

# Schedule of Bank Charges

July-December 2023

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# UBL FREELANCER ACCOUNT



























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Section         Refer to the items mentioned below         Revision/New Charge F           A) Remittances         0.10omestic Banking         Change in Charge           b) Issuance of SDR (Security Deposit Receipt) Through Account         Change in Charge         Change in Charge           D. Sale / Purchase of Securits, Custory of Andes in S&B Deposit & Sale Deposit Loders         Change in Charge         Change in Charge           (G) Miscellameous         9(a) Cost of issuance of all Currency Cheque Books (9(b) Cost of issuance of Customized Cheque Books (9(b) Custa Infinite Debit Card (14) Signature Charges (2) UBL Card at member Bank ATM (1) Pay Pak Card (2) a) UBL Vesa Infinite Debit Card / UBL Classic Vise Debit Card (1) UBL Vesa Premium Pus (2) (UBL Union Pay Card (2) a) UBL Vesa Premium Pus (2) (UBL Union Pay Card (2) a) UBL Vesa Premium Pus (3) (UBL Premium Debit Master Card (2) a) UBL Vesa Premium Pus (3) (UBL Premium Debit Master Card (2) (2) UBL Union Pay Card (2) (2) UBL Union Pay Card (2) (2) (2) UBL Union Pay Card (2) (2) (2) UBL Union Pay Card (2) (2) (2) (2) (2) (2) (2) (2) (2) (2)	s	United Bank Limited chedule of Charges July - December 202	3	
Of Loomestic Banking           A) Remittances         5) Issuance of SDR (Socurity Deposit Receipt) Through Accurt Through Accurt Through Accurt         Change in Charge Change in Charge           D. Sele / Purchase of Socurites, Octobol of Alices in Sele Deposit & Sele Deposit Lodes         11 a. Locker - Annual Feel Rented Locker         Change in Charge           G) Miscellaneous         9(b) Cost of issuance of al Currency Cheque Books 9(b) Cost of issuance of Customized Cheque Books 9(b) Cost of issuance of Customized Cheque Books 9(b) Was Infine Debit Card         New Charge Change in Charge           0 UBL Stignature-Priority Banking         New Charge         New Charge           0 JUBL Freetance Account         Os. Consumer Banking         New Charge           1) JATM Receipt Fee 1) UBL Card at member Bank ATM 1) JPap Pak Card         Change in Charge Change in Charge         Change in Charge Change in Charge           8. UBL GO GREEN         1) Muno Pay Card         Change in Charge         Change in Charge           9. UBL Premum Debit Master Card         Ohange in Charge         Change in Charge           9. UBL Premum Debit Master Card         Change in Charge         Change in Charge           9. UBL Premum Debit Master Card         Change in Charge         Change in Charge           9. UBL Premum Debit Master Card         Charge in Charge         Charge in Charge           9. UBL Deposit Corres         1) Application Processing Fee         Charge		Summary of Revision/ New Changes		
A) Remittances       5) Issuance of SDR (Security Deposit Recipit)       Change in Charge         Through Account       Through Account       Change in Charge         Daske Plantbase of Securities.       11 a. Locker - Annual Feel / Rented Locker       Change in Charge         Dyack 3& Bot Deposit Locker       9(a) Cost of issuance of clutrency Cheque Books       Change in Charge         S) Miscellaneous       9(a) Cost of issuance of clutrency Cheque Books       Charge in Charge         3(b) UBL Freelancer Account       02. UBL Signature-Priority Banking       New Charge         (D) Cost of issuance of Clustomized Cheque Books       Charge in Charge       New Charge         (D) UBL Freelancer Account       02. UBL Signature-Priority Banking       New Charge         (D) UBL Freelancer Account       (D) Charge in Charge       Charge in Charge         (D) UBL Sea Interce Charges       (Charge in Charge       Charge in Charge         (D) UBL Card at member Bank ATM       1) Pay Pak Card       Charge in Charge         (D) UBL Vas Premium Pabli Measter Card       Charge in Charge       Charge in Charge         (D) UBL Vas Premium Pabli Measter Card       Charge in Charge       Charge in Charge         (D) UBL Vas Premium Pabli Measter Card       (D) Processing Fee       Charge in Charge         (D) UBL Vas Premium Pabli Measter Card       (D) Processing Fee	Section		Revision/New Charge	Page
Through Account         Change in Change Through Cash         Change in Change Change in Change           3. Sile / Purchase of Securities, Custody of Andies in Sele Deposit & Sele Deposit Loders         Change in Change         Change in Change           3) Miscellaneous         9)a) Cost of issuance of all Currency Cheque Books (9)b) Cest of issuance of Customized Cheque Books (9)b) Cest infinite Debit Card (1) Stanture Changes (1) ATM Receipt Fee (1) USL Card at member Bank ATM (1) Pay Pak Card (2) a) USL MegaVallet Debit Card / USL Classic Visa Debit Card (2) a) USL MegaVallet Debit Card / USL Classic Visa Debit Card (2) a) USL Was Premium Pus (3) USL Premium Debit Master Card (2) a) USL Was Premium Pus (3) USL Premium Debit Master Card (2) a) USL Premium Debit Master Card (2) a) USL Premium Debit Master Card (3) Application Processing Charges (Change in Charge (2) USL Drivie (Car Financing) (4) Application Processing Charges (2) Change in Charge (2) USL Drivie (Car Financing) (3) LaPerment Charges (2) Engle Fee (3) LaPerment Charges (3) LaPerment Fee (3) Annual Fee/Rented Locker (Charge in Charge (3) LaPerment Fee (3) Annual Fee/Rented Locker (Charge in Charge (3) LaPerment Fee (3) Annual Fee/Rentef Ecord (Charge in Charge (3) LaPerment Fee (3) Annual F		01.Domestic Banking		
1       Through Cash       Charge in Charge         0. Sale /Purchase of Securities       11 a. Locker - Annual Fee/ Rented Locker       Charge in Charge         0. Miscelianeous       9(a) Cost of issuance of all Currency Cheque Books       Charge in Charge         9(b) Cost of issuance of Customized Cheque Books       Charge in Charge         3(b) UBL Freelaneor Account       New Critic         02. UBL Signature-Priority Banking       New Charge         1(a) Signature Charges       New Charge         0(b) Vas Infinite Debit Card       New Charge         1(a) Signature Charges       Change in Charge         0(b) UBL Kage Ara ta member Bank ATM       New Charge         1(a) Pap Card       1(b) Hage Are Card         (b) UBL Vise Premium Plus       New Charge         (c) UBL Wise Premium Plus       New Charge         (c) UBL Card I Anarges       Change in Charge         (c) UBL Wise Premium Plus       New Charge         (c) UBL Wise Premium Plus       Change in Charge         (c) UBL Card I Anarges       Change in Charge         (c) UBL Wise Premium Plus       Change in Charge         (c) UBL Card I Anarges       Change in Charge         (c) UBL Card I Anarges       Change in Charge         (c) UBL Card I Trange I Charges       Change in Charge	A) Remittances			
D. Skel / Purchase of Securities, Custedy of Articles in Sale Depot & Sale Depot Locker       If a. Locker - Annual Fee/ Rented Locker       Change in Charge         G) Miscellaneous       9(a) Cost of issuance of all Currency Cheque Books       Change in Charge 9(b) Cost of issuance of Customized Cheque Books       Change in Charge 9(b) Cost of issuance of Customized Cheque Books       Change in Charge 9(b) Cost of issuance of Customized Cheque Books       Change in Charge 9(b) Cost of Issuance of Customized Cheque Books       New Charge Change in Charge         A TM / Debit Card       1) ATM Receipt Fee 0) UBL Card at member Bank ATM 1) Pay Pak Card       Change in Charge 0) UBL Card at member Bank ATM 1) Pay Pak Card       Change in Charge Change in Charge         B. UBL GO GREEN       1) SMS Akert Charges       Change in Charge 0, UBL Usion Permium Plus 3) UBL Penimum Debit Master Card       Change in Charge Change in Charge 0, Linge in Charge 1, Date Payment Charges       Change in Charge 0, Change in Charge 1, Date Payment Charges       Change in Charge 0, Change in Charge 1, Droessing Fae 3) Late Payment Charges       Change in Charge 1, Droessing Fae 3) Late Payment Charges       Change in Charge 1, Draege in Charge 1, Droessing Fae 3) Auto Endargement Fee       New Charge 1, Draege in Charge 1, Droessing Fae 3) Late Payment Charges       Change in Charge 1, Draege in Charge 1, Draege Payment Charges 3) Aler Payment Fee 3) Auto Debit Receipt) Through Account 1, Through Account 2, OLARP R- Retail Transaction 3, DARP - Retail Avatance 1, Stapement Ling Advance 2, Draege in Charge 1, Draege in Charge 1, Draege in Charge 1, Stapement Ling Advance 1, Disegement Lay Card 1, Stanee Stap Account 2, OLARP R- Retail Locker 3, Ann				02
Outsdry'd Articles in Safe Depend: 8 Safe Deposit Loders       99) Cost of issuance of all Currency. Cheque Books 99) Cost of issuance of Customized Cheque Books 99) UBL Freelancer Account 02. UBL Signature-Priority Banking       Change in Charge Change in Charge         8) b) Visa Infinite Debit Card 14) Signature Charges 05. Consumer Banking 01. UBL Card at member Bank ATM 11) Pay Pak Card 2) a) UBL MegalWallet Debit Card / UBL Classic Visa Debit Card b) UBL Visa Premium Plus 03. UBL Premium Debit Master Card 4) UBL Premium Debit Master Card 4) UBL Denion Pay Card       Change in Charge Change in Charge Change in Charge Change in Charge 1) SMS Alert Charges 0. UBL Dev Visa Premium Plus 0. UBL Dev Care Financing 1) Application Processing Charges 0. UBL Dive (Car Financing) 1) Application Processing Charges 0. UBL Dive (Car Financing) 1) Application Processing Charges 0. UBL Dive (Car Financing) 1) Processing Fee 2) Late Payment Charges 0. Jini UBL Secured 1) Processing Fee 6) Partial Payoff Fee 3) Late Payment Charges 6) Ton-up Enhancement Fee 4) Partial Payoff Fee 6) Ton-up Enhancement Fee 7) Ton-up Enhancement Fee 7) Ton-up Enhancement Fee 7) Ton-up Enhancement Fee 7) CREDIT CARDS 7) Ton-up Enhancement Fee 7) Ton-up Enhancement Fee 7) CREDIT CARDS 7) Pro-up Simp Fee 7) CREDIT CARDS 7) Pro-up Simp Fee 7) CREDIT CARDS 7) Pro-up Simp Fee 7) CREDIT CARDS 7) Pro-up Card Fee 7) Annual East Card Fee 7) Annual Feel Card fee 7) Annual Feel Payoff 7) Sole And Purchase of 7) Annual Feel Payoff 7) Sole And Purchase of ADS (Meens Security Deposit Receipt) 7) Through Account 7) Through Account 7) Sole And Purchase of ADS (Meens Security Deposit Receipt) 7) Through Account 7) Sole And Purchase of ADS (Meens Security Deposit Receipt) 7) Through Account 7) Sole And Purchase of ADS (Meens Security Deposit Receipt) 7) Through Account 7) Sole And Purchase of ADS (Meens Security Deposit Receipt) 7) Sole And Purchase of ADS (Meens Security Deposit		Through Cash	Change in Charge	02
Deposit & Safe Deposit Lockers         Spin Cost of issuance of al Currency Cheque Books (Spin Cost of issuance of Customized Cheque Books (Spin Charge In Charge (Spin Charge In UBL Card at member Bank ATM (Spin Charge In Charge In UBL Card at member Bank ATM (Spin UBL Card At Meeter Card (Spin UBL Charge Charge In Charge (Charge In C		11 a. Locker - Annual Fee/ Rented Locker	Change in Charge	07
a) Miscellaneous         9(a) Cost of issuance of all Currency Cheque Books (9) (Cost of issuance of Customized Cheque Books (9) (Cost of issuance of Customized Cheque Books (9) (Cost of issuance of Customized Cheque Books (9) (USE Infinite Debit Card (14) Signature Charges         New Charge (Change in Charge (Charge in Charge (	· · · · · · · · · · · · · · · · · · ·			
9(b) Cost of issuance of Customized Cheque Books 39) UBL Feelancer Account     Change in Charge New Grid       02. UBL Signature-Priority Banking     New Charge       8(b) Visa Infinite Debit Card     New Charge       14) Signature Charges     Change in Charge       03. Consumer Banking     1) IATM Receipt Fee     Change in Charge       1) JBL Card at member Bank ATM     Change in Charge     Change in Charge       2) a) UBL VegaWallet Debit Card / UBL Classic Visa Debit Card     Change in Charge       3) UBL Permium Poits     New Charge     New Charge       3) UBL Vega Premium Poits     New Charge     New Charge       6. UBL GO GREEN     1) SMS Alert Charges     Change in Charge       1. UBL Gard at member Bank ATM     Change in Charge     Charge in Charge       9. UBL Vega Premium Poits     Change in Charge     New Charge       8. UBL GO GREEN     1) SMS Alert Charges     Change in Charge       1. IIJ UBL Secured     1) Processing Fee     Change in Charge       2. UBL Dome Car Financing     1) Application Processing Charges     Change in Charge       1. III UBL ADDRESS     1) Anual Basic Card Fee     Change in Charge       2. III UBL ADDRESS     1) Anual Basic Card Fee     Change in Charge       2. II Anual Basic Card Fee     Change in Charge     Charge in Charge       3. Jaku Debit Rejectin Fee     Change in Charge	Deposit & Safe Deposit Lockers			
39) UBL Freelancer Account     New Crid       02. UBL Signature-Priority Banking       8) b) Vea Infinite Debit Card     New Charge       14) Signature Charges     Change in Charge       05. Consumer Banking       ATM / Debit Card       11) ATM Receipt Fee     Change in Charge       2) a) UBL Card at member Bank ATM     Change in Charge       1j) UBL Card at member Bank ATM     Change in Charge       2) a) UBL Vea Permium Pus     Change in Charge       3) UBL Vea Permium Debit Mester Card     Change in Charge       4) UBL Union Pay Card     Change in Charge       C. UBL Drive (Car Financing)     1) Application Processing Charges     Change in Charge       C. UBL Drive (Car Financing)     1) Application Processing Charges     Change in Charge       1) UBL Secured     1) Processing Fee     Change in Charge       2) IBL Partial Payoff Fee     Change in Charge       4) Partial Payoff Fee     Change in Charge       5) To pu-p Enhancement Fee     New Charge       6) Partial Payoff Fee     Change in Charge       6) Partial Payoff Fee     Change in Charge       7) CREDIT CARDS     1) Processing Fee     Change in Charge       6) Partial Payoff Fee     Change in Charge       7) CREDIT CARDS     1) Processing Fee     Change in Charge       7) Card Repla	G) Miscellaneous		Change in Charge	11
O2. UBL Signature-Priority Banking           8) b) Vsa Infinite Debit Card         New Charge           14) Signature Charges         Change in Charge           05. Consumer Banking         1) ATM Receipt Fee         Change in Charge           i) Pay Pak Card         Change in Charge         Change in Charge           2) a) UBL Card at member Bank ATM         1) Pay Pak Card         Change in Charge           2) a) UBL MegaWallet Debit Card / UBL Classic Visa Debit Card         Change in Charge           3) UBL Premium Debit Master Card         Change in Charge           4) UBL Union Pay Card         Change in Charge           5. UBL GO GREEN         1) SMS Alet Charges         Change in Charge           6. UBL Drive (Car Financing)         1) Application Processing Charges         Change in Charge           7. II) UBL Secured         1) Processing Fee         Charge in Charge           9. II Douge Thehancement Fee         Charge in Charge           10. II) UBL ADDRESS         1) Processing Fee         Charge in Charge           6) Partial Payoff Foe         Charge in Charge         Charge in Charge           9) Income Estimation Charges         Charge in Charge         Charge in Charge           6) Partial Payoff Foe         Charge in Charge         Charge in Charge           9) Auto Debit Repector Fee         Charg				11
8) b) Visa Infinite Debit Card 14) Signature Charges       New Charge Charge in Charge         05. Consumer Banking         A) ATM / Debit Card       1) ATM Receipt Fee ii) UBL Card at member Bank ATM 1) Pay Pak Card       Change in Charge 2) a) UBL Was Aremium Plus 3) UBL Visa Premium Plus 3) UBL Premium Debit Master Card       Change in Charge Charge in Charge 4) UBL Union Pay Card         B. UBL GO GREEN       1) SMS Alert Charges       Change in Charge Charge in Charge         B. UBL GO GREEN       1) SMS Alert Charges       Change in Charge Charge in Charge         D. III) UBL Secured       1) Processing Fee 3) Late Payment Charges       Charge in Charge Charge in Charge 4) Late Payment Charges         D. III) UBL ADDRESS       1) Processing Fee 6) Partial Payoff Fee 6) Partial Payoff Fee 6) Top-up Enhancement Fee       Charge in Charge Charge in Charge 6) Partial Payoff Fee 6) Top-up Enhancement Fee 7) Top-up Enhancement Fee 7) Top-up Enhancement Fee 7) Top-up Enhancement Fee 7) New Charge       Charge in Charge Charge in Charge 7) Supplementary Card fee 7) Annual Basic		39) UBL Freelancer Account	New Grid	17
