



SCHEDULE OF CHARGES (ISLAMIC BANKING) EFFECTIVE FROM Jul - Dec 2023																							
(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.)																							
Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2023)	PL Category (T24)																				
A : REMITTANCES																							
1 Issuance of Fresh Instruments																							
(a)	Issuance of Allied Banker Cheque (ABC) Payable at any Branch in Pakistan	Debit to Account: Flat Rs. 400 Against Cash: 0.20%, Minimum Rs.1250/- 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.	52113																				
(b)	Issuance of Call Deposit Receipt	Issued by Debit to Account: Rs.150/- Flat Issued Against Cash Rs. 1500 Flat 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.	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	Cancellation of Instrument For Account holder Rs.425/- Flat Issued Against Cash Rs.600/- (Flat) (Account Holders & walk-in-customer) Note: The charges for cancellation of instruments issued for payment of fee dues in favour of educational institutions, i.e., HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.	52106 52107 52114																				
3 Issuance of Duplicate Instruments																							
(a)	Issuance of Duplicate Call Deposit Receipt/Allied Banker Cheque (ABC)	Duplicate Issuance for account holder Rs.425/- Flat Issued Against Cash Rs. 600/- Flat (Account Holders & walk-in-customer) Note The charges for issuance of duplicate instrument issued for payment of fee dues in favour of educational institutions, i.e., HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.	For ABC- 52115 For CDR- 52119																				
Note Recovery of charges under Cash Management or any other arrangement shall be subject to agreement.																							
4 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	FUNDS OUTFLOW <table border="1"> <thead> <tr> <th>Days</th> <th>Transaction time</th> <th>SBP Charges</th> <th>ABL Share of RTGS Charges</th> <th>Per Trans.Charges</th> </tr> </thead> <tbody> <tr> <td>Monday</td> <td>From 9.00 AM to 1.00 PM</td> <td>Rs. 200</td> <td>Rs.20</td> <td>Rs.220/-</td> </tr> <tr> <td></td> <td>to From 1.00 PM to 3.00 PM</td> <td>Rs.300</td> <td>Rs.30</td> <td>Rs.330/-</td> </tr> <tr> <td>Friday</td> <td>From 3.00 PM to 3.45 PM</td> <td>Rs.500</td> <td>Rs.50</td> <td>Rs.550/-</td> </tr> </tbody> </table> FUNDS INFLOW No Charge Note: RTGS charges payable to SBP are not Negotiable * As per rule FED/ST is applicable only on ABL' s share of RTGS charges	Days	Transaction time	SBP Charges	ABL Share of RTGS Charges	Per Trans.Charges	Monday	From 9.00 AM to 1.00 PM	Rs. 200	Rs.20	Rs.220/-		to From 1.00 PM to 3.00 PM	Rs.300	Rs.30	Rs.330/-	Friday	From 3.00 PM to 3.45 PM	Rs.500	Rs.50	Rs.550/-	52121
Days	Transaction time	SBP Charges	ABL Share of RTGS Charges	Per Trans.Charges																			
Monday	From 9.00 AM to 1.00 PM	Rs. 200	Rs.20	Rs.220/-																			
	to From 1.00 PM to 3.00 PM	Rs.300	Rs.30	Rs.330/-																			
Friday	From 3.00 PM to 3.45 PM	Rs.500	Rs.50	Rs.550/-																			
(c)	Transfer of fund of Rs.100,000/- & above through Real Time Gross Settlement (RTGS) System - MT 102 Facility Maximum 10 Payment Instructions in one MT 102	FUNDS OUTFLOW <table border="1"> <thead> <tr> <th>Days</th> <th>Receipt of RTGS Request</th> <th>SBP Charges</th> <th>ABL share of RTGS charges</th> <th>Per Trans.Charges</th> </tr> </thead> <tbody> <tr> <td>Monday</td> <td>to From 9:00 AM to 3:45 PM</td> <td>Rs. 25/-</td> <td>Rs. 25/-</td> <td>Rs. 50/-</td> </tr> <tr> <td>Friday</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> FUNDS INFLOW No Charge Note: RTGS charges payable to SBP are not Negotiable * As per rule FED/ST is applicable only on ABL' s share of RTGS charges Note:- RTGS charges are suspended as per SBP directives till further instructions	Days	Receipt of RTGS Request	SBP Charges	ABL share of RTGS charges	Per Trans.Charges	Monday	to From 9:00 AM to 3:45 PM	Rs. 25/-	Rs. 25/-	Rs. 50/-	Friday					52121					
Days	Receipt of RTGS Request	SBP Charges	ABL share of RTGS charges	Per Trans.Charges																			
Monday	to From 9:00 AM to 3:45 PM	Rs. 25/-	Rs. 25/-	Rs. 50/-																			
Friday																							

 				SCHEDULE OF CHARGES (ISLAMIC BANKING) EFFECTIVE FROM Jul - Dec 2023 (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.)	
Sr. No.	TYPE OF TRANSACTION /SERVICE Description		ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2023)	PL Category (T24)	
5	Inter Branch Online Transactions				
	(a)	Cash Withdrawal			
		(i) Through Cheque	Free	52014	
		(ii) Biometric Cash Transactions over the Counter without Cheque. (per day Per CNIC transactions)	Free	52014	
	(b)	Cash Deposit	Free	52015	
	(c)	Account to Account Transfer	Free	52112	
	(d)	Cheque / Instrument deposit for Clearing / Collection by Remote Branch	a) Within City - Free b) Intercity - 0.10 %, Minimum Rs. 425/- Maximum Rs. 2,000/- Note: No Charges on collection of ABL's Dividend Warrants on ABL's shareholders maintain account with ABL.	52116	
	(e)	Inter Bank Fund Transfer (IBFT) from branch counter (Maximum single transfer of Rs. 500,000)	Rs. 500/- Flat for transfer from A/C but free for Allied Islamic Business Plus Account	52027	
	(f)	Pay Anyone through Branch Counter (Fund Transfer from Allied Account to any person's CNIC) Commission	Rs. 250/-		
	B : INLAND LETTER OF CREDIT (ILC)				
1	Inland Letter of Credit (ILC)				
	(a)	ILC Opening Services Charges - Annual Business Upto Rs 50 Million Exceeding Rs. 50 Million up to Rs 75 Million Exceeding Rs. 75 Million up to Rs 100 Million Above Rs 100 Million Note i) Negotiable Rates are approved by Chief IBG and RMG ii) Projected annual volume to be ascertained and approved by Chief IBG. iii) Commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained & placed on record. Copy of Commitment letter of each customer will be handed over to Trade Factory for Monitoring and any difference in commission will be recovered at the end of the year. Any waiver in this regard will be given by the CEO.	0.40% per quarter or part thereof 0.35% per quarter or part thereof 0.30% per quarter or part thereof Negotiable per quarter Minimum Rs.2000/- per LC Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52328	
2	Amendment Charges				
	(a)	Without increase in amount /extension in period of shipment.	Rs.1500/- (Flat) per instance Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52328	
	(b)	Involving increase in amount and/or extension in period of shipment.	Rs.1500/- (Flat) per instance Plus service charges as mentioned at Sr. # B (1) (a) above Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52328	
3	Revalidation (Extension in period after ILC expiry)		Commission to be recovered from the date of last expiry of LC until new expiry date of LC at rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1)(a) above. Revalidation service charges will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306	
4	Cancellation charges.		Rs 1000/- (Flat) per instance Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52346	
5	Transfer Commission		Transfer service charges at the rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1)(a) above. Plus LC revalidation charges as mentioned at Sr. # B (3), if the expired LC is revalidated along with its transfer to a new beneficiary Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306	

