

SCHEDULE OF CHARGES (ISLAMIC BANKING) EFFECTIVE FROM Jan - Jun 2026 (Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)			
Sr. No.	TYPE OF TRANSACTION /SERVICE Description		ALLIED BANK - ISLAMIC BANKING (Jan - Jun 2026)
A : REMITTANCES			
1	Issuance of Fresh Instruments		
	(a)	Issuance of Allied Banker Cheque (ABC) Payable at any Branch in Pakistan	Debit to Account: Flat Rs. 500/- Against Cash: 0.20%, Minimum Rs.1250/- Note: The charges for making the instrument for payment of fee dues in favour of educational institutions, i.e HEC (Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.
	(b)	Issuance of Call Deposit Receipt	Free
2	Cancellation of Instruments		
	(a)	Cancellation of Demand Draft/Pay Order/Call Deposit Receipt/Allied Banker Cheque (ABC) Payable at any Branch or Payable at Issuing branch	Cancellation of Instrument For Account holder Rs.500- 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		
	(a)	Issuance of Duplicate Call Deposit Receipt/Allied Banker Cheque (ABC)	Duplicate Issuance for account holder Rs.500- 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 & PRISM PLUS (RTGS)		
	(a)	Issuance of SBP/NBP Cheque on Customer's Request.	Rs.500/- per cheque
	(b)	Transfer of fund of Rs.1,00,000/- & above through Real Time Gross Settlement (RTGS) System - MT 103 Facility	FUNDS OUTFLOW: Days Transaction time SBP Charges ABL Share of RTGS Charges, Per. Trans.Charge Monday From 9:00 AM to 1:00 PM Rs. Nil Rs. Nil Rs. Nil to From 1:00 PM to 3:00 PM Rs. Nil Rs. Nil Rs. Nil Friday From 3:00 PM to 3:45 PM Rs. Nil Rs. Nil Rs. Nil 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
	(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: Days Receipt of RTGS Request SBP Charges ABL share of RTGS charges Per Trans.Charge Monday to From 9:00 AM to 3:45 PM Rs. Nil Rs. Nil Rs. Nil Friday 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.
5	Inter Branch Online Transactions		
	(a)	Cash Withdrawal	
		(i)	Through Cheque
		(ii)	Biometric Cash Transactions over the Counter without Cheque. (per day Per CNC transactions)
	(b)	Cash Deposit	Free
	(c)	Account to Account Transfer	Free
	(d)	Cheque / Instrument deposit for Clearing / Collection by Remote Branch	Free
	(e)	RAAST Inter Bank Fund Transfer (IBFT) from branch counter	Free
	(f)	Pay Anyone through Branch Counter (Fund Transfer from Allied Account to any person's CNC) Commission	Rs. 250/-

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1	B : INLAND LETTER OF CREDIT (ILC)			
	1. Inland Letter of Credit (ILC)			
	(a)	ILC Opening Services Charges - Annual Business Upto Rs. 50 Million Exceeding Rs. 50 Million up to Rs 75 Million Exceeding Rs. 75 Million up to Rs 100 Million Above Rs 100 Million	0.40% per quarter or part thereof 0.35% per quarter or part thereof 0.30% per quarter or part thereof Negotiable per quarter Minimum Rs.2000/- per LC Plus applicable Dispatch / Communication Charges as per tariff in Section H.	
		Note i) Negotiable Rates are approved by Chief IBO and RMC ii) Projected annual volume to be ascertained and approved by Chief IBO. iii) Commitment letter from customer for paying difference in commission arising out of short term ILCs will be issued by the bank & 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.		
2	Amendment Charges			
	(a)	Without increase in amount /extension in period of shipment.	Rs.1500/- (Flat) per instance Plus applicable Dispatch / Communication Charges as per tariff in Section H.	
	(b)	Involving increase in amount and/or extension in period of shipment.	Rs.1500/- (Flat) per instance Plus service charges as mentioned at Sr. # B (1) (a) above Plus applicable Dispatch / Communication Charges as per tariff in Section H.	
3	Revalidation (Extension in period after ILC expiry)		Commission to be recovered from the date of last expiry of LC until new expiry date of LC at rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1)(a) above. Revalidation service charges will be charged on acceptance by the applicant to submission of documents against expired LCs negotiation/opening bank's counters. Plus applicable Dispatch / Communication Charges as per tariff in Section H.	
4	Cancellation charges.		Rs 1000/- (Flat) per instance Plus applicable Dispatch / Communication Charges as per tariff in Section H.	
5	Transfer Commission		Transfer service charges at the rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1)(a) above. Plus LC revalidation charges as mentioned at Sr. # B (3), if the expired LC is revalidated along with its transfer to a new beneficiary Plus applicable Dispatch / Communication Charges as per tariff in Section H.	
6	Bills Under ILC - Opening End			
	(a)	Bills Under Sight ILC - Approved Finance Facility - Payment Against Documents (PAD amount net of cash margin)		
		(i)	Commission - If bill is retired (paid) within 3 days from the date of payment to the negotiating bank.	No Commission
		(ii)	Commission - If bill is retired (paid) after 03 days from the date of payment to the negotiating bank.	0.25 % of the bill amount to be added in the purchase price of asset at the time of sale.
		(iii)	Profit to be recovered on Approved Finance Facility - PAD amount (NET OF CASH MARGIN - held since opening of ILC or before negotiation of documents);	In case of Approved Limit: Profit at approved rate to be applied from the date of debit to PAD lodgement till the date of retirement, after adjustment of cash margin, if any, Profit to be added in the purchase price of asset at the time of sale
	(b)	Bills Under Usance ILC - Acceptance		
		(i)	Commission - If bill is paid on due date	a) Service charges Rs. 1000 Flat per bill. (if realized within LC validity) b) Service charges @ 0.10% per month or part thereof. Minimum Rs. 1000 per bill from the date of expiry of LC (if bill realized after LC validity) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
		(c)	If bill is not paid on due date.	
		(i)	Profit - If bill is not paid on due date, i.e. LC paid through Approved Finance Facility [i.e. LC is opened under MMFA or Agency only].	In Addition to above charges at point B 6 (b) (i), Profit from the due date of the bill till the date of maturity of approve finance . Profit to be added in the purchase price of asset as the time of sale as per terms of approved Limit
		(ii)	Charity - If bill is not paid on due date, i.e. LC not paid through Approved Finance Facility.	In Addition to above charges at point B 6 (b) (i), Charity to be recovered as per approved terms.
7	Bills Under ILC - Negotiating End			
	(a)	Bills Under Sight ILC		
		(i)	Service Charges	0.55% Minimum Rs. 600/- (irrespective of the amount of LC) (to be included in the Murabaha price) Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
		(ii)	Profit - If LC paid through approved finance facility	a) Profit to be added in the purchase price of asset at the time of sale, as per terms of Approved Limit. Rs.1000/- Flat Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(b)	Bills Under Usance ILC		
		(i)	Commission	Commission 0.40%, Minimum Rs 1000/- Plus correspondent banks charges at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
		(ii)	In case bill paid after due date	Charity - If bill is not paid on due date, i.e. LC not paid through Approved Finance Facility.

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8	Collections		
	(a) Documentary (c) Express Collection through IBR		0.40%, Minimum Rs.1000/- Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H a) Within City - Free b) InterCity - 0.05%, Minimum Rs.250/- Maximum Rs. 3000/-
9	Other charges under ILC		
	(a) Advising charges of (inward) ILC or Amendment (b) ILC Confirmation Charges (c) Handling of Discrepant documents under ILC. (d) Bills returned unpaid under ILC (e) If the documents are sent to other banks for negotiation/collection under restricted ILC. (f) Returning Charges for Documentary and Clean collection (Clean Collection including cheques, Bank draft etc)		Rs 1500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H. @ 0.25% per month. Minimum Rs.1,500/- or as per agreed Pricing with Financial Institution Division. Rs.3000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H. Rs 500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus correspondent banks charges at actual. Rs.1,100/- Plus applicable charges. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus correspondent banks charges at actual. Rs.500/- Flat Foreign Currency Account US\$ 10/- Flat or equivalent FC Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
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. (b) Issuance of Guarantees favouring Collector of Customs.		Rs. 2000/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(i) If issued against 100% Cash Margin / lien on current account Others (Not issued against 100% Cash Margin / lien on current account).		Rs. 1500 Flat per quarter (to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section H. As per applicable slab given in Annexure - I. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(ii) Others (Not issued against 100% Cash Margin / lien on current account).		Range Minimum and Maximum Amount Per Quarter or part thereof From To 1 500000 3000 500001 50,000,000 300000 Above 50 M additional Service charges 6000/- for Per 1 Million for per quarter
	(c) Other Guarantees including Bid-Bond, Performance Bonds, Advance Payment Guarantees, Guarantees issued at the request of the Account holder in Pakistan.		Rs. 600 Flat per quarter to be charged if issued against 100% Cash Margin / lien on current account (to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(i) If issued against 100% Cash Margin / lien on current account Others (Not issued against 100% Cash Margin / lien on current account).		As per applicable slab (Commission to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section H. Range Minimum and Maximum Amount Per Quarter or part thereof From To 1 500000 2000 500001 50,000,000 125000 Above 50 M additional Service charges 2500/- for Per 1 Million for per quarter
	Note: application on # C(1)(b) & C(2)(b) a) New liability Rates are to be approved by Chief IBG and RMG b) Projected annual volume to be ascertained and approved by Chief IBG. c) If business commitments are not documented in Credit Approval, separate commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained & placed on record. Any difference in commission arising out of shortfall in business volume will be recovered at the end of the year. Any waiver in this regard will be given by the CEO.		