14) Signature Charges       Charge in Charge         05. Consumer Banking         A) ATM / Debit Card         11) ATM Receipt Fee       Charge in Charge         1) UBL Card at member Bank ATM       Charge in Charge         1) DBL Card at member Bank ATM       Charge in Charge         2) a) UBL Vea Premium Plus       Charge in Charge         3) UBL Vea Premium Plus       Charge in Charge         3) UBL Vea Premium Plus       Charge in Charge         4) UBL Union Pay Card       Charge in Charge         C. UBL Drive (Car Financing)       1) Application Processing Charges       Charge in Charge         C. UBL Drive (Car Financing)       1) Application Processing Fee       Charge in Charge         D. iii) UBL Secured       1) Processing Fee       Charge in Charge         2) Pre-payment Charges       Charge in Charge       Charge in Charge         4) Partial Payoff Fee       Charge in Charge       Charge in Charge         5) Top-up Enhancement Fee       New Charge       Charge in Charge         F) CREDIT CARDS       1) Annual Basic Card Fee       Charge in Charge         6) Partial Payoff       Mawree       Charge in Charge         7) APR - Retail Transaction       Charge in Charge       Charge in Charge         9) Income Estimation Charges		02. UBL Signature-Priority Banking		
14) Sgnature Charges     Charge in Charge       05. Consumer Banking       A) ATM / Debit Card     1i )ATM Receipt Fee ii) UBL Card at member Bank ATM     Change in Charge       1j) Pay Pak Card     Change in Charge     Change in Charge       2) a) UBL Weap Fremium Pus     New Charge     Change in Charge       3) UBL Visa Fremium Pus     New Charge     Change in Charge       3) UBL Visa Fremium Pus     New Charge     Change in Charge       4) UBL Union Pay Card     Change in Charge     Change in Charge       C. UBL Drive (Car Financing)     1) Application Processing Charges     Change in Charge       C. UBL Drive (Car Financing)     1) Application Processing Fee     Change in Charge       C. UBL Drive (Car Financing)     1) Application Processing Fee     Change in Charge       D. iii) UBL Secured     1) Processing Fee     Change in Charge       2) Pre-payment Charges     Change in Charge     Change in Charge       3) Late Payment Charges     Change in Charge     Charge in Charge       4) Partial Payoff Fee     Charge in Charge     Charge in Charge       5) RP-R Cash Advance     Charge in Charge     Charge in Charge       6) Partial Payoff Fee     Charge in Charge     Charge in Charge       6) Partial Payoff     New Charge     Charge in Charge       7) CREDIT CARDS     1) Annual Basic Carl Fee </td <td></td> <td>8) b) Visa Infinite Debit Card</td> <td>New Charge</td> <td>19</td>		8) b) Visa Infinite Debit Card	New Charge	19
05. Consumer Banking         A) ATM / Debit Card       1i) ATM Receipt Fee       Change in Charge         i) UBL. Card at member Bank ATM       1) Pay Pak Card       Change in Charge         2) a) UBL MegaWallet Debit Card / UBL Classic Vise Debit Card       Change in Charge         b) UBL Vise Premium Plus       Change in Charge         a) UBL Promium Pus       Change in Charge         b) UBL Vise Premium Plus       Change in Charge         c) UBL Diver (Car Financing)       1) SMS Alet Charges       Change in Charge         C. UBL Drive (Car Financing)       1) Application Processing Charges       Change in Charge         D. iii) UBL Secured       1) Processing Fee       Change in Charge         2) Late Payment Charges       Change in Charge       Change in Charge         1) Late Payment Charges       Change in Charge       Change in Charge         c) UBL ADDRESS       1) Processing Fee       Change in Charge         c) I) Topue Enhancement Fee       New Charge       Change in Charge         c) UBL ADDRESS       1) Processing Fee       Change in Charge         c) I) Topue Estimation Charges       Change in Charge       Change in Charge         c) Valter Payment Charges       Change in Charge       Charge in Charge         c) I) Topue Estimation Charges       Change in Charge <td< td=""><td></td><td></td><td></td><td>19</td></td<>				19
A) ATM / Debit Card       11) ATM Receipt Fee       Change in Charge         i) UBL Card at member Bank ATM       1) Pay Pak Card       Change in Charge         (2) a) UBL Wag Premium Pus       3) UBL Vremium Debit Master Card       Change in Charge         (3) UBL Use Premium Pus       3) UBL Vremium Debit Master Card       Change in Charge         (4) UBL Union Pay Card       Change in Charge       Change in Charge         (5) UBL Orion Pay Card       1) Application Processing Charges       Change in Charge         (7) UBL Drive (Car Financing)       1) Application Processing Charges       Change in Charge         (7) UBL Secured       1) Processing Fee       Change in Charge         (7) UBL ADDRESS       1) Processing Fee       Change in Charge         (7) UBL ADDRESS       1) Processing Fee       Change in Charge         (7) UBL ADDRESS       1) Processing Fee       Change in Charge         (8) UBL Orion Estimation Charges       New Charge       New Charge         (9) Income Estimation Charges       New Charge       Change in Charge         (9) Income Estimation Charges       New Charge       Change in Charge         (9) Vartial Payoff       Martial Payoff       Martial Payoff         (9) Income Stimation Charge       Change in Charge       Change in Charge         (9) Resure Aretail Tr				
ii) UBL Card at member Bank ATM       Change in Charge         (2) a) UBL MgaWallet Debit Card / UBL Classic Visa Debit Card       Change in Charge         (2) a) UBL Visa Premium Plus       New Charge         (3) UBL Premium Debit Master Card       Change in Charge         (4) UBL Union Pay Card       Change in Charge         (5) UBL Drive (Car Financing)       1) Application Processing Charges       Change in Charge         (7) UBL Secured       1) Processing Fore       Change in Charge         (7) UBL Able Secured       1) Processing Fore       Change in Charge         (7) UBL Able Payment Charges       Change in Charge       Change in Charge         (7) UBL Able Payment Charges       Change in Charge       Change in Charge         (7) UBL ADDRESS       1) Processing Fore       Change in Charge       Change in Charge         (8) Late Payment Charges       Change in Charge       Change in Charge         (9) UBL ADDRESS       1) Processing Fore       Change in Charge       Change in Charge         (9) Income Estimation Charges       New Charge       Change in Charge       Change in Charge         (1) UBL ADDRESS       1) Annual Basic Card Fee       Change in Charge       Change in Charge         (1) OBL Cash Advance       2) Card Replacement fee (Upon Customer Request)       Change in Charge       Change in Charge<				04
1j) Pay Pak Card       Change in Charge         2) a) UBL MegaWallet Debit Card / UBL Classic Visa Debit Card       Change in Charge         b) UBL Premium Dusi       New Charge         a) UBL Premium Debit Master Card       Change in Charge         4) UBL Union Pay Card       Change in Charge         B. UBL GO GREEN       1) SMS Alert Charges       Change in Charge         C. UBL Drive (Car Financing)       1) Application Processing Charges       Change in Charge         D. iii) UBL Secured       1) Processing Fee       Change in Charge         D. iii) UBL ADDRESS       1) Processing Fee       Change in Charge         S) Late Payment Charges       Change in Charge       Change in Charge         G) Partial Payoff Fee       New Charge       Change in Charge         E. (i) UBL ADDRESS       1) Processing Fee       Change in Charge         F) CREDIT CARDS       1) Annual Basic Card Fee       Change in Charge         C) Supplementary Card fee       Change in Charge       Change in Charge         2) Card Replacement fee       Change in Charge       Change in Charge         2) Supplementary Card fee       Change in Charge       Change in Charge         2) Supplementary Card fee       Change in Charge       Change in Charge         2) Card Replaccement fee       Natuo       Change	A) AI'M / Debit Card		Change in Charge	31
2)a) UBL MegaWallet Debit Card / UBL Classic Visa Debit Card       Change in Charge         b) UBL Visa Premium Plus       3) UBL Premium Debit Master Card       Change in Charge         c) UBL Discover       1) SMS Alert Charges       Change in Charge         C. UBL Drive (Car Financing)       1) Application Processing Charges       Change in Charge         d) UBL Secured       1) Processing Fee       Change in Charge         D. iii) UBL Secured       2) Pre-payment Charges       Change in Charge         g) Late Payment Charges       Change in Charge       Change in Charge         g) Late Payment Charges       Change in Charge       Charge in Charge         g) Income Estimation Charges       Change in Charge       Charge in Charge         g) Income Estimation Charges       New Charge       Charge in Charge         f) Processing Fee       Change in Charge       Charge in Charge         g) Income Estimation Charges       New Charge       Charge in Charge         f) Processing Fee       Change in Charge       Charge in Charge         g) I Annual Basic Card Fee       Change in Charge       Charge in Charge         g) Joncome Estimation Charges       New Charge       Charge in Charge         g) All Debit Rejection Fee       New Charge       Charge in Charge         g) Ol Cast of SDA (Ameen Security Depo		,		
b) UBL Visa Premium Plus     New Charge       3) UBL Premium Debit Master Card     Change in Charge       4) UBL Union Pay Card     Change in Charge       B. UBL GO GREEN     1) SMS Aler Charges     Change in Charge       C. UBL Drive (Car Financing)     1) Application Processing Charges     Change in Charge       D. iii) UBL Secured     1) Processing Fee     Charge in Charge       D. iii) UBL Secured     2) Pre-payment Charges     Charge in Charge       A partial Payoff Fee     Charge in Charge     Charge in Charge       4) Partial Payoff Fee     Charge in Charge     Charge in Charge       5) Top-up Enhancement Fee     New Charge     Charge in Charge       E. (i) UBL ADDRESS     1) Processing Fee     Charge in Charge       4) Partial Payoff     Multicon Charges     New Charge       4) Partial Payoff Fee     Charge in Charge     Charge in Charge       5) Top-up Enhancement Fee     New Charge     Charge in Charge       6) Partial Payoff     Multicon Charges     New Charge       7) CREDIT CARDS     1) Annual Basic Card Fee     Charge in Charge       2) Supplementary Card fee     Charge in Charge     Charge in Charge       3) 1 Alto Debit Rejection Fee     Charge in Charge     Charge in Charge       3) 1 Alto Debit Rejection Fee     New Charge     Charge in Charge       3) 1 Aut		20 S		31
3) UBL Premium Debit Master Card       Change in Charge         4) UBL Union Pay Card       Change in Charge         B. UBL GO GREEN       1) SMS Alert Charges       Change in Charge         C. UBL Drive (Car Financing)       1) Application Processing Charges       Change in Charge         D. iii) UBL Secured       1) Processing Fee       Change in Charge         2) Pre-payment Charges       Change in Charge         3) Late Payment Charges       Change in Charge         3) Late Payment Charges       Change in Charge         4) Partial Payoff Fee       New Charge         5) Top-up Enhancement Fee       New Charge         E. (i) UBL ADDRESS       1) Processing Fee       Change in Charge         6) Partial Payoff       wedttein of Narration         9) Income Estimation Charges       Change in Charge         7) APR - Retail Transaction       Charge in Charge         6) APR - Cash Advance       Charge in Charge         2) Card Replacement fee (Upon Customer Request)       Charge in Charge         30) 1 Bil Payment Fee       New Charge         2) 2 Card Replacement fee (Upon Customer Request)       Charge in Charge         30) 1 Bil Payment Fee       Charge in Charge         31) Auto Debit Rejection Fee       New Charge         31) Auto Debit Rejection Fee				31
4) UBL Uhion Pay Card       Change in Charge         B. UBL GO GREEN       1) SMS Alert Charges       Change in Charge         C. UBL Drive (Car Financing)       1) Application Processing Charges       Change in Charge         D. iii) UBL Secured       1) Processing Fee       Charge in Charge         2) Pre-payment Charges       Change in Charge         3) Late Payment Charges       Change in Charge         4) Partial Payoff Fee       Charge in Charge         5) Top-up Enhancement Fee       New Charge         E. (i) UBL ADDRESS       1) Processing Fee         6) Partial Payoff       Charge in Charge         7) Processing Fee       Charge in Charge         6) Partial Payoff       Method Charge         9) Income Estimation Charges       Charge in Charge         9) Income Compo       Charge in Charge         1) APR - Cash Advance       Charge in Charge         1) Watte Base Card Replacement fee (Upon Customer Request)       Charge in Charge				31
B. UBL GO GREEN       1) SMS Alert Charges       Charge in Charge         C. UBL Drive (Car Financing)       1) Application Processing Charges       Charge in Charge         D. iii) UBL Secured       1) Processing Fee       Charge in Charge         D. iii) UBL Secured       1) Processing Fee       Charge in Charge         2) Pre-payment Charges       Charge in Charge       Charge in Charge         3) Late Payment Charges       Charge in Charge       Charge in Charge         4) Partial Payoff Fee       Charge in Charge       Charge in Charge         5) Top-up Enhancement Fee       Charge in Charge       Charge in Charge         E. (i) UBL ADDRESS       1) Processing Fee       Charge in Charge         4) Late Payment Charges       Charge in Charge       Charge in Charge         6) Partial Payoff       9) Income Estimation Charges       Charge in Charge         7) CREDIT CARDS       1) Annual Basic Card Fee       Charge in Charge         9) Income Estimation Charges       Charge in Charge       Charge in Charge         6) APR - Cash Advance       Charge in Charge       Charge in Charge         22) Card Replacement fee (Upon Customer Request)       Charge in Charge       Charge in Charge         3) Auto Debit Rejecton Fee       9       Supplementary Card fee       Charge in Charge		.,		31
C. UBL Drive (Car Financing)       1) Application Processing Charges       Charge in Charge         Q. UBL Drive (Car Financing)       1) Application Processing Charges       Charge in Charge         D. iii) UBL Secured       1) Processing Fee       Charge in Charge         Personal Loan       2) Pre-payment Charges       Charge in Charge         3) Late Payment Charges       Charge in Charge       Charge in Charge         5) Top-up Enhancement Fee       New Charge       Charge in Charge         E. (i) UBL ADDRESS       1) Processing Fee       Charge in Charge         4) Late Payment Charges       Charge in Charge       Charge in Charge         6) Partial Payoff       9 Income Estimation Charges       Charge in Charge         6) Partial Payoff       9 Income Estimation Charges       Charge in Charge         7) CREDIT CARDS       1) Annual Basic Card Fee       Charge in Charge         7) APUL Enternation       1) Annual Basic Card Fee       Charge in Charge         9) Income Estimation Charges       Charge in Charge       Charge in Charge         9) Income Estimation Fee       Wew Charge       Charge in Charge         9) Sustance of ASDR (Ameen Security Deposit Receipt)       Charge in Charge       Charge in Charge         9) Sustance of ASDR (Ameen Security Deposit Receipt)       Through Account       Charge in Char		4) UBL Union Pay Card	Change in Charge	31