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6 Bills Under ILC - Opening End				
	(a)	Bills Under Sight ILC - Approved Finance Facility - 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) after 03 days from the date of payment to the negotiating bank.	0.25 % of the bill amount to be added in the purchase price of asset at the time of sale.	
	(iii)	Profit to be recovered on Approved Finance Facility - PAD amount (NET OF CASH MARGIN - held since opening of ILC or before negotiation of documents).	In case of Approved Limit: Profit at approved rate to be applied from the date of debit to PAD lodgement till the date of retirement, after adjustment of cash margin, if any. Profit to be added in the purchase price of asset at the time of sale	
(b) Bills Under Usance ILC - Acceptance				
	(i)	Commission - if Bill is paid on due date	a) Service charges Rs. 1000 Flat per bill. (if realized within LC validity) b) Service charges @ 0.10% per month or part thereof. Minimum Rs. 1000 per bill from the date of expiry of LC (if bill realized after LC validity) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52343
	(c)	If bill is not paid on due date.		
	(i)	Profit - If bill is not paid on due date, i.e. LC paid through Approved Finance Facility [i.e. LC is opened under MMFA or Agency only].	In Addition to above charges at point B 6 (b) (i), Profit from the due date of the bill till the date of maturity of approve finance . Profit to be added in the purchase price of asset as the time of sale as per terms of approved Limit	
	(ii)	Charity - If bill is not paid on due date, i.e. LC not paid through Approved Finance Facility.	In Addition to above charges at point B 6 (b) (i), Charity to be recovered as per approved terms.	
7 Bills Under ILC - Negotiating End				
(a) Bills Under Sight ILC				
	(i)	Service Charges	0.55% Minimum Rs. 800/- (irrespective of the amount of LC) (to be included in the Murabaha price) Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52343
	(ii)	Profit - if LC paid through approved finance facility	a) Profit to be added in the purchase price of asset at the time of sale, as per terms of Approved Limit.	
	(iii)	Collection Charges for restricted LCs (Where negotiation is restricted to other bank and presented to us for forwarding)	Rs.1000/- Flat Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52342
(b) Bills Under Usance ILC				
	(i)	Commission	Commission 0.40%, Minimum Rs 1000/-. Plus correspondent banks charges at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52358
	(ii)	In case bill paid after due date	Charity - If bill is not paid on due date, i.e. LC not paid through Approved Finance Facility.	
8 Collections				
	(a)	Documentary	0.40%, Minimum Rs.1000/- Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H	52363
	(b)	Clean (Including Cheques/dividend warrants/bank drafts etc.)	0.25%, Minimum Rs. 200/-, Maximum Rs. 10,000/- Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52071
	(c)	Express Collection through IBR	a) Within City - Free b) Intercity - 0.05%, Minimum Rs.250/- Maximum Rs. 3000/-	52111

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Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2023)	PL Category (T24)
9 Other charges under ILC			
(a)	Advising charges of (inward) ILC or Amendment	Rs 1500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52328
(b)	ILC Confirmation Charges	@ 0.25% per month, Minimum Rs.1,500/- or as per agreed Pricing with Financial Institution Division.	52328
(c)	Handling of Discrepant documents under ILC.	Rs.3000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52310
(d)	Bills returned unpaid under ILC	Rs 500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus correspondent banks charges at actual.	52359
(e)	If the documents are sent to other banks for negotiation/collection under restricted ILC.	Rs.1,100/- Plus applicable charges. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus correspondent banks charges at actual.	52342
(f)	Returning Charges for Documentary and Clean collection (Clean Collection including cheques, Bank draft etc)	Rs.500/- Flat Foreign Currency Account US\$ 10/- Flat or equivalent FC Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52359
C : GUARANTEES			
1 Issuance of Guarantees (General)			
(a)	Issuance of Guarantees to Shipping Companies / Airlines / Transport Companies in lieu of bills of lading / Airway Bill / Truck Receipts / Railway Receipts.	Rs. 2000/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52361
(b)	Issuance of Guarantees favouring Collector of Customs.		
(i)	If issued against 100% Cash Margin / lien on current account	Rs. 1500 Flat per quarter (to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52371
(ii)	Others (Not issued against 100% Cash Margin / lien on current account).	As per applicable slab given in Annexure - I. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Range Minimum and Maximum Amount Per Quarter or part thereof From To 1 500000 3000 500001 50,000,000 300000 Above 50 M additional Service charges 6000/ for Per 1 Million for per quarter	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 H.	52372
(ii)	Others (Not issued against 100% Cash Margin / lien on current account).	As per applicable slab (Commission to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section H. Range Minimum and Maximum Amount Per Quarter or part thereof From To 1 500000 2000 500001 50,000,000 125000 Above 50 M additional Service charges 2500/ for Per 1 Million for per quarter	52372
		Note - applicable on Sr. # C(1)(c)(i) & (ii) a) Negotiable Rates are approved by Chief IBG and RMG b) Projected annual volume to be ascertained and approved by Chief IBG. c) If business commitments are not documented in Credit Approval, separate commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained & placed on record. Any difference in commission arising due to shortfall in business volume will be recovered at the end of the year. Any waiver in this regard will be given by the CEO.	
2 Amendments in Guarantees (General)			
(a)	Without increase in amount /extension in period	Rs.1200/- Flat for PKR denominated guarantees. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52381
(b)	Involving increase in amount and/or extension in period	Issuance commission as in C(1) according to nature/type of guarantee. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52372

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3		Issuance of Guarantees (Back to Back)		
	(a)	Issuance of Back to Back Guarantees, Including Bid Bonds, Performance Bonds, Advance Payment Guarantees issued against counter guarantees of Foreign Banks.	As per applicable slab given in Annexure - III. (Above Commission subject to negotiations with clients & correspondent arrangements by Financial Institution Division) Plus applicable Dispatch / Communication Charges as per tariff in Section H. Range Minimum and Maximum Amount Per Quarter or part thereof From To 1 500000 2000 500001 50,000,000 200000 Above 50 M additional Service charges 4000/- for Per 1 Million for per quarter	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 H.	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 H.	52373
4		Claim Lodgement		
	(a)	Handling Commission	Rs. 2500/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus charges for instrument issued for payment of claim to beneficiary.	52382
	(b)	Profit - In case Forced Liability is created for payment against invocation of guarantee	Charity to be recovered as per approved terms	
D: LOCKERS				
1		Safe Deposit Lockers - Annual Fee to be recovered in advance in Calendar Quarter when locker is issued.		
		Description	Rent or Minimum Balance Maintained in Allied Islamic Sahulat Account	
	(a)	Upto 0.40 cft - Small	Rs.4500/- p.a. Rs.60000/-	
	(b)	From 0.41 to 0.80 cft & From 0.81 to 1.35 cft - Medium	Rs.6500/- p.a. Rs.70000/-	
	(c)	From 1.36 to 1.75 cft & From 1.76 to 2.00 cft - Large	Rs.8000/- p.a. Rs.100000/-	55511
	(d)	From 2.01 to 2.50 cft & From 2.51 to 3.00 cft - Extra Large	Rs.12500/- p.a. Rs.180000/-	
			Note i) Key deposit will not be applicable in case locker is issued against Allied Islamic Sahulat Account and required minimum balance is maintained. ii) Allied Aitebar Khanum Account holders can avail a 50% discount* on Locker Rent (first year only) subject to availability. *This discount is offered only on New issuance of Locker.	
2		Key Deposit (refundable at the time of surrender of locker)	Small Rs.3500/- (Flat) Medium Rs.4000/- (Flat) Large/Extra Large Rs.5500/- (Flat)	
3		Locker Break Opening Charges	Rs. 6,000/- or actual which ever is higher	55512
4		Late Payment Charges on Locker Rent (If annual rent not paid on due date)	10% charity to be recovered on the applicable locker rent with grace period of 30 days from the due date	
E: FINANCES / INVESTMENT BANKING				
1		Corporate & Investment Banking		
		Following charges to be recovered in addition to profit/return on investment.		
	(a)	Project Examination/ Arrangement/ Advisory/ Processing/ Upfront Fee etc:	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52199
	(b)	Legal Documentation Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52160
	(c)	Project Monitoring Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52164
	(d)	Consortium Management Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.	52207
	(e)	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 IBG.	52193
	(f)	Late Payment Charges (to be booked as Charity)	25% P.A or as approved by CA approving authority	
		Project Finance		
	(a)	Project Application Fee (Non Refundable)	As per agreed terms	
	(b)	Trustee-ship fee (to be recovered in case of consortium financing).	As per agreed terms	
	(c)	Consortium Agent Fee	As per agreed terms	
	(d)	Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferments.	As per agreed terms	
		* All Cases shall be referred to Shariah Board		



