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| SCHEDULE OF CHARGES (ISLAMIC BANKING)<br>EFFECTIVE FROM Jul - Dec 2025<br>(Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.) |  |  |   |                   |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
|---|--|--|---|-------------------|----------------------|----------------------------------|------------------------|-------------|---------------------------|-------------------|--------|-------------------------|---------|---------|---------|----|-------------------------|---------|---------|---------|--------|-------------------------|---------|---------|---------|-------|
| Sr. No.   | TYPE OF TRANSACTION /SERVICE Description |  | ALLIED BANK - ISLAMIC BANKING<br>(Jul- Dec 2025)  |                   | PL Category<br>(T24) |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
| A : REMITTANCES   |  |  |   |                   |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
| 1   | Issuance of Fresh Instruments            |  |   |                   |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
|   | (a)                                      | Issuance of Allied Banker Cheque (ABC) Payable at any Branch in Pakistan   | Debit to Account:<br>Flat Rs. 400<br><br>Against Cash:<br>0.20%, Minimum Rs.1250/-<br><br>Note:<br>The charges for making the instrument for payment of fee dues in favour of educational institutions, i.e HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.  |                   |                      | 52113                            |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
|   | (b)                                      | Issuance of Call Deposit Receipt   | Free  |                   |                      | 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<br>Rs.425/- Flat<br>Issued Against Cash<br>Rs.600/- (Flat)<br>(Account Holders & walk-in-customer)<br><br>Note:<br>The charges for cancellation of instruments issued for payment of fee dues in favour of educational institutions, i.e., HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.   |                   |                      | 52106<br>52107<br>52114          |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
| 3   | Issuance of Duplicate Instruments        |  |   |                   |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
|   | (a)                                      | Issuance of Duplicate Call Deposit Receipt/Allied Banker Cheque (ABC)  | Duplicate Issuance for account holder<br>Rs.425/- Flat<br>Issued Against Cash<br>Rs. 600/- Flat<br>(Account Holders & walk-in-customer)<br><br>Note:<br>The charges for issuance of duplicate instrument issued for payment of fee dues in favour of educational institutions, i.e., HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.   |                   |                      | For ABC- 52115<br>For CDR- 52119 |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
| Note<br>Recovery of charges under Cash Management or any other arrangement shall be subject to agreement.   |  |  |   |                   |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
| 4   | Issuance of SBPINBP Instruments & RTGS   |  |   |                   |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
|   | (a)                                      | Issuance of SBPINBP 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<br><table><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><tr><td>Monday</td><td>From 9:00 AM to 1:00 PM</td><td>Rs. Nil</td><td>Rs. Nil</td><td>Rs. Nil</td></tr><tr><td>to</td><td>From 1:00 PM to 3:00 PM</td><td>Rs. Nil</td><td>Rs. Nil</td><td>Rs. Nil</td></tr><tr><td>Friday</td><td>From 3:00 PM to 3:45 PM</td><td>Rs. Nil</td><td>Rs. Nil</td><td>Rs. Nil</td></tr></table><br>FUNDS INFLOW<br>No Charge<br><br>Note:<br>RTGS charges payable to SBP are not Negotiable (Currently suspended by SBP)<br><br>* As per rule FED/ST is applicable only on ABL' s share of RTGS charges |                   |                      | Days                             | Transaction time       | SBP Charges | ABL Share of RTGS Charges | Per Trans Charges | Monday | From 9:00 AM to 1:00 PM | Rs. Nil | Rs. Nil | Rs. Nil | to | From 1:00 PM to 3:00 PM | Rs. Nil | Rs. Nil | Rs. Nil | Friday | From 3:00 PM to 3:45 PM | Rs. Nil | Rs. Nil | Rs. Nil | 52121 |
| Days  | Transaction time                         | SBP Charges  | ABL Share of RTGS Charges   | Per Trans Charges |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
| Monday  | From 9:00 AM to 1:00 PM                  | Rs. Nil  | Rs. Nil   | Rs. Nil           |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
| to  | From 1:00 PM to 3:00 PM                  | Rs. Nil  | Rs. Nil   | Rs. Nil           |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
| Friday  | From 3:00 PM to 3:45 PM                  | Rs. Nil  | Rs. Nil   | Rs. Nil           |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
|   | (c)                                      | Transfer of fund of Rs.100,000/- & above through Real Time Gross Settlement (RTGS) System - MT 102 Facility<br><br>Maximum 10 Payment Instructions in one MT 102 | FUNDS OUTFLOW<br><table><tr><th>Days</th><th>Period of RTGS Request</th><th>SBP Charges</th><th>ABL share of RTGS charges</th><th>Per Trans Charges</th></tr><tr><td>Monday</td><td>to</td><td></td><td></td><td></td></tr><tr><td>to</td><td>From 9:00 AM to 3:45 PM</td><td>Rs. Nil</td><td>Rs. Nil</td><td>Rs. Nil</td></tr><tr><td>Friday</td><td>From 3:00 PM to 3:45 PM</td><td>Rs. Nil</td><td>Rs. Nil</td><td>Rs. Nil</td></tr></table><br>FUNDS INFLOW<br>No Charge<br><br>Note:<br>RTGS charges payable to SBP are not Negotiable (Currently suspended by SBP)<br><br>* As per rule FED/ST is applicable only on ABL' s share of RTGS charges.                                    |                   |                      | Days                             | Period of RTGS Request | SBP Charges | ABL share of RTGS charges | Per Trans Charges | Monday | to                      |         |         |         | to | From 9:00 AM to 3:45 PM | Rs. Nil | Rs. Nil | Rs. Nil | Friday | From 3:00 PM to 3:45 PM | Rs. Nil | Rs. Nil | Rs. Nil | 52121 |
| Days  | Period of RTGS Request                   | SBP Charges  | ABL share of RTGS charges   | Per Trans Charges |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
| Monday  | to                                       |  |   |                   |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
| to  | From 9:00 AM to 3:45 PM                  | Rs. Nil  | Rs. Nil   | Rs. Nil           |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
| Friday  | From 3:00 PM to 3:45 PM                  | Rs. Nil  | Rs. Nil   | Rs. Nil           |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
| 5   | Inter Branch Online Transactions         |  |   |                   |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
|   | (a)                                      | Cash Withdrawal  | Free  |                   |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |
|   | (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   | Free  |                   |                      | 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/-   |                   |                      |                                  |                        |             |                           |                   |        |                         |         |         |         |    |                         |         |         |         |        |                         |         |         |         |       |




**SCHEDULE OF CHARGES (ISLAMIC BANKING)**  
**EFFECTIVE FROM Jul - Dec 2025**  
**(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<br>Description                |   | ALLIED BANK - ISLAMIC BANKING<br>(Jul- Dec 2025)   | PL Category<br>(T24) |
|----------|--|---|--|----------------------|
|          | <b>B : INLAND LETTER OF CREDIT (ILC)</b>                   |   |  |                      |
| <b>1</b> | <b>Inland Letter of Credit (ILC)</b>                       |   |  |                      |
|          | (a)  | ILC Opening Services Charges - Annual Business  |  |                      |
|          |  | Upto Rs 50 Million<br>Exceeding Rs. 50 Million up to Rs 75 Million<br>Exceeding Rs. 75 Million up to Rs 100 Million<br>Above Rs 100 Million   | 0.40% per quarter or part thereof<br>0.35% per quarter or part thereof<br>0.30% per quarter or part thereof<br>Negotiable per quarter<br><br>Minimum Rs 2000/- per LC  | 52328                |
|          |  | <b>Note</b><br>i) Negotiable Rates are approved by Chief IBG and RMG<br>ii) Projected annual volume to be ascertained and approved by Chief IBG.<br>iii) Commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained & placed on record. Copy of Commitment letter of each customer will be handed over to Trade Factory for Monitoring and any difference in commission will be recovered at the end of the year. Any waiver in this regard will be given by the CEO. | Plus applicable Dispatch / Communication Charges as per tariff in Section H.   |                      |
| <b>2</b> | <b>Amendment Charges</b>                                   |   |  |                      |
|          | (a)  | Without increase in amount /extension in period of shipment.  | Rs.1500/- (Flat) per instance<br>Plus applicable Dispatch / Communication Charges as per tariff in Section 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<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.   | 52328                |
| <b>3</b> | <b>Revalidation (Extension in period after ILC expiry)</b> |   | Commission to be recovered from the date of last expiry of LC until new expiry date of LC at rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1)(a) above.<br><br>Revalidation service charges will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters.<br><br>Plus applicable Dispatch / Communication Charges as per tariff in Section H. | 52306                |
| <b>4</b> | <b>Cancellation charges.</b>                               |   | Rs 1000/- (Flat) per instance<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52346                |
| <b>5</b> | <b>Transfer Commission</b>                                 |   | Transfer service charges at the rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1)(a) above.<br>Plus LC revalidation charges as mentioned at Sr. # B (3), if the expired LC is revalidated along with its transfer to a new beneficiary<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.   | 52306                |
| <b>6</b> | <b>Bills Under ILC - Opening End</b>                       |   |  |                      |
|          | (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):   | <b>In case of Approved Limit:</b><br>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)<br><br>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).<br><br>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.  |                      |
| <b>7</b> | <b>Bills Under ILC - Negotiating End</b>                   |   |  |                      |
|          | (a)  | Bills Under Sight ILC   |  |                      |
|          | (i)  | Service Charges   | 0.55% Minimum Rs. 800/- (irrespective of the amount of LC)<br>(to be included in the Murabaha price)<br><br>Plus actual charges of other collecting Banks if any.<br><br>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<br>Plus actual charges of other collecting Banks if any.<br>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/-<br><br>Plus correspondent banks charges at actual.<br><br>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.  |                      |



