

SCHEDULE OF CHARGES																										
EFFECTIVE FROM 01-07-2025 TO 31-12-2025																										
(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.)																										
DOMESTIC BANKING																										
Sr. No.	Description	Allied Bank - Rate of Charges																								
A	REMITTANCES																									
1	Issuance of Fresh Instruments																									
	(a) Issuance of Allied Banker Cheque (ABC) Payable at any Branch in Pakistan	Issued by Debit to Account: Rs. 300/- Flat for Current Account Rs. 600/- Flat for Saving Account Issued Against Cash 0.20%, Minimum Rs.1,250/- (Account Holders & walk-in-customer) Note: The charges for making the instrument for payment of fee dues in favour of educational institutions, i.e. HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.																								
	(b) Issuance of Call Deposit Receipt	Issued by Debit to Account: Rs. 150/- Flat for Current Account Rs. 300/- Flat for Saving Account Issued Against Cash Rs 1500/- Flat (Account Holders & walk-in-customer) Note: The charges for making the instrument for payment of fee dues in favour of educational institutions, i.e. HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.																								
2	Cancellation of Instruments																									
	Cancellation of Demand Draft/Pay Order/Call Deposit Receipt/Allied Banker Cheque (ABC) Payable at any Branch or Payable at Issuing branch	Issued by Debit to Account: Rs.425/- (Flat) Issued Against Cash Rs.600/- (Flat) (Account Holders & walk-in-customer) Note: The charges for cancellation of instruments issued for payment of fee dues in favour of educational institutions, i.e., HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.																								
3	Issuance of Duplicate Instruments																									
	Issuance of Duplicate Call Deposit Receipt/Allied Banker Cheque (ABC)	Issued by Debit to Account: Rs.425/- Flat Issued Against Cash Rs. 600/- Flat (Account Holders & walk-in-customer) Note: The charges for issuance of duplicate instrument issued for payment of fee dues in favour of educational institutions, i.e., HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.																								
Note: Recovery of charges under Cash Management or any other arrangement shall be subject to agreement.																										
4	Issuance of SBP/NBP Instruments & RTGS																									
	(a) Issuance of SBP/NBP Cheque on Customer's Request.	Rs.500/- per cheque																								
	(b) Transfer of fund of Rs.1,000,000/- & above through Real Time Gross Settlement (RTGS) System - MT 103 Facility	FUNDS OUTFLOW <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>Nil</td><td>Nil</td><td>Nil</td></tr><tr><td>to</td><td>From 1.00 PM to 3.00 PM</td><td>Nil</td><td>Nil</td><td>Nil</td></tr><tr><td>Friday</td><td>From 3.00 PM to 3.45 PM</td><td>Nil</td><td>Nil</td><td>Nil</td></tr></table> FUNDS INFLOW No Charge Note: RTGS charges payable to SBP are not Negotiable (Currently suspended by SBP) * 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	Nil	Nil	Nil	to	From 1.00 PM to 3.00 PM	Nil	Nil	Nil	Friday	From 3.00 PM to 3.45 PM	Nil	Nil	Nil				
Days	Transaction time	SBP Charges	ABL Share of RTGS Charges	Per Trans.Charges																						
Monday	From 9.00 AM to 1.00 PM	Nil	Nil	Nil																						
to	From 1.00 PM to 3.00 PM	Nil	Nil	Nil																						
Friday	From 3.00 PM to 3.45 PM	Nil	Nil	Nil																						
	(c) Transfer of fund of Rs.100,000/- & above through Real Time Gross Settlement (RTGS) System - MT 102 Facility Maximum 10 Payment Instructions in one MT 102	FUNDS OUTFLOW <table><tr><th>Days</th><th>Receipt of RTGS Request</th><th>SBP Charges</th><th>ABL share of RTGS charges</th><th>Per Trans charges</th><th>Charges</th></tr><tr><td>Monday</td><td>From 9:00 AM to 3:45 PM</td><td>Nil</td><td>Nil</td><td>Nil</td><td></td></tr><tr><td>to</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Friday</td><td></td><td></td><td></td><td></td><td></td></tr></table> FUNDS INFLOW No Charge Note: RTGS charges payable to SBP are not Negotiable (Currently suspended by SBP) * As per rule FED/ST is applicable only on ABL' s share of RTGS charges	Days	Receipt of RTGS Request	SBP Charges	ABL share of RTGS charges	Per Trans charges	Charges	Monday	From 9:00 AM to 3:45 PM	Nil	Nil	Nil		to						Friday					
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Monday	From 9:00 AM to 3:45 PM	Nil	Nil	Nil																						
to																										
Friday																										
5	Inter Branch Online Transactions																									
	(a) Cash Withdrawal																									

Sr. No.			Description	Allied Bank - Rate of Charges
		(i)	Through Cheque	For Current & IBG Categories Account: Free For Saving Categories Accounts: a) Within City Upto Rs. 250,000 - Rs. 20 (to be charged from account holder) Above Rs. 250,000 - Free b) Inter City Upto Rs.500,000 - Rs. 465/- Above Rs.500,000 - 0.1%, Maximum Rs. 3,000/-
		(ii)	Biometric Cash Transactions over the Counter without Cheque. (per day Per CNIC transactions)	For Current & IBG Categories Account: Free For Saving Categories Accounts: a) Within City - Rs.50 b) Inter City Upto Rs.500,000 - Rs. 465/- Above Rs.500,000 - 0.1%, Maximum Rs. 3,000/-
		(b)	Cash Deposit	For Current & IBG Categories Account: Free For Saving Categories Accounts: a) Within City - Free b) Inter City Upto Rs.500,000 - Rs. 600/- Above Rs.500,000 - 0.12% , Maximum Rs. 3,000/- Note: No service fee shall be charged from the students depositing the amount of fee directly in the fee collecting account of the educational institution.
		(c)	Account to Account Transfer (Through Cheque, Debit Authority or Biometric)	For Current Categories Account: Free For Saving Categories Accounts: a) Within City - Free b) Intercity - 0.1 % , Minimum Rs.600/- Maximum Rs.3,000/- Note: No service fee shall be charged from students depositing amount of fee directly into fee collecting account of educational institutions.
		(d)	Cheque / Instrument deposit for Clearing / Collection by Remote Branch	a) Within City - Free b) Intercity 0.1% Minimum Rs.300/- Maximum Rs.1,000/- for Current Account 0.1% Minimum Rs.600/- Maximum Rs.3,000/- for Saving Account Note: No Charges on collection of ABL's Dividend Warrants on ABL's shareholders maintain account with ABL.
		(e)	Inter Bank Fund Transfer (IBFT) from branch counter (Maximum single transfer of Rs. 500,000)	Rs. 300/- Flat - for transfers from Current Account Rs. 600/- Flat for transfer from Saving Account Free for Allied Business Account
		(f)	Pay Anyone through Branch Counter (Fund Transfer from Allied Account to any person's CNIC) Commission	Rs. 250/-
B INLAND LETTER OF CREDIT (ILC)				
		1	Inland Letter of Credit (ILC)	
		(a)	ILC Opening commission - Annual Business Upto Rs 50 Million Exceeding Rs. 50 Million up to Rs 75 Million Exceeding Rs. 75 Million up to Rs 100 Million Above Rs 100 Million Note: i) Negotiable Rates are approved by Chief CIBG/CRBG and RMG ii) Projected annual volume to be ascertained and approved by Chief CRBG/CIBG. iii) Commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained & placed on record. Copy of Commitment letter of each customer will be handed over to Trade Factory for Monitoring and any difference in commission will be recovered at the end of the year. Any waiver in this regard will be given by the CEO duly recommended by respective chief CRBG/CIBG and RMG.	0.40% per quarter or part thereof 0.35% per quarter or part thereof 0.30% per quarter or part thereof Negotiable per quarter Minimum Rs.2000/- per LC Plus applicable Dispatch / Communication Charges as per tariff in Section I.
		2	Amendment Charges	
		(a)	Without increase in amount /extension in period of shipment.	Rs.1500/- (Flat) per instance Plus applicable Dispatch / Communication Charges as per tariff in Section I.
		(b)	Involving increase in amount and/or extension in period of shipment.	Rs.1500/- (Flat) per instance Plus commission as mentioned at Sr. # B (1) above Plus applicable Dispatch / Communication Charges as per tariff in Section I.
		3	Revalidation (Extension in period after ILC expiry)	Commission to be recovered from the date of last expiry of LC until new expiry date of LC at rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1) above. Revalidation commission will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
		4	Cancellation charges	Rs 1000/- (Flat) per instance Plus applicable Dispatch / Communication Charges as per tariff in Section I.