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Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2023)	PL Category (T24)
2	Other Charges Relating to Finances		
(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)	stamp Duty	Actual	52159
(c)	For advances against pledge/hypothecation various charges to be recovered as follows:		
(i)	Godown Rent	Actual Note: No Godown Rent for ABL own warehouses	52164
(ii)	Godown staff salaries - Salaries of Godown Keepers/Chowkidars.	Actual	52155
(iii)	Godown inspection Charges	a) Within Municipal Limits or within a radius of 10 KM from the branch (shall be credited to Bank's Income) Upto Rs. 5 Million Rs. 1,000/- Above Rs.5 Million up to Rs. 25 Million Rs. 2,000/- Above Rs.25 Million up to Rs.50 Million Rs. 2,500/- Above Rs.50 Million Rs. 3,500/- Plus actual conveyance charges. Maximum one visit per month. b) Outside the above limits Charges as defined in (a) above plus T.A. & D.A. As per rules (Applicable to respective staff)	
(iv)	Delivery Charges - If a Godown Keeper is not posted, conveyance charges will be recovered.	At Actual	
(v)	Other incidental expenses for Documentation / other Legal Charges etc.	At Actual	52157
(vi)	Delivery order issuance	Rs. 500	
(vii)	Search Report charges	At Actual	
(d)	Late Payment Charges (to be booked as Charity)	25% P.A or as approved by CA approving authority	
	Ijarah & Diminishing Musharakah		
(a)	(i) Repossession charges	At Actual	
	(ii) Legal Documentation charges	At Actual	
(b)	Handling charges on marking of lien on Govt Securities	Rs 500/- Flat per customer (to be recovered upfront) plus legal / vendor fees	55567
(c)	Redemption of property. Fee to be recovered from the party when bank officers are called before Registrar for redemption	Rs. 2,500/- Flat per property plus legal / vendor fees	55568
(d)	Registration with SECP & Lawyer's charges for both Private & Public Ltd. Cos. where charge on current/fixed assets is registered	At Actual (Inclusive of legal / vendor fees) plus PKR 1,000/- per case	55569
(e)	Registration of mortgage at Registrar's Office for Partnership /Proprietorship firm (individual)	At actual (Inclusive of legal / vendor fees) plus PKR 1,000/- per case	55570
(f)	Buy Out Price in case of early Termination of Ijarah/Diminishing Musharakah	In case of early termination, bank may sell the asset higher than the book value (i.e. as per outstanding principal amount) the following schedule a. 5 % for 1st Year b. 4% for 2nd Year tenure OR As per terms agreed between customer and bank	c. 3 % for rest of 55571
(g)	Late Payment Charges (to be booked as Charity)	25% P.A or as approved by CA approving authority	
	Working Capital Facilities		
(a)	Interim (any change in the facility/security)	As per agreed terms	
(b)	Enhancement	As per agreed terms	
(c)	Annual Review Fee (on Renewal)	As per agreed terms	
(d)	Replacement of securities under lien with the Bank (except at the time of annual review of facilities and other than our own Bank's deposits under lien)	Rs 2,000/- Flat	
(e)	Late Payment Charges (to be booked as Charity)	25% P.A or as approved by CA approving authority	
3	Allied Aitebar Car Ijarah/Roshan Apni Car		
(a)	Processing fee	As per the facility arrangement or Rs. 7,500/- (Non Refundable)	52793
(b)	Vehicle Evaluation Charges	At Actual	52778
(c)	Comprehensive Takaful Charges	At Actual	-
(d)	Late Payment Charges (to be booked as Charity)	Rs. 100 per day or maximum of Rs. 1500 per month per rental.	-
(e)	Cheque Return Charges	As mentioned in Section G-4 (a) (Miscellaneous Charges)	52697
(f)	Vehicle Re-Possession Charges*	Actual Incurred by the bank up to maximum of Rs.100,000/-	52783
(g)	Repossessed Vehicle's Transportation Charges	Actual Incurred by the bank up to maximum of Rs.50,000/-	52698
(h)	Repossessed Vehicle Evaluation Charges*	Actual Incurred by the bank	52699
(i)	ABC Reissuance Charges	PO/DD/ABC cancellation/duplicate issuances charges as per Section A "REMITTANCES" above.	
(j)	Monthly Warehouse Charges	At Actual (maximum of Rs. 30,000/-)	52664
(k)	Auction Charges	At Actual	52665
(l)	NOC Issuance Fee	Nil	52666
(m)	Income estimation charges (wherever applicable)	At Actual	
(n)	Secured Transaction Registry (STR)	Rs. 1,000/- or as revised by GOP from time to time	
(o)	Buy Out Price in case of early Termination of Ijarah	For all client segments [4%] on written down value during 1st year [3.5%] on written down value during 2nd year [3%] on written down value during 3rd year [2.5%] on written down value during 4th year [2%] on written down value during 5th year	55561



