and amendment)	<p>(i) Rs. 1,000/- Flat for each activity – Facility size upto Rs. 1 Million (Non-Refundable, Payable Upfront)</p> <p>(ii) Rs. 2,000/- Flat for each activity – Facility size above Rs. 1 Million (Non-Refundable, Payable Upfront)</p>	52033												
	4	Program Lending															
		a)	All approved Lending product programs	<p>Facility charges upto 1% p.a of approved exposure to be recovered from the client upfront at the time of disbursement of the facility</p> <p>(Separate facility charges for each Program Lending to be approved by respective authority).</p>	52194												
	5	ABL Fast Finance															
		a)	Application Processing / Renewal / Interim Facility (including one time transactions) / Amendment	<p>(i) Rs.1,000/- Flat for each activity – Facility size upto Rs. 1M (Non-Refundable, Payable Upfront)</p> <p>(ii) Rs.2,500/- Flat for each activity – Facility size above Rs. 1M (Non-Refundable, Payable Upfront)</p>	52010 (AFF-LG) 52011 (AFF-RF) 52012 (AFF-TL)												
		b)	Processing charges in case of assignment of guarantee issued by other banks	Rs.1,200/- Flat	52042												
	6	Allied Personal Loan															



	a)	Processing Fee (Non-refundable)	(i) Existing Account Holder (whose Salary is already being transferred to the Account): Rs.3,000/-or 1% of the loan amount whichever is higher (ii) Fresh Account Holder (New to the Bank) : Rs. 3,500/- or 1 % of the loan amount whichever is higher. This will include charges related to Data Check, Verification and stamp duty.	52679
	b)	Mark-up (Rate may vary for different customer segments as per approval)	Upto 24 % per annum	52677
	c)	Late Payment Fees	Rs.800/-	52680
	d)	Cheque Return Charges due to insufficient Funds on Auto Debit	Rs.1,100/-	52681
	e)	Prepayment Penalty	No Prepayment Penalty	52682
	f)	Limit Enhancement Fee	Rs.2,200/-	52683
	g)	Life & Disability Insurance premium (Optional)	As per the rate quoted by the insurance company	
7	Allied Housing Finance			
	a)	Markup Rate	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.	
	* An alternative rate (reflective of market condition) will be taken as bench mark in the event that KIBOR is not available/ applicable. ** Spread may vary for different customer segments.			
	b)	Processing Fee (Non-refundable)	Up to Rs. 6,000/-	
	c)	Legal Fee	Up to Rs.7,000/-	
	d)	Appraisal Fee	Rs.2,500/- plus actual evaluator cost.	
	e)	Income Estimation Fee	Up to Rs.7,000/-	
	f)	Late Payment Charges	Rs.1,000/- per late payment	
	g)	Partial or Full prepayment charges	Up to 5 % of the amount being prepaid	
	h)	Unpaid Returned Cheques	Rs. 500 per returned cheque	



	i)	Property Insurance Premium	As per the rate quoted by the insurance company	
	j)	Life & Disability Insurance premium (Optional)	As per the rate quoted by the insurance company	
	k)	Balance Confirmation Certificate charges	Rs. 500/-	
8	Other Charges Relating to Advances			
	a)	Professional Fee for Valuation of Mortgaged / Pledged Assets - Charges for evaluation of securities and maintenance thereof (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>a) Within Municipal Limits or within a radius of 10 KM from the branch (shall be credited to Bank's Income) Upto Rs. 5M Rs. 1,000/- Above Rs.5M upto Rs. 25M Rs. 2,000/- Above Rs.25M upto Rs.50M Rs. 2,500/- Above Rs.50M Rs. 3,500/-</p> <p>Plus actual conveyance charges. Max. one visit per month.</p> <p>b) Outside the above limits Charges as defined in (a) above plus T.A. & D.A.</p>	