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2	Amendments in Guarantees (General)	
	(a) Without increase in amount /extension in period	Rs.1200/- Flat for PKR denominated guarantees. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(b) Involving increase in amount and/or extension in period	Issuance commission as in C(1) according to nature/type of guarantee. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
3	Issuance of Guarantees (Back to Back)	
	(a) Issuance of Back to Back Guarantees, Including Bid Bonds, Performance Bonds, Advance Payment Guarantees issued against counter guarantees of Foreign Banks.	As per applicable slab given in Annexure - III. (Above Commission subject to negotiations with clients & correspondent arrangements by Financial Institution Division)
		Range Minimum and Maximum Amount Per Quarter or part thereof From To 1 500000 2000 500001 50,000,000 200000 Above 50 M additional Service charges 400/- for Per 1 Million for per quarter
	(b) Amendment in Back to Back Guarantees	
	(i) Without increase in amount /extension in period	US \$ 60 Flat Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(ii) Involving increase in amount and/or extension in period	Commission as per Guarantees as mentioned at Sr. # C(3)(a) above. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
4	Claim Lodgement	
	(a) Handling Commission	Rs. 2500/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus charges for instrument issued for payment of claim to beneficiary.
	(b) Profit - In case Forced Liability is created for payment against invocation of guarantee	Charity to be recovered as per approved terms
D: LOCKERS		
1	Safe Deposit Lockers - Annual Fee to be recovered in advance in Calendar Quarter when locker is issued.	
		Description Rent or Minimum Balance Maintained in Account
	(a) Upto 0.40 cft - Small	Rs.5,000/- p.a. Rs.6000/-
	(b) From 0.41 to 1.80 cft & From 0.81 to 1.35 cft - Medium	Rs.6,000/- p.a. Rs.75,000/-
	(c) From 1.36 to 1.75 cft & From 1.76 to 2.00 cft - Large	Rs.10,000/- p.a. Rs.110,000/-
	(d) From 2.01 to 2.50 cft & From 2.51 to 3.00 cft - Extra Large	Rs.13,000/- p.a. Rs.180,000/-
		Note i) Allie Aliebar Khanum Account holders can avail a 50% discount* on Locker Rent (first year only) subject to availability* ii) Allie Aliebar Anmol Professional Account holders can avail a 50% discount on locker rent of 1st year (subject to availability)* iii) Allie Aliebar Express (Remunerative current) Account holders can avail a 50% discount on Locker Rent (first year only) subject to availability* iv) Allie Aliebar Green Banking Account holders can avail a 50% discount on Locker Rent (first year only) subject to availability*. *This discount is offered only on New issuance of Locker.
2	Key Deposit (refundable at the time of surrender of locker)	Small Rs.3500/- (Flat) Medium Rs.4000/- (Flat) Large/Extra Large Rs.5500/- (Flat)
3	Locker Break Opening Charges	Rs. 6,000/- or actual which ever is higher
4	Late Payment Charges on Locker Rent (If annual rent not paid on due date)	10% charity to be recovered on the applicable locker rent with grace period of 30 days from the due date
5	Addition of New Locker Mandate	Rs. 300/- per mandate holder One time charges for mandate issuance to locker.
E : FINANCES / INVESTMENT BANKING		
1	Corporate & Investment Banking	
	Following charges to be recovered in addition to profit/return on investment / financing.	
	(a) Project Examination/ Arrangement/ Advisory/ Processing/renewal, Upfront Fee etc:	To be negotiated with customer on case to case basis/or as per Sanction Advice.
	(b) Legal Documentation Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.
	(c) Project Monitoring Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.
	(d) Consortium Management Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.
	(e) Issuance of NOC for creation of charge on asset(s) of the borrowing company in favour of other bank(s) / DFI (s)	Rs.10,000/- (Flat) or as negotiated with customer with the approval of Chief IBG.
	(f) Late Payment Charge (to be booked as Charity)	25% P.A or as agreement / approved by CA approving authority. In case of syndicate transaction, charity rate would be as per lead-arranger / syndicate agreement and charity would be applicable only, if advised by the lead-arranger.
	(g) Syndicate Transactions	Only the charges agreed in Offer Letter / Term sheet will be applicable and/or as per arrangement with customer by lead-arranger or as agreed by syndicate members.
	Project Finance	
	(a) Project Application Fee (Non Refundable)	As per agreed terms
	(b) Trustee-ship fee (to be recovered in case of consortium financing).	As per agreed terms
	(c) Consortium Agent Fee	As per agreed terms
	(d) Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferrals.	As per agreed terms
	* All Cases shall be referred to Shariah Board	
2	Other Charges Relating to Finances	
	(a) Professional Fee for Valuation of Mortgaged / Pledged Assets - Charges for evaluation of securities and maintenance thereof (Valuation to be carried out by evaluator listed on the panel maintained by Pakistan Banks Association.)	As per Actual Bill of evaluator
	(b) Stamp Duty	Actual
	(c) For advances against pledge/hypothecation various charges to be recovered as follows:	
	(i) Godown Rent	Actual Note: No Godown Rent for ABL own warehouses
	(ii) Godown staff salaries - Salaries of Godown Keepers/Chowkidars.	Actual
	(iii) Godown inspection Charges	a) Within Municipal Limits or within a radius of 10 KM from the branch (shall be credited to Bank's Income) Upto Rs. 5 Million Rs. 1000/- Above Rs. 5 Million up to Rs. 25 Million Rs. 2,000/- Above Rs.25 Million up to Rs.50 Million Rs. 2,500/- Above Rs.50 Million Rs. 3,500/- Plus actual conveyance charges. Maximum one visit per month. b) Outside the above limits Charges as defined in (a) above plus T.A. & D.A. As per rules (Applicable to respective staff)
	(iv) Delivery Charges - If a Godown Keeper is not posted, conveyance charges will be recovered.	At Actual
	(v) Other incidental expenses for Documentation / other Legal Charges etc	At Actual
	(vi) Delivery order issuance	Rs. 500
	(vii) Search Report charges	At Actual
	(d) Late Payment Charges (to be booked as Charity)	25% P.A or as approved by CA approving authority