Sr. No.	Description	Allied Bank - Rate of Charges
5	Transfer Commission	Transfer commission at the rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1) above. Plus LC revalidation charges as mentioned at Sr. # B (3), if the expired LC is revalidated along with its transfer to a new beneficiary Plus applicable Dispatch / Communication Charges as per tariff in Section I.
6	Bills Under ILC - Opening End	
(a)	Bills Under Sight ILC - Payment Against Documents (PAD amount net of cash margin)	
(i)	Commission - If bill is retired (paid) within 3 days from the date of payment to the negotiating bank.	No commission
(ii)	Commission - If bill is retired (paid) within 4-7 from the date of payment to the negotiating bank.	0.25% on purchase price
(iii)	Mark-up to be recovered on PAD amount (NET OF CASH MARGIN - held since opening of ILC or before negotiation of documents):	In case of Approved Limit: Mark-up at approved rate to be applied from the date of debit to PAD lodgment till the date of retirement, after adjustment of cash margin, if any. In Absence of Approved Limit: Mark-up will be charged @ 3 Month KIBOR plus 5 % p.a. from the date of debit to PAD lodgment till the date of retirement, after adjustment of cash margin, if any.
(b)	Past Due Obligations (PDO) - If bill is not adjusted within 7 days	
(i)	Commission on Transfer to PDO	0.35% on purchase price.
(ii)	Mark Up after Transfer to PDO	@ 3Months KIBOR + 10% or 20% p.a., whichever is higher, from the due date of the bill till the date of adjustment.
(c)	Bills Under Usance ILC - Acceptance	
(i)	Commission - if Bill is paid on due date	a) Commission Rs. 1000 Flat per bill. (if realized within LC validity) b) Commission @ 0.10% per month or part thereof. Minimum Rs. 1000 per bill from the date of expiry of LC (if bill realized after LC validity) Plus applicable Dispatch / Communication Charges as per tariff in Section I.
(ii)	Mark Up - If Bill is paid on due date	No Markup
(d)	If bill is not paid on due date.	
(i)	Commission - If bill is not paid on due date i.e. Finance Against Dishonoured Bill (FADB)	Commission @ 0.40% Flat, Minimum Rs 1000 Plus extra commission @ 0.10% per month to be recovered from the date of expiry of LC Plus applicable Dispatch / Communication Charges as per tariff in Section I.
(ii)	Mark Up - If bill is not paid on due date, i.e., LC paid through Finance Against Dishonoured Bill (FADB)	Mark-up @ 3Months KIBOR + 10% or 20% p.a., whichever is higher, from the due date of the bill till the date of adjustment.
7	Bills Under ILC - Negotiating End	
(a)	Bills Under Sight ILC	
(i)	Commission	0.55% Minimum Rs. 800/- (irrespective of the amount of LC) Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
(ii)	Markup	a) Mark-up @ 3Months KIBOR + 6% or 16% p.a., whichever will be higher. b) If the bill is paid after 15 days from the date of purchase /discounting, Mark-up @ 3Months KIBOR + 10% or 20% p.a., whichever is higher, to be charged for the entire period.
(iii)	Collection Charges for restricted LCs (Where negotiation is restricted to other bank and presented to us for forwarding)	Rs.1000/- Flat Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
(b)	Bills Under Usance ILC	
(i)	Commission	Commission 0.40%, Minimum Rs 1000/-. Plus correspondent banks charges at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
(ii)	Mark-up to be recovered on Discounting/ Negotiation:	In case of Approved Limit: Mark-up at approved rate will be applied. In Absence of Approved Limit: Mark-up @ 3Months KIBOR + 6% or 16% p.a., whichever is higher
(iii)	In case bill paid after due date	Mark-up @ 3Months KIBOR + 10% or 20% p.a., whichever is higher, from the due date of the bill till the date of adjustment.
8	Purchase / Discounting of Bills - Documentary Bills Without ILC	
(a)	Documentary Bills purchased other than those drawn against Letter of Credits.	a) Commission 0.40% - Minimum Rs.1000/- Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section I. b) Mark-up to be recovered as per terms of Approval. c) If bill paid after due date, Mark-up @ 3Months KIBOR + 10% or 20% p.a., whichever is higher, to be charged from due date till date of adjustment.
(b)	Clean Bills (Cheques, Bank Drafts etc.)	a) Commission 0.40% - Minimum Rs.1000/- Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section I. b) Mark-up to be recovered as per terms of Approval. c) If bill paid after due date, Mark-up @ 3Months KIBOR + 10% or 20% p.a., whichever is higher, to be charged from due date till date of adjustment.
(c)	Storage Charges	a) No Charges, if cleared within 3 days of its receipt by the branch. b) Rs. 2/- per packet per day Minimum Rs. 100/-.
9	Collections	
(a)	Documentary	0.40%, Minimum Rs.1000/- Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
(b)	Express Collection through IBR	a) Within City - Free b) Intercity - 0.05%, Minimum Rs.250/- Maximum Rs. 2,000/-
10	Other charges under ILC	

Sr. No.		Description	Allied Bank - Rate of Charges
	(a)	Advising charges of (inward) ILC or Amendment	Rs 1500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(b)	ILC Confirmation Charges	@ 0.25% per month. Minimum Rs.1,500/- or as per agreed Pricing with Financial Institution Division.
	(c)	Handling of Discrepant documents under ILC.	Rs.3,000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(d)	Bills returned unpaid under ILC	Rs 500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I. Plus correspondent banks charges at actual.
	(e)	If the documents are sent to other banks for negotiation/collection under restricted ILC.	Rs.1,100/- Plus applicable charges. Plus applicable Dispatch / Communication Charges as per tariff in Section I. Plus correspondent banks charges at actual.
	(f)	Returning Charges for Documentary and Clean collection (Clean Collection including cheques, Bank draft etc.)	Rs.500/- Flat Foreign Currency Account US\$ 10/- Flat or equivalent FC Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
C GUARANTEES			
	1	Issuance of Guarantees (General)	
	(a)	Issuance of Guarantees to Shipping Companies / Airlines / Transport Companies in lieu of bills of lading / Airway Bill / Truck Receipts / Railway Receipts.	Rs.2,000/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(b)	Issuance of Guarantees favouring Collector of Customs.	
		Not issued against 100% Cash Margin / lien on current account	0.60% per quarter or part thereof. Minimum Rs.1500/- Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(c)	Other Guarantees including Bid-Bond, Performance Bonds, Advance Payment Guarantees, Guarantees issued at the request of the Account holder in Pakistan.	
		Not issued against 100% Cash Margin / lien on current account	Annual Business a) Upto Rs.15 Million, 0.40%, per quarter or part thereof b) Above Rs. 15 Million upto Rs.30 Million 0.30%, per quarter or part thereof c) Above Rs. 30 Million upto Rs. 50 Million, 0.25% per quarter or part thereof d) Above Rs. 50 Million - Negotiable Minimum Rs.1500/- per annum per guarantee or Rs.500/- per quarter wherever guarantee validity is less than one year. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
		Note:- a) In case of Guarantees issued against 100% cash Margin/ Lien on current account, no Commission will be charged except applicable Dispatch/Communication charges as per tariff in Section I, b) (i) Commission to be charged on all Guarantees from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its liabilities which ever is higher. (ii) Rs. 2000/- per month or part thereof will also be charged after expiry date of LC till receipt of original Guarantee and release of shipping documents under clause C(1)(a). c) Negotiable Rates are approved by Chief CIBG/CRBG and RMG d) Projected annual volume to be ascertained and approved by Chief CRBG/CIBG. e) 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 duly recommended by respective chief CRBG/CIBG and RMG. f) All out of pocket expense on Guarantees to be charged at actual, irrespective of lien or margin held.	
	2	Amendments in Guarantees (General)	
	(a)	Without increase in amount /extension in period	Rs.1,200/- Flat for PKR denominated guarantees. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(b)	Involving increase in amount and/or extension in period	Issuance commission as in C(1) according to nature/type of guarantee. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	3	Issuance of Guarantees (Back to Back)	
	(a)	Issuance of Back to Back Guarantees, Including Bid Bonds, Performance Bonds, Advance Payment Guarantees issued against counter guarantees of Foreign Banks.	As per other Guarantees as mentioned at Sr. # C(1)(c) above. Minimum US \$ 100/- (Above Commission subject to negotiations with clients & correspondent arrangements by Financial Institution Division) Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(b)	Amendment in Back to Back Guarantees	
	(i)	Without increase in amount /extension in period	US \$ 60 Flat Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(ii)	Involving increase in amount and/or extension in period	Commission as per Guarantees as mentioned at Sr. # C(3)(a) above. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	4	Claim Lodgment	
	(a)	Handling Commission	Rs. 2,500/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section I. Plus charges for instrument issued for payment of claim to beneficiary.
	(b)	Mark Up - In case Forced Liability is created for payment against invocation of guarantee	Mark-up @ 20% p.a. will be charged from the date of creation of the forced liability till its complete adjustment.
D LOCKERS			
	1	Safe Deposit Lockers - Annual Fee to be recovered in advance in Calendar Quarter when locker is issued.	
		Description	Annual Rent or Security Deposit in lieu of Annual Rent
	(a)	Upto 0.40 cft - Small	For Current Account holder Rs.5,000/- p.a. For Saving Account holder Rs. 6,000/-p.a.
	(b)	From 0.41 to 0.80 cft & From 0.81 to 1.35 cft - Medium	For Current Account holder Rs.7,000/- p.a. For Saving Account holder Rs. 8,000/-p.a.
	(c)	From 1.36 to 1.75 cft & From 1.76 to 2.00 cft - Large	For Current Account holder Rs.9,000/- p.a. For Saving Account holder Rs. 12,000/-p.a.
	(d)	From 2.01 to 2.50 cft & From 2.51 to 3.00 cft - Extra Large	For Current Account holder Rs.13,000/- p.a. For Savings Account holder Rs. 16,000/-p.a.

Sr. No.	Description	Allied Bank - Rate of Charges
2	Key Deposit (refundable at the time of surrender of locker)	Small Rs.3,500/- (Flat) Medium Rs.4,000/- (Flat) Large/Extra Large Rs.5,500/- (Flat)
3	Locker Break Opening Charges	Rs. 6,000/- or actual which ever is higher
4	Late Payment Charges on Locker Rent (If annual rent not paid on due date)	10% of the applicable annual locker rent with grace period of 30 days from the due date.
DL	DIGITAL LOCKERS	
1	Digital Locker - Rent (Annual) & Security Deposit Small Medium Large	<u>Annual Rent</u> or <u>Security Deposit in lieu of Annual Rent</u> Rs.30,000/- Rs.400,000/- Rs.35,000/- Rs.500,000/- Rs.40,000/- Rs.600,000/-
2	Digital Locker - Key Deposit (Refundable at the time of surrender of locker)	Small Rs.10,000/- Medium Rs.10,000/- Large Rs.10,000/-
3	Digital Locker - Break Opening Charges	Small Rs.10,000/- or actual whichever is higher Medium Rs.10,000/- or actual whichever is higher Large Rs.10,000/- or actual whichever is higher
4	Digital Locker - Late payment charges	10% of overdue locker rent with grace period of 30 days from the due date.
	Note: (a) Security Deposit is inclusive of key deposit, which is refundable at the time of vacation of Locker. (b) One locker (Conventional) is free for customer maintaining 1.00 M average Annual balance in Current Account. (c) One locker (Digital) is free for customer maintaining average annual balances: In Current Account: 5 M In Saving Account: 10 M (d) Allied Khanum Account holders can avail a 50% discount on Conventional Locker Rent (first year only) subject to availability .	
E	FINANCES / ADVANCES / INVESTMENT BANKING / LEASING	
1	Corporate & Investment Banking	
	Following charges to be recovered in addition to interest/markup/return on investment.	
	(a) Project Examination/ Arrangement/ Advisory/ Processing/ Upfront Fee etc.	To be negotiated with customer on case to case basis/or as per Sanction Advice.
	(b) Legal Documentation Fee	To be negotiated with customer on case to case basis/or as per Sanction Advice.
	(c) Commitment Fee	To be negotiated with customer on case to case basis/or as per Sanction Advice.
	(d) Project Monitoring Fee	To be negotiated with customer on case to case basis/or as per Sanction Advice.
	(e) Consortium Management Fee	To be negotiated with customer on case to case basis/or as per Sanction Advice.
	(f) Issuance of NOC for creation of charge on asset(s) of the borrowing company in favour of other bank(s) / DFI (s)	Rs.10,000/- (Flat) or as negotiated with customer with the approval of Chief CIBG.
2	Commercial & Retail Banking	
	(a) Processing charges on CA for Fresh, Renewals, Enhancements, Regular Proposals (Fund & Non Fund Based)	<u>S.No. Amount of Limit (Rs.) Processing Charges</u> i) From 0 upto 5 Million 0.1% or Minimum of Rs.2,000/- ii) Above 5 upto 10 Million 0.1% or Minimum of Rs. 5,000/- iii) Above 10 upto 25 Million 0.075% or Minimum of Rs.10,000/- iv) Above 25 upto 50 Million 0.05% or Minimum of Rs.20,000/- v) 50 Million & above 0.035% or Minimum of Rs.25,000/- a. Processing charges are Non- Refundable and to be charged at DAC issuance b. Charges are as percentage of requested amount. c. Not applicable on Product Programs.
	(b) One Time Transactions, Amendment, Temporary Enhancements & EOLs	<u>S.No. Amount of Limit (Rs.) Processing Charges</u> i) From 0 upto 5 Million Rs. 1,000/- ii) Above 5 upto 10 Million Rs. 2,000/- iii) Above 10 upto 25 Million Rs. 3,000/- iv) Above 25 upto 50 Million Rs. 4,000/- v) 50 Million & above Rs. 5,000/-
	(c) Issuance of NOC for creation of charge on asset(s) of the borrowing company in favor of other bank(s) / DFI (s)	Rs.10,000/- (Flat) or as negotiated with customer for limits exceeding Rs. 100 Million as approved by Chief CRBG.
3	Agricultural Finance	
	(a) Processing charges on CA of Agriculture for Fresh, Renewals, Enhancements, Regular Proposals (Fund Based)	<u>a) For All Farm Loans</u> <u>S.No. Amount (Rs.) Processing Charges</u> i) 0 to 0.5 Million Rs.1,000/- ii) Above 0.500 to 0.999 Million Rs.2,000/- iii) for 1 Million and Above Rs.3,000/- <u>b) For All Non Farm Loans</u> <u>S.No. Amount of Limit (Rs.) Processing Charges</u> i) From 0 upto 5 Million 0.1% or Minimum of Rs.2,000/- ii) Above 5 upto 10 Million 0.1% or Minimum of Rs. 5,000/- iii) Above 10 upto 25 Million 0.075% or Minimum of Rs.10,000/- iv) Above 25 upto 50 Million 0.05% or Minimum of Rs.20,000/- v) 50 Million & above 0.035% or Minimum of Rs.25,000/- a. Processing charges are Non- Refundable. b. Charges are as percentage of requested amount.
	(b) One Time Transactions, Amendment, Temporary Enhancement and Excess Over Limits. (On borrowers request).	<u>S.No. Amount (Rs.) Processing Charges</u> i) 0 to 0.5 Million Rs. 1,000/- ii) Above 0.500 to 0.999 Million Rs.2,000/- iii) for 1 Million and Above Rs.3,000/-
	(c) Agriculture Loans against Liquid Securities. (Processing Fee, Annual Renewal Fee, Interim enhancement and amendment)	(i) Rs. 1,000/- Flat for each activity – Facility size upto Rs. 1 Million (Non-Refundable) (ii) Rs. 2,000/- Flat for each activity – Facility size above Rs. 1 Million (Non-Refundable)
4	Program Lending	
	(a) All approved Lending product programs	Facility charges upto 1% p.a of approved exposure to be recovered from the client upfront at the time of disbursement of the facility (Separate facility charges for each Program Lending to be approved by respective authority).