				As per rules (Applicable to respective staff)	
		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
		Note While recovering the above charges, the amount recovered from the borrowers shall not exceed the actual expense incurred.			
F	ALLIED BANK - VISA CREDIT CARD				
1	VISA Credit Card				
	a)	Joining Fee		No Charge	
	b)	Annual Fees			
	i)	Basic	Classic Rs.1,000/- Gold Rs.2,000/- Platinum Rs.4,000/-		52701
	ii)	Supplementary	Classic Rs. 250/- Gold Rs. 500/- Platinum Rs.1,000/-		
	c)	Service Charges	a) <u>Retail Cash and PO/DD/ABC:</u> Upto 2.5% of outstanding amount per month translated into an APR 30% b) <u>Balance Transfer Facility & Allied Easy Instalments:</u> Upto 2% of outstanding amount per month translated into an APR 24%		52702
	d)	Late Payment Fees	Rs.1,000/-		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 advance tax of 0.3% of value of the transaction or the sum of all the transactions in a day exceeding Rs.50,000/-		52704



	f)	Over Limit Fees	Rs.1,000/-	52705
	g)	Balance Transfer Processing Fees	Rs.500/-	52706
	h)	Allied Easy Installments Processing Fees	Rs.500/-	
	i)	PO / DD /ABC Issuance Fees	Rs. 500/- or 3% of PO/DD/ABC amount whichever is higher plus PO/DD/ABC issuance charges	
	j)	Voucher Retrieval Fees	Local Rs.400/- per voucher International Rs.1,000/- per voucher	
	k)	Arbitration Charges for disputed transaction	Upto US\$ 550/-	52710
	l)	Cheque Return Charges / insufficient funds on auto debit	Rs.1200/- per instance	52711
	m)	Duplicate Statement	No Charge	52712
	n)	E-Statements	No Charge	
	o)	Card Replacement Fees	Upto Rs 500/-	52713
	p)	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.	
	q)	Credit Protector (Optional)	Upto 0.35% of outstanding amount	
	r)	Allied Easy Installment Prepayment Penalty	Upto 10% of the remaining amount	
	s)	Priority Pass Annual Fee	No Charge	
	t)	Priority Pass per Visit Cost	US\$ 30/-	
	u)	Priority Pass Replacement Card Fee	Rs.600/-	
G	ALLIED BANK - ALTERNATE DELIVERY CHANNELS			
	1	Allied Cash + ATM Card		
	a)	Annual Fee - Silver Package	Rs.650/- for existing set of transaction.	52736
	b)	Card Replacement Fee - Silver Package	Rs.300/-	52737
	2	Allied Cash + Shop VISA Debit Card (VDC)		
	a)	Gold Package		
	i)	Annual Fees	Rs.750/-	52736



	ii)	Card Replacement Fee	Rs.400/-	52737
	b)	High Value Package		
	i)	Annual Fees	Rs.1,000/-	52736
	ii)	Card Replacement Fee	Rs.500/-	52737
	c)	Special Limit		
	i)	Special Limit Allocation Service Fee	Rs.1,000/- each for Cash Withdrawal and POS (as the case may be)	52745
	ii)	Special Limit Threshold Upgrade / Downgrade Fee	Rs.1,000/- each for Cash Withdrawal and POS (as the case may be)	52746
	iii)	Annual Fees	Rs.2,000/- p.a.	52736
	d)	Upgrade / Downgrade Fee for ATM / VDC		
	i)	Upgrade from ATM-Silver to Any VDC	a) No Charge for upgrade b) Annual fee of upgraded package will apply from subsequent year.	52747
	ii)	Upgrade from GOLD-VDC to High Value-VDC	a) No Charge for upgrade b) Annual fee of upgraded package will apply from subsequent year.	52748
	iii)	Downgrade to Any Lower Package - All cases	Rs.200/- Flat	52749
	e)	Other Charges - ATM / VDC		
	i)	Transaction Retrieval Fee	Rs.300/- for domestic Rs.900/- for international transactions	52738
	ii)	Arbitration charges (in case of false charge back - International)	550 US\$ per case	52739
3		Point of Sale (POS)		
	a)	Charges on Purchase Transactions (Domestic)	No Charge (On Net)	
	b)	Charges on Purchase Transactions (Domestic)	No Charge (Off Net)	
	c)	Currency Conversion Fee (International POS Transactions)	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.	



