

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

*Correspondent bank charges may apply