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4	Allied Aitebar Home Musharakah/Allied Roshan Apna Ghar/MPMG																																
(a)	Processing Fee	For all segments 6,500/-	55622																														
(b)	Property Valuation Fee	At Actual	61017																														
(c)	Legal Fee	At Actual	52160																														
(d)	Takaful Premium (Up to Client's Share)	At Actual	-																														
(e)	Registration / Redemption of Legal Docs	At Actual	52784																														
(f)	Property Appraisal Fee/ BOQ Evaluation Charges	At Actual	-																														
(g)	Late Payment Charges (to be credited to Charity Account)	Rs. 100 per day or maximum of 1,500 per Month	-																														
(h)	Income Estimation Charges	At Actual	-																														
(i)	Cheque Return Charges	As mentioned in Section G- 4 (a) (Miscellaneous Charges)	-																														
(j)	Stamp Duty	At Actual	15944																														
(k)	Buyout price in case of early Termination.	<p>a) 5% of Outstanding Principal if the facility is requested for premature termination by the customer after 1 Year and up to 3 years of payment.</p> <p>b) 3% of principal outstanding if the request for termination is received after 3 years and up to 7 years of payment.</p> <p>c) 01% of principal outstanding if the request for termination is received after 7 years and up to 10 years of payment.</p> <p>d) No charges after 10 Years of finance relationship</p> <p>e) For ATF request cases would however be charged at the rate of 5%</p> <p>f) No charges for segment- Mera Pakistan Mera Ghar (MPMG)</p> <p>g) MPMG under Roshan Apna Ghar, For first year, In case of early termination, bank may sell the asset 1% higher than the book value (i.e. as per outstanding principal amount)</p> <p>h) Charity on Delayed Construction: The client shall pay Charity in case of delays after 12 months of construction period, as given below. Cumulative Delay (days) Charity: a) 01 to 89 Nil b) 90 to 119 2% of tranche amount to be disbursed, for one time only c) 120+ 3% of outstanding amount to be disbursed, for one time only, and is applicable if penalty on delayed construction was waived-off earlier</p>																															
(l)	In case the delay occurs on part of the customer in availing the facility, the following fresh reports (If required) shall be obtained at his/her cost: Valuation report, Income estimation report	At Actual																															
(m)	ABC Reissuance Charges/Cancellation/duplicate issuances charges	As mentioned in Sec A (Remittance)																															
(n)	Life Takaful Contribution	Bank will bear the cost of life takaful against the outstanding exposure amount. However, if takaful company charges Takaful Contribution over and above agreed rate due to any abnormality observed in medical examination, customer shall bear the additional takaful Contribution.																															
5	Allied Aitebar Solar System Finance																																
a)	Processing Fee	Rs. 5,000/- or 1% of the finance amount whichever is higher	55624																														
b)	Takaful / Insurance Premium	As per Actual	-																														
c)	Late Payment Charges (to be credited to Charity Account)	Rs. 100/- per day or maximum of Rs. 1,500 per Month	-																														
d)	Cheque Return Charges	As mentioned in Section G- 4 (a) (Miscellaneous Charges)	-																														
e)	Buy Out Price in case of Early Termination	<p>If financing is provided through own sources of Bank:</p> <p>a) An increase of 5% of the value of the price of outstanding units of Bank's share (Principal amount) if the facility is requested for early termination by the partner after 1 Year and up to 4 years of payment.</p> <p>b) No extra payment after 4 years of finance relationship</p> <p>If Financing is provided through SBP refinance Scheme:</p> <p>No early termination price shall be charged from customer in case of payment of financing amount or instalment, in part or in full, before due date.</p>																															
f)	PO/DD/ABC Reissuance Charges	PO/DD/ABC cancellation/duplicate issuances charges as per section "REMITTANCES"	-																														
g)	Rate of Re-Finance	6% or In line with SBP guidelines *Till such time refinance is not available to the Bank, customer shall be charged on commercial rate of 1YK+2%.																															
h)	Secured Transaction Registry (STR)	Rs. 1,000/- or as revised by GOP from time to time	STRCHG																														
6	Allied Islamic Agriculture Financing																																
(a)	Processing Charges on CA of Agriculture for Fresh, Renewal, Enhancement, Regular Proposals (Fund Based)	<p>1) For All Farm Financing</p> <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>Above 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> <p>2) For All Non Farm Financing</p> <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>From 0 up to 5 Million</td> <td>0.1% or Minimum of Rs. 2,000/-</td> </tr> <tr> <td>ii)</td> <td>Above 5 up to 10 Million</td> <td>0.1% or Minimum of Rs. 5,000/-</td> </tr> <tr> <td>iii)</td> <td>Above 10 up to 25 Million</td> <td>0.075% or Minimum of Rs. 10,000/-</td> </tr> <tr> <td>iv)</td> <td>Above 25 up to 50 Million</td> <td>0.050% or Minimum of Rs. 20,000/-</td> </tr> <tr> <td>v)</td> <td>50 Million & Above</td> <td>0.035% or Minimum of Rs. 25,000/-</td> </tr> </tbody> </table> <p>a. Processing charges are Non-Refundable. To be charged upfront. b. Charges are as percentage of requested amount.</p>	S. No	Amount(Rs.)	Processing Charges	i)	0 to 0.5 Million	Rs. 1,000/-	ii)	Above 0.5 to 0.999 Million	Rs. 2,000/-	iii)	for 1 Million and Above	Rs. 3,000/-	S. No	Amount(Rs.)	Processing Charges	i)	From 0 up to 5 Million	0.1% or Minimum of Rs. 2,000/-	ii)	Above 5 up to 10 Million	0.1% or Minimum of Rs. 5,000/-	iii)	Above 10 up to 25 Million	0.075% or Minimum of Rs. 10,000/-	iv)	Above 25 up to 50 Million	0.050% or Minimum of Rs. 20,000/-	v)	50 Million & Above	0.035% or Minimum of Rs. 25,000/-	52031
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(b)	One Time Transaction, Amendment, Temporary Enhancement and Excess Over Limits. (On customer request)	<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>Above 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)	Above 0.5 to 0.999 Million	Rs. 2,000/-	iii)	for 1 Million and Above	Rs. 3,000/-																			
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iii)	for 1 Million and Above	Rs. 3,000/-																															
(c)	Agriculture Financing against Liquid Securities (Processing Fee, Annual Renewal Fee, Interim enhancement and amendment)	<p>i) Rs. 1,000/- Flat for each activity - Facility size up to 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>																															
7	Prime Minister's Youth Business & Agriculture Finance Scheme. (PMYB & AFS)																																
(a)	Processing Fee	Rs 100/- (inclusive of on line CNIC verification charges to be paid to NADRA, eCIB, and Biometric Verification fee)	55630																														
Note	Secured Transaction Registry (STR) Rs. 1000/- , in line with instruction issued from time to time, is applicable as per GOP regulation		STRCHG																														



**SCHEDULE OF CHARGES (ISLAMIC BANKING)
EFFECTIVE FROM Jul - Dec 2023**

(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.)


Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2023)	PL Category (T24)
F: ALLIED BANK - DIGITAL CHANNELS			
1 Allied UPI PayPak Co-badged Debit Cards			
A Basic Debit Card			
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs. 1300/-	
	(ii) Card Replacement Fee	Rs. 1100/-	
B UPI & PayPak Classic			
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs 1600/-	
	(ii) Card Replacement Fee	Rs. 1200/-	
C UPI & PayPak Classic Plus			
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs. 1800/-	
	(ii) Card Replacement Fee	Rs. 1200/-	
D UPI & PayPak Gold & Visa Sapphire			
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs. 2000/-	
	(ii) Card Replacement Fee	Rs. 1400/-	
E UPI & PayPak Allied Atebar Rising Star- Minor			
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs. 1000/-	
	(ii) Card Replacement Fee	Rs. 900/-	
2 Allied VISA Debit Cards			
(a) Classic			
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs.2000/-	52736
	(ii) Card Replacement Fee	Rs. 1500/-	52737
(b) Platinum Debit Card & Visa Sapphire 200			
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs. 4000/-	
	(ii) Card Replacement Fee	Rs. 1500/-	
(c) Premium Debit Card			
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs. 15,000/-	
	(ii) Card Replacement Fee	Rs. 2500/-	
(d) Virtual Debit Card			
	(i) Issuance Fee / Annual Fee / Renewal Fee	Free	
	(ii) Card Replacement Fee	Free	
3 Visa Debit Card-Foreign Currency			
(a) Visa Classic Card			
	(i) Issuance Fee / Annual Fee / Renewal Fee	USD Account - USD 12 GBP Account - GBP 10 Euro Account - Euro 12	
	(ii) Card Replacement Fee / Upgrade / Downgrade Fee	USD Account - USD 06 GBP Account - GBP 06 Euro Account - Euro 06	
(b) Visa Platinum Card			
	(i) Issuance Fee / Annual Fee / Renewal Fee	USD Account - USD 25 GBP Account - GBP 20 Euro Account - Euro 25	
	(ii) Card Replacement Fee / Upgrade / Downgrade Fee	USD Account - USD 08 GBP Account - GBP 08 Euro Account - Euro 08	
(c) Visa Premium Card			
	(i) Issuance Fee / Annual Fee / Renewal Fee	USD Account - USD 50 GBP Account - GBP 35 Euro Account - Euro 45	
	(ii) Card Replacement Fee / Upgrade / Downgrade Fee	USD Account - USD 10 GBP Account - GBP 10 Euro Account - Euro 10	
(d) Currency Conversion Fee			
	(i) For local transactions	1% of transaction amount	
	(ii) For Foreign Transaction Other Than Account Currency	4% of transaction amount	
	(iii) Arbitration charges (in case of false charge back - International)	At Actual	52739
(e) Merchant Acquiring			
	(i) Merchant Discount Rate	Upto 2.50% of Transaction Amount	
4 E-commerce / Point of Sale (POS)			
a Charges on Purchase Transaction (Domestic)			
	Currency Conversion Fee	Free	
	(For All PKR and FCY Transactions settled in Foreign Currency)	4% of transaction amount or Rs. 100 whichever is higher	
c ATM/Debit Card Delivery at Home/Office			
	Declined Transaction Fee (On Low Balance)	Rs. 75/- per transaction (applicable on cross border transactions)	
5 ATM Transaction Charges			
(a) Charges on Cash Withdrawal Transactions (Domestic) - On Net (Not applicable on Allied Basic Banking Account holders)			
	Charges on Cash Withdrawal Transactions (Domestic) - Off Net	Rs. 23.44/- (Off net) or as applicable	55522
	Currency Conversion Fee (For All PKR and FCY Transactions settled in Foreign Currency)	4% of transaction amount or Rs. 100 whichever is higher	
	Charges on Balance Enquiry - On net	No Charge	55572
	Charges on Balance Enquiry - Off net	Rs.3,75/- per enquiry or as applicable (1-Link)	55572
	Charges on Balance Enquiry (International)	Rs.250/- per enquiry	55524
	Inter Accounts Funds Transfer through ATMs (Domestic - Within ABL)	Free	52744
	Inter Bank Funds Transfer through ATMs (Domestic)	0.1% or Rs. 200 per transaction whichever is lower including FED(Free Upto Rs. 25,000 Per Month Per Account)	52720
	Biometric Cardless Transaction Fee (On-Us only)	Rs. 15 per transaction	52733
	Tax payment charges (P2G) For both ADC & OTC Facility	This Facility is Free of Charges	55611
	Optional Receipt Printing for ATM Cash Withdrawal & Balance Inquiry -Off Net	Rs.2.5/- Including FED or as applicable	55629
	Optional Receipt Printing for ATM Cash Withdrawal or Balance Inquiry -On Net	Rs.2.5/- Including FED or as applicable	
	Cash Withdrawal on ABL ATM - For Foreign Cards Only	Rs. 1000/- per transaction (Inclusive of FED)	65056
(n) Temporary Limit Enhancement Fee on Debit Card			
	(i) ATM Cash Withdrawal	Basic / Asaan Rs150/- Classic / Classic Plus Rs200/-	55648
	(ii) POS/eCommerce	Gold / Sapphire Rs250/- Platinum / Sapphire 200 Rs300/- Premium Rs500/-	
	(iii) Inter Accounts Funds Transfer through ATMs (Domestic - Within ABL)		
	(iv) Inter Bank Funds Transfer through ATMs (Domestic)		
Note			
a) Annual Fee to be recovered in advance in Calendar Year when card is issued. No refund on account closure. All charges/fees are applicable on per-card basis.			
b) Any transaction conducted through Allied Bank Debit card in Pakistani Rupees or any other foreign currency at online or International merchant, which are settled in a Foreign Currency will be subject to open market currency conversion rates as well as Currency Conversion Fee.			
c) No Annual Fee for salary account of ABL Employees (one account only).			
d) On Net means transaction carried out at ABL ATM network.			
e) Off Net means a switch transaction carried out at other Bank ATM (1Link) network.			
f) For VISA Foreign Currency Debit Card, ABL's prevailing exchange rate on transaction date will apply for conversion where transaction currency is different than account currency plus the percentage that ABL charges on account of Currency Conversion.			
g) Illiterate customers can apply for ABL Basic Debit Card only.			
h) No Annual Fee for First Year on Debit Card issued on RDA Accounts			
i) Free first year annual/issuance fee for Debit Card in Pocket Money Account of Allied Rising Star category.			