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Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC BANKING (Jan - Jun 2026)	
	Ijarah & Diminishing Musharakah		
	(a) (i) Repossession charges	At Actual	
	(ii) Legal Documentation charges	At Actual	
	(b) Handling charges on marking of lien on Govt Securities	Rs 500/- Flat per customer (to be recovered upfront) plus legal / vendor fees	
	(c) Redemption of property. Fee to be recovered from the party when bank officers are called before Registrar for redemption	Rs. 2,500/- Flat per property plus legal / vendor fees	
	(d) Registration with SECP & Lawyer's charges for both Private & Public Ltd. Cos. where charge on current/fixed assets is registered	At Actual (Inclusive of legal / vendor fees) plus PKR 1,000/- per case	
	(e) Registration of mortgage at Registrar's Office for Partnership/Proprietorship firm /individual	At actual (Inclusive of legal / vendor fees) plus PKR 1,000/- per case	
	(f) Buy Out Price in case of early Termination of Ijarah/Diminishing Musharakah	In case of early termination, bank may sell the asset higher than the book value (i.e. as per outstanding principal amount) the following schedule a. 5% for 1st Year b. 4% for 2nd Year c. 3% for rest of tenure OR As per terms agreed between customer and bank	
	(g) Late Payment Charges (to be booked as Charity)	25% P.A or as approved by CA approving authority	
	Working Capital Facilities		
	(a) Interim (any change in the facility/security)	As per agreed terms	
	(b) Enhancement	As per agreed terms	
	(c) Annual Review Fee (on Renewal)	As per agreed terms	
	(d) Replacement of securities under lien with the Bank (except at the time of annual review of facilities and other than our own Bank's deposits under lien)	Rs.2,000/- Flat	
	(e) Late Payment Charges (to be booked as Charity)	25% P.A or as approved by CA approving authority	
3	Allied Aitebar Car Ijarah/Roshan Apni Car		
	(a) Processing Fee	As per the facility arrangement or Rs. 7,500/- (Non Refundable)	
	(b) Vehicle Evaluation Charges	At Actual	
	(c) Comprehensive Takeoff Charges	At Actual	
	(d) Late Payment Charges (to be booked as Charity)	Rs. 100 per day or maximum of Rs. 1500 per month per rental.	
	(e) Cheque Return Charges	As mentioned in Section G-4 (a) (Miscellaneous Charges)	
	(f) Vehicle Re-Possession Charges*	Actual Incurred by the bank up to maximum of Rs 100,000/-	
	(g) Repossessed Vehicle's Transportation Charges	Actual Incurred by the bank up to maximum of Rs.50,000/-	
	(h) Repossessed Vehicle Evaluation Charges*	Actual Incurred by the bank	
	(i) PO/DD/ABC Issuance/Cancellation/Duplicate Issuance Charges	PO/DD/ABC issuance/cancellation/duplicate issuances charges as per Section A "REMITTANCES" above.	
	(j) Monthly Warehouse Charges	At Actual (maximum of Rs. 30,000/-)	
	(k) Auction Charges	At Actual	
	(l) NOC Fee	No Fee	
	(m) Income estimation charges (whenever applicable)	At Actual	
	(n) Secured Transaction Registry (STR)	Rs. 1,000/- or as revised by GOP from time to time	
	(o) Buy Out Price in case of early Termination of Ijarah	For all client segments [4%] on written down value during 1st year [3.5%] on written down value during 2nd year [3%] on written down value during 3rd year [2.5%] on written down value during 4th year [2%] on written down value during 5th year	
4	Allied Aitebar Home Musharakah/Allied Roshan Apna Ghar/MPMG/Mera Ghar - Mera Ashiana		
	(a) Processing Fee	For all segments 6,500/- (Non-Refundable)(Not Applicable on Segment Mera Ghar - Mera Ashiana)	
	(b) Property Valuation Fee	At Actual	
	(c) Legal Fee	At Actual	
	(d) Takaful Premium (Upto Client's Share)	At Actual	
	(e) Registration / Redemption of Legal Docs	At Actual	
	(f) Property Appraisal Fee/ BOQ Evaluation Charges	At Actual	
	(g) Late Payment Charges (to be credited to Charity Account)	Rs. 100 per day or maximum of 1,500 per Month	
	(h) Income Estimation Charges	At Actual	
	(i) Cheque Return Charges	As mentioned in Section G-4 (a) (Miscellaneous Charges)	
	(j) Stamp Duty	At Actual	
	(k) Buyout price in case of early Termination.	For all client segments a) 5% of outstanding Principal if the facility is requested for premature termination by the customer after 1 Year and up to 3 years of payment b) 3% of principal outstanding if the request for termination is received after 3 years and up to 7 years of payment. c) 0% of principal outstanding if the request for termination is received after 7 years and up to 10 years of payment. d) No charges after 10 Years of finance relationship e) For early termination, the facility will be charged at the rate of 5% f) No charges for segment-Mera Pakistan Mera Ghar (MPMG)(Not Applicable on Segment Mera Ghar - Mera Ashiana) g) MPMG under Roshan Apna Ghar, For first year, in case of early termination, bank may sell the asset 1% higher than the book value (i.e. as per outstanding principal amount)	
	(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 estimation report	At Actual	
	(m) PO/DD/ABC Issuance/Cancellation/Duplicate Issuance Charges	PO/DD/ABC issuance/cancellation/duplicate issuances charges as per Section A "REMITTANCES" above.	
	(n) Life Takaful Contribution	Bank will bear the cost of the takaful against the outstanding exposure amount. However, if takaful company charges Takaful Contribution over and above agreed rate due to any abnormality observed in medical examination, customer shall bear the additional takaful Contribution.	
	(o) Charity on Delayed Construction	a) Up to 3% of tranche amount to be disbursed in case of delay after 12 months of first disbursement. b) No charges for Segment Mera Pakistan Mera Ghar & Mera Ghar Mera Ashiana	
5	Allied Aitebar Solar System Finance		
	(a) Processing Fee	Rs.5,000/- (Non-Refundable).	
	(b) Takaful / Insurance Premium	As per Actual	
	(c) Late Payment Charges (to be credited to Charity Account)	Rs. 100/- per day or maximum of Rs. 1,500 per Month	
	(d) Cheque Return Charges	As mentioned in Section G-4 (a) (Miscellaneous Charges)	
	(e) Buy Out Price in case of Early Termination	If financing is provided through own source of Bank: a) An increase of 5% of the value of the price of outstanding units of Bank's share (Principal amount) if the facility is requested for early termination by the partner after 1 Year and up to 4 years of payment. b) No extra payment after 4 years of finance relationship	
	(f) PO/DD/ABC Issuance/Cancellation/Duplicate Issuance Charges	If Financing is provided through SBP refinancing Scheme: No extra payment price shall be charged from customer in case of payment of financing amount or instalment, in part or in full, before due date.	
	(g) Secured Transaction Registry (STR)	Rs. 1,000/- or as revised by GOP from time to time	