Sr. No.	Description	Allied Bank - Rate of Charges
5	ABL Fast Finance	
(a)	Application Processing / Renewal / Interim Facility (including one time transactions) / Amendment	(i) Rs. 1,000/- Flat for each activity – Facility size upto Rs. 1M (Non-Refundable, Payable at Disbursement Authorization Certificate issuance) (ii) Rs. 2,500/- Flat for each activity – Facility size above Rs. 1M (Non-Refundable, Payable at Disbursement Authorization Certificate issuance)
(b)	Processing charges in case of assignment of guarantee issued by other banks	Rs.1,200/- Flat
6	Allied Personal Finance	
(a)	Processing Fee (Non refundable)	Rs.3,000/-or 1% of the loan amount whichever is higher This will include charges related to DataCheck, Verification and stamp duty.
(b)	Late Payment Charges	Rs. 1,500/- per instance
(c)	Cheque Return Charges due to insufficient Funds on Auto Debit	Rs. 1,200/- per instance
(d)	Prepayment Penalty	5% of total outstanding amount No Prepayment Penalty for Corporate Segment only.
(e)	Limit Enhancement Fee	Rs.2,200/- or 1% of the requested amount whichever is higher.
7	Allied Car Finance	
(a)	Processing fee	Rs. 7,500/- (Non Refundable) – After approval of case
(b)	Late Payment Charges	Rs. 1,500/- per instance
(c)	Cheque Return Charges	Rs. 1,200/- per instance
(d)	Vehicle Re-Possession Charges	Actual incurred by the bank up to a maximum of Rs. 100,000/-
(e)	Repossessed Vehicle's Transportation Charges	Actual incurred by the bank up to a maximum of Rs. 50,000/-
(f)	Repossessed Vehicle's valuation Charges	At Actual
(g)	Monthly Warehouse Charges	Actual incurred by the bank up to a maximum of Rs. 30,000/-
(h)	PO/DD/ABC Issuance/Cancellation/Duplicate Issuance Charges	PO/DD/ABC cancellation/duplicate issuances charges as per Section A "REMITTANCES" above.
(i)	NOC Issuance Fee	Nil
(j)	Prepayment Charges	Partial Pre-Payment Up to 5% of the amount being prepaid up to a maximum of Rs. 50,000/- Full Pre-Payment Up to 4% of principal outstanding.
(k)	Vehicle-Valuation Charge	At Actual
(l)	Income estimation charges (where applicable)	At Actual
(m)	Secured Transaction Registry (STR)	Rs. 1,000/- or as revised by GOP from time to time.
(n)	Insurance Premium	At Actual
8	Allied Roshan Apni Car	
(a)	Processing fee	Rs. 7,500/- (Non Refundable) – After approval of case
(b)	Late Payment Charges	Rs. 1,500/- per instance
(c)	Cheque Return Charges	Rs. 1,200/- per instance
(d)	Vehicle Re-Possession Charges	Actual incurred by the bank up to a maximum of Rs. 100,000/-
(e)	Repossessed Vehicle's Transportation Charges	Actual incurred by the bank up to a maximum of Rs. 50,000/-
(f)	Repossessed Vehicle's valuation Charges	At Actual
(g)	Monthly Warehouse Charges	Actual incurred by the bank up to a maximum of Rs. 30,000/-
(h)	PO/DD/ABC Issuance/Cancellation/Duplicate Issuance Charges	PO/DD/ABC cancellation/duplicate issuances charges as per Section A "REMITTANCES" above.
(i)	NOC Issuance Fee	Nil
(j)	Prepayment Charges	Partial Pre-Payment Up to 5% of the amount being prepaid up to a maximum of Rs. 50,000/- Full Pre-Payment Up to 4% of principal outstanding.
(k)	Vehicle-Valuation Charge	At Actual
(l)	Income estimation charges (where applicable)	At Actual
(m)	Secured Transaction Registry (STR)	Rs. 1,000/- or as revised by GOP from time to time.
(n)	Insurance Premium	At Actual
9	Allied Scooty & Electric Bike Finance	
(a)	Processing fee	Rs. 5,000/- (Non-Refundable) – After approval of case
(b)	Late Payment Charges	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	Partial Pre-Payment: 5% of the amount being prepaid up to a maximum of Rs. 15,000/- Full Pre-Payment: 4% of principal outstanding.
(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)	Insurance Premium	At Actual
(m)	PO/DD/ABC Issuance/Cancellation/Duplicate Issuance Charges	PO/DD/ABC cancellation/duplicate issuances charges as per Section A "REMITTANCES" above.
10	Allied Home Finance / Allied Home Finance MPMG	
(a)	Processing Fee	Rs. 6500/- (Non-refundable after approval of case)
(b)	Property Valuation Fee	At Actual
(c)	Legal Fee	At Actual
(d)	Property Insurance Premium	At Actual
(e)	Registration/Redemption of Legal documents	At Actual
(f)	Property Appraisal Fee/BOQ Evaluation Charges	At Actual
(g)	Late Payment Charges	Rs. 1500/- per instance
(h)	Income estimation charges (wherever applicable)	At Actual
(i)	Cheque Return Charges	Rs. 1200/- per instance

Sr. No.			Description	Allied Bank - Rate of Charges
		(j)	Stamp Duty (including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	At Actual
		(k)	Pre-mature termination charges	a) 5% of Outstanding Principal if the facility is requested for premature termination by the obligor after 1 Year and up to 3 years of repayment. b) 3% of principal outstanding if the request for termination is received after 3 years and up to 7 years of repayment. c) 1% of principal outstanding if the request for termination is received after 7 years and up to 10 years of repayment. d) No charges after 10 Years of finance relationship e) For LTF request cases would however be charged penalty at the rate of 5% f) No charges for segment - Mera Pakistan Mera Ghar.
		(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 cancellation/duplicate issuances charges as per Section A "REMITTANCES" above.
		(n)	Life Insurance Premium	Bank will bear the cost of life insurance against the outstanding exposure amount. However, if insurer charges premium over and above agreed rate due to any abnormality observed in medical examination, borrower shall bear the additional premium
		(o)	Delayed Construction Charges	2% of outstanding amount in case of delay after 12 months of first disbursement
			11 Allied Roshan Apna Ghar / Allied Roshan Apna Ghar MPMG	
		(a)	Processing Fee	Rs. 6500/- (Non-refundable after approval of case)
		(b)	Property Valuation Fee	At Actual
		(c)	Legal Fee	At Actual
		(d)	Property Insurance Premium	At Actual
		(e)	Registration/Redemption of Legal documents	At Actual
		(f)	Property Appraisal Fee/BOQ Evaluation Charges	At Actual
		(g)	Late Payment Charges	Rs. 1500/- per instance
		(h)	Income estimation charges (wherever applicable)	At Actual
		(i)	Cheque Return Charges	Rs. 1200/- per instance
		(j)	Stamp Duty (including but not limited to Finance	At Actual
		(k)	Pre-mature termination charges	a) 5% of Outstanding Principal if the facility is requested for premature termination by the obligor after 1 Year and up to 3 years of repayment. b) 3% of principal outstanding if the request for termination is received after 3 years and up to 7 years of repayment. c) 1% of principal outstanding if the request for termination is received after 7 years and up to 10 years of repayment. d) No charges after 10 Years of finance relationship e) For LTF request cases would however be charged penalty at the rate of 5% f) MPMG under Roshan Apna Ghar, For first year 1% will be charged upon early termination.
		(l)	In case the delay occurs on part of the customer in availing the facility, the following fresh reports (If	At Actual
		(m)	PO/DD/ABC Issuance/Cancellation/Duplicate Issuance Charges	PO/DD/ABC cancellation/duplicate issuances charges as per Section A "REMITTANCES" above.
		(n)	Delayed Construction Charges	2% of outstanding amount in case of delay after 12 months of first disbursement
			12 Allied Solar System Finance	
		(a)	Processing Fee	Rs.5,000/- Plus FED or 1% of the loan amount whichever is higher
		(b)	Insurance Premium	At Actual
		(c)	Late Payment Charges	Rs.1,500/- per instance
		(d)	Cheque Return Charges	Rs.1,500/- per instance
		(e)	Pre-mature Termination Charges	a) 5% of Outstanding Principal if the facility is requested for premature termination by the obligor after 1 Year and up to 4 years of repayment. b) No charges after 4 years of finance relationship
		(f)	PO/DD/ABC Issuance/Cancellation/Duplicate Issuance Charges	PO/DD/ABC 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.
			13 Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB&ALS)	
		(a)	Processing Fee	Rs.100/- (inclusive of on line CNIC verification charges to be paid to NADRA, eCIB, and Biometric Verification fee)
		(b)	Insurance for Car Leasing/Plant & Machinery	At Actual
			14 Allied Easy Finance	
		(a)	Processing Fee	(i) Rs. 2,000/- Flat for each activity – Facility size upto Rs. 1M (Non-Refundable, Payable Upfront) (ii) Rs. 5,000/- Flat for each activity – Facility size above Rs. 1M To 5 M (Non-Refundable, Payable Upfront) (iii) Rs. 10,000/- Flat for each activity – Facility size above Rs. 5M (Non-Refundable, Payable Upfront)
		(b)	Late Payment Fees	Rs.800/-
		(c)	Cheque Return Charges	Rs.1,200/-
		(d)	Prepayment Penalty (For Term Loan and Lease Finance)	a) 1% of Outstanding Principal, if the facility is requested for premature adjustment on or prior to 2 years of financing relationship. b) No charges after 2 years of finance relationship.
			15 Other Charges Relating to Advances	
		(a)	Professional Fee for Valuation of Mortgaged / Pledged Assets - Charges for evaluation of securities and maintenance thereof (Valuation to be carried out by evaluator listed on the panel maintained by Pakistan Banks Association.)	As per Actual Bill of evaluator
		(b)	Legal Charges - Legal fees and charges paid to advocates for consultation/opinion/examination of documents.	At Actual

