

**November 21, 2024**

**Addendum -Schedule of Bank Charges SOC for the period from 01.07.2024 to 31.12.2024 & existing Terms & Conditions.**

This refers to the Schedule of Bank Charges SOBC & for the period from 01 July 2024 to 31 December 2024 communicated through Circular No. 2256 dated 31 May,2024 and existing Terms and Conditions.

Please note that the following addition has been made which will be effective from **December 23<sup>rd</sup> 2024**:

Change in Existing SOC and T&Cs		
Document Section	Description	Charges
SOC Section Miscellaneous Charges Point G	Monthly fee charge on the month end balance	The bank has right to recover a monthly fee of 6% of the month end balance which will be applied to all checking accounts (including individuals and non-individuals), maintaining balances of PKR 1 Billion and above (or equivalent in case of foreign currency), on last calendar day of the month.
AOF Terms & Conditions- T&C No:67	Maximum limit on daily credit balance.	The bank reserves the right to refuse and/or return the amount of PKR 1 Billion & above (or equivalent in case of foreign currency), defined by the bank as maximum limit on daily credit balance, to the checking accountholders through pay order or any other means, as per its discretion.