**SCHEDULE OF CHARGES (ISLAMIC BANKING)
EFFECTIVE FROM Jul - Dec 2023**

(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.)

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2023)	PL Category (T24)
6	myABL Digital Banking		
	(a) myABL Personal Internet Banking		
	(i) Registration Charges	Free	55001
	(ii) Subscription Charges	Free	55002
	(iii) Fund Transfer to Own Account, Any ABL Account & Pay Anyone (Not applied on Allied Basic Banking Account holders)	ABL to ABL Transfer - Free. Pay anyone Rs 200/- Per transaction Raast Transactions are Free of Cost	55003
	(iv) Inter Bank Funds Transfer (Domestic)	0.1% or Rs. 200 per transaction whichever is lower Including FED(Free Upto Rs. 25,000 Per Month Per Account) Raast Transactions are Free of Cost	52743 52751 52752
	(v) Tax payment charges (P2G) For both ADC & OTC Facility	This Facility is Free of Charges	
	(b) myABL Business	Charges to be agreed with client on a case-to-case basis (No Registration Charges on my ABL Business Internet Banking for Allied Aitebar Business Plus Account)	
	(c) MyABL Whatsapp Banking		
	i) Account Balance Inquiry	Free	
	ii) Mini Statement	Free	
	(e) Roshan Digital Account / Simplified-Low Income RDA		
	i) Cheque Book	Free	
	ii) Debit Card First Year Annual Fee/Issuance fee	Free	
	iii) Cheque Book Dispatch Charges	Free	
	iv) Debit Card Dispatch Charges	Free	
	v) Inter Bank Fund Transfer (IBFT) Charges	Free	
	vi) Account Maintenance Charges	Free	
	vii) SMS Alert Charges	Free	
	viii) Balance confirmation/Account maintenance certificate required by Customers other than auditors	Free	
	ix) Outward Remittances	Free	
	x) Account Closing Charges	Free	
	(f) Allied Aitebar NRP Business Value Account & Foreign Currency Business Value Account		
	i) Cheque Book	Free	
	ii) Cheque Book Dispatch Charges	Free	
	iii) Inter Bank Fund Transfer (IBFT) Charges	Free	
	iv) Account Maintenance Charges	Free	
	v) SMS Alert Charges	Free	
	vi) Balance confirmation/Account maintenance certificate required by Customers other than auditors	Free	
	vii) Outward Remittances	Free	
viii) Account Closing Charges	Free		
ix) Business Internet Banking Registration	Free		
7 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	
G : MISCELLANEOUS CHARGES			
1 Issuance of Cheque Book.	Free (For All IBG Products) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52003	
2 Stop Payment Instructions	Rs 750/- 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 financing payment 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. 700/- 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.550/- (including NIFT Charges)	52056	
(b) Intercity clearing (at the time of Lodgement)	Rs.450/- (including NIFT Charges) (Rawalpindi-Islamabad are considered as one city)	52057	
6 Balance confirmation certificate required by Customers other than auditors/ A/C Maintenance Certificate.	Rs. 300/- per certificate	52020	
7 Bank Certificate for the purpose of Visa	Rs. 500/- per certificate Note :- No charges on Bank Certificate for Tax Purposes.	55559	