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6	Allied Aitebar Scooty & Electric Bike Finance/and Cost Sharing Scheme for Electric Bike & Rickshaws/Loaders		
	(a) Processing Fee	Rs. 5,000/- (Non-Refundable) After approval of case Not applicable on Segment 'Cost Sharing Scheme for Electric Bikes & Rickshaws/Loaders	
	(b) Late Payment Charges (to be credited to Charity Account)	Rs. 1,500/- per instance	
	(c) Vehicle Re-Possession Charges	Actual incurred by the bank up to a maximum of Rs. 75,000/-	
	(d) Repossessed Vehicle's Transportation Charges	Actual incurred by the bank up to a maximum of Rs. 35,000/-	
	(e) Repossessed Vehicle's Valuation Charges	At Actual	
	(f) Monthly Warehouse Charges	Actual incurred by the bank up to a maximum of Rs. 20,000/-	
	(g) Allied Bankers Cheque (ABC) Charges	Fresh issuance/cancellation/duplicate issuance charges as per Section A "REMITTANCES" in Bank's Schedule of Charges.	
	(h) NOC Issuance Fee	Nil	
	(i) Prepayment Charges	There are no early payment charges on early pay-off. However, full price shall be paid.	
	(j) Income estimation charges (where applicable)	At Actual	
	(k) Secured Transaction Registry (STR)	Rs. 1,000/- or as revised by GOP from time to time.	
	(l) Takaful Premium	At Actual	
	(m) POOD/ABC Issuance/Cancellation/Duplicate Issuance Charges	POOD/ABC issuance/cancellation/duplicate issuance charges as per Section A "REMITTANCES" above.	
7	Allied Islamic Agriculture Financing		
	(a) Processing Charges on CA of Agriculture for Fresh, Renewal, Enhancement, Regular Proposals (Fund Based)	<p>1) For All Farm Financing S. No. Amount(Rs.) Processing Charges i) 0 to 0.5 Million 0.1% or Minimum of Rs. 2,000/- ii) Above 0.5 to 0.999 Million Rs. 2,000/- iii) for 1 Million and Above Rs. 3,000/-</p> <p>2) For All Non Farm Financing S. No. Amount(Rs.) Processing Charges i) From Up to 5 Million 0.1% or Minimum of Rs. 2,000/- ii) Above 5 Up to 10 Million 0.1% or Minimum of Rs. 5,000/- iii) Above 10 Up to 20 Million 0.05% or Minimum of Rs. 10,000/- iv) Above 25 Up to 50 Million 0.05% or Minimum of Rs. 20,000/- v) 50 Million & Above 0.035% or Minimum of Rs. 25,000/-</p> <p>a. Processing charges are Non-Refundable. To be charged upfront. b. Charges are as percentage of requested amount.</p>	
	(b) One Time Transaction, Amendment, Temporary Enhancement and Excess Over Limits. (On customer request)	<p>S. No. Amount(Rs.) Processing Charges i) 0 to 0.5 Million Rs. 1,000/- ii) Above 0.5 to 0.999 Million Rs. 2,000/- iii) for 1 Million and Above Rs. 3,000/-</p>	
	(c) Agriculture Financing against Liquid Securities (Processing Fee, Annual Renewal Fee, Interim enhancement and amendment)	<p>i) Rs. 1,000/- Flat for each activity - Facility size up to Rs. 1 Million (Non-Refundable, Payable upfront)</p> <p>ii) Rs. 2,000/- Flat for each activity - Facility size above Rs. 1 Million (Non-Refundable, Payable upfront)</p>	
7	Prime Minister's Youth Business & Agriculture Finance Scheme. (PMYB & AFS)		
	(a) Processing Fee	Rs 100/- (inclusive of on line CNIC verification charges to be paid to NADRA, eCIB, and Biometric Verification fee)	
	(b) Takaful / Insurance for Car ijarah / Plant & Machinery	At Actual	
	Prime Minister's Fan Replacement Program		
	(a) Processing Fee	1 Year KIBOR + 2 percent p.a. plus Rs.500/- as additional Musawama profit in the first EMI (KIBOR to remain fixed for the whole fan financing period)	
	Note	Secured Transaction Registry (STR) Rs. 1000/-, in line with instruction issued from time to time, is applicable as per GOP regulation	
	F : ALLIED BANK - DIGITAL CHANNELS		
1	Allied UP PayPak Co-badged Debit Cards		
	A Basic Debit Card		
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs. 2,000/-	
	(i) Card Replacement Fee	Rs. 1200/-	
	B UP & PayPak Classic		
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs. 2,800/-	
	(i) Card Replacement Fee	Rs. 1300/-	
	C UP & PayPak Classic 2		
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs. 2,900/-	
	(i) Card Replacement Fee	Rs. 1300/-	
	D UP & PayPak Gold & Visa Sapphire		
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs. 3,000/-	
	(i) Card Replacement Fee	Rs. 1550/-	
2	Allied VISA Debit Cards-Primary		
	(a) Classic		
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs. 2,900/-	
	(i) Card Replacement Fee	Rs. 1650/-	
	(b) Infinite Debit Card		
	(i) Issuance Fee / Annual Fee / Renewal Fee	Free Note: In case monthly average balance Rs.10M in 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.	
	(i) Card Replacement Fee	Rs.5,000/-	
	(c) Business Debit Card (Standard)		
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs. 5,000/-	
	(i) Card Replacement Fee	Rs.1650/-	
	(d) Business Debit Card (Signature)		
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs. 10,000/-	
	(i) Card Replacement Fee	Rs. 2,500/-	
	(e) Platinum Debit Card & Visa Sapphire 200		
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs. 6,000/-	
	(i) Card Replacement Fee	Rs.1650/-	
	(f) Premium Debit Card		
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs.19,500/- Note: If Monthly Average Balance of Rs.2 MN is not maintained in Saving Account Category (SA), Bank shall charge a fee of Rs. 3,000 Monthly 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.	
	(i) Card Replacement Fee	Rs. 2500/-	
	(d) Virtual Debit Card		
	(i) Issuance Fee / Annual Fee / Renewal Fee	Free	
	(i) Card Replacement Fee	Rs.500/-	
3	Allied Visa Debit Cards - Supplementary		
	(a) Platinum Debit Card & Visa Sapphire 200		
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs.3,300/-	
	(i) Card Replacement Fee	Rs.1650/-	
	(b) Premium Debit Card-Supplementary		
	(i) Issuance Fee / Annual Fee / Renewal Fee	Rs. 16,000/- Note: If Monthly Average Balance of Rs.2 MN is not maintained in Saving Account Category (SA), Bank shall charge a fee of Rs. 3,000 Monthly 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.	
	(i) Card Replacement Fee	Rs. 2500/-	
	(c) Infinite Debit Card-Supplementary		
	(i) Issuance Fee / Annual Fee / Renewal Fee	Free In case of each supplementary card, if the primary / coholder fails to maintain the required monthly average balance of Rs.5M in saving Account (in addition to the required monthly average balance of Rs.10M in 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.	
	(i) Card Replacement Fee	Rs.5000/-	
	(d) VISA Airport companion	USD 30/- per visit	
4	Visa Debit Card-Foreign Currency		
	(a) Visa Classic Card		
	(i) Issuance Fee / Annual Fee / Renewal Fee	USD Account - USD 12 GBP Account - GBP 10 Euro Account - Euro 12	
	(i) Card Replacement Fee / Upgrade / Downgrade Fee	USD Account - USD 06 GBP Account - GBP 06 Euro Account - Euro 06	
	(b) Visa Platinum Card		
	(i) Issuance Fee / Annual Fee / Renewal Fee	USD Account - USD 25 GBP Account - GBP 20 Euro Account - Euro 25	
	(i) Card Replacement Fee / Upgrade / Downgrade Fee	USD Account - USD 08 GBP Account - GBP 08 Euro Account - Euro 08	
	(c) Visa Premium Card		

SCHEDULE OF CHARGES (ISLAMIC BANKING) EFFECTIVE FROM Jan - Jun 2026			
(Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)			
Sr. No.		TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC BANKING (Jan- Jun 2026)
	i)	Issuance Fee / Annual Fee / Renewal Fee	USD Account - USD 65 GBP Account - GBP 50 Euro Account - Euro 60 Note: If Monthly Average Balance of Rs.2 MN is not maintained in Saving Account Category (SA), Bank shall charge a fee of Rs.3,000 Monthly 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 / Upgrade / Downgrade Fee	USD Account - USD 10 GBP Account - GBP 10 Euro Account - Euro 10
	(d) Visa Infinite Card		
	i)	Issuance Fee / Annual Fee / Renewal Fee	Free Note: In case monthly average balance Eqv. to Rs.10M in 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/ Downgrade Fee	USD Account - USD 18 GBP Account - GBP 14 Euro Account - EURO 17
5	Allied Visa Debit Cards -Foreign Currency -Supplementary		
	(a) Platinum Debit Card		
	i)	Issuance Fee / Annual Fee / Renewal Fee	USD Account - USD 15 GBP Account - GBP 10 Euro Account - EURO15
	ii)	Card Replacement Fee	USD Account - USD 6 GBP Account - GBP 6 Euro Account - EURO 6
	(b) Premium Debit Card		
	i)	Issuance Fee / Annual Fee / Renewal Fee	USD Account - USD 48 GBP Account - GBP 37 Euro Account - EURO 44 Note: If Monthly Average Balance of Rs.2 MN is not maintained in Saving Account Category (SA), Bank shall charge a fee of Rs.3,000 Monthly 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 - EURO10
	(c) Infinite Debit Card		
	i)	Issuance Fee / Annual Fee / Renewal Fee	Free Note: In addition to balance requirements for Primary Card, If additional monthly average balance Eqv. to Rs.5M in saving account is not maintained, Eqv. to Rs. 8,000 per month shall be charged. After Non maintenance of required monthly average balance for consecutive three months , card shall be permanently blocked.
	ii)	Card Replacement Fee	USD Account - USD 18 GBP Account - GBP 14 Euro Account - EURO 17
	(d) Currency Conversion Fee		
	i)	For local transactions	1% of transaction amount
	ii)	For Foreign Transaction Other Than Account Currency	4% of transaction amount
	iii)	Arbitration charges (in case of false charge back - International)	At Actual
6	myABL_Coins		
		Person to Person myABL coins transfer fee	Rs 500/- or 2.5% of the points transfer request whichever is higher will be charged to the initiating customer.