4) Late Payment Charges     Change in Charge       D. iii) UBL Secured     1) Processing Fee     Change in Charge       Personal Loan     2) Pre-payment Charges     Change in Charge       3) Late Payment Charges     S) Top-up Enhancement Fee     Change in Charge       E. (i) UBL ADDRESS     1) Processing Fee     Change in Charge       4) Late Payment Charges     Change in Charge     Change in Charge       6) Top-up Enhancement Fee     New Charge     Change in Charge       E. (i) UBL ADDRESS     1) Processing Fee     Change in Charge       4) Late Payment Charges     Change in Charge     Change in Charge       6) Partial Payoff     New Charge     Change in Charge       9) Income Estimation Charges     New Charge     Change in Charge       F) CREDIT CARDS     1) Annual Basic Card Fee     Change in Charge       2) Supplementary Card fee     Change in Charge     Change in Charge       2) Card Replacement fee (Upon Customer Request)     Change in Charge     Change in Charge       3) 1 Bill Payment Fee     Wew Charge     Change in Charge     Change in Charge       20) Card Replacement fee (Upon Customer Request)     Change in Charge     Change in Charge       3) Auto Debit Rejection Fee     Wew Charge     Change in Charge       D) Sale And Purchase of Sace Custony     Sale Costony     Sale Custony     Chang	B. UBL GO GREEN	1) SMS Alert Charges	Change in Charge	32
4) Late Payment Charges       Change in Charge         D. iii) UBL Secured       1) Processing Fee       Change in Charge         2) Per-payment Charges       Change in Charge       Change in Charge         3) Late Payment Charges       Change in Charge       Change in Charge         4) Partial Payoff Fee       New Charge       Change in Charge         4) Datial Payoff       New Charge       Change in Charge         6) Partial Payoff       New Charge       Change in Charge         6) Partial Payoff       New Charge       Change in Charge         6) Partial Payoff       New Charge       Change in Charge         7) CREDIT CARDS       1) Annual Basic Card Fee       Change in Charge         7) Annual Basic Card Fee       Change in Charge       Change in Charge         9) Income Estimation Charges       Change in Charge       Change in Charge         9) Income Estimation Charges       Change in Charge       Change in Charge         9) Income Estimation Charges       Change in Charge       Change in Charge         9) Income Estimation Charges       Change in Charge       Change in Charge         9) Supplementary Card fee       Other Customer Request)       Change in Charge         1) Annual Basic Card Fee       Change in Charge       Change in Charge         1)	C. UBL Drive (Car Financing)	1) Application Processing Charges	Change in Charge	32
Personal Lean       2) Pre-payment Charges       Charge in Charge         3) Late Payment Charges       Charge in Charge         4) Partial Payoff Fee       Charge in Charge         5) Top-up Enhancement Fee       Charge in Charge         E. (i) UBL ADDRESS       1) Processing Fee       Charge in Charge         4) Late Payment Charges       Charge in Charge         6) Partial Payoff       Charge in Charge         9) Income Estimation Charges       New Charge         F) CREDIT CARDS       1) Annual Basic Card Fee         2) Supplementary Card fee       Charge in Charge         4) APR - Retail Transaction       Charge in Charge         5) APR - Cash Advance       Charge in Charge         22) Card Replacement fee (Upon Customer Request)       Charge in Charge         30) 1 Bill Payment Free       Charge in Charge         31) Auto Debit Rejecton Fee       Vew Charge         V       Vemeen Vector         0) 1 Subarce of ASDR (Ameen Security Deposit Receipt)       Charge in Charge         1) Auto Debit Rejecton Fee       Charge in Charge         0) Sale And Purchase of Securities, Safe Custody Articles In Safe Deposit Lockers       a) Annual Fee/ Rented Locker       Change in Charge         1) Sub Aste Deposit Lockers       a) Annual Fee/ Rented Locker       Change in Charge			Change in Charge	33
3) Late Payment Charges       Charge in Charge         4) Partial Payoff Fee       Charge in Charge         5) Top-up Enhancement Fee       New Charge         E. (i) UBL ADDRESS       1) Processing Fee       Charge in Charge         4) Late Payment Charges       Charge in Charge         4) Late Payment Charges       Charge in Charge         6) Partial Payoff       Wew Charge         9) Income Estimation Charges       New Charge         F) CREDIT CARDS       1) Annual Basic Card Fee       Charge in Charge         2) Supplementary Card fee       Charge in Charge       Charge in Charge         2) Supplementary Card fee       Charge in Charge       Charge in Charge         2) Card Replacement fee (Upon Customer Request)       Charge in Charge       Charge in Charge         3) 1 Bill Payment Fee       Wew Charge       Charge in Charge       Charge in Charge         3) 1 Auto Debit Rejection Fee       Wew Charge       New Charge       Charge in Charge         3) Auto Debit Rejection Fee       New Charge       Charge in Charge       Charge in Charge         3) Lato Debit Rejection Fee       9) Issuance of ASDR (Ameen Security Deposit Receipt)       Charge in Charge       Charge in Charge         1) Auto Debit Rejection Fee       9) Sustance of ASDR (Ameen Security Deposit Receipt)       Charge in Charge <td></td> <td></td> <td></td> <td>33</td>				33
4) Partial Payoff Fee       Change in Charge         5) Top-up Enhancement Fee       New Charge         E. (i) UBL ADDRESS       1) Processing Fee       Change in Charge         4) Late Payment Charges       Change in Charge         6) Partial Payoff       Matter Payment Charges         9) Income Estimation Charges       New Charge         F) CREDIT CARDS       1) Annual Basic Card Fee       Change in Charge         2) Supplementary Card fee       Change in Charge       Change in Charge         2) Supplementary Card fee       Change in Charge       Change in Charge         2) CREDIT CARDS       1) Annual Basic Card Fee       Change in Charge         2) Supplementary Card fee       Change in Charge       Change in Charge         2) Card Replacement fee (Upon Customer Request)       Change in Charge       Change in Charge         3) 1 Hill Payment Fee       Wew Charge       Change in Charge         3) 1 Juto Debit Rejection Fee       New Charge       New Charge         0       1 Susuance of ASDR (Ameen Security Deposit Receipt)       Change in Charge         Through Account       Through Account       Change in Charge         4) Annual Fee/ Rented Locker       Change in Charge       Charge in Charge         ad Safe Deposit Lockers       a) Annual Fee/ Rented Locker       Chan	Personal Loan			33
5) Top-up Enhancement Fee     New Charge     :       E. (i) UBL ADDRESS     1) Processing Fee     Change in Charge       4) Late Payment Charges     6) Partial Payoff     Maddition of Maratation       9) Income Estimation Charges     New Charge     Addition of Maratation       9) Income Estimation Charges     New Charge     Change in Charge       F) CREDIT CARDS     1) Annual Basic Card Fee     Change in Charge       2) Supplementary Card fee     Change in Charge     Change in Charge       2) Card Replacement fee (Upon Customer Request)     Change in Charge     Change in Charge       30) 1 Bill Payment Fee     31) Auto Debit Rejection Fee     New Charge       VIEVE     Viet Replacement fee (Upon Customer Request)     Change in Charge       30) 1 Bill Payment Fee     31) Auto Debit Rejection Fee     New Charge       VIEVE     Viet Replacement fee (Upon Customer Request)     Change in Charge       3) Auto Debit Rejection Fee     New Charge     Change in Charge       VIEVE     Viet Replacement fee (Upon Customer Request)     Change in Charge       3) Susance of ASDR (Ameen Security Deposit Receipt)     Change in Charge       Through Acash     Specurities, Safe Custody     Andease of       Securities, Safe Deposit     3) Lockers     Andease of       and Safe Deposit     5) Lockers     Actores       3)				33 33
E. (i) UBL ADDRESS       1) Processing Fee       Change in Charge         4) Late Payment Charges       Change in Charge         6) Partial Payoff       9) Income Estimation Charges         6) Partial Payoff       New Charge         7) CREDIT CARDS       1) Annual Basic Card Fee         2) Supplementary Card fee       Change in Charge         2) Supplementary Card fee       Change in Charge         2) Supplementary Card fee       Change in Charge         2) Card Replacement fee (Upon Customer Request)       O1 Harge methre         3) 1 Bill Payment Fee       Change in Charge         2) Card Replacement fee (Upon Customer Request)       O1 Harge in Charge         3) 1 Auto Debit Rejection Fee       New Charge         V       Vemeen       Charge in Charge         4) Are R - Retait Cash       Supplementary Card fee       Change in Charge         3) 1 Auto Debit Rejection Fee       New Charge       New Charge         VI) Account       Through Account       Change in Charge         Through Account       Through Account       Change in Charge         Sale And Purchase of Sacurities, Safe Oustody       Annual Fee/ Rented Locker       Change in Charge         and Safe Deposit Lockers       a) Annual Fee/ Rented Locker       Change in Charge         G. Miscellaneous<				33
4) Late Payment Charges       Charge in Charge Medition of Marration         6) Partial Payoff       9) Income Estimation Charges       New Charge         F) CREDIT CARDS       1) Annual Basic Card Fee       Change in Charge         2) Supplementary Card fee       Change in Charge         2) Card Replacement fee (Upon Customer Request)       Change in Charge         3) 1 Bill Payoment Fee       Change in Charge         2) 2) Card Replacement fee (Upon Customer Request)       Change in Charge         3) 1 Bill Payoment Fee       New Charge         2) 1 Bill Payoment Fee       New Charge         3) 1 Auto Debit Rejection Fee       New Charge         0       1 Domestic Banking       New Charge         1) Auto Debit Rejection Fee       New Charge         0       Subscheid       Change in Charge         1) Auto Debit Rejection Fee       New Charge         0) Sale And Purchase of Sacount       Sol Lockers         a) Annual Fee/ Rented Locker       Change in Charge         and Safe Deposit Lockers       a) Annual Fee/ Rented Locker       Change in Charge         G. Miscellaneous		7	-	34
6) Partial Payoff     Addition of Narrastion       9) Income Estimation Charges     New Charge       9) Income Estimation Charges     Change in Charge       F) CREDIT CARDS     1) Annual Basic Card Fee     Change in Charge       2) Supplementary Card fee     Change in Charge       4) APR - Retail Transaction     Change in Charge       5) APR - Cash Advance     Change in Charge       22) Card Replacement fee (Upon Customer Request)     Change in Charge       30) 1 Bill Payment Fee     Change in Charge       31) Auto Debit Rejection Fee     Wew Charge <b>01. Domestic Banking</b> A) Remittances     9) Issuance of ASDR (Ameen Security Deposit Receipt)       Through Account     Through Cash       D) Sale And Purchase of Securities, Safe Custody Arides In Safe Deposit Lockers     5) Lockers       a) Annual Fee/ Rented Locker     Change in Charge       a) Safe Deposit Lockers     a) Annual Fee/ Rented Locker       and Safe Deposit Lockers     a) Annual Fee/ Rented Charges       G. Miscellaneous     9-b) Cost of issuance of all Customized Cheque Books       (1) Segment-UBL Ameen Esaar Account     Grid Addition       01. Demestic Banking     1) General Debit Verpaid Card Charges       (2) UBL Ameen Premium Debit Master Card     Change in Charge       (3) Segment-UBL Ameen Esaar Account     Grid Addition       01. De	E. (I) UBL ADDRESS			34
9) Income Estimation Charges       New Charge         F) CREDIT CARDS       1) Annual Basic Card Fee       Charge in Charge         2) Supplementary Card fee       2) Supplementary Card fee       Charge in Charge         4) APR - Retail Transaction       Charge in Charge       Charge in Charge         5) APR - Cash Advance       Charge in Charge       Charge in Charge         22) Card Replacement fee (Upon Customer Request)       30 in Bill Payment Fee       Charge in Charge         31) Auto Debit Rejection Fee       01. Domestic Banking       New Charge         AR Remittances       9) Issuance of ASDR (Ameen Security Deposit Receipt)       Charge in Charge         Through Account       Through Cash       Charge in Charge         D) Sale And Purchase of Securities, Safe Outody       5) Lockers       a) Anual Fee/ Rented Locker       Change in Charge         and Safe Deposit Lockers       9) Dost of issuance of all Customized Cheque Books       Change in Charge       Grid Addition         G. Miscellaneous       9-b) Cost of issuance of all Customized Cheque Books       Change in Charge       Grid Addition         A ATM / Debit Card       1) General Debit/ Prepaid Card Charges       Change in Charge       Grid Addition         UBL Ameen Premium Debit Master Card       UBL Ameen Premium Debit Master Card       Change in Charge         M J MR Receipt Fee				34
F) CREDIT CARDS       1) Annual Basic Card Fee       Change in Charge         2) Supplementary Card fee       2) Supplementary Card fee       Change in Charge         4) APR - Retail Transaction       5) APR - Cash Advance       Change in Charge         5) APR - Cash Advance       2) Card Replacement fee (Upon Customer Request)       Change in Charge         3) 1 Bill Payment Fee       Change in Charge       Change in Charge         31) Auto Debit Rejection Fee       Wew Charge       New Charge         01. Domestic Banking       9) Issuance of ASDR (Ameen Security Deposit Receipt)       Change in Charge         Through Account       Through Account       Change in Charge         Through Account       Through Cash       Change in Charge         D) Sale And Purchase of Securities, Safe Dustody       5) Lockers       a) Annual Fee/ Rented Locker       Change in Charge         and Safe Deposit Lockers       a) Annual Fee/ Rented Locker       Change in Charge       Grid Addition         G. Miscellaneous       9-b) Cost of issuance of all Customized Cheque Books       Change in Charge       Grid Addition         UBL Ameen Freelancer Account       Grid Addition       Grid Addition       Grid Addition         UBL Ameen Premium Debit Master Card       UBL Ameen Premium Debit Master Card       Change in Charge         UBL Ameen Premium Debit Master Ca				34
9) Match of Net       2) Supplementary Card fee       Change in Charge         4) APR - Retail Transaction       Change in Charge         5) APR - Cash Advance       Change in Charge         22) Card Replacement fee (Upon Customer Request)       Change in Charge         30) 1 Bill Payment Fee       Share - Cash Advance         31) Auto Debit Rejection Fee       New Charge         Of Locenses         On Locenses         Of Locenses         Change in Charge         On Locenses         On Locenses         On Lockers         Change in Charge         On Lockers          Change in Charge			-	34
4) APR - Retail Transaction       Change in Charge         5) APR - Cash Advance       Change in Charge         2) Card Replacement fee (Upon Customer Request)       Change in Charge         30) 1 Bill Payment Fee       Si) Auto Debit Rejection Fee         31) Auto Debit Rejection Fee       New Charge         Of Domestic Banking         A) Remittances       9) Issuance of ASDR (Ameen Security Deposit Receipt)       Change in Charge         Through Account       Through Account       Change in Charge         D) Sale And Purchase of       Socurities, Safe Custody       Annual Fee/ Rented Locker       Change in Charge         a) Annual Fee/ Rented Locker       a) Annual Fee/ Rented Locker       Change in Charge         G. Miscellaneous       9-b) Cost of issuance of all Customized Cheque Books       Change in Charge         G. Miscellaneous       9-b) Cost of issuance of all Customized Cheque Books       Change in Charge         G. Miscellaneous       9-b) Cost of issuance of all Customized Cheque Books       Change in Charge         G. Miscellaneous       9-b) Cost of Summer Banking       Change in Charge         A. ATM / Debit Card       1) General Debit/ Prepaid Card Charges       Change in Charge         UBL Ameen Premium Debit Master Card       Change in Charge       Change in Charge         M JIN Receipt Fee       ii) U	I) OREDIT ORIDO			34