	d)	Charge on Declined POS Transactions	i) For local: In case of low balance and excess over limit= Rs.5/- ii) For international: In case of low balance and excess over limit: Rs.35/-	65052
4	ATM Transaction Charges			
	a)	Charges on Cash Withdrawal Transactions (Domestic) - On Net (Not applicable on Allied Basic Banking Account holders)	No Charge from ATM of account holder branch No Charge from ATM of same city branch Rs.10/- from ATM of Intercity branch	
	b)	Charges on Cash Withdrawal Transactions (Domestic) - Off Net	Rs.15/- (Off net) or as applicable	
	c)	Currency Conversion Fee (International ATM Transactions)	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.	
	d)	Charges on Balance Enquiry (1 link)	No Charge	
	e)	Charges on Balance Enquiry (M net)	Rs.5/- per enquiry or as applicable	
	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	
	h)	Inter Bank Funds Transfer through ATMs (Domestic)	Rs.150/- per transaction	
	Note 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. 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. c) No Annual Fee for salary account of ABL Employee (one account only).			
5	Allied Direct Internet Banking			
	a)	Internet Banking Registration Charges (Free for ABL Employees)	Rs.100/- One Time per Account.	55001



	b)	Internet Banking Annual Subscription Charges (Free for ABL Employees)	Rs.50/- per annum per account from subsequent year.	55002
	c)	All financial transactions through Internet Banking including Inter Account Funds Transfer (excluding Inter Bank Fund Transfer already covered under Sr. # G (5)(d). (Not applied on Allied Basic Banking Account holders)	Rs.10/- per transaction	55003
	d)	Inter Bank Funds Transfer through Allied Direct Internet Banking (Domestic)	Rs.150/- per transaction	52743 52751 52752
	<p>Note a) Annual fee is to be recovered in advance. Registration Charges will cover first year subscription also. No refund on account closure. b) No Registration / Annual Fee for salary account of ABL Employee only.</p>			
6	IVR / Phone Banking			
	a)	Funds Transfer – Own Account of Customer	Rs.50/- per transaction	55301
	b)	Funds Transfer – Any ABL Account	Rs.50/- per transaction	55302
H	MISCELLANEOUS CHARGES			
1	Issuance of Cheque Book.		Rs.10/- Flat per leaf for PLS Accounts. Rs.8/- Flat per leaf for Current Account. FCY Accounts, US \$ 5 per cheque book of 25 leaf or equivalent in other Foreign Currencies. Plus applicable Dispatch / Communication Charges as per tariff in Section I. Charges will be debited to the respective account at the time of cheque book requisition.	52003
2	Stop Payment Instructions		Rs 400/- per instruction for Rupee Account US\$ 10/- per instruction for FC Accounts (or equivalent in other Foreign currencies) and FC Cheques / Drafts	52002
3	Standing Instructions			