SCHEDULE OF CHARGES (ISLAMIC BANKING)		
EFFECTIVE FROM Jan - Jun 2026		
(Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)		
Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC BANKING (Jan-Jun 2026)
7	E-commerce / Point of Sale (POS)	
	a) Charges on Purchase Transaction (Domestic)	Free
	b) Currency Conversion Fee (For All PKR and FCY Transactions settled in Foreign Currency)	4% of transaction amount or Rs. 100 whichever is higher
	c) ATM/Debit Card Delivery at Home/Office	Free
	d) Declined Transaction Fee (On Low Balance) on Visa Cards	Rs. 90/- per transaction (applicable on cross border and local transactions)
8	ATM Transaction Charges	
	(a) Charges on Cash Withdrawal Transactions (Domestic) - On Net (Not applicable on Allied Basic Banking Account holders)	No Charges
	(b) Charges on Cash Withdrawal Transactions (Domestic) - Off Net	Rs.35/- including FED or as applicable by 1Link
	(c) Currency Conversion Fee (For All PKR and FCY Transactions settled in Foreign Currency)	4% of transaction amount or Rs. 100 whichever is higher
	(d) Charges on Balance Enquiry - On net	No Charge
	(e) Charges on Balance Enquiry - Off net	Rs.5.29/- per enquiry or as applicable by 1Link
	(f) Charges on Balance Enquiry (International)	Rs.250/- per enquiry
	(g) Inter Accounts Funds Transfer through ATMs (Domestic - Within ABL)	Free
	(h) Inter Bank Funds Transfer through ATMs (Domestic)	0.1% or Rs. 200 per transaction whichever is lower including FED(Free Upto Rs. 25,000 Per Month Per Account)
	(i) Biometric Cardless Transaction Fee (On-Us only)	Rs. 15 per transaction
	(j) Tax payment charges (P2G) For both ADC & OTC Facility	This Facility is Free of Charges
	(k) Optional Receipt Printing for ATM Cash Withdrawal & Balance Inquiry -Off Net	Rs.4.67/- Including FED or as applicable by 1Link
	(l) Optional Receipt Printing for ATM Cash Withdrawal or Balance Inquiry -On Net	Rs.4.67/- Including FED or as applicable by 1Link
	(m) Cash Withdrawal on ABL ATM - For Foreign Cards Only	Rs.1000/- per transaction (Inclusive of FED)
	(n) Temporary Limit Enhancement Fee on Debit Card through ATM and myABL	Basic / Asian Rs200/- Classic / Classic Plus Rs250/- Gold / Sapphire Rs300/- Platinum / Sapphire 200 Rs400/- Personal Rs600/- Infinite 1000 Business Standard 500 Business Signature 1000
	Note: a) Annual Fee to be recovered in advance in Calendar Year when card is issued. No refund on account closure. All charges/fees are applicable on per-card basis. b) Any transaction conducted through Allied Bank Debit card in Pakistani Rupees or any other foreign currency at online or International merchant, which are settled in a Foreign Currency will be subject to prevailing interbank or open market rate, whichever is applicable, on the date of settlement as well as Currency Conversion Fee. c) No Annual Fee for salary account of ABL Employees (one account only). d) On Net means transaction carried out at ABL ATM network. e) Inter Bank Funds Transfer charges at other Bank ATM (1Link) network f) For Visa Foreign Currency Debit Card, ABL's prevailing exchange rate on transaction date will apply for conversion where transaction currency is different than account currency plus the percentage that ABL charges on account of Currency Conversion. g) Illiterate customers can apply for ABL Basic Debit Card only.	
9	myABL Digital Banking	
	(a) myABL Personal Internet Banking	
	(i) Registration Charges	Free
	(ii) Subscription Charges	Free
	(iii) Fund Transfer to Own Account, Any ABL Account & Pay Anyone	ABL to ABL Transfer - Free. Pay anyone Rs 200/- Per transaction
	(Not applied on Allied Basic Banking Account holders)	Raasi Transactions are Free of Cost
	(iv) Inter Bank Funds Transfer (Domestic)	0.1% or Rs. 200 per transaction whichever is lower Including FED(Free Upto Rs. 25,000 Per Month Per Account) Raasi Transactions are Free of Cost
	(v) Tax payment charges (P2G) For both ADC & OTC Facility	This Facility is Free of Charges
	(b) myABL Business	Charges to be agreed with client on a case-to-case basis (No Registration Charges on my ABL Business Internet Banking for Allied Islamic Business Plus Account)
	(c) MyABL WhatsApp Banking	
	(i) Account Balance Inquiry	Free
	(ii) Mini Statement	Free
	(d) Roshan Digital Account / Simplified-Low Income RDA	
	(i) Cheque Book	Free
	(ii) Debit Card Issuance/Annual Charges /Renewal and Replacement	Free Note: (Average Monthly balance requirement shall be applicable on respective debit card as per Section "F" above for Premium and Infinite Debit Cards (both PKR & FCY).
	(iii) Cheque Book Dispatch Charges	Free
	(iv) Debit Card Dispatch Charges	Free
	(v) Inter Bank Fund Transfer (IBFT) Charges	Free
	(vi) Account Maintenance Charges	Free
	(vii) SMS Alert Charges	Free
	(viii) Balance confirmation/Account maintenance certificate required by Customers other than auditors	Free
	(ix) Outward Remittances	Free
	(x) Account Closing Charges	Free
	(e) Allied Atebar NRP Business Value Account & Foreign Currency Business Value Account	
	(i) Cheque Book	Free
	(ii) Cheque Book Dispatch Charges	Free
	(iii) Inter Bank Fund Transfer (IBFT) Charges	Free
	(iv) Account Maintenance Charges	Free
	(v) SMS Alert Charges	Free
	(vi) Balance confirmation/Account maintenance certificate required by Customers other than auditors	Free
	(vii) Outward Remittances	Free
	(viii) Account Closing Charges	Free
	(ix) Business Internet Banking Registration	Free
	(f) Merchant Acquiring (POS, QR, ECommerce Acquiring)	
	(i) Merchant Discount Rate	Upto 3.50% of Transaction Amount
	(ii) Membership Fees ECommerce Acquiring (Annual Recurring)	Upto 75,000 per Annum or as per Agreement
	(iii) One Time Merchant Setup Fee (Ecommerce Acquiring)	Upto 50,000 or as per Agreement
	(iv) Per Transaction Cost on Ecommerce Acquiring	PKR 35 Per Transaction or 1.50% of Transaction Amount whichever is higher
	(v) Refund/Chargeback Processing (ECommerce Acquiring)	Upto 1.60% per transaction or as per Agreement
	IVR / Phone Banking	
9	(a) Funds Transfer – Own Account of Customer	Rs. 50/- per transaction
	(b) Funds Transfer – Any ABL Account	Rs. 50/- per transaction

SCHEDULE OF CHARGES (ISLAMIC BANKING) EFFECTIVE FROM Jan - Jun 2026 (Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)		
Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC BANKING (Jan - Jun 2026)
G : MISCELLANEOUS CHARGES:		
1	Issuance of Cheque Book.	Free (For All IBG Products) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
2	Stop Payment Instructions	Rs 750/- per instruction for Rupee Account US\$ 10/- per instruction for FC Accounts (or equivalent in other Foreign currencies) and FC Cheques / Drafts
3	Standing Instructions	
4	(a) Standing Instructions Fee	Rs.300/- per transaction except deduction of financing payment Plus all charges for transaction executed under these Standing Instructions as per applicable rates of that relevant transaction.
	(b) Failed Standing Instructions due to error on the part of the customer	Rs.200/- per attempt
Cheque Returned Charges		
4	(a) Cheques returned Inward Clearing/Collection: (if returned due to fault on the part of respective account holder i.e balance insufficient in account, drawer's signature incomplete /differ/ required, cheque contain extraneous matter, payment stopped by drawer, revenue stamp required/ insufficient & mutilated cheque etc.)	Rs. 800/- per cheque from Issuer (Local Currency) US\$ 5/- per cheque from Issuer (or equivalent in other Foreign currencies)
	(b) Cheque returned on counter	No Charges
Clearing Charges		
5	(a) Same day clearing (at the time of Lodgement)	Rs.550/- (including NIFT Charges)
	(b) Inter-city clearing (at the time of Lodgement)	Rs.550/- (including NIFT Charges) (Rawalpindi-Islamabad are considered as one city)
	(c) Remote Area Clearing	0.25%, Minimum Rs. 200/- Maximum Rs. 5,000/- Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
6	Balance confirmation/Account maintenance certificate.	Balance Confirmation Rs 350/- Account maintenance certificate Rs 550/-
7	Withholding Tax Certificate	Free
8	Account Maintenance Charges	
9	(a) Service charges on "Allied Basic Banking Accounts" at Parent branch only. i) 02 withdrawals & 02 deposits through branch counter during a calendar month ii) Additional transactions iii) Withdrawals through ABL ATM/Debit Card	i) No Charges ii) Rs 50/- each for every withdrawal / deposit through branch counter iii) No Charges
	SECP fee for accessing the information/documents through Online Portal	At actual
10	Account Closing processing Charges	
a) Local Currency Account		Free
b) Foreign Currency Account		Free
Note Following Accounts are exempt from levy of service charges		
(i) Accounts maintained by employees of Govt./Semi-Govt. Institutions for Salary, Pension and Benevolent Funds purpose including widows/children of deceased government employees eligible for receiving family pension/benevolent funds grant etc. in any manner what so ever. (ii) Mustahiqeen Zakat (iii) Accounts Maintained for collection & disbursement of Zakat Funds (iv) Students (v) ABL employees Salary Account. (vi) Deceased Account (vii) Any account specially exempted by the Bank under Cash Management or under any other special arrangement.		
eCIB Charges.		
11 Printing of duplicate /additional Statement of Account		
12	a) Electronic Statement of Account (e-SOA) Charges. Daily Weekly Fortnightly Monthly	Rs.20 per statement. For daily Rs.600/Month For weekly Rs.80/Month For fortnightly Rs.40/Month For monthly Rs.20/Month
	b) Printing of duplicate / additional Statement of Account.	For the period of 6 Months Rs.35/- including FED) For each additional period Rs. 35/- (including FED) upto next 6 Months For FCY Accounts, rupee equivalent of charges will be deducted from FCY Account
Photocopy of paid Cheques provided to customer.		
13 Investors Portfolio Account (IPS)		
14	(a) IPS Maintenance Account Charges	No Charges
	(b) IPS Transaction Charges	Free Note: RTGS charges to be recovered as per SoC.
Transactional Alert Facility		
15	(a) SMS Alerts for Counter Transactions	Rs.250/- per month for each account.
	Charges from employer on Salary Disbursement service (without any formal arrangement with Bank).	Rs. 50/- per salary account 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 IBG based on Business reciprocity.
16	Charges on collection accounts (other than formal cash management arrangement)	Charges on Collection accounts (cash management arrangement) Charges will be applicable as per mandate.
17	Dividend Warrant	
18	(a) Charges on Dividend Warrants (to be recovered from dividend declaring companies)	0.30% of disbursed amount - Minimum Rs. 10,000/-
	Chaque Book Delivery Charges at customers mailing address. (as per customer written request)	Rs. 300/- Flat Per Cheque Book. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
19	NADRA Succession Certificate Verification Charges	At Actual
20	Safekeeping & Destruction Charges	
21	(a) Cheque Book (if not collected within 60 Days)	Rs. 15/- leaf for both Current & Saving
	Issuance Fee for Emigrant/Overseas employment certificate	Rs. 200/- Flat per certificate