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| Sr. No.               | TYPE OF TRANSACTION /SERVICE Description  | ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2025)  | PL Category (T24) |
|-----------------------|---|--|-------------------|
| <b>8</b>              | <b>Collections</b>  |  |                   |
| (a)                   | Documentary   | 0.40%, Minimum Rs.1000/-<br>Plus actual charges of other collecting Banks if any.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H   | 52363             |
| (c)                   | Express Collection through IBR  | a) Within City - Free<br>b) Inter-city - 0.05%, Minimum Rs.250/-<br><b>Maximum Rs. 3000/-</b>  | 52111             |
| <b>9</b>              | <b>Other charges under ILC</b>  |  |                   |
| (a)                   | Advising charges of (inward) ILC or Amendment   | Rs 1500/- (Flat)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section 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)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.   | 52310             |
| (d)                   | Bills returned unpaid under ILC   | Rs 500/- (Flat)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.<br>Plus correspondent banks charges at actual.   | 52359             |
| (e)                   | If the documents are sent to other banks for negotiation/collection under restricted ILC.   | Rs.1,100/- Plus applicable charges.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.<br>Plus correspondent banks charges at actual.   | 52342             |
| (f)                   | Returning Charges for Documentary and Clean collection (Clean Collection including cheques, Bank draft etc)   | Rs.500/- Flat<br>Foreign Currency Account US\$ 10/- Flat or equivalent FC<br>Plus actual charges of other collecting Banks if any.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.   | 52359             |
| <b>C : GUARANTEES</b> |   |  |                   |
| <b>1</b>              | <b>Issuance of Guarantees (General)</b>   |  |                   |
| (a)                   | Issuance of Guarantees to Shipping Companies / Airlines / Transport Companies in lieu of bills of lading / Airway Bill / Truck Receipts / Railway Receipts. | Rs. 2000/- Flat<br>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).<br>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.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.<br><br>Range Minimum and Maximum<br>Amount Per Quarter or part thereof<br>From To<br>1 500000 3000<br>500001 50,000,000 300000<br>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).<br>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<br>(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).<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.<br><br>Range Minimum and Maximum<br>Amount Per Quarter or part thereof<br>From To<br>1 500000 2000<br>500001 50,000,000 125000<br>Above 50 M additional Service charges 2500/- for Per 1 Million for per quarter   | 52372             |
|                       |   | Note - applicable on Sr. # C11)(c)(i) & (ii)<br>a) Negotiable Rates are approved by Chief IBG and RMG<br>b) Projected annual volume to be ascertained and approved by Chief IBG.<br>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. |                   |

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| (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 2025)  | PL Category (T24) |
| <b>2</b>  | <b>Amendments in Guarantees (General)</b>   |  |                   |
|   | (a) Without increase in amount/ extension in period   | Rs.1200/- Flat for PKR denominated guarantees.<br><br>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.<br><br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52372             |
| <b>3</b>  | <b>Issuance of Guarantees (Back to Back)</b>  |  |                   |
|   | (a) Issuance of Back to Back Guarantees, including Bid Bonds, Performance Bonds, Advance Payment Guarantees issued against counter guarantees of Foreign Banks.   | As per applicable slab given in Annexure - III.<br><br>(Above Commission subject to negotiations with clients & correspondent arrangements by Financial Institution Division)<br><br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.<br><br>Range Minimum and Maximum<br>Amount Per Quarter or part thereof<br>From To<br>1 500000 2000<br>500001 50,000,000 200000<br><br>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<br><br>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.<br><br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52373             |
| <b>4</b>  | <b>Claim Lodgement</b>  |  |                   |
|   | (a) Handling Commission   | Rs. 2500/- Flat<br><br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.<br><br>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  |                   |
| <b>D: LOCKERS</b>   |   |  |                   |
| <b>1</b>  | <b>Safe Deposit Lockers - Annual Fee to be recovered in advance in Calendar Quarter when locker is issued.</b>  |  |                   |
|   | Description   | Rent, or Minimum Balance Maintained in Account   |                   |
|   | (a) Upto 0.40 cft - Small   | Rs.6,000/- p.a. Rs.60000/-   | 55511             |
|   | (b) From 0.41 to 0.80 cft & From 0.81 to 1.35 cft - Medium  | Rs.7,000/- p.a. Rs.75,000/-  |                   |
|   | (c) From 1.36 to 1.75 cft & From 1.76 to 2.50 cft - Large   | Rs.9,000/- p.a. Rs.110,000/-   |                   |
|   | (d) From 2.51 to 2.50 cft & From 2.51 to 3.00 cft - Extra Large   | Rs.13,000/- p.a. Rs.180000/-   |                   |
|   |   | <b>Note</b><br>i) Key deposit will not be applicable in case locker is issued against Allied Islamic Sahulat Account and required minimum balance is maintained.<br>ii) Allied Aitebar Khanum Account holders can avail a 50% discount* on Locker Rent (first year only) subject to availability.*<br>iii) Allied Aitebar Anmol Professional Account holders can avail a 50% discount on locker rent of 1st year (subject to availability)*<br>*This discount is offered only on New issuance of Locker.                 |                   |
| <b>2</b>  | <b>Key Deposit</b><br>(refundable at the time of surrender of locker)   | Small Rs.3000/- (Flat)<br>Medium Rs.4000/- (Flat)<br>Large/Extra Large Rs.5500/- (Flat)  |                   |
| <b>3</b>  | <b>Locker Break Opening Charges</b>   | Rs. 6,000/- or actual whichever ever is higher   | 55512             |
| <b>4</b>  | <b>Late Payment Charges on Locker Rent</b><br>(If annual rent not paid on due date)   | 10% charity to be recovered on the applicable locker rent with grace period of 30 days from the due date   |                   |
| <b>5</b>  | <b>Addition of New Locker Mandate</b>   | Rs. 300/- per mandate holder One time charges for mandate issuance to locker.  |                   |
| <b>E: FINANCES / INVESTMENT BANKING</b>   |   |  |                   |
| <b>1</b>  | <b>Corporate &amp; Investment Banking</b>   |  |                   |
|   | Following charges to be recovered in addition to profit/return on investment / financing.   |  |                   |
|   | (a) Project Examination/ Arrangement/ Advisory/ Processing/renewal, 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 agreement / approved by CA approving authority. In case of syndicate transaction, charity rate would be as per lead-arranger / syndicate agreement and charity would be applicable only, if advised by the lead-arranger.   |                   |
|   | <b>Project Finance</b>  |  |                   |
|   | (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 / Deferrals.  | As per agreed terms  |                   |
|   | * All Cases shall be referred to Shariah Board  |  |                   |
| <b>2</b>  | <b>Other Charges Relating to Finances</b>   |  |                   |
|   | (a) Professional Fee for Valuation of Mortgaged / Pledged Assets - Charges for evaluation of securities and maintenance thereof<br><br>(Valuation to be carried out by evaluator listed on the panel maintained by Pakistan Banks Association.) | As per Actual Bill of evaluator  | 52153             |
|   | (b) Stamp Duty  | Actual   | 52159             |
|   | (c) For advances against pledge/hypothecation various charges to be recovered as follows:   |  |                   |
|   | (i) Godown Rent   | Actual<br>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) <b>Within Municipal Limits or within a radius of 10 KM from the branch (shall be credited to Bank's Income)</b><br>Upto Rs. 5 Million Rs. 1,000/-<br>Above Rs. 5 Million up to Rs. 25 Million Rs. 2,000/-<br>Above Rs. 25 Million up to Rs. 50 Million Rs. 2,500/-<br>Above Rs. 50 Million Rs. 3,500/-<br>Plus actual conveyance charges. Maximum one visit per month.<br><br>b) <b>Outside the above limits</b><br>Charges as defined in (a) above plus T.A. & D.A.<br>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  |                   |