22) Card Replacement fee (Upon Customer Request) 30) 1 Bil Payment Fee 31) Auto Debit Rejection Fee       Change in Charge Change in Charge 31) Auto Debit Rejection Fee         01       Domestic Banking         01       9) Issuance of ASDR (Ameen Security Deposit Receipt) Through Account Through Account Through Account Through Cash       Change in Charge Change in Charge         0) Sale And Purchase of Securities, Safe Custody Articles In Safe Deposit and Safe Deposit Lockers       5) Lockers a) Annual Fee/ Rented Locker       Change in Charge Change in Charge         3       b) Cost of issuance of all Customized Cheque Books 14) Segment-UBL Ameen Escar Account and Safe Deposit Lockers       Change in Charge Grid Addition         4       DS. Consumer Banking       Change in Charge (Grid Addition         4       1) General Debit Prepaid Card Charges UBL Ameen Premium Debit Master Card UBL Ameen Premium Debit Master Card UBL Ameen Visa Classic Debit Card m) ATM Receipt Fee ii) UBL Card at member Bank ATM       Change in Charge Change in Charge         8. UBL GO GREEN       1) SMS Alert Charges       Change in Charge         2. Armeen Drive- Auto Financing       1) Documentation charges       Change in Charge				35
30) 1 Bill Payment Fee       Change in Charge New Charge         31) Auto Debit Rejection Fee       New Charge         01. Domestic Banking       9) Issuance of ASDR (Ameen Security Deposit Receipt)         Through Account       Change in Charge Charge in Charge in Charge         0) Sale And Purchase of Scoutidy Articles In Safe Deposit Account       Socurities, Safe Custody Articles In Safe Deposit Lockers         a) Remittances       5) Lockers       a) Annual Feel Rented Locker       Change in Charge in J UBL Card at member Bank ATM       Change in Charge in Charge in Charge in Charge in Charge in J UBL Card at member Bank ATM       Change in Charge in J UBL Card at member Bank ATM       Change in Charge				35
31) Auto Debit Rejection Fee       New Charge         01: Domestic Banking       01: Domestic Banking         03: Alto Debit Rejection Fee       01: Domestic Banking         04: Remittances       91 Issuance of ASDR (Ameen Security Deposit Receipt) Through Account       Change in Charge Change in Charge         05: Sale And Purchase of Securities, Safe Custody Articles In Safe Deposit and Safe Deposit Lockers       51 Lockers       Change in Charge         05: Miscellaneous       9-b) Cost of issuance of all Customized Cheque Books       Change in Charge       Change in Charge         06: Miscellaneous       9-b) Cost of issuance of all Customized Cheque Books       Change in Charge       Charge in Charge         07: Ant M / Debit Card       10: General Debit Prepaid Card Charges       Change in Charge       Charge in Charge         08: UBL Ameen Premium Debit Master Card       0: Grid Addition       Charge in Charge       Charge in Charge         09: UBL Ameen Premium Debit Master Card       0: Grid Addition       Charge in Charge       Charge in Charge         09: UBL Ameen Visa Classic Debit Card       0: JUBL Card at member Bank ATM       Change in Charge       Change in Charge         09: UBL Card Carges       0: JUBL Card at member Bank ATM       Change in Charge       Change in Charge         01: UBL Card At member Bank ATM       Change in Charge       Change in Charge       Change in Charge <td></td> <td></td> <td></td> <td>36</td>				36
Other State       Other State         Other State       Other State       Other State         Other State       Other State       Other State         Other State       Other State       Other State       Other State         Other State       Other State       Other State       Other State         Other State       Other State       Other State       Other State         Other State       Other State       Other State       Other State         Other State       Other State       Other State       Other State         Other State       Other State       Other State       Other State         Other State       Other State       Other State       Other State         Other State       Other State				36 36
Off. Domestic Banking           01. Domestic Banking           A) Remittances         9) Issuance of ASDR (Ameen Security Deposit Receipt) Through Account         Change in Charge Change in Charge           D) Sale And Purchase of Securities, Safe Custody Articles In Safe Deposit and Safe Deposit Lockers         5) Lockers a) Annual Fee/ Rented Locker         Change in Charge           G. Miscellaneous         9-b) Cost of issuance of all Customized Cheque Books         Change in Charge           14) Segment-UBL Ameen Esaar Account         Grid Addition           25) UBL Ameen Freelancer Account         Grid Addition           05. Consumer Banking         1) General Debit Verpaid Card Charges         Change in Charge           UBL Ameen Premium Debit Master Card         Change in Charge         Change in Charge           0 UBL Ameen Premium Debit Master Card         Change in Charge         Change in Charge           0 UBL Ameen Premium Debit Master Card         Change in Charge         Change in Charge           0 UBL Ameen Visa Classic Debit Card         m) ATM Receipt Fee         Change in Charge           0 UBL Card at member Bank ATM         Change in Charge         Change in Charge           10 Documentation charges         Change in Charge         Change in Charge		31) Auto Debit Rejection Fee		
A) Remittances       9) Issuance of ASDR (Ameen Security Deposit Receipt) Through Account       Change in Charge Change in Charge         D) Sale And Purchase of Securities, Safe Deposit and Safe Deposit Lockers       5) Lockers       change in Charge         a) Annual Fee/ Rented Locker       change in Charge       change in Charge         a) Annual Fee/ Rented Locker       change in Charge       change in Charge         a) Safe Deposit Lockers       a) Annual Fee/ Rented Locker       change in Charge         G. Miscellaneous       9-b) Cost of issuance of all Customized Cheque Books       Change in Charge         Through Account       9-b) Cost of issuance of all Customized Cheque Books       Change in Charge         G. Miscellaneous       9-b) Cost of issuance of all Customized Cheque Books       Change in Charge         Through Active To the Compound of the Compo	(UBL	آمِٽِين Atmeen		ŚĘ
A) Remittances       9) Issuance of ASDR (Ameen Security Deposit Receipt) Through Account       Change in Charge Change in Charge         D) Sale And Purchase of Securities, Safe Deposit and Safe Deposit Lockers       5) Lockers       change in Charge         a) Annual Fee/ Rented Locker       change in Charge       change in Charge         a) Annual Fee/ Rented Locker       change in Charge       change in Charge         a) Safe Deposit Lockers       a) Annual Fee/ Rented Locker       change in Charge         G. Miscellaneous       9-b) Cost of issuance of all Customized Cheque Books       Change in Charge         Through Account       9-b) Cost of issuance of all Customized Cheque Books       Change in Charge         G. Miscellaneous       9-b) Cost of issuance of all Customized Cheque Books       Change in Charge         Through Active To the Compound of the Compo		01 Domestic Banking		
Through Account         Change in Charge Change in Charge           D) Sale And Purchase of Socurities, Safe Custody and Safe Deposit and Safe Deposit Change in Charge         5) Lockers         a) Annual Fee/ Rented Locker         change in Charge           a) Annual Fee/ Rented Locker         a) Annual Fee/ Rented Locker         change in Charge         change in Charge           G. Miscellaneous         9-b) Cost of issuance of all Customized Cheque Books (14) Segment-UBL Ameen Esaar Account         change in Charge Grid Addition         change in Charge           A ATM / Debit Card         1) General Debit Verpaid Card Charges UBL Ameen Premium Debit Master Card         change in Charge Change in Charge         change in Charge           B. UBL GO GREEN         1) SMS Alert Charges         change in Charge         change in Charge           B. UBL GO GREEN         1) Documentation charges         change in Charge         change in Charge           B. UBL GO GREEN         1) Documentation charges         change in Charge         change in Charge	A) Domittonego			
Through Cash         Change in Charge           D) Sale And Purchase of Securities, Safe Custody Articles in Safe Deposit and Safe Deposit Lockers         5) Lockers         Change in Charge           a) Annual Fee/ Rented Locker         a) Annual Fee/ Rented Locker         Change in Charge           and Safe Deposit and Safe Deposit Lockers         9-b) Cost of issuance of all Customized Cheque Books         Change in Charge           G. Miscellaneous         9-b) Cost of issuance of all Customized Cheque Books         Change in Charge           25) UB LAmeen Freelancer Account         Grid Addition           05. Consumer Banking         0.           A. ATM / Debit Card         1) General Debit Prepaid Card Charges           UBL Ameen Premium Debit Master Card         Change in Charge           II) BL Card at member Bank ATM         Change in Charge           B. UBL GO GREEN         1) SMS Alert Charges         Change in Charge           II) Documentation charges         Change in Charge         Change in Charge	A) Reminances		Change in Charge	50
Securities. Safe Custody Articles In Safe Deposit and Safe Deposit Sele Deposit Lockers       a) Annual Fee/ Rented Locker       Change in Charge         G. Miscellaneous       9-b) Cost of issuance of all Customized Cheque Books 14) Segment-UBL Ameen Esaar Account 25) UBL Ameen Freelancer Account       Change in Charge Grid Addition Grid Addition         OS. Consumer Banking         A ATM / Debit Card       1) General Debit/ Prepaid Card Charges UBL Ameen Premium Debit Master Card UBL Ameen Vrisa Classic Debit Card m) ATM Receipt Fee ii) UBL Card at member Bank ATM       Change in Charge Change in Charge         B. UBL GO GREEN       1) SMS Alert Charges       Change in Charge         C. Ameen Drive- Auto Financing       1) Documentation charges       Change in Charge				50
Articles In Safe Deposit and Safe Deposit and Safe Deposit Safe Deposit (Change in Charge (Change in Charge (Charge) (Charge (Charge) (Charge) (Charge (Charge) (Charge) (Charg		5) Lockers		
A duses in Sale Deposit and Safe Deposit 14) Segment-UBL Ameen Essar Account 25) UBL Ameen Freelancer Account 25) UBL Ameen Freelancer Account 05. Consumer Banking A. ATM / Debit Card 1) General Debit/ Prepaid Card Charges UBL Ameen Premium Debit Master Card UBL Ameen Premium Debit Master Card UBL Ameen Visa Classic Debit Card m) ATM Receipt Fee ii) UBL Card at member Bank ATM 5. UBL GO GREEN 1) SMS Alert Charges C. Ameen Drive- Auto Financing 1) Documentation charges	Securities, Safe Custody		Change in Charge	52
G. Miscellaneous       9-b) Cost of issuance of all Customized Cheque Books       Change in Charge         14) Segment-UBL Ameen Esaar Account       Grid Addition         25) UBL Ameen Freelancer Account       Grid Addition         05. Consumer Banking       05. Consumer Banking         A ATM / Debit Card       1) General Debit/ Prepaid Card Charges         UBL Ameen Premium Debit Master Card       Change in Charge         UBL Ameen Visa Classic Debit Card       Change in Charge         m) ATM Receipt Fee       The UBL Card at member Bank ATM         B. UBL GO GREEN       1) SMS Alert Charges       Change in Charge         C. Ameen Drive- Auto Financing       1) Documentation charges       Change in Charge	Articles In Sate Deposit and Safe Deposit Lockers			
14) Segment-UBL Ameen Esaar Account     Grid Addition       25) UBL Ameen Freelancer Account     Grid Addition       OSC Onsumer Banking       A ATM / Debit Card     1) General Debit Prepaid Card Charges       UBL Ameen Premium Debit Master Card     Charge in Charge       UBL Ameen Premium Debit Master Card     Change in Charge       UBL Ameen Premium Debit Master Card     Change in Charge       UBL Ameen Visa Classic Debit Card     Change in Charge       ii) UBL Card at member Bank ATM     Change in Charge       B. UBL GO GREEN     1) SMS Alert Charges     Change in Charge       C. Ameen Drive- Auto Financing     1) Documentation charges     Change in Charge		9-b) Cost of issuance of all Customized Cheque Books	Change in Charge	60
25     UBL Ameen Freelancer Account     Grid Addition       05. Consumer Banking       A. ATM / Debit Card     1) General Debit/ Prepaid Card Charges     Change in Charge       UBL Ameen Visa Classic Debit Card     Change in Charge     Change in Charge       ii) UBL Card at member Bank ATM     Change in Charge     Change in Charge       B. UBL GO GREEN     1) SMS Alert Charges     Change in Charge       1) Documentation charges     Change in Charge				61
05. Consumer Banking           A. ATM / Debit Card         1) General Debit/ Prepaid Card Charges UBL Ameen Premium Debit Master Card         Change in Charge Change in Charge           UBL Ameen Visa Classic Debit Card         Change in Charge in ) ATM Receipt Fee         Change in Charge           ii) UBL Card at member Bank ATM         Change in Charge         Change in Charge           B. UBL GO GREEN         1) SMS Aler Charges         Change in Charge           C. Ameen Drive- Auto Financing         1) Documentation charges         Change in Charge		, .		63
A. ATM / Debit Card       1) General Debit/ Prepaid Card Charges       Change in Charge         UBL Ameen Premium Debit Master Card       Change in Charge         UBL Ameen Visa Classic Debit Card       Change in Charge         in JUBL Card at member Bank ATM       Change in Charge         B. UBL GO GREEN       1) SMS Alert Charges       Change in Charge         C. Ameen Drive- Auto Financing       1) Documentation charges       Change in Charge				
UBL Ameen Premium Debit Master Card         Change in Charge           UBL Ameen Visa Classic Debit Card         Change in Charge           m) ATM Receipt Fee         Change in Charge           ii) UBL Card at member Bank ATM         Change in Charge           B. UBL GO GREEN         1) SMS Alert Charges         Change in Charge           C. Ameen Drive- Auto Financing         1) Documentation charges         Change in Charge	A ATM / Debit Card			
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Particulars	Charges	GL	de sc
A. REMITTANCES		UL	36
1) Cashier's Cheque/Corporate Bankers Cheque - CBC			
a) Issuance of Cashier's Cheque / CBC -			
Through Account	Rs. 450/- (flat)	54200100	1009
b) Cancellation of Cashier's Cheque /CBC For Account Holders For Non Account Holders	Rs. 450/- (flat) Rs. 750/- (flat)	54200150	1010
<ul> <li>c) Issuance of Duplicate Cashier's Cheque /CBC</li> <li>d) Issuance of instrument for payment of fees/dues in favor of Educational Institution HEC/Board etc.</li> </ul>	Same as 1(a) above 0.50% of fee/dues or Rs.25/- per instrument whichever is less.(Charges are inclusive of Sales Tax/FED)	54200120 54200100	
<ol> <li>Inter Branch Online Transactions-both Within City &amp; Intercity</li> <li>Note: No service fee shall be charged from students depositing the amount of fee directly in the fee collecting account</li> <li>a) Cash Deposits (Charges are to be</li> </ol>		54203670	1006
recovered from the Depositor) i) Within City	Free		
ii) Intercity b) Online Funds Transfer in PKR (Account	0.10% or Min Rs. 550/- or Max Rs. 3,000/-	54200200	1007
to Account transfer within UBL) (Charges are to be recovered from the remitter)			
i)Within City	Free		
ii) Intercity	0.10% or Min Rs. 425/- or Max Rs. 2,000/-		
<ul> <li>c) Cash Withdrawals (Charges are to be recovered from the account holder)</li> </ul>		54203680	1008
i) Within City	Free		
ii) Intercity	0.20% or Min. Rs. 500/- or Max Rs. 3,000/-		
<ul> <li>d) UBL Cheque Deposit (Charges are to be recovered from the Beneficiary)</li> </ul>		54200280	1015
<ul> <li>i) Within City and within the catchment area of one clearing house</li> </ul>	Free		
ii) Intercity	0.10% Min Rs. 450/- or Max Rs. 2,500/-		
3) Inter Bank Fund Transfer- IBFT		5 4000050	1005
i) Branches ii) ATM, Digital Application & NetBanking	Rs. 425/- (Flat)	54200250 54200230	
a) Up to Aggregate Monthly Limit (Rs. 25,000)	Free	57200200	1040
<ul><li>b) Above Aggregate Monthly Limit (Rs. 25,000)</li></ul>	0.1% of the transaction amount or Rs. 200, whichever is lower. (Charges are inclusive of Sales Tax /FED)		
4) IBFT via Raast	Free		
5) Issuance of SDR (Security Deposit Receipt)		54200300	1109
Through Account	Free		
Through Cash	Free		
6) Duplicate SDR / TDR / FDR Issuance Charges	Rs. 300/- (flat)	54200400	1111
02	•		



