

UBL Roshan Digital Account

Schedule of Bank Charges

(Exclusive of FED/Sales Tax, & other Govt. Levies etc. wherever applicable)

Effective from July 01, 2021 till Dec 31, 2021

Serial No.	Description	Details of Charges**	
		FCY	PKR
Account			
1	Account Opening	Free	Free
2	Account Maintenance	Free	Free
Debit Card & Cheque book			
3	Debit Card Issuance/Annual Charges	Service Not Offered	1,700
4	Debit Card Replacement (if needed)	Service Not Offered	1,150
5	Supplementary Debit Card (If needed)	Service Not Offered	1,100
6	Account Balance Inquiry Charges (For 1 link)	Service Not Offered	3
7	Account Balance Inquiry (For International)	Service Not Offered	225
8	Debit Card Delivery charges	Service Not Offered	Free
9	Virtual Debit Card Issuance Charges	Service Not Offered	300
10	Virtual Debit Card Annual Charges	Service Not Offered	No Charges
11	Cheque Book Issuance(Per Leaf) ***	15	15
12	Cheque Book Delivery	Free	Free
Inward Remittance and Repatriation			
13	Inward Remittance (from abroad)*	Free	Free
14	Outward Remittance (from Pakistan)*	Free	Free
15	Charges on Full Repatriation *	Free	Free
Account Transactions			
16	Inter Bank Fund Transfer (local)	Free	Free
17	Cash withdrawal through Card (within Pakistan)****	Service Not Offered	Free
18	Cash withdrawal through Card (International)	Service Not Offered	4.5% of Transaction Amount
19	Bill Payment	Currently not offered	No Charges
20	Internet Banking Activation	Free	Free
21	Mobile Banking Activation (transaction alerts - SMS / email)	Free	Free
22	Currency Conversion Charges	Free	Free
23	Application processing for Naya Pakistan Certificate	Free	Free
24	Application processing for CDC Account opening	Free	Free

* Correspondent bank charges may apply.

** Regular Account Operations charges for domestic transactions(In Pakistan) will apply as per Bank's standard SOC.

*** Cheque Book Charges for Saving Account is **PKR 18/- Per Leaf**.

****Charges will apply for 1 link member banks

Roshan Apni Car

SCHEDULE OF BANK CHARGES

EFFECTIVE FROM 1 JULY TO 31 DECEMBER 2021

(Exclusive of FED/Sales Tax, & other Govt. Levies etc. wherever applicable)

CONSUMER BANKING

SN	Particulars	Charges
	UBL AMEEN DRIVE - AUTO FINANCING	
	UBL ROSHAN APNI CAR	
1	Documentation Charges	Rs. 5,000/- + FED (on approval) non Refundable if not specified
2	Vehicle Evaluation Charges*	Actual or Minimum Rs. 5,000/-
3	Charity on delayed Payment	Rs. 500/- (per Month per delayed Installment)
4	Vehicle Re - Possession Charges*	Actual incurred by the Bank up to maximum of Rs.90,000/-
5	Repossessed Vehicle Evaluation Charges*	Rs. 4,000/- or at actual
6	Monthly Warehouse charges*	Rs. 6,000/- per Month
7	Auction charges	Rs. 5,000/-
8	Insurance/Takaful Charges*	As per the rate quoted by the Insurance/Takaful Company
9	Change of vehicle after issuance of purchase order in advance	Rs. 3,500/-
10	Revision of sales price in case of Full Purchase of Musharakah Units (In addition to outstanding Musharakah Unit Amount) Note: Not applicable for -Customer who want to replace car by applying another Ameen Drive Auto Financing	<u>After Delivery of vehicle</u> a) 8% of Bank's outstanding Musharakah Unit Amount in first year of financing. b) 6% of Bank's Outstanding Musarakah Unit Amount in second year and subsequent year of financing