| SCHEDULE OF CHARGES (ISLAMIC BANKING)<br>EFFECTIVE FROM Jul - Dec 2025<br>(Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.) |  |  |   |       |       |
|---|--|--|---|-------|-------|
| Sr. No.   | TYPE OF TRANSACTION /SERVICE<br>Description  | ALLIED BANK - ISLAMIC BANKING<br>(Jul- Dec 2025)   | PL Category<br>(T24)  |       |       |
| 1   | <b>Ijarah &amp; Diminishing Musharakah</b>   |  |   |       |       |
|   | (a) Repossession charges   | At Actual  |   |       |       |
|   | (b) 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<br><br>a. 5 % for 1st Year<br>b. 4% for 2nd Year<br>for rest of tenure<br><br>OR<br><br>As per terms agreed between customer and bank   | c. 3 %  | 55571 |       |
|   | (g) Late Payment Charges (to be booked as Charity)   | 25% P/A or as approved by CA approving authority   |   |       |       |
|   | 2  | <b>Working Capital Facilities</b>  |   |       |       |
| (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   |  | <b>Allied Aitebar Car Ijarah/Roshan Apni Car</b>   |   |       |       |
|   |  | (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) Repossession Vehicle's Transportation Charges  | Actual Incurred by the bank up to maximum of Rs.50,000/-   |   | 52698 |       |
|   | (h) Repossession Vehicle Evaluation Charges*   | Actual Incurred by the bank  |   | 52699 |       |
|   | (i) PO/DD/ABC Issuance/Cancellation/Duplicate Issuance Charges   | PO/DD/ABC Issuance/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 Insurance 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<br>[4% ] on written down value during 1st year<br>[3.5% ] on written down value during 2nd year<br>[3% ] on written down value during 3rd year<br>[2.5% ] on written down value during 4th year<br>[2% ] on written down value during 5th year |  | 55561   |       |       |
| 4   | <b>Allied Aitebar Home Musharakah/Allied Roshan Apna Ghar/MPMG</b>   |  |   |       |       |
|   | (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.   | 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.<br>b) 3% of principal outstanding if the request for termination is received after 3 years and up to 7 years of payment.<br>c) 01% of principal outstanding if the request for termination is received after 7 years and up to 10 years of payment.<br>d) No charges after 10 Years of finance relationship<br>e) For ATP request cases would however be charged at the rate of 5%<br>f) No charges for segment-Mera Pakistan Mera Ghar (MPMG)<br>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)<br>h) <b>Charity on Delayed Construction:</b><br>The client shall pay Charity in case of delays after 12 months of construction period, as given below.<br>Cumulative Delay (days) Charity:<br>a) 01 to 89 Nil<br>b) 90 to 119 2% of tranche amount to be disbursed, for one time only<br>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 |   |       |       |
|   | (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) PO/DD/ABC Issuance/Cancellation/Duplicate Issuance Charges   | PO/DD/ABC Issuance/cancellation/duplicate issuances charges as per Section A "REMITTANCES" above.  |   |       |       |
|   | (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   | <b>Allied Aitebar Solar System Finance</b>   |  |   |       |       |
|   | (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   | <b>If financing is provided through own sources of Bank:</b><br>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.<br>b) No extra payment after 4 years of finance relationship<br><b>If Financing is provided through SBP refinance Scheme:</b><br>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.  |   |       |       |
|   | (f) PO/DD/ABC Issuance/Cancellation/Duplicate Issuance Charges   | PO/DD/ABC Issuance/cancellation/duplicate issuances charges as per Section A "REMITTANCES" above.  |   |       |       |
| (g) Secured Transaction Registry (STR)  | Rs. 1,000/- or as revised by GOP from time to time   |  | STRCHG  |       |       |