		Co	Code	
Particulars	Charges	GL	SC	
7) Inter Branch (A/c to A/c) Foreign Currency Funds Transfer (Charges to be recovered from Remitter)		54200240	1007	
a) Within City	Free			
b) Intercity	Minimum			
	USD 5/- GBP 3/- EURO 4/- AED 20/- SAR 20/- or 0.10% whichever is higher	e <b>r</b>		
8) DD/MT/PO Cancellation Charges	Rs. 750/- (flat)	54200150	1010	

- In addition to above, commission/service charges, courier/postage / fax charges will also be reaccording to prescribed tariff (wherever applicable)
- In addition to the charges above, all applicable Government levies will also be recovered.
- · For Inter Branch Online transaction, OBC charges would not apply.
- Where Online system is down, remittance may be sent by other means but Inter Branch Online
  Transactions charges will be recovered
- See Page 12 13 for waivers on Business Partner and Business Partner Plus Account.
- ISB/Rwp, Chenab Nagar (Rabwah)/Chiniot and Khusab/Jahurabad are to be treated as twin cities & all online transactions should be treated as within city.

B. BILLS			
<ol> <li>a) Clean (including cheques / dividend warrants / Bank Drafts, beyond NIFT / OBC Centers/ APC etc.)</li> </ol>	0.25% of the amount, Min. Rs. 400/- Max Rs. 12,500/-	54201450	1014
b) Intercity Clearing Charges	Free	54203660	1089
c) Deduction of Cashier's Cheque Issuance Charges in Direct Collection where NIFT/NBP services are not available	Rs. 250/- (flat) plus courier charges or actual wherever applicable		

### Note:

- Postage / Courier charges are to be recovered on collection / realization of each instrument (whether clean or documentary). However, in case where party has deposited more than 1 cheque instrument on particular date to be collected /drawn on the same branch of the bank, postage / courier charges are to be recovered only once.
- Collecting agent's charges, if the collecting bank is other than the bank, will also be recovered.
- Communication charges will be recoverd, if fate of the instrument is asked for by telephone.
- No charges, if branch is situated within a radius of 25 km as it will be treated as a local branch or within catchment area of NIFT if clearing is handled as a local clearing.
- OBC charges only to be collected where cheques are physically lodged in collection.