Sr. No.		Description	Allied Bank - Rate of Charges
	(c)	For advances against pledge/hypothecation various charges to be recovered as follows:	
	(i)	Godown Rent	At Actual
	(ii)	Godown staff salaries - Salaries of Godown Keepers/Chowkidars.	At Actual
	(iii)	Godown inspection Charges	a) <u>Within Municipal Limits or within a radius of 10 KM from the branch (shall be credited to Bank's Income)</u> Upto Rs. 5 Million Rs. 1,000/- Above Rs.5 Million up to Rs. 25 Million Rs. 2,000/- Above Rs.25 Million up to Rs.50 Million Rs. 2,500/- Above Rs.50 Million Rs. 3,500/- Plus actual conveyance charges. Maximum one visit per month. b) <u>Outside the above limits</u> Charges as defined in (a) above plus T.A. & D.A. As per rules (Applicable to respective staff)
	(iv)	Delivery Charges - If a Godown Keeper is not posted, conveyance charges will be recovered.	At Actual
	(v)	Other incidental expenses for Documentation / other Legal Charges etc.	At Actual
	Note: While recovering the above charges, the amount recovered from the borrowers shall not exceed the actual expense incurred. No Godown rent for ABL Own Warehouses.		
F		ALLIED VISA CREDIT CARD	
	1	Visa Credit Card	
	(a)	Joining Fee	No Charge
	(b)	Annual Fees	
	(i)	Basic	Gold Rs.2,500/- Platinum Rs.5,000/-
	(ii)	Supplementary	Gold Rs. 600/- Platinum Rs.1,200/-
	(c)	Service Charges	a) <u>Retail Cash and PO/DD/ABC:</u> 2.83% of outstanding amount per month translated into an APR 34% b) <u>Balance Transfer Facility & Allied Easy Instalments:</u> 2.0% of outstanding amount per month translated into an APR 24%
	(d)	Late Payment Fees	Rs.1,500/- per instance
	(e)	Cash Advance Fees	Rs.500/- (per transaction) or 3% of the cash transaction amount whichever is higher plus all the charges passed on by the acquiring bank, additionally applicable withholding tax on the sum of all the transactions in a day exceeding Rs.50,000/-
	(f)	Balance Transfer Processing Fees	Rs.500/-
	(g)	PO / DD /ABC Issuance Fees	Rs. 500/- or 3% of PO/DD/ABC amount whichever is higher plus PO/DD/ABC issuance charges.
	(h)	Arbitration Charges for disputed transaction	At Actual
	(i)	Cheque Return Charges / insufficient funds on auto debit	Rs.1200/- per instance
	(j)	Duplicate Statement	Rs. 300/- per instance
	(k)	E-Statements	No Charge
	(l)	Card Replacement Fees	Upto Rs 500/-
	(m)	Foreign Currency Transactions (International/Cross-Border):	Upto 4% over prevailing interbank or open market rate, whichever is applicable, on the date of settlement on all foreign currency transactions . Any foreign currency transaction other than US Dollars will be first converted into US dollar as per the rate quoted under arrangement with VISA.
	(n)	Priority Pass Annual Fee	No Charge
	(o)	Priority Pass per Visit Cost	Lounge visit charges at actual charged by priority pass.
	(p)	Priority Pass Replacement Card Fee	Rs.600/-
	(q)	1-Bill Credit Card Payment Charges	At actual as per prevailing 1-Link SOC
	(r)	Dynamic Currency Conversion Transactions	Upto 4% over prevailing interbank or open market rate, whichever is applicable, on the date of settlement on all dynamic currency conversion transactions.
G		ALLIED BANK - DIGITAL CHANNELS	
	1	Allied UPI PayPak co-badged Debit Cards	
	(a)	Basic Debit Card	
	(i)	Annual Fee / Issuance Fee / Renewal Fee	Rs 2,000/-
	(ii)	Card Replacement Fee	Rs. 1,200/-
	(b)	UPI & PayPak Classic	
	(i)	Annual Fee / Issuance Fee / Renewal Fee	Rs 2,800/-
	(ii)	Card Replacement Fee	Rs. 1,300/-
	(c)	UPI & PayPak Classic Plus	
	(i)	Annual Fee / Issuance Fee / Renewal Fee	Rs 2,900/-
	(ii)	Card Replacement Fee	Rs. 1,300/-
	(d)	UPI & PayPak Gold & Visa Sapphire	
	(i)	Annual Fee / Issuance Fee / Renewal Fee	Rs 3,000/-
	(ii)	Card Replacement Fee	Rs. 1,550/-
	(e)	UPI & PayPak Allied Rising Star- Minor	
	(i)	Annual Fee / Issuance Fee / Renewal Fee	Rs. 1,000/-
	(ii)	Card Replacement Fee	Rs. 900/-
	2	Allied Visa Debit Cards - Primary	
	(a)	Classic	
	(i)	Annual Fee / Issuance Fee / Renewal Fee	Rs 2,900/-
	(ii)	Card Replacement Fee	Rs 1,650/-
	(b)	Platinum Debit Card & Visa Sapphire 200	
	(i)	Annual Fee / Issuance Fee / Renewal Fee	Rs.6,000/-
	(ii)	Card Replacement Fee	Rs 1,650/-
	(c)	Premium Debit Card	

Sr. No.			Description	Allied Bank - Rate of Charges
			(i) Annual Fee / Issuance Fee / Renewal Fee	Rs.19,500/- Note: If the Monthly average balance of Rs. 2 million is not maintained in the respective Savings Account (SA), the bank will charge a fee of Rs. 3,000 per month till next Annual/Renewal fee date. Additionally, if the average balance in respective saving 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.2,500/-
		(d)	Virtual Debit Card	
			(i) Annual Fee / Issuance Fee / Renewal Fee	Free
			(ii) Card Replacement Fee	Rs. 500/-
		(e)	Other Charges - ATM / Debit Card/Pay Pak/UPI	
			(i) Arbitration charges (in case of false charge back - International)	At Actual
			Infinite Debit Card	
		(f)	(i) Annual Fee / Issuance Fee / Renewal Fee	Free Note: In case monthly average balance Rs. 5 million in current and Rs. 10 million in saving account [for IBG Rs. 10 million 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
		(g)	Business Debit Card (Standard)	
			(i) Annual Fee / Issuance Fee / Renewal Fee	Rs. 5,000
			(ii) Card Replacement Fee	Rs. 1,650
		(h)	Business Debit Card (Signature)	
			(i) Annual Fee / Issuance Fee / Renewal Fee	Rs. 10,000
			(ii) Card Replacement Fee	Rs. 2,500
		3	Allied Visa Debit Cards - Supplementary	
		(a)	Platinum Debit Card & Visa Sapphire 200	
			(i) Annual Fee / Issuance Fee / Renewal Fee	Rs.3,000/-
			(ii) Card Replacement Fee	Rs 1,650/-
		(b)	Premium Debit Card	
			(i) Annual Fee / Issuance Fee / Renewal Fee	Rs. 13,750 Note: If the Monthly average balance of Rs. 2 million is not maintained in the respective Savings Account (SA), the bank will charge a fee of Rs. 3,000 per month till next Annual/Renewal fee date. Additionally, if the average balance in respective saving 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.2,500/-
		(c)	Infinite Debit Card	
			(i) Annual Fee / Issuance Fee / Renewal Fee	Free Note: In case of each supplementary card, if the primary cardholder fails to maintain the required monthly average balance of Rs. 3 million in Current Account or Rs. 5 million in Saving [for IBG PKR 5 million in current & Saving] Account (in addition to the required monthly average balance of Rs. 5 million in Current Account, or Rs. 10 million in Saving Account[for IBG Rs. 10 million 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. 5,000
		4	Visa Debit Card Foreign Currency	
		(a)	Visa Classic Card	
			(i) Annual Fee / Issuance Fee / Renewal Fee	USD Account - USD 12 GBP Account - GBP 10 Euro Account - EURO 12
			(ii) Card Replacement Fee /Upgrade / Downgrade Fee	USD Account - USD 6 GBP Account - GBP 6 Euro Account - EURO 6
		(b)	Visa Platinum Card	
			(i) Annual Fee / Issuance Fee / Renewal Fee	USD Account - USD 25 GBP Account - GBP 20 Euro Account - EURO 25
			(ii) Card Replacement Fee /Upgrade / Downgrade Fee	USD Account - USD 8 GBP Account - GBP 8 Euro Account - Euro 8
		(c)	Visa Premium Card	
			(i) Annual Fee / Issuance Fee / Renewal Fee	USD Account - USD 65 GBP Account - GBP 50 Euro Account - EURO 60 Note: If the Monthly average balance of Rs. 2 million is not maintained in the respective Savings Account (SA), the bank will charge a fee of Rs. 3,000 per month till next Annual/Renewal fee date. Additionally, if the average balance in respective saving 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.