| SCHEDULE OF CHARGES (ISLAMIC BANKING)<br>EFFECTIVE FROM Jul - Dec 2025<br>(Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.) |   |  |                      |        |
|---|---|--|----------------------|--------|
| Sr. No.   | TYPE OF TRANSACTION /SERVICE<br>Description   | ALLIED BANK - ISLAMIC BANKING<br>(Jul-Dec 2025)  | PL Category<br>(T24) |        |
| 6   | <b>Allied Aitebar Scooty &amp; Electric Bike Finance</b>  |  |                      |        |
|   | (a) Processing fee  | Rs. 5,000/- (Non-Refundable)   |                      |        |
|   | (b) Late Payment Charges (to be credited to Charity Account)  | Rs. 1,500/- per instance   |                      |        |
|   | (c) Vehicle Re-Possession Charges   | Actual incurred by the bank up to a maximum of Rs. 75,000/-  |                      |        |
|   | (d) Repossessed Vehicle's Transportation Charges  | Actual incurred by the bank up to a maximum of Rs. 35,000/-  |                      |        |
|   | (e) Repossessed Vehicle's Valuation Charges   | At Actual  |                      |        |
|   | (f) Monthly Warehouse Charges   | Actual incurred by the bank up to a maximum of Rs. 20,000/-  |                      |        |
|   | (g) Allied Bankers Cheque (ABC) Charges   | Fresh issuance/cancellation/duplicate issuances charges as per Section A "REMITTANCES" in Bank's Schedule of Charges.  |                      |        |
|   | (h) NOC Issuance Fee  | Nil  |                      |        |
|   | (i) Prepayment Charges  | There are no early payment charges on early pay-off. However, full price shall be paid.  |                      |        |
|   | (j) Income estimation charges (where applicable)  | At Actual  |                      |        |
|   | (k) Secured Transaction Registry (STR)  | Rs. 1,000/- or as revised by GOP from time to time.  |                      |        |
|   | (l) Takaful Premium   | At Actual  |                      |        |
| (m) PODD/ABC Issuance/Cancellation/Duplicate Issuance Charges   | PODD/ABC Issuance/cancellation/duplicate issuances charges as per Section A "REMITTANCES" above.  |  |                      |        |
| 7   | <b>Allied Islamic Agriculture Financing</b>   |  |                      |        |
|   | (a) Processing Charges on CA of Agriculture for Fresh, Renewal, Enhancement, Regular Proposals (Fund Based)                                       | <b>1) For All Farm Financing</b><br>S. No      Amount(Rs.)      Processing Charges<br>i) 0 to 0.5 Million      Rs. 1,000/-<br>ii) Above 0.5 to 0.999 Million      Rs. 2,000/-<br>iii) for 1 Million and Above      Rs. 3,000/-<br><br><b>2) For All Non Farm Financing</b><br>S. No      Amount(Rs.)      Processing Charges<br>i) From 0 up to 5 Million      0.1% or Minimum of Rs. 2,000/-<br>ii) Above 5 up to 10 Million      0.1% or Minimum of Rs. 5,000/-<br>iii) Above 10 up to 25 Million      0.075% or Minimum of Rs. 10,000/-<br>iv) Above 25 up to 50 Million      0.050% or Minimum of Rs. 20,000/-<br>v) 50Million & Above      0.035% or Minimum of Rs. 25,000/-<br><br>a. Processing charges are Non-Refundable. To be charged upfront.<br>b. Charges are as percentage of requested amount. | 52031                |        |
|   | (b) One Time Transaction, Amendment, Temporary Enhancement and Excess Over Limits. (On customer request)  | S. No      Amount(Rs.)      Processing Charges<br>i) 0 to 0.5 Million      Rs. 1,000/-<br>ii) Above 0.5 to 0.999 Million      Rs. 2,000/-<br>iii) for 1 Million and Above      Rs. 3,000/-   |                      |        |
|   | (c) Agriculture Financing against Liquid Securities (Processing Fee, Annual Renewal Fee, Interim enhancement and amendment)                       | i) Rs. 1,000/- Flat for each activity - Facility size up to Rs. 1 Million (Non-Refundable, Payable upfront)<br><br>ii) Rs. 2,000/- Flat for each activity - Facility size above Rs. 1 Million (Non-Refundable, Payable upfront)  |                      |        |
|   | <b>Prime Minister's Youth Business &amp; Agriculture Finance Scheme. (PMYB &amp; AFS)</b>   |  |                      |        |
|   | (a) Processing Fee  | Rs 100/- (inclusive of on line CNIC verification charges to be paid to NADRA, eCIB, and Biometric Verification fee)  | 55630                |        |
|   | (b) Takaful / Insurance for Car (jarah / Plant & Machinery  | At Actual  |                      |        |
|   | <b>Prime Minister's Fan Replacement Program</b>   |  |                      |        |
|   | (a) Processing Fee  | Processing Fee Rs 500/- (Inclusive of charges of eCIB or private credit bureaus, for PMD check, and for conducting NADRA Verifys).   |                      |        |
|   | <b>Note Secured Transaction Registry (STR) Rs. 1000/-, in line with instruction issued from time to time, is applicable as per GOP regulation</b> |  |                      | STRCHG |
|   | <b>F : ALLIED BANK - DIGITAL CHANNELS</b>   |  |                      |        |
|   | 1   | <b>Allied UPI PayPak Co-branded Debit Cards</b>  |                      |        |
|   |   | <b>Basic Debit Card</b>  |                      |        |
| A   |   | (i) Issuance Fee / Annual Fee / Renewal Fee  | Rs. 2,000/-          |        |
| (ii) Card Replacement Fee   |   | Rs. 1200/-   |                      |        |
| <b>UPI &amp; PayPak Classic</b>   |   |  |                      |        |
| B   |   | (i) Issuance Fee / Annual Fee / Renewal Fee  | Rs. 2,800/-          |        |
| (ii) Card Replacement Fee   |   | Rs. 1300/-   |                      |        |
| <b>UPI &amp; PayPak Classic Plus</b>  |   |  |                      |        |
| C   |   | (i) Issuance Fee / Annual Fee / Renewal Fee  | Rs. 2,900/-          |        |
| (ii) Card Replacement Fee   |   | Rs. 1300/-   |                      |        |
| <b>UPI &amp; PayPak Gold &amp; Visa Sapphire</b>  |   |  |                      |        |
| D   |   | (i) Issuance Fee / Annual Fee / Renewal Fee  | Rs. 3,000/-          |        |
| (ii) Card Replacement Fee   |   | Rs. 1550/-   |                      |        |
| 2   |   | <b>Allied VISA Debit Cards-Primary</b>   |                      |        |
|   |   | (a) Classic  |                      |        |
|   |   | (i) Issuance Fee / Annual Fee / Renewal Fee  | Rs.2,900/-           | 52736  |
|   |   | (ii) Card Replacement Fee  | Rs.1650/-            | 52737  |
|   |   | (b) Infinite Debit Card  |                      |        |
|   | (i) Issuance Fee / Annual Fee / Renewal Fee   | <b>Free</b><br><b>Note:</b><br>In case monthly average balance Rs.10M in current & Saving] is not maintained, Rs. 8,000 per month shall be charged. After Non maintenance of required monthly average balance for consecutive three months, card shall be downgraded to next available variant in line and respective variant's Issuance fee shall be recovered.   |                      |        |
|   | (ii) Card Replacement Fee   | Rs.5,000/-   |                      |        |
|   | (c) Business Debit Card (Standard)  |  |                      |        |
|   | (i) Issuance Fee / Annual Fee / Renewal Fee   | Rs.5,000/-   |                      |        |
|   | (ii) Card Replacement Fee   | Rs.1650/-  |                      |        |
|   | (d) Business Debit Card (Signature)   |  |                      |        |
|   | (i) Issuance Fee / Annual Fee / Renewal Fee   | Rs.10,000/-  |                      |        |
|   | (ii) Card Replacement Fee   | Rs.2,500/-   |                      |        |
|   | (e) Platinum Debit Card & Visa Sapphire 200   |  |                      |        |
|   | (i) Issuance Fee / Annual Fee / Renewal Fee   | Rs.6,000/-   |                      |        |
|   | (ii) Card Replacement Fee   | Rs.1650/-  |                      |        |
|   | (f) Premium Debit Card  |  |                      |        |
|   | (i) Issuance Fee / Annual Fee / Renewal Fee   | Rs.19,500/-<br><b>Note:</b><br>If Monthly Average Balance of Rs.2 MN is not maintained in Saving and Current Account Category (SA & CA), Bank shall charge a fee of Rs.3,000 Monthly till next Annual/Renewal fee date. Additionally, if the average balance in respective saving & current account is not maintained during the entire year, the card will be downgraded on the next Annual/Renewal date. These terms will apply to both new and existing Premium Debit Card holders. For foreign currency Premium debit cards, per month FCY fee amount (equivalent to PKR) will be charged from the respective foreign currency account.  |                      |        |
| (ii) Card Replacement Fee   | Rs. 2500/-  |  |                      |        |
| (g) Virtual Debit Card  |   |  |                      |        |
| (i) Issuance Fee / Annual Fee / Renewal Fee   | Free  |  |                      |        |
| (ii) Card Replacement Fee   | Rs.500/-  |  |                      |        |
| 3   | <b>Allied Visa Debit Cards- Supplementary</b>   |  |                      |        |
|   | (a) Platinum Debit Card & Visa Sapphire 200   |  |                      |        |
|   | (i) Issuance Fee / Annual Fee / Renewal Fee   | Rs.3,000/-   |                      |        |
|   | (ii) Card Replacement Fee   | Rs.1650/-  |                      |        |
|   | (b) Premium Debit Card-Supplementary  |  |                      |        |
|   | (i) Issuance Fee / Annual Fee / Renewal Fee   | Rs.13,750/-<br><b>Note:</b><br>If Monthly Average Balance of Rs.2 MN is not maintained in Saving and Current Account Category (SA & CA), Bank shall charge a fee of Rs.3,000 Monthly till next Annual/Renewal fee date. Additionally, if the average balance in respective saving & current account is not maintained during the entire year, the card will be downgraded on the next Annual/Renewal date. These terms will apply to both new and existing Premium Debit Card holders. For foreign currency Premium debit cards, per month FCY fee amount (equivalent to PKR) will be charged from the respective foreign currency account.  |                      |        |
|   | (ii) Card Replacement Fee   | Rs.2500/-  |                      |        |
|   | (c) Infinite Debit Card-Supplementary   |  |                      |        |
|   | (i) Issuance Fee / Annual Fee / Renewal Fee   | <b>Free</b><br><b>Note:</b><br>In case of each supplementary card, if the primary cardholder fails to maintain the required monthly average balance of Rs.5M in current & Saving Account (in addition to the required monthly average balance of Rs.10M in current & Saving for primary card), monthly fee of Rs.8,000 will be charged. If the required monthly average balance for Supplementary infinite debit card is not maintained for three consecutive months, Supplementary debit card(s) will be permanently blocked.   |                      |        |
|   | (ii) Card Replacement Fee   | Rs.5000/-  |                      |        |
| 4   | <b>Visa Debit Card-Foreign Currency</b>   |  |                      |        |
|   | (a) <b>Visa Classic Card</b>  |  |                      |        |
|   | (i) Issuance Fee / Annual Fee / Renewal Fee   | USD Account - USD 12<br>GBP Account - GBP 10<br>Euro Account - Euro 12   |                      |        |
|   | (ii) Card Replacement Fee / Upgrade / Downgrade Fee   | USD Account - USD 06<br>GBP Account - GBP 06<br>Euro Account - Euro 06   |                      |        |
|   | (b) <b>Visa Platinum Card</b>   |  |                      |        |
|   | (i) Issuance Fee / Annual Fee / Renewal Fee   | USD Account - USD 25<br>GBP Account - GBP 20<br>Euro Account - Euro 25   |                      |        |
|   | (ii) Card Replacement Fee / Upgrade / Downgrade Fee   | USD Account - USD 08<br>GBP Account - GBP 08<br>Euro Account - Euro 08   |                      |        |
|   | (c) <b>Visa Premium Card</b>  |  |                      |        |