	a)	Standing Instructions Fee	Rs.200/- per transaction except deduction of loan instalments 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
4	Cheque Returned Charges			
	a)	Cheque returned Inward Clearing: (If returned due to fault on the part of respective account holder i.e. balance insufficient in account, drawer's signatures incomplete /differ/ required, cheque contain extraneous matter, payment stopped by drawer, revenue stamp required/ insufficient & mutilated cheque etc.	Rs. 400/- per cheque from Issuer (Local Currency) US\$ 5/- per cheque from Issuer (or equivalent in other Foreign currencies)	52058
	b)	Cheque returned on counter	No Charges	
5	Clearing Charges			
	a)	Same day clearing (at the time of Lodgement)	Rs.500/- (including NIFT Charges)	52056
	b)	Intercity clearing (at the time of Lodgement)	Rs.400/- (including NIFT Charges) (Rawalpindi-Islamabad are considered as one city)	52057
6	Balance confirmation certificate required by Customers other than auditors.		Rs. 250/- per certificate	52029
7	Bank Certificate for the purpose of Visa /Income Tax		Rs. 300/- per certificate	55559
8	Account closing processing charges			
	a)	Local Currency Account.	Rs. 300/-or whatever min. balance available in Account. No Charges if closed by the Bank. No Charges for regular Saving Accounts	52001
	b)	Foreign Currency Account:	US\$ 12/- or whatever min. balance is available in Account. No Charges if closed by the Bank.	52001
9	Account Maintenance Charges			



	a)	<p>Service Charges on all Accounts where min. monthly average balance falls below:</p> <p>i) ABA Accounts Rs. 50,000/- ii) Current Accounts Rs. 25,000/- iii) Saving Products (other than Regular Saving Accounts) Rs.10,000/-</p>	<p>i) Rs. 100/- p.m. (Inclusive of all taxes) ii) Rs. 50/- p.m. (Inclusive of all taxes) iii) Rs. 50/- p.m. (Inclusive of all taxes)</p>	52022
	b)	<p>Foreign Currency Account</p> <p>Service Charges if average balance in Foreign Currency Accounts falls below following amounts during a month:</p> <p>i) New FCY A/C USD 500/- GBP 500/- Euro 500/- JPY 50,000/-</p> <p>ii) On Frozen A/Cs. USD 500/- GBP 500/- Euro 500/- JPY 50,000/-</p>	<p>USD 2/- p.m. GBP 2/- p.m. Euro 2/- p.m. JPY 300/- p.m.</p> <p>USD 5/- p.m. GBP 5/- p.m. Euro 5/- p.m. JPY 500/- p.m.</p>	52022
	c)	<p>Service charges on "Allied Basic Banking Accounts" at Parent branch only.</p> <p>i) 02 withdrawals & 02 deposits through branch counter during a calendar month ii) Additional transactions iii) Withdrawals through ABL ATM/VDC</p>	<p>i) No Charges ii) Rs.50/- each for every withdrawal / deposit through branch counter iii) No Charges</p>	52021



		<p>Note Following Accounts are exempt from levy of service charges:</p> <p>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.</p> <p>ii) Mustahqeen Zakat</p> <p>iii) Zakat Accounts Maintained for collection & disbursement of Zakat Funds</p> <p>iv) Students</p> <p>v) ABL employees Salary Account.</p> <p>vi) Deceased Accounts.</p> <p>vii) Any account specially exempted by the Bank under Cash Management or under any other special arrangement.</p>		
10		eCIB Charges.	Rs.150/- per eCIB report for individual Rs.200/- per eCIB report for Corporate (No eCIB Charges to credit card holders, customers of Allied Business Finance, Allied Personal Finance and Channel Finance-OMC)	52152
11		Printing of duplicate /additional Statement of Account	Rs.30.17 plus FED Rs.4.83 = Rs.35/- per statement For FCY Accounts, rupee equivalent of charges will be deducted from FCY Account	52016
12		Photocopy of paid Cheques provided to customer.	Upto one year old: Rs.200/- per cheque Above one to five year old: Rs.500/- per cheque Above five year old: Rs.750/- per cheque	52663
13		Investors Portfolio Account (IPS)		
	a)	IPS Maintenance Account Charges	Rs.5,000/- per month	52023
	b)	IPS Transaction Charges	Rs.300/- per transaction	52023
14		Transactional Alert Facility	Rs.50/- per month for each account.	52714
15		Charges from employer on Salary Disbursement service (without any formal arrangement with Bank).	Rs. 50/- per salary account per month	52008