 SCHEDULE OF CHARGES (ISLAMIC BANKING) EFFECTIVE FROM Jul - Dec 2023 (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.)			
Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2023)	PL Category (T24)
8	Account Maintenance Charges (a) Service charges on "Allied Basic Banking Accounts" at Parent branch only. i) 02 withdrawals & 02 deposits through branch counter during a calendar month ii) Additional transactions iii) Withdrawals through ABL ATM/Debit Card	i) No Charges ii) Rs. 50/- each for every withdrawal / deposit through branch counter iii) No Charges	52021
9	SECP fee for accessing the information/documents through Online Portal	At actual	
10	Account Closing processing Charges		
	a) Local Currency Account	Free	
	b) Foreign Currency Account	Free	
	Note Following Accounts are exempt from levy of service charges i) Accounts maintained by employees of Govt./Semi-Govt./Institutions for Salary, Pension and Benevolent Funds purpose including widows/children of deceased government employees eligible for receiving family pension/benevolent funds grant etc. in any manner what so ever. ii) Mustahqeen Zakat iii) Zakat Accounts Maintained for collection & disbursement of Zakat Funds iv) Students v) ABL employees Salary Account. vi) Deceased Accounts. vii) Any account specially exempted by the Bank under Cash Management or under any other special arrangement.		
11	eCIB Charges.	Rs. 50/- Flat No charges for customers of Allied Aitebar Business Finance	52152
12	Printing of duplicate /additional Statement of Account		52016
	a) Electronic Statement of Account (e-SOA) Charges. Daily Weekly Fortnightly Monthly	Rs. 20 per statement. For daily Rs. 600/Month For weekly Rs. 80/Month For fortnightly Rs. 40/Month For monthly Rs. 20/Month	52016
	b) Printing of duplicate / additional Statement of Account.	For the period of 6 Months Rs. 30.17 Plus Applicable FED, not exceeding Rs. 35/- For each additional period Rs. 30.17 Plus Applicable FED, not exceeding Rs. 35/upto next 6 Months For FCY Accounts, rupee equivalent of charges will be deducted from FCY Account	52016
13	Photocopy of paid Cheques provided to customer.	Upto one year old: Rs. 200/- per cheque Above one to five year old: Rs. 500/- per cheque Above five year old: Rs. 750/- per cheque	52663
14	Investors Portfolio Account (IPS)		
	(a) IPS Maintenance Account Charges	No Charges	52023
	(b) IPS Transaction Charges	Free Note: RTGS charges to be recovered as per SoC.	52023
15	Transactional Alert Facility		
	(a) SMS Alerts for Counter Transactions	Rs. 200/- per month for each account. Rs. 50/- per salary account per month	52714
16	Charges from employer on Salary Disbursement service (without any formal arrangement with Bank).	Note: Charges will not be applied on Salaries of following: a) Government / Semi Government Institutions and Armed Forces. b) Customers approved by respective Chief IBG based on Business reciprocity.	52008
17	Charges on collection accounts (other than formal cash management arrangement)	Rs. 25/- per transaction	52026
18	Dividend Warrant		
	(a) Charges on Dividend Warrants (to be recovered from dividend declaring companies) Note a) Dividend Warrant (DW) charges are negotiable with the Customers depositing full Dividend amount in advance or Rs.50 Million, whichever is less in Dividend Account (Current remunerative) for payment of Dividend Warrants. b) In case DWs are not printed through a Printer referred by the Bank and subsequently it is found that the DW's are rejected by NIPT while processing for payment, actual charges of NIPT applicable on Non-Standard Instruments will be recovered from the Dividend declaring Company.	0.30% of disbursed amount - Minimum Rs. 10,000/-	52104
19	Cheque Book Delivery Charges at customers mailing address. (as per customer written request)	Rs. 300/- Flat Per Cheque Book. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	
20	NADRA Succession Certificate Verification Charges	At Actual	
21	Safekeeping & Destruction Charges		
	(a) Cheque Book (if not collected within 60 Days)	Rs. 15/ leaf for both Current & Saving	
22	Issuance Fee for Emigrant/Overseas employment certificate	Rs. 300/- Flat per certificate	
H	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	52691
	(e) For Foreign Import LC	Rs. 1200 Flat - Per Item	52691
3	Courier		
	(a) Local - Within City	Rs. 125/- Flat - Per Item	52692
	(b) Inland - Inter City	Rs. 250 Flat - Per Item	52692
	(c) Foreign	Foreign Rs.3500/- per instance for every 0.5 KG of weight or part thereof, or actual which ever is higher	52692
4	SWIFT		
	(a) Full Text LC / Guarantee Messages	Rs. 2000 Flat - Per Item	52356
	(b) LC / Guarantee Amendment Messages	Rs. 700 Per Message	52356
	(c) All other SWIFT Messages	Rs. 700 Per Message	52357
	Note: These charges will not be applicable on internal communication from trade factory to branches and vice versa.		

SCHEDULE OF CHARGES (ISLAMIC BANKING) EFFECTIVE FROM Jul - Dec 2023		(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.)	
Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2023)	PL Category (T24)
INTERNATIONAL BANKING			
I: IMPORTS			
1	Cash Letter of Credit - Issuance		
(a)	Cash Letters of Credit Opening Commission - Annual Business Up to Rs.25 Million Above 25 Million upto Rs.50 Million Above Rs. 50 Million upto Rs. 100 Million Above Rs 100 Million Note: a) Negotiable Rates are approved by Chief IBG /CRBG and RMG b) Projected annual volume to be ascertained and approved by Chief CRBG/IBG. c) If commitments are not documented in Credit Approval, separate commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained & placed on record . Any difference in commission arising due to shortfall in business volume will be recovered at the end of the year. Any waiver in this regard will be given by the CEO duly recommended by respective Chief IBG/CRBG and RMG.	First quarter or part thereof 0.40% Each subsequent quarter or part thereof 0.25% 0.35% 0.20% 0.30% 0.20% Negotiable In all above cases, Min Rs.2,000/- per LC per quarter Plus applicable Dispatch / Communication Charges as per tariff in Section H Plus LC Confirmation charges at actual if applicable. Plus handling charges @ Rs 500 (flat) and commission @ 0.10%, if the payment of import bill is made by arranging remittance through another bank. Note: If LC is opened with 100% Lien over Low Remunerative Mudarabah based accounts - No Commission shall be charged. Only applicable Dispatch / Communication Charges as per tariff in Section H or all out of Pocket expenses at actual will be charged.	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. Minimum Rs.1500/-	52306
(c)	LC Under "Suppliers/Buyers Credit". Pay As you Earn Scheme and Deferred Payment LCs for period over one year.	0.40% per quarter or part thereof upto final payment Minimum Rs. 2000/- Plus applicable Dispatch / Communication Charges as per tariff in Section H. At the time of opening of LC, service charges to be charged on full amount of LC liability plus Service Charges payable thereon for the period from the date of opening of LC until the expiry. Thereafter service charges 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.1500/- per transaction (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306
(b)	Involving increase in amount and/or extension in period.	Issuance service charges 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 H.	52306
3	Revalidation (Extension in period after LC expiry)	Service charges to be recovered from the date of last expiry of LC until new expiry date of LC at rates applicable in case of opening of fresh LC as mentioned in Sr. # J-1 above (LC service charges will be calculated on the amount of liability as per Exchange rate prevailing on the date of revalidation). Revalidation service charges will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306
4	Cancellation charges.	Rs.2000/- per LC Plus applicable Dispatch / Communication Charges as per tariff in Section H.	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 H.	52306
6	Import Bills Under Sight LC - Approved Finance Facility - Payment Against Documents (PAD net of Cash Margin)		
(a)	Service Charges	0.15% on bill amount or Minimum Rs.1,200/- (to be added in the purchase price of asset at the time of sale) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52348
(b)	Commission		
(i)	If bill is retired (paid) within 15 days from the date of negotiation appearing on covering schedule/value date (which ever is applicable) or from date of lodgement/remittance by the branch till date of payment.	No Commission	
(ii)	Commission - If bill is retired (paid) after 15 days from the date of lodgement.	0.25 % of the bill amount to be added in the purchase price of asset at the time of sale.	52352
(c)	Profit to be recovered on Approved Finance Facility - PAD amount (NET OF CASH MARGIN - held since opening of LC or before negotiation of documents).		
(i)	In case of Special Approval:	Profit to be recovered as per terms of Approved Limit Profit at approved rate to be applied from the debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any. Note: Profit can be charged LC is opened under MMFA or Agency only.	
(d)	Profit on import bills under Forced FIM, (Bill not retired and party has no sanctioned FIM facility)	Profit to be charged under Import Murabaha/ Musawamah @ 25% p.a. in addition to any commission.	
7	Import Bills Under Usance LC - Acceptance		
(a)	Service Charges	0.15% or Minimum Rs.750/- (to be added in the purchase price of asset at the time of sale) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52348
(b)	Service Charges		
(i)	If Bill is paid within due date	a) Commission Rs. 1000 Flat per bill. (if adjusted within LC validity) b) Commission @ 0.15% per month or part thereof. Minimum Rs. 1000 per bill from the date of expiry of LC (if bill adjusted after LC validity) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52358 in Land, Import foreign 52306
(ii)	If bill is not paid within due date, i.e., LC paid through Approved Finance Facility	Profit to be recovered as per terms of Approved Limit. Commission @ 0.40% Flat, Minimum Rs 1000 plus extra commission @ 0.10% per month to be recovered from the date of expiry of LC Plus Charity as per Sr. # 7-(C-ii) below Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52352
(C)	(i) If Bills paid within due date	No Charity	
(ii)	If bill is not paid within due date, i.e., LC paid through Finance Against Dishonored Bill (FADB)	Charity from Importer (on outstanding balance basis) @ 25% p.a. or as per Credit Approval.	