Sr. No.			Description	Allied Bank - Rate of Charges
		(ii)	Card Replacement Fee /Upgrade / Downgrade Fee	USD Account - USD 10 GBP Account - GBP 10 Euro Account - EURO 10
		(d)	Visa Infinite Card	
		(i)	Annual Fee / Issuance Fee / Renewal Fee	Free Note: In case monthly average balance Eqv. to Rs. 5 million in FCY current and Rs. 10 million in FCY saving account [for IBG Rs. 10 million 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
		(ii)	Card Replacement Fee /Upgrade / Downgrade Fee	USD Account - USD 18 GBP Account - GBP 14 Euro Account - EURO 17
		(e)	Currency Conversion Fee	
		(i)	For Local Transaction	1% of transaction amount
		(ii)	For Foreign Transaction other Than Account Currency	4% of transaction amount
		5	Visa Debit Card Foreign Currency- Supplementary	
		(a)	Visa Platinum Card	
		(i)	Annual Fee / Issuance Fee / Renewal Fee	USD Account - USD 15 GBP Account - GBP 10 Euro Account - EURO 15
		(ii)	Card Replacement Fee	USD Account - USD 6 GBP Account - GBP 6 Euro Account - Euro 6
		(b)	Visa Premium Card	
		(i)	Annual Fee / Issuance Fee / Renewal Fee	USD Account - USD 48 GBP Account - GBP 37 Euro Account - EURO 44 Note: If the Monthly average balance of Rs. 2 million is not maintained in the respective Savings Account (SA), the bank will charge a fee of Rs. 3,000 per month till next Annual/Renewal fee date. Additionally, if the average balance in respective saving 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 GBP Account - GBP 10 Euro Account - EURO 10
		(c)	Visa Infinite Card	
		(i)	Annual Fee / Issuance Fee / Renewal Fee	Free Note: In addition to balance requirements for Primary Card, if additional monthly average balance Eqv. to Rs.3 million in FCY current and Rs. 5 million in FCY saving [for IBG Rs. 5 million 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 /Upgrade / Downgrade Fee	USD Account - USD 18 GBP Account - GBP 14 Euro Account - EURO 17
		6	e-Commerce / Point of Sale (POS)	
		(a)	Charges on Purchase Transactions (Domestic)	Free (Off Net)
		(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)	Declined Transaction Fee (On Low Balance) on Visa Card	Rs. 90/- per transaction (applicable on cross border and local transactions)
		(d)	ATM/Debit Card Delivery At Home/Office	Free
		7	ATM Transaction Charges	
		(a)	Charges on Cash Withdrawal Transactions (Domestic) - On Net (Not applicable on Allied Basic Banking Account holders)	No Charge
		(b)	Charges on Cash Withdrawal Transactions (Domestic) Off Net	Rs. 35/- including FED
		(c)	Cash Withdrawal on ABL ATM - For Foreign Cards Only	Rs. 1,000- per transaction (Inclusive of FED)
		(d)	Currency Conversion Fee (For All PKR and FCY Transactions settled in Foreign Currency)	4% of transaction amount or Rs. 100 whichever is higher
		(e)	Charges on Balance Enquiry - On net	No Charge
		(f)	Charges on Balance Enquiry - Off net	Rs. 5.29 including FED per inquiry
		(g)	Charges on Balance Enquiry (International)	Rs.250/- per enquiry
		(h)	Inter Accounts Funds Transfer through ATMs (Domestic - Within ABL)	Free
		(i)	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)
		(j)	Biometric Cardless Transaction Fee (On-Us only)	Rs. 15 per transaction (Card Activation Service Through Biometric ATM is free)
		(k)	Tax payment charges (P2G) For both ADC & OTC Facility	This Facility is Free of Charges

Sr. No.	Description	Allied Bank - Rate of Charges
(l)	Optional Receipt Printing for ATM Cash Withdrawal & Balance Inquiry -Off Net	Rs. 4.67/- including FED
(m)	Optional Receipt Printing for ATM Cash Withdrawal & Balance Inquiry -On Net	Rs. 4.67/- including FED
(n)	Temporary Limit Enhancement Fee on Debit Card through ATM and myABL	
(i)	ATM Cash Withdrawal	Basic / Asaan 200 Classic / Classic Plus 250 Gold / Sapphire 300 Platinum / Sapphire 200 400
(ii)	POS/eCommerce	Premium 600 Infinite 1000
(iii)	Account to Account Transfer (within ABL) through ATMs	Business Standard 500 Business Signature 1000
(iv)	Inter Bank Funds Transfer through ATMs (Domestic)	
(o)	Cash Deposit Machine - Charges	Allied Bank Accounts Free Other Bank Accounts – Cash Deposit Transaction Amount (Rs.) Charges (Rs.) Up to 10,000 100/- From 10,001 To 100,000 150/- From 100,001 To 250,000 300/- From 250,001 To 500,000 500/- Above 500,000 1,000 or 0.1%, whichever is higher
<p>Note:</p> <p>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.</p> <p>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.</p> <p>c) On Net means transaction carried out at ABL ATM network.</p> <p>d) Off Net means a switch transaction carried out at other Bank ATM 1Link network.</p> <p>e) Illiterate customers can apply for ABL Basic Debit Card only.</p> <p>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.</p> <p>g) Free first year annual/issuance fee for Debit Card in Pocket Money Account of Allied Rising Star category.</p> <p>h) Free first year annual/issuance fee for UPI Paypak Classic Debit Card for Allied Freelancer category accounts.</p>		
8	myABL Digital Banking	
(a)	myABL Personal Internet Banking	
(i)	myABL Registration Charges	Free
(ii)	myABL Annual Subscription Charges	Free
(iii)	Fund Transfer to Own Account, Any ABL Account & Pay Anyone (Not applicable on Allied Basic Banking Account holders)	ABL to ABL Transfer - Free Pay anyone Rs 200/- Per transaction Raast Transactions are Free of Cost.
(iv)	Inter Bank Funds Transfer through myABL (Domestic)	0.1% or Rs. 200 per transaction whichever is lower including FED (Free Upto Rs. 25,000 Per Month Per Account) Raast Transactions are Free of Cost
(v)	Tax payment charges (P2G) For both ADC & OTC Facility	This Facility is Free of Charges
(vi)	PayDay Finance	Processing Fee: 3% per month on loan amount or 370 whichever is higher Late Payment Fee: 3.5% per month on outstanding principal amount.
(vii)	Merchant Acquiring	
a	Merchant Discount Rate	Upto 3.50% of Transaction Amount
b	Membership Fees ECommerce Acquiring (Annual Recurring)	Upto Rs. 75,000 per Annum or as per Agreement
c	One Time Merchant Setup Fee (Ecommerce Acquiring)	Upto Rs. 50,000 or as per Agreement
d	Per Transaction Cost on Ecommerce Acquiring	Upto Rs. 35 Per Transaction or upto 1.50% of Transaction Amount whichever is higher
e	Refund/Chargeback Processing (ECommerce Acquiring)	Upto 1.60% per transaction or as per Agreement
(viii) a	Allied Digital Finance	Markup 1.5% per month of loan amount. Processing Fee No Processing fee.
b	Supply Chain Financing	Markup 3 Month Kibor + spread as negotiated with corporate anchor or supplier / distributor. Processing Fee Up to Rs. 2,000/- at the time of approval of facility limit.
(b)	myABL Business	Charges to be agreed with client on a case to case basis. (No Registration Charges on myABL Business Internet Banking for Allied Business Accounts)
9	myABL WhatsApp Banking	
(i)	Account Balance Inquiry	Free
(ii)	Mini Statement	Free
10	Roshan Digital Account / Simplified-Low Income RDA	
(i)	Cheque Book	Free
(ii)	Debit Card Issuance/Annual Charges /Renewal and Replacement	Free Note: Average Monthly balance requirement shall be applicable on respective debit card as per Section "G" above for Premium and Infinite Debit Cards (both PKR & FCY)
(iii)	Cheque Book Dispatch Charges	Free

Sr. No.	Description	Allied Bank - Rate of Charges
	(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
11	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
12	IVR / Phone Banking	
	(a) Funds Transfer – Own Account of Customer	Rs. 50/- per transaction
	(b) Funds Transfer – Any ABL Account	Rs. 50/- per transaction
H	MISCELLANEOUS CHARGES	
1	Issuance of Cheque Book	Rs. 25/- Flat per leaf for Current Account (excluding ABA) Rs. 40/- Flat per leaf for PLS Account FCY Accounts, US \$ 5 per cheque book of 25 leaf or equivalent in other Foreign Currencies. Plus applicable Dispatch / Communication Charges as per tariff in Section I. Charges will be debited to the respective account at the time of cheque book requisition.
2	Stop Payment Instructions	Rs. 750/- per instruction for Rupee Current Account Rs. 1200/- per instruction for Rupee Savings Account US\$ 10/- per instruction for FC Accounts (or equivalent in other Foreign currencies) and FC Cheques / Drafts
3	Standing Instructions	
	(a) Standing Instructions Fee	Rs.200/- per transaction for Current Account except deduction of loan installments Rs.500/- per transaction for Saving Account except deduction of loan installments Plus all charges for transaction executed under these Standing Instructions as per applicable rates of that relevant transaction.
	(b) Failed Standing Instructions due to error on the part of the customer	Rs.200/- per attempt
4	Cheque Returned Charges	
	(a) Cheque returned Inward Clearing/Collection: (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) for Current Account Rs.1000/- per cheque from issuer (Local Currency) for Saving Account US\$ 5/- per cheque from Issuer (or equivalent in other Foreign currencies)
	(b) Cheque returned on counter	No Charges
5	Clearing Charges	
	(a) Same day clearing (at the time of Lodgment)	Rs.550/- for Current Account Rs.700/- for Saving Account (including NIFT Charges)
	(b) Intercity clearing (at the time of Lodgment)	Rs.550/- for Current Account Rs.700/- for Saving Account (including NIFT Charges) (Rawalpindi-Islamabad are considered as one city)
	(c) Remote Area Clearing	0.25%, Minimum Rs. 200/-, Maximum Rs. 5,000/- for Current Account 0.25%, Minimum Rs. 400/- , Maximum Rs. 10,000/- for Saving Account Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
6	Bank Certificates	
	(a) Balance Confirmation	Rs. 300/- Per certificate for Current Account Rs. 500/- Per certificate for Saving Account
	(b) Account Maintenance	Rs. 500/- per certificate
	(c) Withholding Tax Certificate	Free
7	Account closing processing charges	
	(a) Local Currency Account	Free
	(b) Foreign Currency Account	Free
8	Account Maintenance Charges	