**SCHEDULE OF CHARGES (ISLAMIC BANKING)**  
**EFFECTIVE FROM Jul - Dec 2025**  
**(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<br>Description                     |  | ALLIED BANK - ISLAMIC BANKING<br>( Jul- Dec 2025)  | PL Category<br>(T24) |
|---------|---|--|--|----------------------|
|         | i)  | Issuance Fee / Annual Fee / Renewal Fee                            | USD Account - USD 65<br>GBP Account - GBP 50<br>Euro Account - Euro 60<br><b>Note:</b><br>If Monthly Average Balance of Rs.2 MN is not maintained in Saving and Current Account Category (SA & CA), Bank shall charge a fee of Rs.3,000 Monthly till next Annual/Renewal fee date. Additionally, if the average balance in respective saving & current account is not maintained during the entire year, the card will be downgraded on the next Annual/Renewal date. These terms will apply to both new and existing Premium Debit Card holders. For foreign currency Premium debit cards, per month FCY fee amount (equivalent to PKR) will be charged from the respective foreign currency account. |                      |
|         | ii)   | Card Replacement Fee / Upgrade / Downgrade Fee                     | USD Account - USD 10<br>GBP Account - GBP 10<br>Euro Account - Euro 10   |                      |
|         | <b>(d) Visa Infinite Card</b>                                   |  |  |                      |
|         |   |  | Free<br><b>Note:</b> In case monthly average balance Eqv. to Rs.10M in current & Saving is not maintained, Eqv. to Rs. 8,000 per month shall be charged. After consecutive three months average balance breach, card shall be downgraded to next available variant in line and New issued card's charges shall be recovered.   |                      |
|         | i)  | Issuance Fee / Annual Fee / Renewal Fee                            |  |                      |
|         | ii)   | Card Replacement Fee/ Downgrade Fee                                | USD Account - USD 18<br>GBP Account - GBP 14<br>Euro Account - EURO 17   |                      |
| 5       | <b>Allied Visa Debit Cards -Foreign Currency -Supplementary</b> |  |  |                      |
|         | <b>(a) Platinum Debit Card</b>                                  |  |  |                      |
|         | i)  | Issuance Fee / Annual Fee / Renewal Fee                            | USD Account - USD 15<br>GBP Account - GBP 10<br>Euro Account - EURO 15   |                      |
|         | ii)   | Card Replacement Fee   | USD Account - USD 6<br>GBP Account - GBP 6<br>Euro Account - EURO 6  |                      |
|         | <b>(b) Premium Debit Card</b>                                   |  |  |                      |
|         | i)  | Issuance Fee / Annual Fee / Renewal Fee                            | USD Account - USD 48<br>GBP Account - GBP 37<br>Euro Account - EURO 44<br><b>Note:</b><br>If Monthly Average Balance of Rs.2 MN is not maintained in Saving and Current Account Category (SA & CA), Bank shall charge a fee of Rs.3,000 Monthly till next Annual/Renewal fee date. Additionally, if the average balance in respective saving & current account is not maintained during the entire year, the card will be downgraded on the next Annual/Renewal date. These terms will apply to both new and existing Premium Debit Card holders. For foreign currency Premium debit cards, per month FCY fee amount (equivalent to PKR) will be charged from the respective foreign currency account. |                      |
|         | ii)   | Card Replacement Fee   | USD Account - USD 10<br>GBP Account - GBP 10<br>Euro Account - EURO10  |                      |
|         | <b>(c) Infinite Debit Card</b>                                  |  |  |                      |
|         | i)  | Issuance Fee / Annual Fee / Renewal Fee                            | Free<br><b>Note:</b> In addition to balance requirements for Primary Card, If additional monthly average balance Eqv. to Rs.5M in current & Saving account is not maintained, Eqv. to Rs. 8,000 per month shall be charged. After Non maintenance of required monthly average balance for consecutive three months, card shall be permanently blocked.   |                      |
|         | ii)   | Card Replacement Fee   | USD Account - USD 18<br>GBP Account - GBP 14<br>Euro Account - EURO 17   |                      |
|         | <b>(d) Currency Conversion Fee</b>                              |  |  |                      |
|         | 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                |



**SCHEDULE OF CHARGES (ISLAMIC BANKING)**  
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| Sr. No.   | TYPE OF TRANSACTION /SERVICE Description  | ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2025)   | PL Category (T24) |
|---|---|---|-------------------|
| <b>6</b>  | <b>E-commerce / Point of Sale (POS)</b>   |   |                   |
|   | a Charges on Purchase Transaction ( Domestic)   | Free  |                   |
|   | b Currency Conversion Fee (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  | Free  |                   |
|   | d Declined Transaction Fee (On Low Balance) on Visa Cards   | Rs. 90/- per transaction (applicable on cross border and local transactions)  |                   |
| <b>7</b>  | <b>ATM Transaction Charges</b>  |   |                   |
|   | (a) Charges on Cash Withdrawal Transactions ( Domestic) - On Net (Not applicable on Allied Basic Banking Account holders) | No Charges  |                   |
|   | (b) Charges on Cash Withdrawal Transactions (Domestic) - Off Net  | Rs.35/- including FED or as applicable by 1Link   | 55522             |
|   | (c) Currency Conversion Fee (For All PKR and FCY Transactions settled in Foreign Currency)                                | 4% of transaction amount or Rs. 100 whichever is higher   |                   |
|   | (d) Charges on Balance Enquiry - On net   | No Charge   | 55572             |
|   | (e) Charges on Balance Enquiry - Off net  | Rs.4.67/- per enquiry or as applicable by 1Link   | 55572             |
|   | (f) Charges on Balance Enquiry (International)  | Rs.250/- per enquiry  | 55524             |
|   | (g) Inter Accounts Funds Transfer through ATMs (Domestic - Within ABL)  | Free  | 52744             |
|   | (h) 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             |
|   | (i) Biometric Cardless Transaction Fee (On-Us only)   | Rs. 15 per transaction  | 52733             |
|   | (j) Tax payment charges (P2G) For both ADC & OTC Facility   | This Facility is Free of Charges  | 55611             |
|   | (k) Optional Receipt Printing for ATM Cash Withdrawal & Balance Enquiry -Off Net  | Rs.4.67/- Including FED or as applicable by 1Link   | 55629             |
|   | (l) Optional Receipt Printing for ATM Cash Withdrawal or Balance Enquiry -On Net  | Rs.2.5/- Including FED or as applicable by 1Link  |                   |
|   | (m) Cash Withdrawal on ABL ATM - For Foreign Cards Only   | Rs. 1000/- per transaction (Inclusive of FED)   | 65056             |
|   | Temporary Limit Enhancement Fee on Debit Card through ATM and myABL   |   |                   |
|   | i. ATM Cash Withdrawal  | Basic / Asaan Rs200/- Classic / Classic Plus Rs250/- Gold / Sapphire Rs300/- Platinum / Sapphire 200 Rs400/- Premium Rs600/-  |                   |
|   | ii. POS/eCommerce   | Infinite 1000   |                   |
|   | (n) iii. Account to Account Transfer (within ABL) through ATMs  | Business Standard 500   |                   |
|   | iv. Inter Bank Funds Transfer (Domestic)  | Business Signature 1000   | 55648             |
|   | Cash Deposit Machine - Charges  | Allied Bank Accounts Free   |                   |
|   | (o)   | Other Bank Accounts – Cash Deposit Transaction Amount (Rs.) Charges (Rs.)<br>Up to 10,000 100/-<br>From 10,001 To 100,000 150/-<br>From 100,001 To 250,000 300/-<br>From 250,001 To 500,000 500/-<br>Above 500,000 1,000/- or 0.1%, whichever is higher |                   |
| <b>Note</b><br>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.<br>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 prevailing interbank or open market rate, whichever is applicable, on the date of settlement as well as Currency Conversion Fee.<br>c) No Annual Fee for salary account of ABL Employee (one account only)<br>d) On Net means transaction carried out at ABL ATM network.<br>e) Off Net means a switch transaction carried out at other Bank ATM (1Link) network.<br>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.<br>g) Litterate customers can apply for ABL Basic Debit Card only. |   |   |                   |
| <b>8</b>  | <b>myABL Digital Banking</b>  |   |                   |
|   | (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.<br>Pay anyone Rs 200/- Per transaction<br>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)<br>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<br><br>(No Registration Charges on my ABL Business Internet Banking for Allied Islamic Business Plus Account)  |                   |
|   | (c) MyABL Whatsapp Banking  |   |                   |
|   | (i) Account Balance Inquiry   | Free  |                   |
|   | (ii) Mini Statement   | Free  |                   |
|   | (d) Roshan Digital Account / Simplified-Low Income RDA  |   |                   |
|   | (i) Cheque Book   | Free  |                   |
|   | (ii) Debit Card Issuance/Annual Charges /Renewal and Replacement  | Free  |                   |
|   |   | <b>Note:</b> (Average Monthly balance requirement shall be applicable on respective debit card as per Section "F" above for Premium and Infinite Debit Cards (both PKR & FCY).  |                   |
|   | (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  |                   |
|   | (e) Allied Altabar 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  |                   |
|   | (f) Merchant Acquiring (POS, QR, ECommerce Acquiring)   |   |                   |
|   | (i) Merchant Discount Rate  | Upto 3.50% of Transaction Amount  |                   |
|   | (ii) Membership Fees ECommerce Acquiring (Annual Recurring)   | Upto 75,000 per Annum or as per Agreement   |                   |
|   | (iii) One Time Merchant Setup Fee (Ecommerce Acquiring)   | Upto 50,000 or as per Agreement   |                   |
|   | (iv) Per Transaction Cost on Ecommerce Acquiring  | PKR 35 Per Transaction or 1.50% of Transaction Amount whichever is higher   |                   |
|   | (v) Refund/Chargeback Processing (ECommerce Acquiring)  | Upto 1.60% per transaction or as per Agreement  |                   |
|   | <b>IVR / Phone Banking</b>  |   |                   |
|   | (a) Funds Transfer – Own Account of Customer  | Rs. 50/- per transaction  | 55301             |
| <b>9</b>  | (b) Funds Transfer – Any ABL Account  | Rs. 50/- per transaction  | 55302             |