Sr. No.		TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2023)	PL Category (T24)
SCHEDULE OF CHARGES (ISLAMIC BANKING) EFFECTIVE FROM Jul - Dec 2023 (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.)				
8 Collection Charges				
	(a)	Service Charges	0.15% or Minimum Rs.1500/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52348
	(b)	Commission	a) Rs.1000/- (Flat) per collection if charges are on drawee's Account. b) US\$ 20/- if charges are on Principal Account. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52350
9 Other Charges On Import Transactions				
	(a)	Contract Registration		
	(i)	Contract Registration for import on consignment basis (Annual Basis)	0.10 % Minimum Rs.2000/-	52307
	(ii)	Contract Amendment	a) Without increase in amount /extension in period - Rs. 700 Flat per amendment b) Involving increase in amount and/or extension in period - Charges as per Sr. # J (9)(a)(i) above. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52306
	(b)	Payment to suppliers against imports for which contract has not been registered and/or documents directly received by Importers.	0.1% Minimum Rs.1500/- Plus correspondent bank charges at actual Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52307
	(c)	Import against advance payment to suppliers	0.15%, Minimum Rs.1700/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.	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 H. 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.1000/-	52309
	(h)	Obtaining credit reports on behalf of customers from Credit rating agencies	Rs. 500 plus Actual charges of Credit Rating Agency. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52006
	(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. 1000/- flat per transaction	52305
J EXPORTS				
1 Letters of Credit				
	(a)	Advising		
	(i)	In case Charges are on Beneficiary Account	Rs 2000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368
	(ii)	In case Charges are on Applicant Account	US \$ 50/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368
	(b)	Amendment Advising		
	(i)	In case Charges are on Beneficiary Account	Rs 1000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368
	(ii)	In case Charges are on Applicant Account	US \$ 35/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368
	(c)	Confirmation of LC	0.25% per quarter or minimum Rs 1100/- per quarter or part thereof. Subject to availability of country limits/cross border risk(s) or as approved by Financial Institution and RMG. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368
	(d)	Transfer of L/C.	Rs 1,500/- (Flat) - If without substitution of documents. Rs. 15,000/- (Flat) - if with substitution of documents Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368
2 Collections				
	(a)	Clean Bills (Cheque/Bank Draft etc.)	Rs.125/- per collection Plus applicable charges (Reimbursement portion) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52364
	(b)	Documentary Bills		
	(i)	Commission	Rs.250/- per collection Plus applicable charges (Reimbursement portion). Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52374
	(ii)	Service Charges	Upto Rs.150 Million - 0.13% Minimum Rs. 1000 Above 150 Million - 0.10% Minimum 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 minimum Rs.500/-	52367
	(b)	Service Charge on Advance Inward Export payment	Upto 0.13% per transaction Minimum Charges Upto Rs.1,000/- per transaction If more than one document is involved against same advance payment, Commission should be recovered for each document separately	52374
	(c)	Export Bills Negotiated/ Discounted through Approved Finance Facility	Profit to be recovered as per terms of Approved Limit.	
	(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



**SCHEDULE OF CHARGES (ISLAMIC BANKING)
EFFECTIVE FROM Jul - Dec 2023**

(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.)

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2023)	PL Category (T24)
(g)	Charges of Export against Surrender of FCY notes/deposits for Central Asian countries (including Afghanistan)	@ 0.45% Minimum Rs.3,000/-	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. 1200 Flat	52345
(j)	Issuance of Tax Deduction Certificates	Rs. 500/- Flat	52337
(k)	Preparation of substitution case in ERF-Pre shipment	Rs. 2,000/- Flat	52345
(m)	EE-Certification	Rs. 500/- per case	52345
(n)	Export LC Cancellation	Rs. 1,500/- Flat. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52368
(p)	Export Documents Returned Un-Paid	Rs. 600/- Flat per documents + Correspondence charges	52345
(q)	ERF - II - NOC for Entitlement	Rs. 1000/- per NOC	52345
K : FOREIGN REMITTANCES			
1 Outward Remittances			
(a)	Foreign Traveller Cheques.	1% of amount TC sold Minimum Rs 200/-. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52321
(b)	Remittance abroad through F.C. Account (including FDD / FTT)	a) Flat US\$ 5/- per item upto value of US \$ 1000 or its equivalent. b) 0.25% per item for value of over US \$ 1000 or its equivalent, Minimum US\$ 10/-, Maximum US \$ 100. c) If charges code is "OUR" for any foreign currency, US\$40/- (flat) Eqv. in any currency to be recovered from the applicant and amount should be parked in respective Nostro account Plus Additional Charges @ 0.25%, Minimum US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52324
(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 a) if charges code is "OUR" for any foreign currency, US\$40/- (flat) Eqv. in any currency to be recovered from the applicant and amount should be parked in respective Nostro account (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52325
(ii)	Other Remittances abroad	0.10% per item, Minimum Rs. 500/- a) if charges code is "OUR" for any foreign currency, US\$40/- (flat) Eqv. in any currency to be recovered from the applicant and amount should be parked in respective Nostro account (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52325
(d)	Handling charges on deposits of Foreign Currency Notes for the credit of FC Account in respective currencies.		
(i)	In Case deposit remains in the FC Account for 15 days.	No Charges	
(ii)	In Case deposit remains in the FC Account for less than 15 days.	0.25%, Minimum US \$ 5 (or equivalent currency)	52763
(e)	Remittance abroad under general permission or specific approval of SBP	Rs. 1500 Flat a) if charges code is "OUR" for any foreign currency, US\$40/- (flat) Eqv. in any currency to be recovered from the applicant and amount should be parked in respective Nostro account	52325
(f)	FDD/FTT Cancellation charges	Flat Rs.500/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52323
(g)	Issuance of Duplicate FDD	Flat Rs.500/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52322

SCHEDULE OF CHARGES (ISLAMIC BANKING) EFFECTIVE FROM Jul - Dec 2023		(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.)	
Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2023)	PL Category (T24)
2	Inward Remittances		
	(a) Home Remittances	PKR equivalent amount of up to SAR 20 per transaction will be charged to NRP Rupee Value Account (NRVA) account holders for all inward remittance transactions received into the NRVA*	52761
	(b) Other than Home Remittance	No Charges, if the proceeds are credited to an account with any branch of our bank. Correspondent bank charges where applicable are to be deducted at actual. In other cases, DD/PO Charges as well as dispatch / communication charges (as applicable) would be recovered	52762
	(c) (i) Local USD cheques & drafts/ Collection and settlement charges	a) If credit to Pak. Rupees Account Rs.550/- per instrument including NIFT & collecting bank charges. 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.650/- per returned cheque inclusive of NIFT charges. b) Foreign Currency Account: USD 6/- or equivalent inclusive of NIFT charges	52330 52055
L : OTHER CHARGES (International Banking)			
1	Correspondent Bank's charges (if any).	At 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 H.	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, Minimum US\$ 10/-, Maximum US \$ 100. Plus Additional Charges @ 0.25%, Minimum US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52320
4	Inward cheques received from local branches, upcountry branches or local banks for payment in Pak Rupees. (Convert the relevant Foreign Currency at the T.T.Buying Rate).	0.15% Min. Commission Rs.400/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52338
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 H.	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 H.	
8	Collection of FEBCs, FCBCs, DBCs from SBP/NBP etc.	0.20% Minimum Rs. 200/- Maximum Rs.500/- per collection. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	52332 52753
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.1000/-	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. Rs.1000/- (Flat).	52336 52759
14	Issuance of Business performance Certificate at Customer's request.	As per fee exemption Annexure of SOC - Islamic Banking	52337 52760
Notes:			
1) The entire Schedule of charges may be negotiated/discounted in %age terms for any customer/borrower with the permission of Chief IBG based on existing/prospective relationship, except as specifically mentioned hereunder: a) Section H of schedule of charges. b) Charges of Correspondent Banks at Actual. c) Any clause where charges are to be negotiated or any waiver has been specifically mentioned therein. 2) The Charges under note 1 (a),(b) or (c) above can only be discounted or waived by the CEO/duty recommended by respective Chief IBG. 3) Where negotiable rate / charge is jointly approved by Chief IBG along with Chief RMG as mentioned in SOC, based on business commitment, any further change in such approved rates will also be approved jointly by Chief IBG along with Chief RMG. 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.			