Sr. No.		Description	Allied Bank - Rate of Charges
	(a)	Service Charges on all Accounts where minimum monthly average balance falls below: I) ABA Accounts Rs. 50,000/- ii) Current Accounts Rs. 25,000/- (where required) iii) Saving Products Rs.10,000/- (other than Regular Saving Accounts)	Rs. 50 p.m (including FED)
	(b)	Foreign Currency Account Service Charges if average balance in Foreign Currency Accounts falls below following amounts during a month. I) New FCY A/C USD 500/- GBP 500/- Euro 500/- JPY 50,000/- ii) On Frozen A/Cs. USD 500/- GBP 500/- Euro 500/- JPY 50,000/- Note: No minimum Balance required for RDA	USD 2/- p.m. GBP 2/- p.m. Euro 2/- p.m. JPY 300/- p.m. USD 5/- p.m. GBP 5/- p.m. Euro 5/- p.m. JPY 500/- p.m.
	(c)	Service charges on "Allied Basic Banking Accounts" at Parent branch only. I) 02 withdrawals & 02 deposits through branch counter during a calendar month ii) Additional transactions iii) Withdrawals through ABL ATM/VDC	I) No Charges ii) Rs.50/- each for every withdrawal / deposit through branch counter iii) No Charges
	Note: Following Accounts are exempt from levy of service charges I) Accounts maintained by employees of Govt./Semi-Govt.Institutions for Salary, Pension and Benevolent Funds purpose including widows/children of deceased government employees eligible for receiving family pension/benevolent funds grant etc. in any manner what so ever. ii) Mustahqueen Zakat iii) Zakat Accounts Maintained for collection & disbursement of Zakat Funds iv) Students v) ABL employees Salary Account. vi) Deceased Accounts. vii) Any account specially exempted by the Bank under Cash Management or under any other special arrangement. viii) Allied Rising Star Product Category Accounts ix) Allied Freelancer Product Category Accounts		
9	eCIB Charges.		Rs. 50/- flat No charges for customers of Allied Business Finance
10	Printing of duplicate /additional Statement of Account		For the period of 6 Months Rs. 35/(including FED) For each additional period upto next 6 Months Rs. 35/(including FED) For FCY Accounts, rupee equivalent of charges will be deducted from FCY Account
11	Electronic Statement of Account (e-SOA) Charge		For daily Rs.600/Month For weekly Rs.80/Month For fortnightly Rs.40/Month For monthly Rs.20/Month Half Yearly (Regulatory) Free
12	Photocopy of paid Cheques provided to customer		Upto one year old: Rs. 200/- per cheque Above one to five year old: Rs.500/- per cheque Above five year old: Rs. 750/- per cheque
13	Investors Portfolio Account (IPS)		
	(a)	IPS Maintenance Account Charges	No Charges
	(b)	IPS Transaction Charges	Free Note: RTGS charges to be recovered as per SoC.
14	SMS Alerts for Counter Transactions		Rs.200/- per month for each Current Account Rs.400/- per month for each Savings Account
15	Charges from employer on Salary Disbursement service (without any formal arrangement with Bank).		Rs. 50/- per salary transaction per month
	Note Charges will not be applied on Salaries of following: a) Government / Semi Government Institutions and Armed Forces. b) Customers approved by respective Chief Business based on Business reciprocity.		
16	Charges on Collection accounts (cash management arrangement)		Charges will be applicable as per mandate
17	Dividend Warrant		

Sr. No.		Description	Allied Bank - Rate of Charges
	(a)	Charges on Dividend Warrants (to be recovered from dividend declaring companies) Note: a) Dividend Warrant (DW) charges are negotiable with the Customers depositing full Dividend amount in advance or Rs.50 Million, whichever is less in Dividend Account (Current) for payment of Dividend Warrants. b) In case DWs are not printed through a Printer referred by the Bank and subsequently it is found that the DWs are rejected by NIFT while processing for payment, actual charges of NIFT applicable on Non-Standard Instruments will be recovered from the Dividend declaring Company.	0.30% of disbursed amount - Minimum Rs. 10,000/-
18		SECP fee for accessing the information/documents through Online Portal	At Actual
19		Cheque Book Delivery Charges at customers mailing address. (as per customer written request)	Rs. 300/- Flat Per Cheque Book. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
20		NADRA Succession Certificate Verification Charges	At Actual
21		Payment of Prize Money of Prize Bond	Rs. 300/- per piece NPB for Current Account Rs. 600/- per piece NPB for Saving Account Plus CIT charges at actual
22		Cheque Book Safekeeping & Destruction Charges (if not collected within 60 Days)	Rs. 7/- leaf Free cheque shall be charged as per tariff mentioned at Sr. No. 1 above.
23		Issuance Fee for Emigrant/Overseas employment certificate	Rs. 200/- Flat per certificate
24		Addition of New Locker Mandate	Rs. 300/- Flat per mandate
I DISPATCH / COMMUNICATION CHARGES			
1		Postage - Ordinary	
	(a)	Local - Within City	Rs. 30/- Flat - Per Item
	(b)	Inland - Inter City	Rs. 50/- Flat - Per Item
2		Postage - Registered	
	(a)	Local - Within City	Rs. 50/- Flat - Per Item
	(b)	Inland - Inter City	Rs. 70/- Flat - Per Item
	(c)	Foreign	Rs. 200/- Flat - Per Item
	(d)	For Inland LC	Rs. 200/- Flat - Per Item
	(e)	For Foreign Import LC	Rs. 1,200/- Flat - Per Item
3		Courier	
	(a)	Local - Within City	Rs. 125/- Flat - Per Item
	(b)	Inland - Inter City	Rs. 250/- Flat - Per Item
	(c)	Foreign	Foreign Rs3,500/- per instance for every 0.5 KG of weight or part thereof, or actual which ever is higher.
4		SWIFT	
	(a)	Full Text LC / Guarantee Messages	Rs. 2,000/- Flat - Per Item
	(b)	LC / Guarantee Amendment Messages	Rs. 700/- Per Message
	(c)	All other SWIFT Messages	Rs. 700/- Per Message
Note: These charges will not be applicable on internal communication from trade factory to branches and vice versa.			
INTERNATIONAL BANKING			
J IMPORTS			
1		Cash Letter of Credit - Issuance	
	(a)	Cash Letters of Credit Opening Commission - Annual Business Upto Rs.25 Million Above 25 Million upto Rs.50 Million Above Rs. 50 Million upto Rs. 100 Million Above Rs 100 Million Note: a) Negotiable Rates are approved by Chief CIBG /CRBG and RMG b) Projected annual volume to be ascertained and approved by Chief CRBG/CIBG. c) If commitments are not documented in Credit Approval, separate commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained & placed on record . Any difference in commission arising due to shortfall in business volume will be recovered at the end of the year. Any waiver in this regard will be given by the CEO duly recommended by respective chief CRBG/CIBG and RMG.	First quarter or part thereof Each subsequent quarter or part thereof 0.40% 0.25% 0.35% 0.20% 0.30% 0.20% Negotiable In all above cases, Min Rs.2,000/- per LC per quarter Plus applicable Dispatch / Communication Charges as per tariff in Section I Plus LC confirmation charges as per approval by CIBG (FI Business). Plus handling charges @ Rs 500 (flat) and commission @ 0.10%, if the payment of import bill is made by arranging remittance through another bank. Note: If LC is opened with 100% Cash Margin/Lien Over Current Account - No Commission shall be charged. Only applicable Dispatch / Communication Charges as per tariff in Section I or all out of Pocket expenses at actual.
	(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/-

Sr. No.		Description	Allied Bank - Rate of Charges
	(c)	LC Under "Suppliers/Buyers Credit". Pay As you Earn Scheme and Deferred Payment LCs for period over one year.	0.40% per quarter or part thereof upto final payment Minimum Rs. 2,000/-. Plus applicable Dispatch / Communication Charges as per tariff in Section I. At the time of opening of LC, commission to be charged on full amount of LC liability plus interest payable thereon for the period from the date of opening of LC until the expiry. Thereafter commission is to be recovered on six monthly basis on outstanding reducing liability, as per Schedule of Charges applicable as at that date.
2	Amendments		
	(a)	Without increase in amount /extension in period.	Rs.1,500/- per transaction (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(b)	Involving increase in amount and/or extension in period.	Issuance commission as mentioned in Sr. # J(1)(a), J(1)(b) or J(1)(c) according to nature/type of LC. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
3	Revalidation (Extension in period after LC expiry)		Commission to be recovered from the date of last expiry of LC until new expiry date of LC at rates applicable in case of opening of fresh LC as mentioned in Sr. # J-1 above (LC commission will be calculated on the amount of liability as per Exchange rate prevailing on the date of revalidation). Revalidation commission will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
4	Cancellation charges		Rs.2,000/- per LC Plus applicable Dispatch / Communication Charges as per tariff in Section I.
5	Transfer Commission		Transfer commission at the rates applicable in case of opening of fresh LC. (Sr. # J-1 above). Plus LC revalidation charges (Sr. # J-3), if the expired LC is revalidated along with its transfer to a new beneficiary Plus applicable Dispatch / Communication Charges as per tariff in Section I.
6	Import Bills Under Sight LC - Payment Against Documents (PAD net of Cash Margin)		
	(a)	Service Charges	0.15% on bill amount or Minimum Rs.1200/- Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(b)	Commission	
	(i)	If bill is retired (paid) within 15 days from the date of negotiation appearing on covering schedule/value date (which ever is applicable) or from date of lodgment/remittance by the branch till date of payment.	No commission
	(ii)	Commission - If bill is retired (paid) during 16-30 days from the date of lodgment.	0.25% on purchase price
	(c)	Mark-up to be recovered on PAD amount (NET OF CASH MARGIN - held since opening of LC or before negotiation of documents):	
	(i)	In case of Special Approval	Mark-up at approved rate to be applied from the debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any.
	(ii)	In case of No Special Approval	Mark-up will be charged @ 3 Month KIBOR plus 5 % p.a.
	(d)	Past Due Obligations (PDO) - If bill is not adjusted within 30 days	
	(i)	Commission on Transfer to PDO	0.35% on purchase price.
	(ii)	Mark Up after transfer to PDO	3Months KIBOR + 10% or 20% p.a., whichever is higher, to be charged for PDO period. For PDO cases against FE-25 finance, markup rate will be charged with addition of 4% over and above the advised /agreed lending rate where exception approval is not available with branch.
	(iii)	Mark-up on import bills under Forced FIM, (Bill not retired and party has no sanctioned FIM facility)	a) Markup to be charged @ 3Months KIBOR + 10% or 20% p.a., whichever is higher. b) Plus Bank commission @ Rs.0.40% on purchase price .
7	Import Bills Under Usance LC - Acceptance		
	(a)	Service Charges	0.15% or Minimum Rs.750/- Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(b)	Commission	
	(i)	If Bill is paid within due date	a) Commission Rs. 1000 Flat per bill. (if adjusted within LC validity) b) Commission @ 0.15% per month or part thereof. Minimum Rs. 1000 per bill from the date of expiry of LC (if bill adjusted after LC validity) Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(ii)	If bill is not paid within due date, i.e., LC paid through Finance Against Dishonored Bill (FADB)	Commission @ 0.40% Flat, Minimum Rs 1000 plus extra commission @ 0.10% per month to be recovered from the date of expiry of LC Plus Mark up as per Sr. # J (7)(c) below Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(c)	Markup	
	(i)	If Bill is paid within due date	No Markup
	(ii)	If bill is not paid within due date, i.e., LC paid through Finance Against Dishonored Bill (FADB)	Mark up @ 3Months KIBOR + 10% or 20% p.a., whichever is higher, from the due date of the bill till the date of adjustment.
8	Collection Charges		
	(a)	Service Charges	0.15% or Minimum Rs.1,500/- Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(b)	Commission	a) Rs.1000/- (Flat) per collection if charges are on drawer's Account. b) US\$ 20/- if charges are on Principal Account. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
9	Other Charges On Import Transactions		
	(a)	Contract Registration	
	(i)	Contract Registration for import on consignment basis (Annual Basis)	0.10% Minimum Rs.2,000/-
	(ii)	Contract Amendment	a) Without increase in amount /extension in period - Rs. 700/- Flat per amendment b) Involving increase in amount and/or extension in period - Charges as per Sr. # J (9)(a)(i) above. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(b)	Payment to suppliers against imports for which contract has not been registered and/or documents directly received by Importers.	0.10% Minimum Rs.1,500/- Plus correspondent bank charges at actual Plus applicable Dispatch / Communication Charges as per tariff in Section I.