<ul><li>2) Purchase of Bills:</li><li>a) Documentary other than those drawn against Letter of Credit</li></ul>	mark-up from the date of	54206300	-
	purchase to the date of payment. (Plus		
	Communication Charges)		
<ul> <li>b) Other cheques / demand instruments</li> </ul>	0.60%, Min Rs.250/-	54206300	
(like Dividend Warrants)	(Plus Communication		
c) i) Returning charges for documentary /clean	Charges)	52700430	
collections from payee account in case		02100400	- 1
the instruments are returned unpaid			
For PKR Account	Rs. 500/- per transaction		
For FCY Account	USD 10/- or equivalent		
	per transaction		



Particulare	Charges	Coc	
Particulars	Charges	GL	SC
<ul> <li>ii) Returning charges for documentary / clean collections from drawer account in case the instruments are returned unpaid For PKR Account</li> <li>For FCY Account</li> </ul>	collections from drawer account in case the instruments are returned unpaidRs. 500/- per transactionFor PKR AccountRs. 500/- per transactionFor FCY AccountUSD 10/- or equivalent per transaction		
d) Mark-up shall be applied as under on bills purchased / negotiated	54 - 1 <b>D</b> - 4 000/	54206300	-
<ul> <li>i) If retired upto 21st day from the date of purchase</li> <li>ii) If retired during next 210 days</li> </ul>	54 paisa per Rs.1,000/- per day on actual finance. 54 paisa per Rs. 1,000/-		
· · · · · · · · · · · · · · · · · · ·	per day plus Bank's commission @10 paisa per Rs. 100/-		
Note: • In addition to above, commission/service charges recovered according to prescribed tariff (whereve • In addition to the charges above, all applicable G	r applicable)		;
e) Storage charges	i) Free, if cleared within 3	54206300	
	ii) Rs. 2/- per packet per day, Min Rs.100/-		
C. i) PROJECT FINANCE /ADVANCES Following charges may be recovered in addition to interest / markup / return on investment			
<ol> <li>Fee and charges in respect of Project Financing         <ul> <li>a) Project evaluation / Appraisal fee</li> </ul> </li> </ol>	On case to case basis as per agreement with the party.	54202000	2001
<ul> <li>b) Commitment fee (on undisbursed balance) from the date of sanction to the date of disbursement (on fund based commitment only)</li> </ul>	On case to case basis as per agreement with the party.	54202050	2002
c) Legal documentation fee for Trade Related / Project Finance	On case to case basis as per agreement with the party.	57800600	-
d) Trusteeship fee (to be recovered by the lead bank in case of consortium financing)	On case to case basis as per agreement with the party.	54202100	
<ul> <li>e) Restructuring and Re-scheduling fee</li> <li>f) Restructuring and Re-scheduling fee for</li> </ul>	On case to case basis as per agreement with the party. On case to case basis as	54202150 54202150	
2) Evaluation charges of property for security	per agreement with the party. At Actual	54202000	
Purpose 3) Non-Refundable Processing Fee for SME / Commercial Advances including Funded and		54202200	2007
Non-Funded Facilities (Fresh/Enhancement/Renewal)			
Up to Rs. 1M	Rs. 3,500 Flat		
Above 1M to 5M	Rs. 5,000 or 0.05% whichever is higher		
Above 5M to 10M	Rs. 6,000 or 0.06% whichever is higher		
Above 10 to 15M	Rs. 10,000 or 0.05% whichever is higher		
Above 15M to 20M	Rs. 12,000 or 0.06% whichever is higher		
Above 20M to 30M	Rs. 15,000 or 0.05% whichever is higher		
Above 30M to 50M	Rs. 17,000 or 0.06% whichever is higher		
Above 50M to 100M	Rs. 25,000 or 0.06% whichever is higher		
Above 100M	Rs. 35,000 or 0.055% whichever is higher		



Particulars	Charges	GL	de sc
4) For finance against pledge / hypothecation:		GL	30
a) Godown Rent	At Actual	54202250	2008
b) Mucaddam	At Actual	54202250	2009
<ul> <li>c) Delivery Charges</li> <li>i) If a Godown Keeper is not posted, conveyance charges will be recovered</li> </ul>	At Actual	54202250	2011
ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation	At Actual		
<ul> <li>d) CIB Report         <ul> <li>i) For Individual</li> <li>ii) For Corporate Entities</li> </ul> </li> </ul>	Rs.50/- (flat) Rs.50/- (flat)	57800700	2012
e)Other Incidental Expenses:	At Actual	57800500	2013
Insurance Premium, Legal Charges etc. f) Handling charges on marking of lien on	Rs.500/- (flat) per customer	54202300	
Govt. Securities g) Marking of lien on securities issued by UBL for other banks	Rs.500/- (flat) per customer	54202300	2015
<ol> <li>Other Charges on Advances         <ul> <li>For the Issuance of NOC on the request of customers for creating additional/ pari-passu charge/second charge on their fixed assets for acquiring further project finance, finances from other banks/financial institutions.</li> </ul> </li> </ol>	Rs.10,000/- (flat) per transaction	57800500	2016
<li>b) For the Issuance of NOC on the request of customers for creating charge on their current assets.</li>	Rs.10,000/- (flat) per transaction	57800500	2017
6-a) Redemption of charge fee to be recovered from the party when bank officers are called before Registrar for redemption for the mortgage.	Rs.2,500/- (flat) per property	57800500	2018
b) Vacation of Charges	Rs.1,000/- per property	57800500	2019
7-a) Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed assets is registered	Actual plus Rs. 1,000/- per case	57800500	2020
<ul> <li>b) Registration of charge at Registrar's office.</li> <li>For Partnership/Proprietorship firms/ individual finances exceeding Rs.0.500 (M) for mortgage at registrar of Property office</li> </ul>	Actual plus Rs. 1,000/- per case	57800500	2021
8) Agri Proposal Processing Fee		54202200	
a. Farm Loans i) New Customers /Fresh Facility or Enhancement*	I) Rs. 1,450/- for Limit Amt < Rs. 0.5Mn ii) Rs. 2,900/- for Limit Amt Rs. 0.5Mn to Rs. 1.0Mn iii) Rs. 7,000/- or 0.1% (which ever is higher) of the Limit Amt > Rs. 1.0Mn		2033
ii) Renewals after 3 years	i) Rs. 1,450/- for Limit Amt upto Rs. 3Mn. ii) Rs. 4,000/- for Limit Amt exceeding Rs. 3Mn.		
iii) Land Verification Charges (for all loans against the Charge on Agriculture land)	Rs. 3,700/-		
b. Development/Non Farm/Farm Machinery i) New Customers /Fresh Facility or Enhancement	i) Rs. 2,900/- for Limit Amt up to Rs. 1.0Mn iii) Rs. 7,000/- or 0.1% (which ever is higher) of the Limit Amt > Rs. 1.0Mn		



Particulars	Charges	GL	de sc
ii)Renewals	<ul> <li>i) Rs. 1,450/- for Limit Amt up to Rs. 3Mn.</li> <li>ii) Rs. 4,000/- for Limit Amt exceeding Rs. 3Mn.</li> <li>Rs. 4,600/- per Tractor/ Vehicle</li> </ul>		30
d) Loans booked under "E-Credit Solution for Farmers SBP Schemes"	Rs. 4,900/- per limit to be paid by Farmer after charge creation and before DAC.		
Note: a) All charges are non refundable and recovered b) Charges to be calculated on the amount appro c) Charges on enhancement of limit to be calcula d) All property documents verification charges the customer.	ved ted on the total limit amount with	h enhance	
Note: • In addition to above, commission/service charger recovered according to prescribed tariff (wherev • In addition to the charges above, all applicable of	er applicable)		e
C. ii) UBL BUSINESSLINE			
1) Processing Charges	As per the loan documents, or Rs. 5,000/-(non-refundable), if not specified	54202200	3006
2) Appraisal Charges	As per the loan documents, or Rs. 4,000/- (non-refundable), if not specified	54202000	3007
3) Legal Charges	As per the loan documents, or Rs. 4,000/- (non-refundable), if not specified	57800600	-
4) Income Estimation Charges	As per the loan documents, or Rs. 5,000/- (non-refundable), if not specified	54205600	-
5) Late Payment Charges	2% on outstanding principal, if not specified.	54205500	3009
6) Property Insurance	As specified in the loan documents, or actual (max of 3%) if not specified	54302200	-
7) Life Insurance	Optional. As per the rate quoted by the Insurance Company.	54302200	-
08) Default due to lack of funds on standing instructions	As per the loan documents, or Rs. 2,000/- if not specified	54208050	-
09) Refund via cashier's cheque (CC)	Regular CC charge as per page no. 2, Item No. 1 (a) will apply for all consumer	54200100	-
10) Line Renewal Charges	refunds. As per the loan documents, or @ 0.05% of credit line or Rs. 5,000/- whichever is higher, if not specified	54202200	3008
Note: • These Charges are quoted by the vendor & arr • In addition to above, commission/service charg recovered according to prescribed tariff (where • In addition to the charges above, all applicable Gov Sales Tax / FED	e subject to change. les courier/postage / fax charges ver applicable)		be
D). SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKEPS			_
DEPOSIT AND SAFE DEPOSIT LOCKERS     1) Refund to unsuccessful applicants for IPOs     a) For A/c holder     b) For non A/c holder	Free - A/c Credit Same as Cashier's Cheque (Ref page No.1,( 1-a )	54202750	-
<ul><li>2) Sale / purchase of shares and securities</li><li>3) Shares / securities held in safe custody (to be recovered on quarterly basis)</li></ul>	Rs. 500/- flat per transaction Rs. 850/- flat	54208050 54208050	-
<ul> <li>4) Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal)</li> </ul>	0.25% upto Rs.10,000/-of the paid-up or face value Min Rs.50/- and 0.125 % on amount exceeding Rs.10,000/- Min Rs.100/-	54208050	-

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Particulars			Charge	s		GL	de sc
<ul><li>5) Withdrawal fee on Govt. Securi</li><li>6) Charges for collection of interest /</li></ul>		ividend	0.30% or /return div paid Min	er scrip, Min amount of vidend colle Rs.20/- plus openses Rs.	interest cted/ s out of	54208050 54208050	-
<ul><li>7) Stop payment Charges per Divi</li><li>8) NIFT charges on the Dividend V</li></ul>		arrant	codes an	flat charges if l e on the Dir otherwise F	vidend	54208050 54202700	-
9) Handling charges for conversion consolidation or sub-division of 0			Rs.20/- p	er scrip		54208050	-
10) Articles in safe deposit - Envel	opes		flat per 1 any part t minimum quarter. ii) Envelo 25 square thereof w	& Packages 00 cubic inc hereof with of Rs. 400/ pes Rs. 3/- 1 e inches or a ith a minimu per quarter	thes or a - per flat per any part im of	54208050	-
<ul> <li>a) Safe deposit lockers fee to be re of the period</li> </ul>	ecovered	in adva	ince at the	commence	ment		
	Small	Mediur	n Large	Extra Large			
Option No. 1 Annual Fee/ Rented Locker Note: Key deposit to be recovered	5,000/-	6,500/-	8,500/-	12,500/-			
Option No. 2 Security Deposit Note:	45,000/-	75,000	/- 115,000/-	150,000/-		54202850	1017 1065
a) No locker rent to be recovered b) Key Deposit to be recovered						41805100	
Key Deposit (One time only)	3,000/-	3,500/		5,000/-	with A/c without A/c	41802600	-
Key deposit & Security deposit Amou	nt will be r	refundab	le at the tim	e of vacation	of locker.		
<ul> <li>b) Late payment charges (plus over due yearly rent)</li> <li>Note:</li> <li>*Late payment charges will be annually after rent is overdue for 30 days</li> <li>c) Breaking Charges</li> </ul>			annual loo	he applicab cker rent eve	ery year	54205500 54202850	1019
C) Dreaking Charges				/- (flat) per l al, whichev		94202890	1020
<ul> <li>12) Investor Portfolio Securities (IF Domestic Clients a) Custodial Charges</li> <li>b) Transaction Charges (Sale a c) Security Movement/Transfer d) IPS Statement</li> <li>13) Investor Portfolio Securities (I</li> </ul>	& Purcha Charge	ase) Is		Free On Do per stateme		54202600	-
International Clients (SCRA) a) Custodial Charges			p.a. per i	s.100/- mln (		54202600 54202600	-



Particulars	Charges	Co	
b) Primary Market Participation Fee	5 bps per transaction	GL 54202600	SC
c) IPS Statement	Quarterly Free On Demand Rs. 100/- per	54202600	-
d) Security Movement/Transfer Charges	statement Rs. 500/- per transaction	54202600	-
Note: • In addition to above, commission/service charges recovered according to prescribed tariff (wherever • In addition to the charges above, all applicable Go	applicable)		
E. GUARANTEES 1) Guarantee issued to shipping companies in lieu (File of Leden energy of Alayse Bills	Rs.1,500/- (flat)	54203000	SGT
of Bills of Lading / Endorsement of Airway Bills 2) Guarantees secured by cash margin / lien over deposits	0.50% per quarter or part thereof, Min. Rs.600/-	31501020	MO2 MO3
3) Consortium / Syndicate Guarantees	As per Term Sheet applicable for the entire Syndicate members	54203150	-
<ol> <li>Other Guarantees Where total volume of guarantees being issued on behalf of customer during a calendar year is:</li> </ol>	(Quarter will start from the date of issuance of Guarantee)	54203150	BGC
(a) Upto Rs.25 mln	0.50% per quarter or part thereof		
(b) Rs.50 mln	0.40% per quarter or part thereof		
(c) Rs.100 mln	0.35% per quarter or part thereof		
(d) Over Rs.100 mln	Negotiable (see note below) Minimum Commission Rs.2,000/- per annum per Guarantee or Rs.600/- per quarter wherever Guarantee validity is less than one year. Charges may be waived against 100% cash kept in Margin Account		
<ol> <li>a) Back to Back guarantees including issued against counter guarantee of Foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees, etc.</li> </ol>	-	54203150	BGC
<ul> <li>b) Counter Guarantee issued by us for guarantee issuance abroad</li> </ul>	As per Other Guarantees, Clause 4, above (commission subject to negotiations with clients and correspondent arrangements) Min. 100 USD	54203150	BGC
6) Amendment	Rs.1,200/- per amendment (flat) or commission at rate specified above if amendment involves increase in amount or extension in period. Incase of back to back Guarantee: USD 75 or commission at rates specified under item 5 (a) and (b) above, if amendment involves increase in amount or extension in period.	54203150	BGC
<ol> <li>Service charges for handling claims lodged b beneficiary</li> </ol>		54203150	BGC
<ul> <li>a) Guarantees issued at customer's request within Pakistan</li> </ul>	Rs. 2,000/- (flat)		
<ul> <li>b) Guarantees issued at request of foreign banks / back to back</li> </ul>	USD 120 (flat) or equivalent		
<ul> <li>c) Guarantees issued by banks abroad at our request</li> </ul>	USD 120 (flat) or equivalent		