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| Sr. No. | TYPE OF TRANSACTION /SERVICE Description  | ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2025)  | PL Category (T24) |
|---------|---|--|-------------------|
|         | <b>G : MISCELLANEOUS CHARGES</b>  |  |                   |
| 1       | <b>Issuance of Cheque Book.</b>   | Free (For All IBG Products)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52003             |
| 2       | <b>Stop Payment Instructions</b>  | Rs 750/- per instruction for Rupee Account<br>US\$ 10/- per instruction for FC Accounts (or equivalent in other Foreign currencies) and FC Cheques / Drafts  | 52002             |
| 3       | <b>Standing Instructions</b>  |  |                   |
| 4       | (a) Standing Instructions Fee   | Rs.200/- per transaction except deduction of financing payment<br>Plus all charges for transaction executed under these Standing Instructions as per applicable rates of that relevant transaction.          | 52017             |
|         | (b) Failed Standing Instructions due to error on the part of the customer   | Rs.200/- per attempt   | 52009             |
|         | <b>Cheque Returned Charges</b>  |  |                   |
| 4       | (a) <b>Cheque returned Inward Clearing/Collection:</b><br>(If returned due to fault on the part of respective account holder i.e balance insufficient in account, drawer's signatures incomplete /differ/ required, cheque contain extraneous matter, payment stopped by drawer, revenue stamp required/ insufficient & mutilated cheque etc.   | Rs. 700/- per cheque from Issuer (Local Currency)<br>US\$ 5/- per cheque from Issuer (or equivalent in other Foreign currencies)   | 52058             |
|         | (b) Cheque returned on counter  | No Charges   |                   |
|         | <b>Clearing Charges</b>   |  |                   |
| 5       | (a) Same day clearing (at the time of Lodgement)  | Rs.550/- (including NIFT Charges)  | 52056             |
|         | (b) Intercity clearing (at the time of Lodgement)   | Rs.550/- (including NIFT Charges)<br>(Rawalpindi-Islamabad are considered as one city)   | 52057             |
|         | (c) Remote Area Clearing  | 0.25%, Minimum Rs. 200/-, Maximum Rs. 5,000/-<br>Plus actual charges of other collecting Banks if any.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.                       |                   |
| 6       | <b>Balance confirmation/Account maintenance certificate.</b>  | Balance Confirmation Rs 300/-<br>Account maintenance certificate Rs 500/-  | 52020             |
| 7       | <b>Withholding Tax Certificate</b>  | Free   |                   |
| 8       | <b>Account Maintenance Charges</b>  |  |                   |
| 9       | (i) Service charges on "Allied Basic Banking Accounts" at Parent branch only.<br>(i) 02 withdrawals & 02 deposits through branch counter during a calendar month<br>(ii) Additional transactions<br>(iii) Withdrawals through ABL ATM/Debit Card  | (i) No Charges<br>(ii) Rs.50/- each for every withdrawal / deposit through branch counter<br>(iii) No Charges  | 52021             |
|         | <b>SECP fee for accessing the information/documents through Online Portal</b>   | At actual  |                   |
| 10      | <b>Account Closing processing Charges</b>   |  |                   |
|         | a) Local Currency Account   | Free   |                   |
|         | b) Foreign Currency Account   | Free   |                   |
|         | <b>Note</b><br>Following Accounts are exempt from levy of service charges<br>i) Accounts maintained by employees of Govt./Semi-Govt./Institutions for Salary, Pension and Benevolent Funds purpose including widows/children of deceased government employees eligible for receiving family pension/benevolent funds grant etc. in any manner what so ever.<br>ii) Mustafaeen Zakat<br>iii) Zakat Accounts Maintained for collection & disbursement of Zakat Funds<br>iv) Students<br>v) ABL employees Salary Account.<br>vi) Deceased Accounts.<br>vii) Any account specially exempted by the Bank under Cash Management or under any other special arrangement. |  |                   |
|         | <b>eCIB Charges.</b>  | Rs. 50/- Flat<br>No charges for customers of Allied Altebar Business Finance   | 52152             |
| 11      | <b>Printing of duplicate /additional Statement of Account</b>   |  | 52016             |
| 12      | a) Electronic Statement of Account (e-SoA) Charges.<br>Daily<br>Weekly<br>Fortnightly<br>Monthly  | Rs.20 per statement.<br>For daily Rs. 600/Month<br>For weekly Rs.80/Month<br>For fortnightly Rs.40/Month<br>For monthly Rs.20/Month  | 52016             |
|         | b) Printing of duplicate / additional Statement of Account.   | For the period of 6 Months Rs.35/(including FED)<br>For each additional period upto next 6 Months Rs. 35/ (including FED)<br>For FCY Accounts, rupee equivalent of charges will be deducted from FCY Account | 52016             |
|         | <b>Photocopy of paid Cheques provided to customer.</b>  | Upto one year old Rs. 200/- per cheque<br>Above one to five year old Rs. 500/- per cheque<br>Above five year old Rs. 750/- per cheque  | 52663             |
| 13      | <b>Investors Portfolio Account (IPS)</b>  |  |                   |
| 14      | (a) IPS Maintenance Account Charges   | No Charges   | 52023             |
|         | (b) IPS Transaction Charges   | Free<br>Note:<br>RTGS charges to be recovered as per SoC.  | 52023             |
|         | <b>Transactional Alert Facility</b>   |  |                   |
| 15      | (a) SMS Alerts for Counter Transactions   | Rs.200/- per month for each account.   | 52714             |
|         | <b>Charges from employer on Salary Disbursement service (without any formal arrangement with Bank).</b>   | Rs. 50/- per salary account per month  | 52008             |
|         | <b>Charges on collection accounts (other than formal cash management arrangement)</b>   | Charges on Collection accounts (cash management arrangement)<br>Charges will be applicable as per mandate.   | 52026             |
| 17      | <b>Dividend Warrant</b>   |  |                   |
| 18      | (a) Charges on Dividend Warrants (to be recovered from dividend declaring companies)  | 0.30% of disbursed amount - Minimum Rs. 10,000/-   | 52104             |
|         | <b>Cheque Book Delivery Charges at customers mailing address. (as per customer written request)</b>   | Rs. 300/- Flat Per Cheque Book.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  |                   |
| 19      | <b>NADRA Succession Certificate Verification Charges</b>  | At Actual  |                   |
| 20      | <b>Safekeeping &amp; Destruction Charges</b>  |  |                   |
| 21      | (a) Cheque Book (if not collected within 60 Days)   | Rs. 15/- leaf for both Current & Saving  |                   |
|         | Issuance Fee for Emigrant/Overseas employment certificate   | Rs. 200/- Flat per certificate   |                   |



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| Sr. No. | TYPE OF TRANSACTION /SERVICE Description   | ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2025)  | PL Category (T24)                  |
|---------|--|--|------------------------------------|
| 22      | <b>DISPATCH / COMMUNICATION CHARGES</b>  |  |                                    |
| H       | <b>Postage - Ordinary</b>  |  |                                    |
| 1       | (a) Local - Within City  | Rs. 30 Flat - Per Item   | 52691                              |
|         | (b) Inland - Inter City  | Rs. 50 Flat - Per Item   | 52691                              |
|         | <b>Postage - Registered</b>  |  |                                    |
| 2       | (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                              |
|         | <b>Courier</b>   |  |                                    |
| 3       | (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, <b>or actual which ever is higher</b>   | 52692                              |
|         | <b>SWIFT</b>   |  |                                    |
| 4       | (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                              |
|         | <b>Note:</b> These charges will not be applicable on internal communication from trade factory to branches and vice versa.   |  |                                    |
|         | <b>INTERNATIONAL BANKING</b>   |  |                                    |
|         | <b>IMPORTS</b>   |  |                                    |
|         | <b>Cash Letter of Credit - Issuance</b>  |  |                                    |
| 1       | (a) Cash Letters of Credit Opening Commission - Annual Business<br>Upto Rs.25 Million<br>Above Rs.25 Million upto Rs.50 Million<br>Above Rs. 50 Million upto Rs. 100 Million<br>Above Rs. 100 Million<br><b>Note:</b><br>a) Negotiable Rates are approved by Chief IBG /CRBG and RMG.<br>b) Projected annual volume to be ascertained and approved by Chief CRBG/IBG.<br>c) If commitments are not documented in Credit Approval, separate commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained & placed on record. Any difference in commission arising due to shortfall in business volume will be recovered at the end of the year. Any waiver in this regard will be given by the CEO duly recommended by respective Chief IBG/CRBG and RMG. | First quarter or part thereof 0.40%<br>Each subsequent quarter or part thereof 0.25%<br>0.30% 0.20%<br>0.30% 0.20%<br>Negotiable<br><br>In all above cases, Min Rs.2,000/- per LC per quarter<br><br>Plus applicable Dispatch / Communication Charges as per tariff in Section H<br>Plus LC confirmation charges as per approval by CIBG (FI Business).<br>Plus handling charges @ Rs 500 (flat) and commission @ 0.10%, if the payment of import bill is made by arranging remittance through another bank.<br><b>Note:</b><br>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/-<br><br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.<br><br>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                              |
|         | <b>Amendments</b>  |  |                                    |
| 2       | (a) Without increase in amount /extension in period.   | Rs.1500/- per transaction (Flat)<br><br>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. # J1)(a), J1)(b) or J1)(c) according to nature/type of LC.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52306                              |
|         | <b>Revalidation (Extension in period after LC expiry)</b>  | 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).<br><br>Revalidation service charges will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters.<br><br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52306                              |
| 3       | <b>Cancellation charges.</b>   | Rs.2000/- per LC<br><br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.   | 52346                              |
| 4       | <b>Transfer Commission</b>   | Transfer commission at the rates applicable in case of opening of fresh LC. (Sr. # J-1 above).<br><br>Plus LC revalidation charges (Sr. # J-3), if the expired LC is revalidated along with its transfer to a new beneficiary<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52306                              |
| 5       | <b>Import Bills Under Sight LC - Approved Finance Facility - Payment Against Documents (PAD net of Cash Margin)</b>  |  |                                    |
| 6       | (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)<br><br>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 bill 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<br>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.  |                                    |
|         | (d) (i) Profit on import bills under Forced FIM, (Bill not retired and party has no sanctioned FIM facility)   | Profit to be charged under Import Mudarabah/ Musawamah @ 25% p.a. in addition to any commission.   |                                    |
| 7       | <b>Import Bills Under Usance LC - Acceptance</b>   |  |                                    |
|         | (a) Service Charges  | 0.15% or Minimum Rs.750/- (to be added in the purchase price of asset at the time of sale)<br><br>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)<br>b) Commission @ 0.15% per month or part thereof. Minimum Rs. 1000 per bill from the date of expiry of LC (if bill adjusted after LC validity)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52358 InLand, 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.<br>Commission @ 0.40% Flat, Minimum Rs 1000 plus extra commission @ 0.10% per month to be recovered from the date of expiry of LC<br>Plus Charity as per Sr. # 7-(C-i) below<br>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.   |                                    |