SCHEDULE OF CHARGES (ISLAMIC BANKING) EFFECTIVE FROM Jan - Jun 2026 (Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)					
Sr. No.	TYPE OF TRANSACTION /SERVICE Description		ALLIED BANK - ISLAMIC BANKING (Jan-Jun 2026)		
22 DISPATCH / COMMUNICATION CHARGES					
H Postage - Ordinary					
1	(a) Local - Within City (b) Ireland - Inter City		Rs. 30 Flat - Per Item Rs. 50 Flat - Per Item		
Postage - Registered					
2	(a) Local - Within City (b) Ireland - Inter City (c) Foreign (d) For Inland LC (e) For Foreign Import LC		Rs. 50 Flat - Per Item Rs. 70 Flat - Per Item Rs. 200 Flat - Per Item Rs. 200 Flat - Per Item Rs. 1200 Flat - Per Item		
Courier					
3	(a) Local - Within City (b) Ireland - Inter City (c) Foreign		Rs. 125- Flat - Per Item Rs. 250 Flat - Per Item Foreign Rs.3500/- per instance for every 0.5 KG of weight or part thereof, or actual which ever is higher		
SWIFT					
4	(a) Full Text LC / Guarantee Messages (b) LC / Guarantee Amendment Messages (c) All other SWIFT Messages		Rs. 2000 Flat - Per Item Rs. 100 Per Message Rs. 700 Per Message		
Note: These charges will not be applicable on internal communication from trade factory to branches and vice versa.					
INTERNATIONAL BANKING :					
IMPORTS					
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 IBG /CRBG and RMG b) Project annual volume to be ascertained and approved by Chief CRBG/IBG c) If commitments are not documented in Credit Approval, separate communication will be issued for payment of commitment arising out of shortfall in business. Commission shall be obtained & placed on record Any difference in commission arising due to shortfall in business volume will be recovered at the end of the year. Any waiver in this regard will be given by the CEO duly recommended by respective Chief IBG/CRBG and RMG.					
First quarter or part thereof or part thereof 0.40% 0.25% 0.35% 0.20% 0.30% 0.20% Negotiable					
Note: In all above cases, Min Rs.2,000/- per LC per quarter Plus applicable Dispatch / Communication Charges as per tariff in Section H Plus LC confirmation charges as per approval by CIBG (FI Business). Plus LC charges @ Rs.200 (flat) and commission @ 0.10%, if the payment of import bill is made by arranging remittance through another bank.					
1 (b) Non-reimbursable letters of credit under Baner /Credit/Loans.					
1% for 1st quarter or part thereof 0.30% for each subsequent quarter or part thereof. Minimum Rs.1500/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.					
(c) LC Under "Suppliers/Buyers Credit". Pay As you Earn Scheme and Deferred Payment LCs for period over one year.					
At the time of opening of LC, service charges to be charged on full amount of LC liability plus Service Charges payable thereon for the period from the date of opening of LC until the expiry. Thereafter service charges is to be recovered on six monthly basis on outstanding reducing liability, as per Schedule of Charges applicable as at that date.					
Amendments					
(a) Without increase in amount /extension in period.					
Rs.1500/- per transaction (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.					
(b) Involving increase in amount and/or extension in period.					
Issuance service charges as mentioned in Sr. # J(1)(a), J(1)(b) or J(1)(c) according to nature/type of LC. Plus applicable Dispatch / Communication Charges as per tariff in Section H.					
Revaluation (Extension in period after LC expiry)					
Service charges to be recovered from the date of last expiry of LC until new expiry date of LC at rates applicable in case of opening of fresh LC as mentioned in Sr. # J-1 above (LC service charges will be calculated on the amount of liability as per Exchange rate prevailing on the date of revaluation). Revaluation service charges will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters. Plus applicable Dispatch / Communication Charges as per tariff in Section H.					
3 Cancellation charges.					
Rs.2000/- per LC Plus applicable Dispatch / Communication Charges as per tariff in Section H.					
4 Transfer Commission					
Transfer commission at the rates applicable in case of opening of fresh LC. (Sr. # J-1 above). Plus LC revaluation charges (Sr. # J-3), if the expired LC is revaluated along with its transfer to a new beneficiary Plus applicable Dispatch / Communication Charges as per tariff in Section H.					
5 Import Bills Under Sight LC - Approved Finance Facility - Payment Against Documents (PAD net of Cash Margin)					
(a) Service Charges					
0.15% on bill amount or Minimum Rs.1,200/- (to be added in the purchase price of asset at the time of sale) Plus applicable Dispatch / Communication Charges as per tariff in Section H.					
(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/intermittance by the branch till date of payment. (ii) Commission - If bill is retired (paid) after 15 days from the date of lodgment.					
No Commission 0.25 % of the bill amount to be added in the purchase price of asset at the time of sale.					
(c) Profit to be recovered on Approved Finance Facility - PAD amount (NET OF CASH MARGIN - held since opening of LC or before negotiation of documents):					
(i) In case of Special Approval: Profit to be recovered as per terms of Approved Limit Profit at approved rate to be applied from the debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any.					
(d) (i) Profit on import bills under Forced PIM. (Bill not retired and party has no sanctioned FIM facility) Profit to be charged under Import Murabaha/ Musawamah @ 25% p.a. in addition to any commission.					
Import Bills Under Usance LC - Acceptance					
(a) Service Charges					
0.15% or Minimum Rs.750/- (to be added in the purchase price of asset at the time of sale) Plus applicable Dispatch / Communication Charges as per tariff in Section H.					
(b) Service Charges					
(i) If Bill is paid within due date a) Commission Rs. 1000 Flat per bill, (if adjusted within LC validity) b) Commission @ 0.15% per month or part thereof. Minimum Rs. 1000 per bill from the date of expiry of LC (if bill adjusted after LC validity) Plus applicable Dispatch / Communication Charges as per tariff in Section H.					
(ii) If bill is not paid within due date, i.e., LC paid through Approved Finance Facility Profit to be recovered as per terms of Approved Limit. Commission @ 0.40% Flat, Minimum Rs 1000 plus extra commission @ 0.10% per month to be recovered from the date of expiry of LC Plus Charity as per Sr. # 7-(C-ii) below Plus applicable Dispatch / Communication Charges as per tariff in Section H.					
(C) (i) If Bills paid within due date No Charity					
(ii) If bill is not paid within due date, i.e., LC paid through Finance Against Dishonored Bill (FADB) Charity from Importer (on outstanding balance basis) @ 25% p.a. or as per Credit Approval.					