Particulars	Charges	GL	de sc
	enaigee	GL	50
Note: • The Bank reserves the right to charge different subject to prior approval by concerned sanctior • In addition to above, commission/service charg recovered according to prescribed tariff (where • In addition to the charges above, all applicable	ing authority. es, courier/postage / fax charges ver applicable)	s will also b	
F. LOCAL TRADE BUSINESS			
a) Inland Letters of Credit issuance	Upto 0.4% per quarter or part thereof Min Rs. 2,200/-	54206000	LOC
b) Inland LC Amendment charges	Rs.1,500/- (flat) per transaction plus commission as per item a) above if increase in amount.	54206050	AMO
c) Swift Charges	increase in amount.	57800400	swi
i) LC Issuance	Min. Rs.2,000/- or actual whichever is higher		
ii) Amendment Issuance	Min. Rs.1,000/- or actual whichever is higher		
d) Duplicate Advices	Rs.350/- per duplicate advice	57800500	-
e) Inland LC Cancelation Charges	Rs.2,000/- plus swift charges Rs.1,000/- flat & communication charges	54206100	LCI
2) Local Import Bills a) Sight Bills			
<ul> <li>a) Signt Bills</li> <li>b) Collection charges for Inland LC / Restricted LC &amp; Handling of Inland Impor Documents against PAD Bill (Sight Bill)</li> </ul>	Rs. 1,500/- (flat) per bill	54206750	HD
ii) Retirement of Bills		54206850	XCI
<ul> <li>If retired within 3 days from the date of lodgment in PAD</li> </ul>	60 paisa per Rs.1,000/- per day from the date of negotiation Plus Bank commission @ 0.25% on the PAD amount (net of margin) created		
<ul> <li>If retired after 3 days from date of lodgment in PAD</li> </ul>	65 paisa per Rs. 1,000/- per day from the date of negotiation plus Bank's commission @ 0.25% on the PAD amount created		
b) Usance Bills			
i) Collection Charges	0.40% per bill Min. Rs.1,500/-	54206400	
ii) If bill matures after expiry of LC	Charges under b) i) plus delivery of documents against acceptance commission @ 0.10% per month on bill amount realization from the date of expiry of LC	54206300	LE
c) Payment of Bill drawn under Inland LC	Payment commission; Rs.600/- (flat)	54201000	POO
d) Inland LC Documents Returned Unpaid	Rs. 3,000/- (flat) plus swift charge Rs. 1,000/- flat & Communication charges	54207650	HDO
e) Handling of Inland LC Documents with discrepancies	Rs. 3,000/- (flat) plus swift charge Rs. 1,000/- flat & Communication charges	54206850	DEO
3 a) In Land Export LC Advising			
i) LC Advising ii) LC Amendment Advising	Rs. 1,500/- (flat) Rs. 1,000/- (flat)	54201100 54206500	



Particulars	Charges	GL	le sc
iii) Postage/Courier Charges for LC	Rs.150/- (flat)	57800200	
& Amendment Advising	(nut)		
iv) Inland LC Confirmation charges	As per FIG arrangement	54206550	ELC
<ul> <li>b) Collection of Documentary Bills drawn under inland</li> </ul>	0.40%, Min Rs 1,000/-	54206850	SCI
<ul> <li>i) Above, mark-down for every 15 days from the date of purchase till the date of maturity</li> <li>ii) If discounted later on, marked down rate to be obtained from treasury through</li> </ul>	0.90%, Min Rs 1,000/-	54201200 54201200	-
business c) Documentary bills drawn against Inland			
Letter of Credit Sight bills	Commission © 0.500/ Min	52600330	EM
i) Negotiating End	Commission @ 0.50% Min Rs. 1,000/- Plus markup as per DAC or approved by Group / Business Head from date of Negotiation till period / tenor may be defined 07 days or 12 days whichever agreed by all stakeholders)	52600550	
<li>ii) Collection charges for inland LC / restricted LC</li>	Rs. 1,000/- (flat) per bill	54201200	-
iii) If negotiation is restricted to some other bank	Rs. 600/- (flat) per bill will be charged by the forwarding branch		
iv) Postage/Courier Charges for LCs & Amendments Advising	Rs. 150/-	57800200	
d) Duplicate Advices	Rs. 250/- per duplicate advise	54206850	-
e) Sales Tax/ FED Invoice Certificate f) Negotiation of documents drawn under Inland sight Letter of Credit. If proceeds not realized / credited to our customer's account within agreed period ( i.e. 7 days / 12 days) then overdue mark-up is applicable to customer	Rs. 1,000/- per certificate If Realized after agreed period / tenor as mentioned above then overdue Markup @60 ps per Rs. 1,000/- per day to be charged or as per DAC (if mentioned) or approved by concerned Group/ Business Head.	54206850 52600330	EM
g) Documentary collection (drawn against LC)	0.4% Min Rs. 500/- Plus communication charges	54206600	-
<ul> <li>h) Documentary collection other than those drawn against LC)</li> </ul>	0.4% Min Rs. 500/- Plus communication charges	54206600	-
i) Negotiation (Usance) (Delayed Realization) If payment of inland/local bills realized within 03 days, no mark-up to be charged. Incase proceeds not realized/credited to our customer A/c within 03 days from the date of the maturity till its adjustment than mark-up is applicable to our customer's NICF facility or as per special approval by the competent authority In case of no NICF facility is available to the than mark-up will be charged	Mark-up rate@ 60 paisa per Rs. 1,000/- per day to be charged	52600330	EM
j) Export LC Cancellation	Rs.1,500/- plus swift charge Rs. 1,000/- flat & communication charges	54206450	CAI
) Clean Bill services/document handling charges ) Clean Bill delayed realization	0.10%, Min Rs. 500/- Mark up Rate @60 paisas per Rs. 1000/- per day to be charged		

Note: In case forced PAD is created due to non payment on maturity against DA LC, commission @ 0.50% is to be charged (once only) on the amount (net of margin) for which FPAD is created in addition to mark-up @ 60 paisa PTPD (or as revised from time to time) from the date of maturity till the date of payment. In addition to the charges above all applicable Government levies will also be recovered.



Particulars				Charges		Code GL S	
-			oront ro		-		sc
<ul> <li>subject to</li> <li>In additic</li> </ul>	prior app on to abo	proval by concerned sanct ove, commission/service	ioning a e charg	uthoritı es, co	urier/postage / fax charg		
recovered	accordi	ng to prescribed tariff (whe	erever a	pplicat	ole)		
G. Miscella							
	· ·	atement of account (Man		Free		-	-
b) Duplic	cate/On-	Demand Statement of A	ccount		35/- per statement irges are inclusive	54203500	1005
					ales Tax/FED)		
2) Issuance	of SBP/	NBP cheques / Special C	Clearing		00/- per cheque	54203550	1026
		request only)	- Deel				
		Transfer through Pakista Settlement Mechanism (P					
RTGS) S		(,					
Day	s	Transaction Time W	indow	s	Per Transaction Cha	raes (PK	R)
		9:00 am to 1:30				<u> </u>	
Monday to	Friday	1:30 pm to 3:00					
		3:00 pm to 4:00	pm		Free		
		9:00 am to 11:30	) am				
Saturo	lay	11:30 am to 12:30					
(1) Hendling	a oborac			Do 3	300/- per case	54203600	
		es for issuance of Stude tance permit and mainter		RS. 0	500/- per case	34203000	
of record	d for sub	sequent remittances					
		ance/Account maintenal	nce	Rs. 3	300/- per certificate	54203500	1027
		stomer's request ne day collection/clearin	a	De F	25/-(flat) per instrument	54203650	1030
		NIFT (Same day value		113. 0		0.200000	1000
		Karachi & Rs. 500,00	0/- in				
other cle		egion) harges of Cheque /TT/R	TCI	For	PKR. A/c - Rs. 500/-	54202650	1004
PO/DD	yment ci	larges of Cheque / 11/h	(10/		per instruction*	34202030	1004
Note:				1.1.1.1	10/- per instruction*		
*one inst	truction i	may include advice for se	eries/	GBP	6/- per instruction*		
multiple	instructio	ons			O 7/- per instruction* 35/- per instruction*		
					35/- per instruction*		
8) Charge	s for ch	eque return unpaid				54203700	1032/
		of customer )				34203700	1033
	d Cleari	· · · · · · · · · · · · · · · · · · ·		DKD	650/- USD 5/-		
mware	a olcan	ing .		GBP	3/-, EUR 4/-		
				AED	20/-, SAR 20/-		
9)a) Cost o	of Issuan	ce of all Currency Cheque	Books				
	PLS Acc	ounts Accounts			22/- per leaf (flat)	54203750	1113 1003
1017		Accounts		KS. 1	18/- per leaf (flat)		1005
h)Cost of	fissuand	ce of customized cheque	hooks.				
Charge	s as in	9a) above + actual co			ized cheque book as		
per the	size of	cheque book ordered					
S#		Particulars		Inclu	Rates ding All Taxes)		
1	Size 9.	5" x 3.75"			Per Cheque		
2	Size 9"	x 12" A4 Size	Rs. 13	.00/- F	Per Cheque		
3		85" x 8.5" customers' need for			er Cheque te from Printing and		
4		nized copy or any			department to recover		
		pecial size			from customer		
c) Corpo	rate Cus	tomer's Cheque Books/L	eaves		ase to case basis, as		
M-4				per a	greement with the party		
- UBL First	st Minor	Account Cheque Book (	25 leave	es) is f	ree and subsequent ones	will be ch	arged
- First Ch	eque B	ook up to 50 leaves is f	ree for	Busin	ess Partner Account hold	lers. Char	ges
will app	ly on su	bsequent cheque books	as per	" Busi	ess Partner Account hold ness Partner Waiver grid customizing of cheques	will be bo	rne hv
the cust	tomer.	or on oquoo	shary	, 101			<i>by</i>



Particulare		Charges		Coc	
Particulars		Charges		GL	SC
0) Minimum Balance/Service amount of deposits are be balance				54203800	-
	*Charges per N	lonth	Monthly Average	Balance	
LCY Current A/c Business Partner	50/- (including Sale		10.000	)/	100
Business Partner Plus	50/- (including Sale		25,000		100
FCY CASA & FCY Uniflex		010/01/20/			
USD	1/-		500		
EURO AED	<u> </u>		400		100
GBP	1/-		300		
SAR	20/-		2,000	)/-	
<ul> <li>i) Students</li> <li>ii) Mustahiqueen of Zakat</li> <li>iii) Employees of Govt/Semi- children of deceased emp Pensioners, Senior Citizz</li> <li>iv) UBL Basic Banking Accc</li> <li>v) Accounts related with Za</li> <li>vi) Unclaimed deposits after</li> <li>vii) Earthquake affected area</li> <li>vii) All UBL Staff Accounts w</li> <li>ix) All singly operated accoumedical bills reimbursed.</li> <li>x) Dormant Accounts</li> <li>xii) UBL First Minor Saving A</li> <li>xii) School Management Comi</li> <li>viii) UBL F-Transaction Accouts</li> <li>viii) UBL F-Transaction Accouts</li> <li>viii) UBL Wiz Cards</li> <li>xv) All regular PLS Saving A</li> <li>Xii) Salary &amp; Pension disburs</li> </ul>	bloyees eligible for fa ans, Physically handi ount (UBL BBA) hold kat Collection & Disk maturity of ten year as (BPRD Letter No. herein salary are Crr ints of retired staff of accounts mittee Account (Only f unts for Omni Agents ccounts and UBL As	imily pensio capped etc. ers. oursement s. 28 of Octob dited. the bank will or Sindh - BF s. san Accour Min Rs.100	n / benevolent fund er 10, 2008) nerein pension, be IRD Circular No. 02	d grant, nevolent (	gran 201
Note: ** No Charges to b Govt. & Semi Govt. Orga employees / retired empl 2) Photocopy of a Paid Chequ (Deposit Slip etc.) Returned	nizations and their oyees. es / Credit Voucher	main accou agreement)	nt (or as per		
Within 1 year Above 1 year		Rs. 50/- Rs. 200/-	Charges per Cheque / Voucher	54203900 54203900	
3)					
(For Individual, Sole F Waiver Per Mont	th Applicable On Avg.	ership & Gov	ernment Accounts . 250,000/- & above		
Service	s		Waiver (see		w)
Issuance of MT			5		
Issuance of CC/CBC Cancellation of PO/CC/CBC/D			5		
Duplicate CC/CBC					
Debit / ATM Card Annual Fee			5		
Clean Bills for Collection/Inter	city Clearing		Fre		
Issuance of Cheque Books			1 Okama Baaka		-
			1 Cheque Book c		ree
Online IBTS Transactions-	Country Wide		Fre		
Locker Rent			Fre		
Issuance of Rupee Travele			Fre	e	
(Annual average balance of *1 locker free (any size) for 7 Waiver to be reviewed by B All above BP waivers me Account	1st year, subject to av ranch Manager at the	vailability in t e end of eac	he branch where a h banking cycle.	ccount res -Transac	side: tion