FEE EXEMPTION GRID								
ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jul-Dec 2023)								
Product Name	Allied Islamic Business Plus Account	Allied Islamic Annot Plus Account	Allied Islamic Saving Account (Regular)	Allied Islamic Youth/ Youth Asaan Account	Allied Aitebar Senior Citizen/ Senior Citizen Asaan Account (Remunerative Current)	Allied Aitebar Senior Citizen Account/Senior Citizen Asaan Account (Regular Saving)	Allied Aitebar Salary Management Account (Remunerative Current & Regular Saving)	Allied Aitebar Waseela e Hajj & Umrah Account
Balance Requirement	Monthly Average Balance Requirement for Free Services* Rs. 25,000	Monthly Average Balance Requirement for Free Services* Rs. 100,000/-	Monthly Average Balance Requirement for Free Services* Rs. 1,000,000/-	Monthly Average Balance Requirement for Free Services* Rs. 10,000/- (for 18-25 years) Rs. 50,000/- (for 26-35 years)	Monthly Average Balance Requirement for Free Services* Rs. 50,000/-	Monthly Average Balance Requirement for Free Services* Rs. 100,000/-	No Minimum Balance requirement for Fee exemption grid items' eligibility	No Minimum Balance requirement
Online Cash Deposit	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Online Cash Withdrawal	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Online A/C to A/C Transfer	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Cheque / Instrument deposit for clearing / collection by Remote Branch	Free*	Free*	Free*	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	Free*	Free*	Free*	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Cancellation of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	Free*	Free*	Free*	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Duplicate Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	Free*	Free*	Free*	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Intercity Clearing / OBC	No Charges	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Issuance of Cheque Book	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Eligibility	All business accounts (Individuals /Firms/ Companies)	All Individuals	All Individuals / Firms/ Companies	Individuals (18-35 years)	Individuals (55 years and above)	Individuals (55 years and above)	Salaried Individual	Individuals (single or jointly)
Other	Free facilities will be available in the opening month of the account. Free facilities to remain available in following month based on eligibility criteria (average balance) which will be reassessed on each month end on the basis of Average Balance in the Account. * "INTERCITY" online transactions proposed to be free and no charges to be recovered by branch if account maintaining average balance is maintained as per SOC in ABPA for free services. All transactions including credit or debit if ABPA account is involved the transaction will remain free subject to maintenance of required balance	Free facilities will be available in the opening month of the account. Free facilities to remain available in following month based on eligibility criteria (average balance) which will be reassessed on each month end on the basis of Average Balance in the Account.		1. Free Mobile Application (Vouch 365) 2. Free Accidental Death & Disability Takaful coverage upto Rs. 500,000/-	1. Free Medical Health Card 2. Free Accidental Death & Disability Takaful coverage upto Rs. 500,000/- 3. Free Hospitalization coverage of Rs. 6,000/- per day	1. Free Medical Health Card. 2. Free Accidental Death & Disability Takaful coverage upto Rs. 300,000/- 3. Free Hospitalization coverage of Rs. 1,000/- per day.	Free IBFT transactions in Tier 2. Note: For Regular Saving variants Charges will be applied as per IBG SOC	1. Free Transaction Alerts facility
Issuance of Debit Card	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	First Year Annual Charges Free only on following debit card *UPI & PayPak Classic	First Year Annual Charges Free only on following debit card *UPI & PayPak Classic	For Remunerative Current. FREE for life UPI & Paypak Classic (Other variants as per IBG SOC) For Regular Saving variants. Charges will be applied as per IBG SOC	Not allowed
Fee for Additional benefits where minimum monthly average balance falls below the mentioned limits	N/A	N/A	N/A	Rs. 50/- p.m. (inclusive of all taxes) Below monthly Average balance of: Rs. 10,000/- (18-25 years) Rs. 50,000/- (26-35 years)	Rs. 91/- p.m. (exclusive of all taxes) Below monthly Average balance of: Rs. 50,000/-	Rs. 91/- p.m. (exclusive of all taxes) Below monthly Average balance of: Rs. 100,000/-	Not applicable	Not applicable

*ALLIED EXPRESS ACCOUNT [First Year Annual Charges Free only on following debit Card *UPI & PayPak Classic & Visa Classic]

Service Charges for Guarantees issued favouring Collector of Customs

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD Jul - Dec 2023

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

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

Annexure - II

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

Guarantee Amount Range (PKR)		Per quarter charges or part thereof
From	To	
1	500,000	2,000
500,001	1,000,000	4,000
1,000,001	1,500,000	6,000
1,500,001	2,000,000	8,000
2,000,001	2,500,000	10,000
2,500,001	3,000,000	12,000
3,000,001	3,500,000	14,000
3,500,001	4,000,000	16,000
4,000,001	4,500,000	18,000
4,500,001	5,000,000	20,000
5,000,001	5,500,000	22,000
5,500,001	6,000,000	24,000
6,000,001	6,500,000	26,000
6,500,001	7,000,000	28,000
7,000,001	7,500,000	30,000
7,500,001	8,000,000	32,000
8,000,001	8,500,000	34,000
8,500,001	9,000,000	36,000
9,000,001	9,500,000	38,000
9,500,001	10,000,000	40,000
10,000,001	12,500,000	50,000
12,500,001	15,000,000	60,000
15,000,001	17,500,000	52,500
17,500,001	20,000,000	60,000
20,000,001	22,500,000	67,500
22,500,001	25,000,000	75,000
25,000,001	27,500,000	82,500
27,500,001	30,000,000	90,000
30,000,001	32,500,000	81,250
32,500,001	35,000,000	87,500
35,000,001	37,500,000	93,750
37,500,001	40,000,000	100,000
40,000,001	42,500,000	106,250
42,500,001	45,000,000	112,500
45,000,001	47,500,000	118,750
47,500,001	50,000,000	125,000

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

Annexure - III

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

Guarantee Amount Range (PKR)		Per quarter charges or part thereof
From	To	
1	500,000	2,000
500,001	1,000,000	4,000
1,000,001	1,500,000	6,000
1,500,001	2,000,000	8,000
2,000,001	2,500,000	10,000
2,500,001	3,000,000	12,000
3,000,001	3,500,000	14,000
3,500,001	4,000,000	16,000
4,000,001	4,500,000	18,000
4,500,001	5,000,000	20,000
5,000,001	5,500,000	22,000
5,500,001	6,000,000	24,000
6,000,001	6,500,000	26,000
6,500,001	7,000,000	28,000
7,000,001	7,500,000	30,000
7,500,001	8,000,000	32,000
8,000,001	8,500,000	34,000
8,500,001	9,000,000	36,000
9,000,001	9,500,000	38,000
9,500,001	10,000,000	40,000
10,000,001	12,500,000	50,000
12,500,001	15,000,000	60,000
15,000,001	17,500,000	70,000
17,500,001	20,000,000	80,000
20,000,001	22,500,000	90,000
22,500,001	25,000,000	100,000
25,000,001	27,500,000	110,000
27,500,001	30,000,000	120,000
30,000,001	32,500,000	130,000
32,500,001	35,000,000	140,000
35,000,001	37,500,000	150,000
37,500,001	40,000,000	160,000
40,000,001	42,500,000	170,000
42,500,001	45,000,000	180,000
45,000,001	47,500,000	190,000
47,500,001	50,000,000	200,000

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