		<p>Note Charges will not be applied on Salaries of following:</p> <p>a) Government / Semi Government Institutions and Armed Forces. b) Customers approved by respective Chief Business and Chief BSG based on Business reciprocity.</p>		
16		Charges on collection accounts (other than formal cash management arrangement)	Rs.25/- per transaction	52026
17		Dividend Warrant		
	a)	<p>Charges on Dividend Warrants (to be recovered from dividend declaring companies)</p> <p>Note a) Dividend Warrant (DW) charges are negotiable with the Customers depositing full Dividend amount in advance or Rs.50 Million, whichever is less in Dividend Account (Current) for payment of Dividend Warrants. b) In case DWs are not printed through a Printer referred by the Bank and subsequently it is found that the DWs are rejected by NIFT while processing for payment, actual charges of NIFT applicable on Non-Standard Instruments will be recovered from the Dividend declaring Company.</p>	0.30% of disbursed amount - Min. Rs.10,000/-	52104
18		Issuance of Overseas Employment Certificate	Rs.200/- Flat per Certificate	52105
I	DISPATCH / COMMUNICATION CHARGES			
1		Postage - Ordinary		
	a)	Local - Within City	Rs.30/- Flat - Per Item	52691
	b)	Inland - Inter City	Rs.50/- Flat - Per Item	52691
2		Postage - Registered		



	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
3		Courier		
	a)	Local - Within City	Rs.100/- 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.	52356
4		SWIFT		
	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
5		FAX / Other Communication Charges		
	a)	FAX Message	Rs.100/- Flat - Per Message	52357, 52356
	b)	Communication Expense	Rs.100/- Flat - Per Item	52205
		Note		
		These charges will not be applicable on internal communication from trade factory to branches and vice versa.		



INTERNATIONAL BANKING														
J	IMPORTS													
	1	Cash Letter of Credit - Issuance												
		a)	Cash Letters of Credit Opening Commission - Annual Business Upto Rs.25M Above 25M upto Rs.50M Above 50M upto Rs. 100M Above Rs 100M	<table border="0"> <tr> <td>First quarter or part thereof</td> <td>Each subsequent quarter or part thereof</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</p> <p>Plus LC Confirmation charges at actual if applicable.</p> <p>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>	First quarter or part thereof	Each subsequent quarter or part thereof	0.40%	0.25%	0.35%	0.20%	0.30%	0.20%	Negotiable	
First quarter or part thereof	Each subsequent quarter or part thereof													
0.40%	0.25%													
0.35%	0.20%													
0.30%	0.20%													
Negotiable														
			<p>Note</p> <p>a) Negotiable Rates are approved by Chief CIBG /CRBG and RMG</p> <p>b) Projected annual volume to be ascertained and approved by Chief CRBG/CIBG.</p> <p>c) 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.</p>	52306										
		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. Min. 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 Min. Rs. 2,000/-. Plus applicable Dispatch / Communication Charges as per tariff in Section I. 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
	2	Amendments			
		a)	Without increase in amount/extension in period.	Rs.1,100/- per transaction Flat 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. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52306
	3		Revalidation (Extension in period after LC expiry)	Commission to be recovered from the date of last expiry of LC until new expiry date of LC at rates applicable in case of opening of fresh LC as mentioned 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). Revalidation commission will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52306
	4		Cancellation charges.	Rs.2,000/- per LC Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52346