Sr. No.		Description	Allied Bank - Rate of Charges
	(c)	Import against advance payment to suppliers	0.15%, Minimum Rs.1,700/- Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(d)	Handling of discrepant documents under import LC.	US \$100/- (Flat) + Swift charges USD 20/-
	(e)	Import Bills returned unpaid	US\$ 100/- (Flat) or its equivalent in other currencies from remitting bank. Plus applicable Dispatch / Communication Charges as per tariff in Section I. Plus correspondent banks charges at actual.
	(f)	Re-imburement charges (payable to re-imbursing Banks).	At Actual
	(g)	Issuance of freight certificate for import on FOB basis.	Rs. 1,000/-
	(h)	Obtaining credit reports on behalf of customers from Credit rating agencies	Rs. 500 plus Actual charges of Credit Rating Agency. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(i)	In case Foreign Exchange cover provided by the client is through another bank	0.10% Plus handling charges Rs. 800/- Flat
	(j)	Obtaining approval from SBP	Rs. 1,000/- flat per transaction
K EXPORTS			
1 Letters of Credit			
	(a)	Advising	
	(i)	In case Charges are on Beneficiary Account.	Rs 2,000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(ii)	In case Charges are on Applicant Account	US \$ 50/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(b)	Amendment Advising	
	(i)	In case Charges are on Beneficiary Account	Rs. 1,000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(ii)	In case Charges are on Applicant Account	US \$ 35/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(c)	Negotiation of Rupee Bills under LC	0.25%, Minimum Rs. 475/-
	(d)	Confirmation of LC	As per approval by CIBG (FI Business). Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(e)	Transfer of L/C.	Rs 1,500/- (Flat) - If without substitution of documents. Rs. 15,000/- (Flat) - if with substitution of documents Plus applicable Dispatch / Communication Charges as per tariff in Section I.
2 Collections			
	(a)	Clean Bills (Cheque/Bank Draft etc.)	Rs.125/- per collection Plus applicable charges (Reimbursement portion) Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(b)	Documentary Bills	
	(i)	Commission	Rs.250/- per collection Plus applicable charges (Reimbursement portion). Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(ii)	Service Charges	Upto Rs.150 Million - 0.13% Minimum Rs.1000/- Above 150 Million - 0.10% Minimum Rs. 2000/-
3 Other Charges under Export Transactions			
	(a)	Handling of compensatory Rebate Applications/Duty draw back /R&D cases applications/claims.	0.25% per claim minimum Rs.500/-.
	(b)	Commission on Advance Inward Export payment	Upto 0.13% per transaction Minimum Charges Upto Rs.1,000/- per transaction If more then one document is involved against same advance payment, Commission should be recovered for each document separately
	(c)	Export Bills Negotiated/ Discounted (i.e., Mark-up on late realization of Sight Usance Bills).	a) Mark-up to be recovered as per terms of Approval. b) For overdue period, Mark-up @ 3Months KIBOR + 10% or 20% p.a., whichever is higher, to be charged from due date till its adjustment. C) For PDO cases against FE-25 finance, markup rate will be charged with addition of 4% over and above the advised /agreed lending rate where exception approval is not available with branch.
	(d)	Reimbursement payment to other local banks from N.R. Pak. Rupee A/c.	Rs. 1,000/- Flat
	(e)	If the documents are sent to other banks for negotiation under restricted Letters of Credit.	Rs.1,100/- Plus applicable charges (Reimbursement portion)
	(f)	Export Bill Realized through FCY	0.12% Min Rs. 1,500/-
	(g)	Charges of Export against Surrender of FCY notes/deposits for Central Asian countries (including Afghanistan)	0.45% Min Rs.3,000/-
	(h)	Transfer of Export Proceeds to other Bank received in our NOSTRO	0.13% of bill amount
	(i)	In lieu of exchange earnings where exporter sells foreign exchange to some other bank where as documents were sent for collection through our bank	Rs. 1,200/- Flat
	(j)	Preparation of substitution case in ERF-Pre shipment	Rs.2,000/- Flat
	(k)	ERF Part – 1, where pre-shipment is obtained from us and export is routed through other bank	Rs. 2,000/- per shipment
	(l)	EE-Certification	Rs.500/- per case
	(m)	Export LC Cancellation	Rs. 1,500/- Flat. Plus applicable Dispatch / Communication Charges as per tariff in Section I
	(n)	Handling of Clean and Discrepant documents negotiation	Rs. 1,000/- Clean Rs. 2,000/- Discrepant
	(o)	Export Documents Returned Un-Paid	Rs. 600/- Flat per documents + Correspondence charges
	(p)	ERF - II - NOC for Entitlement	Rs. 1,000/- per NOC
L FOREIGN REMITTANCES			
1 Outward Remittances			
	(a)	Foreign Traveler Cheques.	1% of amount TC sold Minimum Rs 200/-. Plus applicable Dispatch / Communication Charges as per tariff in Section I.

Sr. No.		Description	Allied Bank - Rate of Charges
	(b)	Remittance abroad through F.C. Account (FTT)	a) Flat US\$ 5/- per item upto value of US \$ 1000 or its equivalent. b) 0.25% per item for value of over US \$ 1000 or its equivalent, Minimum US\$ 10/-, Maximum US \$ 100. c) if charges code is "OUR" for any foreign currency, US\$40/- (flat) Eqv. in any currency to be recovered from the applicant and amount should be parked in respective Nostro account Plus Additional Charges @ 0.25%, Minimum US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(c)	Remittance abroad other than through Foreign Currency Account (FTT)	
	(i)	To Universities/Educational Institutions on behalf of students (for education purpose)	Rs. 400/- Flat a) if charges code is "OUR" for any foreign currency, US\$40/- (flat) Eqv. in any currency to be recovered from the applicant and amount should be parked in respective Nostro account (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(ii)	Other Remittances abroad	0.10% per item. Minimum Rs. 500/- a) if charges code is "OUR" for any foreign currency, US\$40/- (flat) Eqv. in any currency to be recovered from the applicant and amount should be parked in respective Nostro account (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(d)	Commission / Handling charges on deposits of Foreign Currency Notes for the credit of FC Account in respective currencies.	
	(i)	In Case deposit remains in the FC Account for 15 days.	No Charges
	(ii)	In Case deposit remains in the FC Account for less than 15 days.	0.25%, Minimum US \$ 5 (or equivalent currency)
	(e)	Remittance abroad under specific approval of SBP	Rs. 1500/- flat a) if charges code is "OUR" for any foreign currency, US\$40/- (flat) Eqv. in any currency to be recovered from the applicant and amount should be parked in respective Nostro account (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(f)	FTT Cancellation charges	Flat Rs.500/- Plus applicable Dispatch / Communication Charges as per tariff in Section I.
2	Inward Remittances		
	(a)	Other than Home Remittance	No Charges, if the proceeds are credited to an account with any branch of our bank. Correspondent bank charges where applicable are to be deducted at actual. In other cases, DD/PO Charges as well as dispatch / communication charges (as applicable) would be recovered
	(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. b) If credit to Foreign Currency Account, USD 5/- including NIFT & collecting Bank Charges.
		(ii) Return Cheque Charges	a) Pak. Rupees Account: Rs.650/- per returned cheque inclusive of NIFT charges. b) Foreign Currency Account: USD 6/- or equivalent inclusive of NIFT charges
M	OTHER CHARGES (International Banking)		
	1	Correspondent Bank's charges (if any)	As per approval by CIBG (FI Business).
	2	Foreign Bills/Cheques/TCs sent for collection returned un-paid.	Flat Rs. 500/- Plus Foreign correspondent charges Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	3	Inward collection received (relating to FC Account) from abroad or local banks/ branches and where the payment is demanded in Foreign Currency.	a) Flat US\$ 5/- per item upto value of US \$ 1000 or its equivalent. b) 0.25% per item for value of over US \$ 1000 or its equivalent, Minimum US\$ 10/-, Maximum US \$ 100. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	4	Inward cheques received from local branches, upcountry branches or local banks for payment in Pak Rupees. (Convert the relevant Foreign Currency at the T.T. Buying Rate).	0.15% Min. Commission Rs.400/- Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	5	Inter Branch Online FC Transactions	
	(a)	Online FCY Cash Withdrawal (Allowed from Authorized Branches only) <u>Note:</u> Charge Amount Plus FED should be a Round Amount as Charges are to be recovered from Walk in Customer in Cash.	For Current & IBG Categories Account: Free For Saving Categories Accounts: a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 05 GBP = 03 EURO = 04 JPY = 400