**SCHEDULE OF CHARGES (ISLAMIC BANKING)**  
**EFFECTIVE FROM Jul - Dec 2025**  
**(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 2025)   | PL Category (T24) |
|----------|---|--|---|-------------------|
|          | <b>Collection Charges</b>                   |  |   |                   |
| <b>8</b> | (a)   | Service Charges  | 0.15% or Minimum Rs.1500/-<br>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.<br>b) US\$ 20/- if charges are on Principal Account.   | 52350             |
|          | <b>Other Charges On Import Transactions</b> |  |   |                   |
| <b>9</b> | (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<br>b) Involving increase in amount and/or extension in period - Charges as per Sr. # J (9)(a)(i) above.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section 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/-<br>Plus correspondent bank charges at actual<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.   | 52307             |
|          | (c)   | Import against advance payment to suppliers  | 0.15%, Minimum Rs.1700/-<br>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.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.<br>Plus correspondent banks charges at actual.   | 52354             |
|          | (f)   | Re-embursement 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.<br>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             |
|          | <b>EXPORTS</b>                              |  |   |                   |
| <b>J</b> | <b>Letters of Credit</b>                    |  |   |                   |
| <b>1</b> | (a)   | Advising   |   |                   |
|          | (i)   | In case Charges are on Beneficiary Account   | Rs 2000/- (Flat)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52368             |
|          | (ii)  | In case Charges are on Applicant Account   | US \$ 50/- (Flat)<br>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)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52368             |
|          | (ii)  | In case Charges are on Applicant Account   | US \$ 35/- (Flat)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.   | 52368             |
|          | (c)   | Confirmation of LC   | As per approval by CIBG (If Business).<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52368             |
|          | (d)   | Transfer of LC.  | Rs 1,500/- (Flat) - If without substitution of documents.<br>Rs. 15,000/- (Flat) - If with substitution of documents<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52368             |



**SCHEDULE OF CHARGES (ISLAMIC BANKING)**  
**EFFECTIVE FROM Jul - Dec 2025**  
**(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 2025)   | PL Category (T24) |
|--------------------------------|--|--|---|-------------------|
|                                | <b>Collections</b>                             |  |   |                   |
| <b>2</b>                       | (a)  | Clean Bills (Cheque/Bank Draft etc.)   | Rs.125/- per collection Plus applicable charges (Reimbursement portion)<br>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).<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52374             |
|                                | (ii)   | Service Charges  | Upto Rs.150 Million - 0.13% Minimum Rs. 1000<br>Above 150 Million - 0.10% Minimum Rs. 2000/-  | 52345             |
|                                | <b>Other Charges under Export Transactions</b> |  |   |                   |
| <b>3</b>                       | (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<br>Minimum Charges Upto Rs.1,000/- per transaction   | 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             |
|                                | (g)  | Charges of Export against Surrender of FCY   | @ 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.<br>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             |
| <b>K : FOREIGN REMITTANCES</b> |  |  |   |                   |
|                                | <b>Outward Remittances</b>                     |  |   |                   |
| <b>1</b>                       | (a)  | Foreign Traveller Cheques.   | 1% of amount TC sold Minimum Rs 200/-.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52321             |
|                                | (b)  | Remittance abroad through F.C. Account (including FTT)   | a) Flat US\$ 5/- per item upto value of US \$ 1000 or its equivalent.<br>b) 0.25% per item for value of over US \$ 1000 or its equivalent, Minimum US\$ 10/-, Maximum US \$ 100.<br>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<br>Plus Additional Charges @ 0.25%, Minimum US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H. | 52324             |
|                                | (c)  | Remittance abroad other than through Foreign Currency Account (including FTT)  |   |                   |
|                                |  | To Universities/Educational Institutions on behalf of students (for education purpose)   | Rs. 400/- Flat<br>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<br>(Correspondent charges to be recovered by the correspondent while paying to beneficiary)<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52325             |
|                                | (i)  | Other Remittances abroad   | 0.10% per item, Minimum Rs. 500/-<br>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<br>(Correspondent charges to be recovered by the correspondent while paying to beneficiary)<br>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<br>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)  | FTT Cancellation charges   | Flat Rs.500/-<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.   | 52323             |