5		Transfer Commission	Transfer commission at the rates applicable in case of opening of fresh LC. (Sr. # J-1 above). Plus LC revalidation charges (Sr. # J-3), if the expired LC is revalidated along with its transfer to a new beneficiary Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52306
6		Import Bills Under Sight LC - Payment Against Documents (PAD net of Cash Margin)		
	a)	Service Charges	0.15% on bill amount or Min. Rs.600/- 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 (whichever 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 lodgement.	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):		
	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	@ 24% p.a. to be charged for PDO period (For FE-25 Finance PDO's cases rate will be applied in addition to 5% on advised /agreed lending rate, where exception approval is not provided by the respective 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 @24% p.a. b) Plus Bank commission @ Rs.0.40% on purchase price .	
7	Import Bills Under Usance LC - Acceptance			
	a)	Service Charges	0.15% or Min. Rs.600/- 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) b) Commission @ 0.15% per month or part thereof. Min. Rs. 1000 per bill from the date of expiry of LC (if bill adjusted after LC validity) Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52358 inLand, Import foreign 52306
	ii)	If bill is not paid within due date, i.e., LC paid through Finance Against Dishonored Bill (FADB)	Commission @ 0.40% Flat, Min. Rs 1000 plus extra commission @ 0.10% per month to be recovered from the date of expiry of LC Plus Mark up as per Sr. # J (7)(c) below Plus applicable Dispatch / Communication Charges as per tariff in Section 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 Dishonoured Bill (FADB)	Mark up @ 24% p.a. from the due date of the bill till the date of adjustment.	
8	Collection Charges			



	a)	Service Charges	0.15% or Min. Rs.600/- 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. b) US\$ 20/- if charges are on Principal Account. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52350
9	Other Charges On Import Transactions			
	a)	Contract Registration		
	i)	Contract Registration for import on consignment basis (Annual Basis)	0.10% Min. Rs.1,000/-	52307
	ii)	Contract Amendment	a) Without increase in amount /extension in period - Rs. 500/- Flat per amendment b) Involving increase in amount and/or extension in period - Charges as per Sr. # J (9)(a)(i) above. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52306
	b)	Payment to suppliers against imports for which contract has not been registered and/or documents directly received by Importers.	0.10% Min. Rs.1,000/- Plus correspondent bank charges at actual Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52307
	c)	Import against advance payment to suppliers	0.15%, Min. Rs.1,700/- 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
	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-imburement 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
K	EXPORTS			
1	Letters of Credit			
	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%, Min. Rs. 475/-	52368
	d)	Confirmation of LC	0.25% per quarter or min. 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	52368



			per tariff in Section I.		
		e)	Transfer of L/C.	Rs 1,500/- Flat - If without substitution of documents. Rs. 15,000/- Flat - if with substitution of documents Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52368
	2	Collections			
		a)	Clean Bills (Cheque/Bank Draft etc.)	Rs.125/- per collection Plus applicable charges (Reimbursement portion) Plus applicable Dispatch / Communication Charges as per tariff in Section 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% Min. Rs. 1000 Above 150 Million - 0.10% Min. Rs. 2000/-	52345
	3	Other Charges under Export Transactions			
		a)	Handling of compensatory Rebate Applications/Duty draw back /R&D cases applications/claims.	0.25% per claim min. Rs.500/-.	52367
		b)	Commission on Advance Inward Export payment	Upto 0.13% per transaction Min. Charges Upto Rs.1,000/- per transaction If more then one document is involved against same advance payment, Commission should be recovered for each document separately	52374
		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. b) For over due period, Mark-up @ 20% p.a. will be charged from due date till its adjustment.	
		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
	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)	Issuance of Tax Deduction Certificates	Rs. 500/- Flat	52337
	k)	Preparation of substitution case in ERF-Pre shipment	Rs. 1,200/- Flat	52345
	l)	ERF Part – 1, where pre-shipment is obtained from us and export is routed through other bank	Rs. 2,000/- per shipment	52345
	m	EE-Certification	Rs.500/- per case	52334
	n)	Export LC Cancellation	Rs. 1,500/- Flat. Plus applicable Dispatch / Communication Charges as per tariff in Section I	52368
	o)	Handling of Clean and Discrepant documents negotiation	Rs. 1,000/- Clean Rs. 2,000/- Discrepant	52367
	p)	Export Documents Returned Un-Paid	Rs. 600/- Flat per documents + Correspondence charges	52345
	q)	ERF - II - NOC for Entitlement	Rs. 1,000/- per NOC	52345
L	FOREIGN REMITTANCES			
1	Outward Remittances			
	a)	Foreign Traveller Cheques.	1% of amount TC sold Min. Rs 200/-. 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. b) 0.25% per item for value of over US \$ 1000 or its equivalent, Min. US\$ 10/-, Max. US \$ 100.	52324