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SCHEDULE OF CHARGES (ISLAMIC BANKING) EFFECTIVE FROM Jan - Jun 2026 (Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)			
Sr. No.	TYPE OF TRANSACTION /SERVICE Description		ALLIED BANK - ISLAMIC BANKING (Jan-Jun 2026)
Collection Charges			
8	(a) Service Charges (b) Commission		0.15% or Minimum Rs.1500/- Plus applicable Dispatch / Communication Charges as per tariff in Section H. a) Rs.1000/- (Flat) per collection if charges are on drawer's Account. b) US\$ 20/- if charges are on Principal Account.
Other Charges On Import Transactions			
9	(a) Contract Registration (i) Contract Registration for import on consignment basis (Annual Basis)		0.10 % Minimum Rs.2000/- (ii) Contract Amendment a) Without increase in amount /extension in period - Rs. 700 Flat per amendment b) Involving increase in amount and/or extension in period - Charges as per Sr. # J (9)(a)(i) above. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(b) Payment to suppliers against imports for which contract has not been registered and/or documents directly received by Importers.		0.1% Minimum Rs.1500/- Plus correspondent bank charges at actual Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(c) Import against advance payment to suppliers		0.15%, Minimum Rs.1700/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(d) Handling of discrepant documents under import LC.		US \$100/- (Flat) + Swift charges USD 20/- US\$ 100/- (Flat) or its equivalent in other currencies from remitting bank.
	(e) Import Bills returned unpaid		US\$ 100/- (Flat) or its equivalent in other currencies from remitting bank. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus correspondent banks charges at actual.
	(f) Re-imbursement charges (payable to re-imbursing Banks).		At Actual
	(g) Issuance of freight certificate for import on FOB basis.		Rs.1000/- Rs. 500 plus Actual charges of Credit Rating Agency.
	(h) Obtaining credit reports on behalf of customers from Credit rating agencies		Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(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. 1000/- flat per transaction
EXPORTS			
J	Letters of Credit		
1	(a) Advising (i) In case Charges are on Beneficiary Account		Rs 2000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(ii) In case Charges are on Applicant Account		US \$ 50/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(b) Amendment Advising (i) In case Charges are on Beneficiary Account		Rs 1000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(ii) In case Charges are on Applicant Account		US \$ 35/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(c) Confirmation of LC Transfer of L/C.		As per approval by CIBG (FI Business). Plus applicable Dispatch / Communication Charges as per tariff in Section H. Rs 1,500/- (Flat) - if without substitution of documents. Rs. 15,000/- (Flat) - if with substitution of documents Plus applicable Dispatch / Communication Charges as per tariff in Section H.

SCHEDULE OF CHARGES (ISLAMIC BANKING) EFFECTIVE FROM Jan - Jun 2026 (Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)						
Sr. No.	TYPE OF TRANSACTION /SERVICE Description		ALLIED BANK - ISLAMIC BANKING (Jan-Jun 2026)			
Collections						
2	(a) Clean Bills (Cheque/Bank Draft etc.)		Rs.125/- per collection Plus applicable charges (Reimbursement portion) Plus applicable Dispatch / Communication Charges as per tariff in Section H.			
	(b) Documentary Bills					
		(i)	Rs.250/- per collection Plus applicable charges (Reimbursement portion). Plus applicable Dispatch / Communication Charges as per tariff in Section H.			
			Upto Rs.150 Million - 0.13% Minimum Rs. 1000 Above 150 Million - 0.10% Minimum Rs. 2000/-			
Other Charges under Export Transactions						
3	(a) Handling of compensatory Rebate Applications/Duty draw back /R&D cases applications/claims.		0.25% per claim minimum Rs.500/-.			
	(b) Service Charge on Advance Inward Export payment		Upto 0.13% per transaction Minimum Charges Upto Rs.1,000/- per transaction			
	(c) Export Bills Negotiated/ Discounted through Approved Finance Facility		Profit to be recovered as per terms of Approved Limit.			
	(d) Reimbursement payment to other local banks from N.R. Pak. Rupee A/c.		Rs. 1,000/- Flat			
	(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 1500			
	(g) Charges of Export against Surrender of FCY		0.45% Minimum 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. 1200 Flat			
	(j) Issuance of Tax Deduction Certificates		Rs. 500/- Flat			
	(k) Preparation of substitution case in ERF-Pre shipment		Rs. 2,000/- Flat			
	(m) EE-Certification		Rs. 500/- per case			
	(n) Export LC Cancellation		Rs. 1,500/- Flat. Plus applicable Dispatch / Communication Charges as per tariff in Section H.			
	(p) Export Documents Returned Un-Paid		Rs. 600/- Flat per documents + Correspondence charges			
	(q) ERF - II - NOC for Entitlement		Rs. 1000/- per NOC			
K : FOREIGN REMITTANCES						
Outward Remittances						
1	(a) Foreign Traveller Cheques.		1% of amount TC sold Minimum Rs 200/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.			
	(b) Remittance abroad through F.C. Account (including FTT)		a) Flat US\$ 5/- per item upto value of US \$ 100/- or its equivalent b) 0.25% per item for value of over US \$ 100/- or its equivalent, Minimum US\$ 10/- c) If charges code is "OUR" for any foreign currency, US\$40/- (flat) Eqv. in any currency to be recovered from the applicant and amount should be parked in respective Nostro account Plus Additional Charges @ 0.25%, Minimum US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits. Plus applicable Dispatch / Communication Charges as per tariff in Section H.			
	(c) Remittance abroad other than through Foreign Currency Account (including FTT)		Rs. 400/- Flat a) if charges code is "OUR" for any foreign currency, US\$40/- (flat) Eqv. in any currency to be recovered from the applicant and amount should be parked in respective Nostro account (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section H.			
		(i)	0.10% per item. Minimum Rs. 500/- a) if charges code is "OUR" for any foreign currency, US\$40/- (flat) Eqv. in any currency to be recovered from the applicant and amount should be parked in respective Nostro account (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section H.			
			0.25%, Minimum US \$ 5 (or equivalent currency)			
	(e) Remittance abroad under general permission or specific approval of SBP		Rs. 1500 Flat a) if charges code is "OUR" for any foreign currency, US\$40/- (flat) Eqv. in any currency to be recovered from the applicant and amount should be parked in respective Nostro account			
	(f) FTT Cancellation charges		Flat Rs.500/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.			

SCHEDULE OF CHARGES (ISLAMIC BANKING) EFFECTIVE FROM Jan - Jun 2026 (Federal Excise Duty (FED) and all other applicable Government levies on any specified service will be charged in addition to the Service Charges as listed below, if not mentioned otherwise.)			
Sr. No.	TYPE OF TRANSACTION /SERVICE Description		ALLIED BANK - ISLAMIC BANKING (Jan - Jun 2026)
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/IPO 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 instrument cheque inclusive of NIFT charges. b) Foreign Currency Account: USD 6/- or equivalent inclusive of NIFT charges
3	Correspondent Bank's charges (if any).		As per approval by CIBG (FI Business).
4	Foreign Bills/Cheques/TCs sent for collection returned un-paid.		Flat Rs. 500/- Plus Foreign correspondent charges Plus applicable Dispatch / Communication Charges as per tariff in Section H.
5	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% of item for value of over US \$ 1000 or its equivalent, Minimum US \$ 10/-, Maximum US \$ 100. Plus Additional Charges @ 0.25%, Minimum US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits.
	Inward cheques received from local branches, upcountry branches or local banks for payment in Pak Rupees. (Convert the relevant Foreign Currency at the T.T.Buying Rate).		0.15% Min. Commission Rs.400/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	Inter Branch Online FC Transactions		
	(a) Online FCY Cash Withdrawal (Allowed from Authorized Branches only)		a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 05 GBP = 03 EURO = 02 JPY = 400
	Note: Charge Amount Plus FED should be a Round Amount as Charges are to be recovered from Walk in Customer in Cash.		
6	(b) Online FCY Cash Deposit (Allowed from Authorized Branches only)		a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 05 GBP = 03 EURO = 04 JPY = 400
7	(c) Online FCY Account to Account Transfer (Allowed from and to Authorized Branches only)		a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 03 GBP = 02 EURO = 02 JPY = 300
	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.
	Collection for Foreign Currency Account		
8	(a) For US \$ denominated instrument drawn outside United States & Instruments in other currencies like GBP, EUR, JPY etc.)		i) US \$ 5/- for collection upto USD1000/- ii) US \$ 15/- for collection of above USD 1000/- (or equivalent currency) All correspondent banks charges to be recovered at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
9	(b) Collection for foreign currency A/c (collection of USD denominated instruments drawn in United States)		i) USD 5/- for collection upto USD 499/- (under Cash Letter) ii) USD 20/- for collection of USD 500/- & above (under Secured Collection). All correspondent banks charges to be recovered at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
10	Collection of FEBCs, FCBCs, DBCs from SBP/NBP etc.		0.20% Minimum Rs. 200/- Maximum Rs.500/- per collection. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
11	Issuance of Proceeds Realization Certificate beyond one year.		Rs.600/- (Flat)
12	Issuance of duplicate Proceeds Realization Certificate		Rs.300/- within one year Rs.600/- if beyond one year.
13	Circulation of loss of E-Form (Recoverable from Bank's own customer)		Rs.1000/-
14	Test/signature verification charges to be received from other Bank's (Foreign Remittances)		Rs.500/- per instance
	Purchase of travellers' cheques/drafts etc.		Rs.100/- (Flat) per transaction.
	Issuance of Business performance Certificate at Customer's request.		Rs.1000/- (Flat).
Notes: 1) The entire Schedule of charges may be negotiated documented in %age terms for any customer/borrower with the recommendation of Shariat Board and permission of Chief IBG based on existing/prospective relationship, except as specifically mentioned hereunder. a) Section H of schedule of charges. b) Changes of Correspondent Banks at Actual. c) In case where charges are to be negotiated or any waiver has been specifically mentioned therein. 2) The Charges mentioned in section H of above can only be discounted or waived by the CEO/duly recommended by respective Chief BG. 3) Where negotiable rate / charge is jointly approved by Chief IBG along with Chief RMG as mentioned in SOC, based on business commitment, any further change in such approved rates will also be approved jointly by Chief IBG along with Chief RMG. 4) The rates of charges for any customer / borrower will not exceed the rates given in Schedule of Charges. 5) This will supersede all previous instructions, Circulars and Schedule of charges. 6) Rawalpindi and Islamabad are treated as one city for the purpose of Schedule of Charges.			