Sr. No.		Description	Allied Bank - Rate of Charges
	(b)	Online FCY Cash Deposit (Allowed from Authorized Branches only)	For Current & IBG Categories Account: Free For Saving Categories Accounts: a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 05 GBP = 03 EURO = 04 JPY = 400
	(c)	Online FCY Account to Account Transfer (Allowed from and to Authorized Branches only)	For Current & IBG Categories Account: Free For Saving Categories Accounts: a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 03 GBP = 02 EURO = 02 JPY = 300
6	Standing Instructions Fee in Foreign Currency Accounts		US\$ 5 per transaction or its equivalent in other currencies Plus correspondent Bank Charges. (Permissible to new - FC Account & Incremental deposits). Plus all charges for transaction executed under these Standing Instructions as per applicable rates of that relevant transaction.
7	Collection for Foreign Currency Account		
	(a)	For US \$ denominated instrument drawn outside United States & Instruments in other currencies like GBP, EUR, JPY etc.)	i) US \$ 5/- for collection upto USD1000/- ii) US \$ 15/- for collection of above USD 1000/- (or equivalent currency) All correspondent banks charges to be recovered at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
	(b)	Collection for foreign currency A/c (collection of USD denominated instruments drawn in United States)	i) USD 5/- for collection upto USD 499/- (under Cash Letter) ii) USD 20/- for collection of USD 500/- & above (under Secured Collection). All correspondent banks charges to be recovered at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
8	Collection of FEBCs, FCBCs, DBCs and profit coupons from SBP/NBP etc.		0.20% Minimum Rs. 200/- Maximum Rs.500/- per collection. Plus applicable Dispatch / Communication Charges as per tariff in Section I.
9	Issuance of Proceeds Realization Certificate beyond one year		Rs.600/- (Flat)
10	Issuance of duplicate Proceeds Realization Certificate		Rs.300/- within one year. Rs.600/- if beyond one year.
11	Circulation of loss of E-Form (Recoverable from Bank's own customer)		Rs.1,000/-
12	Test/signature verification charges to be received from other Bank's (Foreign Remittances)		Rs.500/- per instance
13	Purchase of travelers' cheques/drafts etc.		Rs.100/- (Flat) per transaction.
14	Issuance of Business performance Certificate at Customer's request.		Rs.1,000/- (Flat).
<u>Notes:</u> 1) The entire Schedule of charges may be negotiated/discounted in %age terms for any customer/borrower with the permission of Chief CRBG/CIBG based on existing/prospective relationship, except as specifically mentioned hereunder: a) Section I of schedule of charges. b) Charges of Correspondent Banks at Actual. c) Any clause where charges are to be negotiated or any waiver has been specifically mentioned therein. 2) The Charges under note 1(a),(b) or (c) above can only be discounted or waived by the CEO duly recommended by respective Chief CRBG/CIBG. 3) Where negotiable rate / charge is jointly approved by Chief CIBG/CRBG along with Chief RMG as mentioned in SOC, based on business commitment, any further change in such approved rates will also be approved jointly by Chief CIBG/CRBG along with Chief RMG. 4) The rates of charges for any customer / borrower will not exceed the rates given in Schedule of Charges. 5) This will supersede all previous instructions, Circulars and Schedule of charges. 6) Rawalpindi and Islamabad are treated as one city for the purpose of Schedule of Charges.			

FEE EXEMPTION GRID

PRODUCT NAME	ALLIED BUSINESS ACCOUNT	ALLIED SALARY MANAGEMENT ACCOUNT (CURRENT AND SAVING)	ALLIED EXPRESS ACCOUNT
Account Categories	1003	Current: 1015, 1024, 1027, 1028 Saving: 6029, 6030	1009
Eligibility Requirement	Minimum Average Balance requirement. Rs. 25,000/- in previous month	No Minimum Balance requirement for fee exemption grid items' eligibility.	No Minimum Balance requirement.
Online Cash Deposit	Free (No minimum balance requirement)	Current account Free For Saving variants Charges will be applied as per SOC	Free
Online Cash Withdrawal	Free (No minimum balance requirement)	Current account Free For Saving variants Charges will be applied as per SOC	Free
Online A/C to A/C Transfer	Free (No minimum balance requirement) All online transactions "Any Branch" will also remain free where credit or debit account is "ABA"	Current account Free For Saving variants Charges will be applied as per SOC	Free
Cheque / Instrument deposit for clearing / collection by Remote Branch	FREE	As per SOC	As per SOC
Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	FREE	As per SOC	As per SOC
Cancellation of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	FREE	As per SOC	As per SOC
Duplicate Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	FREE	As per SOC	As per SOC
Intercity Clearing / Remote Area Clearing (OBC)	No Charges	As per SOC	As per SOC
Account Maintenance Charges (Service Charges)	As per SOC	No Charges	No Charges
Issuance of Cheque Book	First Cheque Book of 10 Leaves - Free. Subsequent issuance of cheque book shall be free, if minimum balance requirement is maintained as mentioned in 'Eligibility Requirement.	As per SOC	As per SOC
Eligibility	All business accounts (Individuals /Firms/	Salaried Individual	All Individuals
Other	No Registration Charges on myABL Business Internet Banking for Allied Business Accounts	1- Free IBFT transactions in Tier 2. For Saving variants Charges will be applied as per SOC	1. Free Debit Card issuance 2. Free Access to Internet Banking
Debit Card	As per SOC	Free for life UPI & Paypak Classic - Current Account Variants only. Other variants as per SOC	First Year Annual Charges Free only on following debit Card. UPI & PayPak Classic Visa Classic
Fee For Additional Benefits where minimum monthly average balance falls below the mentioned Limits	N/A	N/A	N/A

FEE EXEMPTION GRID

PRODUCT NAME	CURRENT ACCOUNT		
Account Categories	1001, 1008		
Eligibility Requirement	Average Balance of the Month		
	Rs.250,000 to less than Rs.500,000	Rs.500,000 to less than Rs.750,000	Rs.750,000/- and above
Online Cash Deposit	Free		
Online Cash Withdrawal	Free		
Online A/C to A/C Transfer	Free All online transactions "Any Branch" will also remain free where credit or debit account is "Current Category"		
Cheque / Instrument deposit for clearing / collection by Remote Branch	2 FREE TRANSACTION PER MONTH	4 FREE TRANSACTION PER MONTH	FREE UNLIMITED
Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	3 FREE PER MONTH	6 FREE PER MONTH	FREE UNLIMITED
Cancellation of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	1 FREE PER MONTH	2 FREE PER MONTH	FREE UNLIMITED
Duplicate Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	1 FREE PER MONTH	2 FREE PER MONTH	FREE UNLIMITED
Intercity Clearing / Remote Area Clearing (OBC)	As per SOC		
Account Maintenance Charges (Service Charges)	As per SOC		
Issuance of Cheque Book	As per SOC		
Eligibility	All Individuals / Firms/ Companies		
Other	Free facilities to remain available in following one month based on eligibility criteria (average balance) which will be reassessed on each month end on the basis of Average Balance in the Account.		
Debit Card	As per SOC		
Fee For Additional Benefits where minimum monthly average balance falls below the mentioned Limits	N/A		

FEE EXEMPTION GRID

PRODUCT NAME	Allied Youth/Youth Asaan Account	Allied Senior Citizen Current Account (Regular/Asaan)	Allied Senior Citizen Saving Account (Regular/Asaan)
Account Categories	1020, 1021, 1022, 1023	1018, 1019	6014, 6033
Eligibility Requirement	Average Balance for free services	Average Balance for free services	Average Balance for free services
	Rs.10,000(18-25) Rs.50,000(26-35)	Rs.50,000	Rs.100,000
Online Cash Deposit	Free	Free	2 FREE TRANSACTION PER MONTH
Online Cash Withdrawal	Free	Free	2 FREE TRANSACTION PER MONTH
Online A/C to A/C Transfer	Free	Free	2 FREE TRANSACTION PER MONTH
Cheque / Instrument deposit for clearing / collection by Remote Branch	As per SOC	As per SOC	As per SOC
Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	As per SOC	As per SOC	As per SOC
Cancellation of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	As per SOC	As per SOC	As per SOC
Duplicate Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	As per SOC	As per SOC	As per SOC
Intercity Clearing / Remote Area Clearing (OBC)	As per SOC	As per SOC	As per SOC
Account Maintenance Charges (Service Charges)	No Charges	No Charges	No Charges
Issuance of Cheque Book	As per SOC	As per SOC	As per SOC
Eligibility	Individuals(18-35)	Individuals (55 or above)	Individuals (55 or above)
Other	1-Free Mobile App (Vouch 365) 2-Accidental Death & Disability Insurance Upto Rs 500,000/-	1-Free Medical Health Card 2-Free Accidental Death & Disability Insurance Upto Rs 500,000/- Insurance 3 Free Hospitalization Coverage of Rs 6000/- per day	1-Free Medical Health Card 2-Free Accidental Death & Disability Insurance Upto Rs 300,000/- Insurance 3 Free Hospitalization Coverage of Rs 1000/- per day
Debit Card	As per SOC	First Year Annual Charges Free only on following debit card UPI & PayPak Classic	First Year Annual Charges Free only on following debit card UPI & PayPak Classic
Fee For Additional Benefits where minimum monthly average balance falls below the mentioned Limits	Rs. 50/- p.m. (Inclusive of all Taxes) Below Minimum average balance of month: Rs. 10,000/- (18-25years) Rs. 50,000/- (26-35years)	Rs. 140/- p.m. (exclusive of all taxes) Below Minimum average balance of month is: Rs. 50,000/-	Rs. 140/- p.m. (exclusive of all taxes) Below Minimum average balance of month is: Rs. 100,000/-

FEE EXEMPTION GRID

PRODUCT NAME	Allied Freelancer Current Account	Allied Khanum Current Account(Regular/Asaan)	Allied Khanum Saving Account(Regular/Asaan)
Account Categories	1037	1029, 1030	6013, 6023
Eligibility Requirement	No Minimum Balance requirement.	No Minimum Balance requirement.	No Minimum Balance requirement.
Online Cash Deposit	Free	Free	As per SOC
Online Cash Withdrawal	Free	Free	As per SOC
Online A/C to A/C Transfer	Free	Free	As per SOC
Cheque / Instrument deposit for clearing / collection by Remote Branch	As per SOC	As per SOC	As per SOC
Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	As per SOC	As per SOC	As per SOC
Cancellation of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	As per SOC	As per SOC	As per SOC
Duplicate Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	As per SOC	As per SOC	As per SOC
Intercity Clearing / Remote Area Clearing (OBC)	As per SOC	As per SOC	As per SOC
Account Maintenance Charges (Service Charges)	No Charges	No Charges	No Charges
Issuance of Cheque Book	As per SOC	As per SOC	As per SOC
Eligibility	Individuals/Firms	Female Individuals	Female Individuals
Other	1. Free Debit Card issuance 2. Free Access to Internet Banking	1- 50% discount on locker rent for first year 2- Golootloo discounts through debit card 3- Special 1% discount on markup on loans under Consumer finance for Khanum account holders	1- 50% discount on locker rent for first year 2- Golootloo discounts through debit card 3- Special 1% discount on markup on loans under Consumer finance for Khanum account holders
Debit Card	First Year Annual Charges Free only on following debit card UPI & PayPak Classic	As per SOC	As per SOC
Fee For Additional Benefits where minimum monthly average balance falls below the mentioned Limits	N/A	N/A	N/A