

UBL Roshan Digital Account

Schedule of Bank Charges

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

Effective from Jul 1, 2025 till Dec 31, 2025

| Serial # | Description | **Detail of Charges | |
|---|--|--|----------------------------|
| | | FCY | PKR |
| | Account | | |
| 1 | Account Opening | Free | Free |
| 2 | Account Maintenance | Free | Free |
| 3 | Debit Card & Cheque book | | |
| 4 | Debit Card Issuance | Service Not Offered | 7,500 |
| 5 | Debit Card Annual Charges | Service Not Offered | 2,500 |
| 6 | Debit Card Replacement (if needed) | Service Not Offered | 7,500 |
| 7 | Supplementary Debit Card Issuance (If needed) | Service Not Offered | 5,000 |
| 8 | Supplementary Debit Card Replacement | Service Not Offered | 5,000 |
| 9 | Supplementary Debit Card Annual Charges | Service Not Offered | 2,500 |
| 10 | Account Balance Inquiry Charges (For 1 link) | Service Not Offered | 3 |
| 11 | Account Balance Inquiry (For International) | Service Not Offered | 225 |
| 12 | Debit Card Delivery charges | Service Not Offered | Free |
| 13 | Virtual Debit Card Issuance Charges | Service Not Offered | As per SOC |
| 14 | Virtual Debit Card Annual Charges | Service Not Offered | As per SOC |
| 15 | Cheque Book Issuance | As per Bank's SOC | As per SOC |
| 16 | Cheque Book Delivery Charges (PKR)***** | 5,250 | 5,250 |
| | Inward Remittance and Repatriation | | |
| 17 | Inward Remittance (from abroad) - Via Banking Channel* | Free | Free |
| 18 | Inward Remittance (from abroad) - Via Exchange Company & MTOS***** | Free | SAR 35 |
| 19 | Outward Remittance (from Pakistan)* | Free | Free |
| 20 | Charges on Full Repatriation * | Free | Free |
| | Account Transactions | | |
| | Inter Bank Fund Transfer (local) ** | | |
| 21 | Upto Aggregate Monthly Limit (Pkr 25,000) | Free | Free |
| 22 | Aggregate Monthly Limit (Pkr 25,000) | 0.1% of the transaction amount or Rs. 200, whichever is lower. | |
| 23 | Cash withdrawal through Card (within Pakistan)**** | Service Not Offered | Free |
| 24 | Cash withdrawal through Card (International) | Service Not Offered | 4.5% of Transaction Amount |
| 25 | Bill Payment | Currently not offered | No Charges |
| 26 | Internet Banking Activation | Free | Free |
| 27 | Mobile Banking Activation (transaction alerts - SMS / email) | Free | Free |
| 28 | Currency Conversion Charges | Free | Free |
| 29 | Application processing for Naya Pakistan Certificate | Free | Free |
| 30 | Application processing for CDC Account opening | Free | Free |
| 31 | Issuance of Cashier Cheque | Free | Free |
| * Correspondent bank charges may apply. | | | |
| ** Regular Account Operations charges for domestic transactions(In Pakistan) will apply as per Bank's standard SOC. | | | |
| ****Charges will apply for 1 link member banks | | | |
| ***** Fee of 30 Saudi Riyal or equal in currency of customer account shall be charged. | | | |
| ***** Delivery charges will be applied where customer requests for a cheque book only. In case of FCY account equivalent amount will be charged | | | |
| Note: All the other relevant charges may be referred from UBL SOC Jul 2025 till Dec 2025 | | | |