| <div>  <b>SCHEDULE OF CHARGES (ISLAMIC BANKING)</b><br/> <b>EFFECTIVE FROM Jul - Dec 2025</b><br/> <b>(Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)</b> </div> |   |  |   |                         |
|---|---|--|---|-------------------------|
| Sr. No.   | TYPE OF TRANSACTION /SERVICE Description  |  | ALLIED BANK - ISLAMIC BANKING (Jul- Dec 2025)   | PL Category (T24)       |
| 2   | <b>Inward Remittances</b>   |  |   |                         |
|   | (a)   | Other than Home Remittance   | No Charges, if the proceeds are credited to an account with any branch of our bank.<br>Correspondent bank charges where applicable are to be deducted at actual.<br>In other cases, DD/PO Charges as well as dispatch / communication charges (as applicable) would be recovered  | 52762                   |
|   | (b) (i)   | Local USD cheques & drafts/ Collection and settlement charges  | a) If credit to Pak. Rupees Account Rs.550/- per instrument including NIFT & collecting bank charges.<br>b) If credit to Foreign Currency Account, USD 5/- including NIFT & collecting Bank Charges.  | 52326 52054             |
|   | (ii)  | Return Cheque Charges  | a) Pak. Rupees Account:<br>Rs.650/- per returned cheque inclusive of NIFT charges.<br>b) Foreign Currency Account:<br>USD 6/- or equivalent inclusive of NIFT charges   | 52330 52055             |
| 3   | <b>Correspondent Bank's charges (if any).</b>   |  | As per approval by CIBG (FI Business).  | 52357 52691 52692       |
| 4   | <b>Foreign Bills/Cheques/TCs sent for collection returned un-paid.</b>  |  | Fiat Rs. 500/-<br>Plus Foreign correspondent charges<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52330 52055             |
| 5   | <b>Inward collection received (relating to FC Account) from abroad or local banks/ branches and where the payment is demanded in Foreign Currency.</b>  |  | a) Fiat US\$ 5/- per item upto value of US \$ 1000 or its equivalent.<br>b) 0.25% per item for value of over US \$ 1000 or its equivalent, Minimum US\$ 10/-, Maximum US \$ 100.<br>Plus Additional Charges @ 0.25%, Minimum US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits. | 52320                   |
|   | <b>Inward cheques received from local branches, upcountry branches or local banks for payment in Pak Rupees. (Convert the relevant Foreign Currency at the T.T.Buying Rate).</b>  |  | 0.15% Min. Commission Rs.400/-<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52338                   |
|   | <b>Inter Branch Online FC Transactions</b>  |  |   |                         |
|   | (a)   | Online FCY Cash Withdrawal<br>(Allowed from Authorized Branches only)<br><b>Note:</b><br>Charge Amount Plus FED should be a Round Amount as Charges are to be recovered from Walk in Customer in Cash. | a) Within City - No Charge<br>b) Inter City Charges (Per transaction)<br>US \$ = 05<br>GBP = 03<br>EURO = 04<br>JPY = 400   | 52028                   |
| 6   | (b)   | Online FCY Cash Deposit<br>(Allowed from Authorized Branches only)   | a) Within City - No Charge<br>b) Inter City Charges (Per transaction)<br>US \$ = 05<br>GBP = 03<br>EURO = 04<br>JPY = 400   | 52029                   |
| 7   | (c)   | Online FCY Account to Account Transfer<br>(Allowed from and to Authorized Branches only)   | a) Within City - No Charge<br>b) Inter City Charges (Per transaction)<br>US \$ = 03<br>GBP = 02<br>EURO = 02<br>JPY = 300   | 52030                   |
|   | <b>Standing Instructions Fee in Foreign Currency Accounts.</b>  |  | US\$ 5 per transaction or its equivalent in other currencies<br>Plus correspondent Bank Charges. (Permissible to new - FC Account & Incremental deposits).<br>Plus all charges for transaction executed under these Standing Instructions as per applicable rates of that relevant transaction.   | 52017 52327             |
|   | <b>Collection for Foreign Currency Account</b>  |  |   |                         |
| 8   | (a)   | For US \$ denominated instrument drawn outside United States & Instruments in other currencies like GBP, EUR, JPY etc.)  | i) US \$ 5/- for collection upto USD1000/-<br>ii) US \$ 15/- for collection of above USD 1000/- (or equivalent currency)<br>All correspondent banks charges to be recovered at actual.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52331 52751 52752       |
| 9   | (b)   | Collection for foreign currency A/c (collection of USD denominated instruments drawn in United States)   | i) USD 5/- for collection upto USD 499/- (under Cash Letter)<br>ii) USD 20/- for collection of USD 500/- & above (under Secured Collection).<br>All correspondent banks charges to be recovered at actual.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  |                         |
| 10  | <b>Collection of FEBCs, FCBCs, DBCs from SBP/NBP etc.</b>   |  | 0.20% Minimum Rs. 200/- Maximum Rs.500/- per collection.<br>Plus applicable Dispatch / Communication Charges as per tariff in Section H.  | 52332 52753             |
| 11  | <b>Issuance of Proceeds Realization Certificate beyond one year.</b>  |  | Rs.600/- (Flat)   | 52333 52754 52755 52756 |
| 12  | <b>Issuance of duplicate Proceeds Realization Certificate</b>   |  | Rs.300/- within one year<br>Rs.600/- if beyond one year.  | 52333 52754 52755 52756 |
| 13  | <b>Circulation of loss of E-Form</b>  |  | Rs.1000/-   | 52334 52757             |
| 14  | <b>Test/signature verification charges to be received from other Bank's (Foreign Remittances)</b>   |  | Rs.500/- per instance   | 52335 52758             |
|   | <b>Purchase of travellers' cheques/drafts etc.</b>  |  | Rs.100/- (Flat) per transaction.  | 52336 52759             |
|   | <b>Issuance of Business performance Certificate at Customer's request.</b>  |  | Rs.1000/- (Flat).   | 52337 52760             |
|   | <b>Notes:</b><br>1) The entire Schedule of charges may be negotiated/discounted in 'laga' terms for any customer/borrower with the permission of Chief IBG based on existing/prospective relationship, except as specifically mentioned hereunder:<br>a) Section H of schedule of charges.<br>b) Charges of Correspondent Banks at Actual.<br>c) Any clause where charges are to be negotiated or any waiver has been specifically mentioned therein.<br>2) The Charges under note 1(a),(b) or (c) above can only be discounted or waived by the CEO duly recommended by respective Chief IBG.<br>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.<br>4) The rates of charges for any customer / borrower will not exceed the rates given in Schedule of Charges.<br>5) This will supersede all previous instructions, Circulars and Schedule of charges.<br>6) Rawalpindi and Islamabad are treated as one city for the purpose of Schedule of Charges. |  | As per fee exemption Annexure of SOC - Islamic Banking  |                         |

| FEE EXEMPTION GRID   |   |   |  |  |   |  |  |   |  |
|--|---|---|--|--|---|--|--|---|--|
| ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jul-Dec 2025)   |   |   |  |  |   |  |  |   |  |
| Product Name   | Allied Islamic Business Plus Account (Remunerative Current)   | Allied Islamic Anmol Plus Account   | Allied Islamic Saving Account (Regular)                                | Allied Islamic Youth/ Youth Aasan Account (Remunerative Current)   | Allied Altebar Senior Citizen/ Senior Citizen Aasan Account (Remunerative Current)  | Allied Altebar Senior Citizen Account /Senior Citizen Aasan Account (Saving)   | Allied Altebar Salary Management Account (Remunerative Current & Saving)   | Allied Altebar Waseela e Hajj & Umrah Account | Allied Altebar Anmol Professional 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                | Monthly Average Balance Requirement for Free Services* Rs.100,000/-<br><br>Free services shall be available in account opening month. Subsequently, upon maintenance of monthly average balance these services shall be offered Free of cost in subsequent month(s). In case of non-maintenance of monthly average balance, the system shall deduct charges for *Free Services as per ABL-IBG SOC.         |
| 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                                | 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                                | 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                                | As per IBG SOC   |
| Cheque / Instrument deposit for clearing / collection by Remote Branch   | 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                                | As per IBG SOC   |
| Issuance of Call Deposit Receipt   | 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                                | As per IBG SOC   |
| Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch)                                | Free*   | Free*   | Free*  | As per IBG SOC   | As per IBG SOC  | As per IBG SOC   | As per IBG SOC   | As per IBG SOC                                | Free*  |
| 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                                | Free *   |
| 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                                | Free *   |
| 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                                | 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                                | 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)               | All individuals (professionals) - 18 years and above   |
| Other (Additional benefits)  | Free facilities will be available in the opening month of the account.<br><br>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.<br><br>* "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.<br><br>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)<br>2. Free Accidental Death & Disability Takaful coverage upto Rs. 500,000/-  | 1. Free Medical Health Card<br>2. Free Accidental Death & Disability Takaful coverage upto Rs. 500,000/-<br>3. Free Hospitalization coverage of Rs. 6,000/- per day   | 1. Free Medical Health Card.<br>2. Free Accidental Death & Disability Takaful coverage upto Rs. 300,000/-<br>3. Free Hospitalization coverage of Rs. 1,000/- per day.  | Free IBFT transactions in Tier 2.<br><br>Note: For Regular Saving variants Charges will be applied as per IBG SOC  | 1. Free Transaction Alerts facility           | Free Accidental Death & Disability Takaful coverage up to Rs. 500,000/-  |
| 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<br>•UPI & PayPak Classic  | First Year Annual Charges Free only on following debit card<br>• UPI & PayPak Classic  | For Remunerative Current, (Normal / Aasan)<br>FREE for life UPI & Paypak Classic (Other variants as per IBG SOC )<br><br>For Saving variants, (Normal / Aasan)<br>Charges will be applied as per IBG SOC | Not allowed                                   | As per IBG SOC   |
| Fee for Additional benefits where minimum monthly average balance falls below the mentioned limits   | N/A   | N/A   | N/A  | Rs. 50/- p.m. (inclusive of all taxes)<br>Below monthly Average balance of: Rs. 10,000/- (18-25 years)<br>Rs. 50,000/- (26-35 years)<br><br>Note: In case of non-maintenance of monthly average balance, the system shall deduct/recover the cost of Additional benefit (i.e. Takaful) from the account in lieu of Takaful Arrangement. If the balance in account is insufficient, the Takaful coverage for that specific month shall not be provided. | Rs. 91/- p.m. (exclusive of all taxes)<br>Below monthly Average balance of: Rs. 50,000/-<br><br>Note: In case of non-maintenance of monthly average balance, the system shall deduct/recover the cost of Additional benefit (i.e. Takaful) from the account in lieu of Takaful Arrangement. If the balance in account is insufficient, the Takaful coverage for that specific month shall not be provided | Rs. 47/- p.m. (exclusive of all taxes)<br>Below monthly Average balance of: Rs. 100,000/-<br><br>Note: In case of non-maintenance of monthly average balance, the system shall deduct/recover the cost of Additional benefit (i.e. Takaful) from the account in lieu of Takaful Arrangement. If the balance in account is insufficient, the Takaful coverage for that specific month shall not be provided | Not applicable   | Not applicable                                | Rs. 8.5/- p.m. (inclusive of all taxes)<br>Below monthly Average balance of Rs.100,000/-<br><br>Note: In case of non-maintenance of monthly average balance, the system shall deduct/recover the cost of Additional benefit (i.e. Takaful) from the account in lieu of Takaful Arrangement. If the balance in account is insufficient, the Takaful coverage for that specific month shall not be provided. |

\*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 2025

| 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).