FEE EXEMPTION GRID:									
ALLIED BANK - ISLAMIC (ISLAMIC BANKING - Jan-Jun 2026)									
Product Name	Allied Islamic Anmol Plus Account	Allied Islamic Saving Account (Regular)	Allied Islamic Youth/ Youth Asaan Account (Remunerative Current)	Allied Aitebar Senior Citizen/ Senior Citizen Asaan Account (Remunerative Current)	Allied Aitebar Senior Citizen Account /Senior Citizen Asaan Account (Saving)	Allied Aitebar Salary Management Account (Remunerative Current & Saving)	Allied Aitebar Waseela e Hajj & Umrah Account	Allied Aitebar Anmol Professional Account	
Balance Requirement	Issuance of Fresh Instruments	Monthly Average Balance Requirement for Free Services* Rs. 1,00,000/-	Monthly Average Balance Requirement for Free Services* Rs. 10,000/- (for 18-25 years) Rs. 50,000/- (for 26-35 years)	Monthly Average Balance Requirement for Free Services* Rs. 50,000/-	Monthly Average Balance Requirement for Free Services* Rs. 100,000/-	No Minimum Balance requirement for Fee exemption grid items' eligibility	No Minimum Balance requirement	Monthly Average Balance Requirement for Free Services* Rs.100,000/-	Free services shall be available in account opening month. Subsequently, upon maintenance of monthly average balance these services shall be offered Free of cost in subsequent month(s). In case of non-maintenance of monthly average balance, the system shall deduct charges for "Free Services" as per ABC-IBG SOC.
Online Cash Deposit	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Online Cash Withdrawal	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Online A/C to A/C Transfer	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Cheque / Instrument deposit for clearing / collection by Remote Branch	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Issuance of Call Deposit Receipt	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch)	Free*	Free*	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	Free*
Cancellation of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	Free*	Free*	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	Free*
Duplicate Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	Free*	Free*	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	Free*
Intercity Clearing / OBC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Issuance of Cheque Book	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC
Eligibility	All Individuals	All Individuals / Firms/ Companies	Individuals (18-35 years)	Individuals (55 years and above)	Individuals (55 years and above)	Salaried Individual	Individuals (single or jointly)	All individuals (professionals) - 18 years and above	
Other (Additional benefits)	Free facilities will be available in the opening month of the account. Free facilities to remain available in following month based on eligibility criteria (average balance) which will be reassessed on each month end on the basis of Average Balance in the Account.			1. Free Mobile Application (Voucher) 2. Free Accidental Death & Disability Takaful coverage upto Rs. 500,000/- 3. Free Hospitalization coverage of Rs. 6,000/- per day	1. Free Medical Health Card 2. Free Accidental Death & Disability Takaful coverage upto Rs. 500,000/- 3. Free Hospitalization coverage of Rs. 6,000/- per day	1. Free Medical Health Card 2. Free Accidental Death & Disability Takaful coverage upto Rs. 300,000/- 3. Free Hospitalization coverage of Rs. 1,000/- per day	Free IBFT transactions in Tier 2. Note: For Regular Saving variants Charges will be applied as per IBG SOC	1. Free Transaction Alerts facility	Free Accidental Death & Disability Takaful coverage up to Rs. 500,000/-
Issuance of Debit Card	As per IBG SOC	As per IBG SOC	As per IBG SOC	As per IBG SOC	First Year Annual Charges Free only on following debit card *UPI & PayPak Classic	First Year Annual Charges Free only on following debit card *UPI & PayPak Classic	For Remunerative Current (Normal / Asaan) FREE for the UPI & PayPak Classic (Other variants as per IBG SOC)	Not allowed	As per IBG SOC
Fee for Additional benefits where minimum monthly average balance falls below the mentioned limits	N/A	N/A	Rs. 50/- p.m. (inclusive of all taxes) Below monthly Average balance of: Rs. 10,000/- (18-25 years) Rs. 50,000/- (26-35 years)	Note: In case of non-maintenance of monthly average balance, the system shall deduct/recover the cost of Additional benefit (i.e. Takaful) from the account in lieu of Takaful Arrangement. If the balance in account is insufficient, the Takaful coverage for that specific month shall not be provided	Rs. 91/- p.m. (inclusive of all taxes) Below monthly Average balance of: Rs. 50,000/-	Rs. 47/- p.m. (inclusive of all taxes) Below monthly Average balance of: Rs. 100,000/-	For Saving variants. (Normal / Asaan) Charges will be applied as per IBG SOC	Not applicable	Rs. 8.5/- p.m. (inclusive of all taxes) Below monthly Average balance of Rs.100,000/-
ALLIED AITEBAR and (Remunerative Current) EXPRESS ACCOUNT [First Year Annual Charges Free only on following debit Card *UPI & PayPak Classic & Visa Classic*]									
Allied Aitebar Green Banking Account [First year Annual charges Free only on UPI & PayPak Classic Debit Card (Subsequent year annual charges shall be applicable as per ABL-IBG SOC)]									

Segment- Allied Islamic Business (Saving Account and Current Account variants):		
Note: Removal of monthly average balance requirement i.e., Rs. 25,000/- from following existing/new category:		
6302 (Allied Islamic Business Plus Account - Remunerative Current)		
1518 (Allied Islamic Business Plus Account - Current)		
6352 (Allied Islamic Business Plus Account - Saving)		
Note: Following services shall be FREE irrespective of balance requirement on Allied Islamic Business Plus Account - all categories i.e. Current, Low-Remunerative and Saving variant.		
FREE Services/ features		
S. No.	Description of Services	Saving and Current Accounts
1	Cheque Book	FREE
2	Inter Branch Online Transactions (Cash deposit/ Cash Withdrawal/ Account to Account Transfer)	FREE
3	Issuance of CDR (Call Deposit Receipt)	FREE
4	Online Clearing (Cheque/Instrument deposit for clearing/collection by remote branch)	FREE
5	Issuance of ABC (Pay order/ Demand Draft)	FREE
6	Cancellation of ABC (Pay order/ Demand Draft) and CDR	FREE
7	Duplicate issuance of ABC (Pay order/ Demand Draft) and CDR	FREE
8	Intercity Clearing / OBC	FREE

Service Charges for Guarantees issued favouring Collector of Customs

SCHEDULE OF CHARGES ALLIED BANK (ISLAMIC BANKING) FOR THE PERIOD Jan- Jun 2026

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

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

Annexure - II

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

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

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

Annexure - III

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

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

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