			Plus Additional Charges @ 0.25%, Min. US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits. Plus applicable Dispatch / Communication Charges as per tariff in Section I.		
		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 (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52325
		ii)	Other Remittances abroad	0.10% per item. Min. Rs.500/- (Correspondent charges to be recovered by the correspondent while paying to beneficiary) 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%, Min. US \$ 5 (or equivalent currency)	52763
		e)	Remittance abroad under general permission or specific approval of SBP	PKR.500/- (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52325
		f)	FDD/FTT Cancellation charges	Rs.500/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52323
		g)	Issuance of Duplicate FDD	Rs.500/- Flat Plus applicable Dispatch / Communication Charges as	52322



			per tariff in Section I.	
2	Inward Remittances			
	a)	Home Remittances	No charges to be recovered, if the funds are remitted to branch of our bank or to other bank.	52761
	b)	Other than Home Remittance	No Charges, if the proceeds are credited to an account with any branch of our bank. In other cases, DD/PO Charges as well as dispatch / communication charges (as applicable) would be recovered	52762
	c) i)	Local USD cheques & drafts/ Collection and settlement charges	a) If credit to Pak. Rupees Account Rs.500/- per instrument including NIFT & collecting bank charges. b) If credit to Foreign Currency Account, USD 5/- including NIFT & collecting Bank Charges.	52326 52054
	ii)	Return Cheque Charges	a) Pak. Rupees Account: Rs.600/- per returned cheque inclusive of NIFT charges. b) Foreign Currency Account: USD 6/- or equivalent inclusive of NIFT charges	52330::52055
M	OTHER CHARGES (International Banking)			
1	Correspondent Bank's charges (if any).		Actual	52357 52691 52692
2	Foreign Bills/Cheques/TCs sent for collection returned un-paid.		Flat Rs. 500/- Plus Foreign correspondent charges Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52330 52055
3	Inward collection received (relating to FC Account) from abroad or local banks/ branches and where the payment is demanded in Foreign Currency.		a) Flat US\$ 5/- per item upto value of US \$ 1000 or its equivalent. b) 0.25% per item for value of over US \$ 1000 or its equivalent, Min. US\$ 10/-, Max. US \$ 100. Plus Additional Charges @ 0.25%, Min. US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52320



4	Inward cheques received from local branches, upcountry branches or local banks for payment in Pak Rupees. (Convert the relevant Foreign Currency at the T.T.Buying Rate).	0.15% Min. Commission Rs.400/- Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52338
5	Inter Branch Online FC Transactions		
	a) Online FCY Cash Withdrawal (Allowed from Authorized Branches only) Note: Charge Amount Plus FED should be a Round Amount as Charges are to be recovered from Walk in Customer in Cash.	a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 05 GBP = 03 EURO = 04 JPY = 400	52028
	b) Online FCY Cash Deposit (Allowed from Authorized Branches only)	a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 05 GBP = 03 EURO = 04 JPY = 400	52029
	c) Online FCY Account to Account Transfer (Allowed from and to Authorized Branches only)	a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 03 GBP = 02 EURO = 02 JPY = 300	52030
6	Standing Instructions Fee in Foreign Currency Accounts.	US\$ 5 per transaction or its equivalent in other currencies Plus correspondent Bank Charges. (Permissible to new - FC Account & Incremental deposits). Plus all charges for transaction executed under these Standing Instructions as per applicable rates of that relevant transaction.	52017 52327
7	Collection for Foreign Currency Account		



	a)	For US \$ denominated instrument drawn outside United States & Instruments in other currencies like GBP, EUR, JPY etc.)	i) US \$ 5/- for collection upto USD1000/- ii) US \$ 15/- for collection of above USD 1000/- (or equivalent currency) All correspondent banks charges to be recovered at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52331 52751 52752
	b)	Collection for foreign currency A/c (collection of USD denominated instruments drawn in United States)	i) USD 5/- for collection upto USD 499/- (under Cash Letter) ii) USD 20/- for collection of USD 500/- & above (under Secured Collection). All correspondent banks charges to be recovered at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	
8		Collection of FEBCs, FCBCs, DBCs and profit coupons from SBP/NBP etc.	0.20% Min. Rs. 200/- Max. Rs.500/- per collection. Plus applicable Dispatch / Communication Charges as per tariff in Section I.	52332 52753
9		Issuance of Proceeds Realization Certificate beyond one year.	Rs.600/- Flat	52333 52754 52755 52756
10		Issuance of duplicate Proceeds Realization Certificate	Rs.300/- within one year. Rs.600/- if beyond one year.	52333 52754 52755 52756
11		Circulation of loss of E-Form (Recoverable from Bank's own customer)	Rs.1,000/-	52334 52757
12		Test/signature verification charges to be received from other Bank's (Foreign Remittances)	Rs.500/- per instance	52335 52758
13		Purchase of travellers' cheques/drafts etc.	Rs.100/- Flat per transaction.	52336 52759
14		Issuance of Business performance Certificate at Customer's request.	Rs.1,000/-Flat.	52337 52760



Notes:

- 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:
 - a) Section I of schedule of charges.
 - b) Charges of Correspondent Banks at Actual.
 - c) Any clause where charges are to be negotiated or any waiver has been specifically mentioned therein.
- 2) The Charges under note 1(a),(b) or (c) above can only be discounted or waived by the CEO.
- 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.
- 4) The rates of charges for any customer / borrower will not exceed the rates given in Schedule of Charges.
- 5) This will supersede all previous instructions, Circulars and Schedule of charges.
- 6) Rawalpindi and Islamabad are treated as one city for the purpose of Schedule of Charges.



FREE EXEMPTION GRID									
PRODUCT NAME	ALLIED BUSINESS ACCOUNT	CURRENT ACCOUNT			REGULAR SAVING ACCOUNT			ALLIED RISING STAR	ALLIED EXPRESS ACCOUNT
Balance Requirement	No min. balance requirement	Average Balance of the Month			Average Balance of the Month			No min. balance requirement	No min. Balance requirement
		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	As per SOC	As per SOC
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	As per SOC	As per SOC
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	As per SOC	As per SOC
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	As per SOC	As per SOC
Issuance of DD / Allied Banker Cheque (Payable at any branch) / PO / 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	As per SOC	As per SOC



Cancellation of DD / Allied Banker Cheque (Payable at any branch) / PO / 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	As per SOC	As per SOC
Duplicate Issuance of DD / Allied Banker Cheque (Payable at any branch) / PO / 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	As per SOC	As per SOC
Intercity Clearing / OBC	No Charges	As per SOC			As per SOC			As per SOC	As per SOC
Account Maintenance Charges (Service Charges)	As per SOC	As per SOC			As per SOC			No Charges for both Principal and Linked Account	No Charges
Issuance of Cheque Book	First Free Of 50 Leaves	First Free Of 50 Leaves			First Free Of 25 Leaves			First Free Chequebook of 10 leaves for both Principal & Linked Account	First Free Chequebook of 10 leaves
Eligibility	All business accounts (Individuals /Firms/ Companies)	All Individuals / Firms/ Companies			All Individuals / Firms/ Companies			All Individuals	All Individuals



Other		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.	1. Issuance of Duplicate Relationship Card Rs.50/- per request 2. Issuance of Duplicate Certificate of 1 Bank Account Rs.50/- per request	1. Free ATM Card issuance 2. Free Internet Banking 3. Free 24/7 telephone Banking
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