Ра	rticulars	Charges	Code GL SC
	lote:		01 1 30
	Vaiver per month applicable on average month	ly balance when the request is mad	de.
	his grid is applicable on Current Account /Bus		& above,
	n case to case basis on Branch Manager's di		
	irst time collection charges free for Business		e of Rs. 250 I
	nd above (after proceeds from collection are re finimum Balance /Services charge as per poir		n
	naintenance of balance.	a no. 12 above will be levied for ho	
• V	Vaiver on financial transactions will be applica	able only when transaction is route	d through
C	ustomer's Business Partner account.	-	
14)	BUSINESS F	ARTNER PLUS	
	Services		Wavier
	Inter Branch Online Transactions-Coun	try Wide	Free
	Debit/ATM Card Annual Fee		Free
	Issuance of Cashiers Cheque/CBC		Free
	Cheque Book		Free
	Over the Counter Cash Deposit		Free
	Cancellation of CC /CBC Clean Bill For Collection/Intercity Cleari	20	Free Free
	Duplicate Cashier's Cheque/ CBC	ng	Free
	Duplicate Account Statement		Free
	Issuance of RTC		Free
	UBL Go Green Digital SMS Alerts		Free
N	ote: For Business Partner Plus monthly av	orago balanco is Ps 25 K. Minin	um Balanco
/S	Services charge as per point No.11 above v	vill be levied for non maintenance	e of balance
• W	aiver on financial transactions will be appli		
С	ustomer's Business Partner Plus account.		
	UBL @ Work Current Account (I	For Monthly salary < PKR 25.00	0/-)
5)	Services		Wavier
5)			Wavier
5)	Min. Balance Requirement	tv)	Wavier Zero
5)		y)	Wavier
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci	y)	Wavier       Zero       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity)	y)	Wavier       Zero       Free       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment	(y)	Wavier       Zero       Free       Free       Free       Free       Free       Free       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts		Wavier       Zero       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment		Wavier       Zero       Free       Free       Free       Free       Free       Free       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts	City	Wavier       Zero       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account	City	Wavier Zero Free Free Free Free Free Free Free F
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services	City	Wavier       Zero       Free       Free       Free       Free       Free       Free       Free       Free       Stool-)       Wavier
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement	City (For Monthly salary >= PKR 25	Wavier Zero Free Free Free Free Free Free Free F
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services	City (For Monthly salary >= PKR 25	Wavier       Zero       Free       Free       Free       Free       Free       Free       output       Wavier       Zero
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci	City (For Monthly salary >= PKR 25	Wavier       Zero       Free       Free       Free       Free       Free       Free       Stree       Other       Zero       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity)	City (For Monthly salary >= PKR 25	Wavier       Zero       Free       Free       Free       Free       Free       Free       Stood       Wavier       Zero       Free       Free       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) Cashiers Cheque	City (For Monthly salary >= PKR 25	Wavier       Zero       Free       Free       Free       Free       Free       Stree       Vavier       Zero       Free       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) Cashiers Cheque Duplicate Cashiers Cheque	City (For Monthly salary >= PKR 25	Wavier       Zero       Free       Free       Free       Free       Free       Stree       OOO/-)       Wavier       Zero       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) Cashiers Cheque Duplicate Cashiers Cheque E-Statements Cheque Book (25 Leaves) Annual Fee on Debit Card	City (For Monthly salary >= PKR 25	Wavier Zero Free Free Free Free Free Free Wavier Zero Free Free Free Free Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) Cashiers Cheque Duplicate Cashiers Cheque E-Statements Cheque Book (25 Leaves) Annual Fee on Debit Card Internet Banking & Bill Payment	City (For Monthly salary >= PKR 25	Wavier       Zero       Free       Free       Free       Free       Free       Free       OOO/-)       Wavier       Zero       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) Cashiers Cheque Duplicate Cashiers Cheque E-Statements Cheque Book (25 Leaves) Annual Fee on Debit Card	City (For Monthly salary >= PKR 25	Wavier       Zero       Free       Free       Free       Free       Free       Free       Stool       Wavier       Zero       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) Cashiers Cheque Duplicate Cashiers Cheque E-Statements Cheque Book (25 Leaves) Annual Fee on Debit Card Intermet Banking & Bill Payment UBL Go Green Digital SMS Alerts Switch Fees (1-Link / M-net )	City (For Monthly salary >= PKR 25	Wavier       Zero       Free       Free       Free       Free       Free       OOO/-)       Wavier       Zero       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) Cashiers Cheque Duplicate Cashiers Cheque E-Statements Cheque Book (25 Leaves) Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Switch Fees (1-Link / M-net) IBFT (via Internet Banking/Digital App & ATM	City (For Monthly salary >= PKR 25 by) 1)	Wavier       Zero       Free       Free       Free       Free       Free       Joool-)       Wavier       Zero       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) Cashiers Cheque Duplicate Cashiers Cheque E-Statements Cheque Book (25 Leaves) Annual Fee on Debit Card Intermet Banking & Bill Payment UBL Go Green Digital SMS Alerts Switch Fees (1-Link / M-net )	City (For Monthly salary >= PKR 25 by) 1)	Wavier       Zero       Free       Free       Free       Free       Free       OOO/-)       Wavier       Zero       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) Cashiers Cheque Duplicate Cashiers Cheque E-Statements Cheque Book (25 Leaves) Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Switch Fees (1-Link / M-net) IBFT (via Internet Banking/Digital App & ATM	City (For Monthly salary >= PKR 25 by) 1) City / Intercity	Wavier       Zero       Free       Free       Free       Free       Free       Free       Jood/-)       Wavier       Zero       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) Cashiers Cheque Duplicate Cashiers Cheque E-Statements Cheque Book (25 Leaves) Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Switch Fees (1-Link / M-net ) IBFT (via Internet Banking/Digital App & ATM Over the Counter Cash Deposit - Within	City (For Monthly salary >= PKR 25 by) 1) City / Intercity	Wavier Zero Free Free Free Free Free Free Free F
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) Cashiers Cheque Duplicate Cashiers Cheque E-Statements Cheque Book (25 Leaves) Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Switch Fees (1-Link / M-net) IBFT (via Internet Banking/Digital App & ATM Over the Counter Cash Deposit - Within UBL @ Work Saving Account (F	City (For Monthly salary >= PKR 25 by) 1) City / Intercity	Wavier       Zero       Free       Free       Free       Free       Free       Free       Joool-)       Wavier       Zero       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity)) Cashiers Cheque Duplicate Cashiers Cheque E-Statements Cheque Book (25 Leaves) Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Switch Fees (1-Link / M-net) IBFT (via Internet Banking/Digital App & ATI Over the Counter Cash Deposit - Within UBL @ Work Saving Account (F Services Min. Balance Requirement	City (For Monthly salary >= PKR 25 by) 1) City / Intercity or Monthly salary >= PKR 25,00	Wavier       Zero       Free
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) Cashiers Cheque Duplicate Cashiers Cheque E-Statements Cheque Book (25 Leaves) Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Switch Fees (1-Link / M-net) IBFT (via Internet Banking/Digital App & ATM Over the Counter Cash Deposit - Within UBL @ Work Saving Account (F Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci	City (For Monthly salary >= PKR 25 by) 1) City / Intercity or Monthly salary >= PKR 25,00	Wavier           Zero           Free           Free           Free           Free           Free           Free           Free           Free           Vavier           Zero           Free           Free <tr td=""></tr>
5)	Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity) E-Statements Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Over the Counter Cash Deposit - Within UBL @ Work Current Plus Account Services Min. Balance Requirement Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Within Ci Inter-branch Online Transaction – (Intercity)) Cashiers Cheque Duplicate Cashiers Cheque E-Statements Cheque Book (25 Leaves) Annual Fee on Debit Card Internet Banking & Bill Payment UBL Go Green Digital SMS Alerts Switch Fees (1-Link / M-net) IBFT (via Internet Banking/Digital App & ATI Over the Counter Cash Deposit - Within UBL @ Work Saving Account (F Services Min. Balance Requirement	City (For Monthly salary >= PKR 25 by) 1) City / Intercity or Monthly salary >= PKR 25,00	Wavier       Zero       Free



Pa	rticulars	Charge	e		Code			
-a	liculars	Charge	5		GL S			
6)	UBL Asaa	n Account						
1	Services		Curr	ent	Savings			
	Minimum Balance Charges		Zei	ro	Zero			
	UBL ATM/Debit Card Issuance Charges		Fre	e	Free			
	· · · · ·							
7)[	UBL Mukammal Current Account							
	Services				Waivers			
	Minimum Balance Charges				Zero			
	Inter Branch Online Transactions - Count	ry Wide			Free			
	Debit/ ATM Card Annual fee				Free			
	Issuance of Cashier's Cheque /CBC				Free			
	Cheque Book				Free			
	Over the Counter Cash Deposit				Free			
	Cancellation of CC/ CBC				Free			
					Free			
	Clean bill for Collection/Intercity Clearing				-			
	Duplicate Cashier's Cheque/ CBC				Free			
	Duplicate Account Statement				Free			
	UBL Go Green Digital SMS Alerts				Free			
8)[	UBL Zindag	ni Account						
~	Services	JIACCOUNT			Waiver			
	Cheque Book issuance (1st cheque bool	c of 25 leav	es)		Free			
	UBLATM / Debit card Issuance Charges				Free			
	UBL Netbanking				Free			
	e-Statement				Free			
9)[	UBL Good Citizen Account	Mary Filler	The second second					
"			Filer custom	-				
	Services Primary Debit Card Fee	No Bal req. As per SOC	<500K Free	>=500 Free	IK			
	General banking Services	As per SOC	Free	Free				
	- Inter branch Online Transactions - Country wide	As per SOC	Fiee	Fiee				
	a) Cash Deposit	As per SOC	Free	Free				
	b) Cheque Deposit	As per SOC		Free				
	c) Online funds Transfer	As per SOC		Free				
	d) Cash withdrawal	As per SOC	Free	Free				
	- Cheque Book	As per SOC	Free	Free				
	- Issuance of Cashier Cheque	As per SOC	Free	Free				
	- Cancellation of cashier Cheque	As per SOC	Free	Free				
	- Duplicate Cashier cheque	As per SOC		Free				
		A	Free	Free				
	- Clean Bill for collection/ Intercity Clearing	As per SOC		-				
	Clean Bill for collection/ Intercity Clearing     Duplicate Account statement	As per SOC	Free	Free				
	Clean Bill for collection/ Intercity Clearing     Duplicate Account statement     UBL Go Green digital SMS Alerts	As per SOC As per SOC	Free Free	Free	and the state			
	Clean Bill for collection/ Intercity Clearing     Duplicate Account statement     UBL Go Green digital SMS Alerts     IBFT (via Digital)	As per SOC As per SOC As per SOC	Free Free 50% Cashback	Free 100%				
	Clean Bill for collection/ Intercity Clearing     Duplicate Account statement     UBL Go Green digital SMS Alerts     IBFT (via Digital)     ATM Off-us Transaction	As per SOC As per SOC As per SOC As per SOC	Free Free 50% Cashback As per SOC	Free 100% 100%	cashback cashback			
	Clean Bill for collection/ Intercity Clearing     Duplicate Account statement     UBL Go Green digital SMS Alerts     IBFT (via Digital)     ATM Off-us Transaction     Accidental Life Insurance	As per SOC As per SOC As per SOC As per SOC Free	Free Free 50% Cashback As per SOC Free	Free 100% 100% Free				
	Clean Bill for collection/ Intercity Clearing     Duplicate Account statement     UBL Go Green digital SMS Alerts     IBFT (via Digital)     ATM Off-us Transaction     Accidental Life Insurance     Accidental / Natural / Hospital coverage	As per SOC As per SOC As per SOC As per SOC Free At Actual	Free Free 50% Cashback As per SOC Free At Actual	Free 100% 100% Free Free	cashback			
	Clean Bill for collection/ Intercity Clearing     Duplicate Account statement     UBL Go Green digital SMS Alerts     IBFT (via Digital)     ATM Off-us Transaction     Accidental Life Insurance     Accidental / Natural / Hospital coverage     Auto Loan Markup	As per SOC As per SOC As per SOC As per SOC Free	Free Free 50% Cashback As per SOC Free	Free 100% 100% Free Free Up to 4	cashback 4.6% Cashback			
	Clean Bill for collection/ Intercity Clearing     Duplicate Account statement     UBL Go Green digital SMS Alerts     IBFT (via Digital)     ATM Off-us Transaction     Accidental Life Insurance     Accidental / Natural / Hospital coverage	As per SOC As per SOC As per SOC As per SOC Free At Actual At Actual	Free Free 50% Cashback As per SOC Free At Actual At Actual	Free 100% 100% Free Free Up to 2 Up to 1				

20)	UBL Local Digital Account	
	Services	Charges
	Debit Card Fee (Issuance and Annual for Primary Card)	Free
	Cash withdrawal - Intra City	100/-
	Intercity Clearing	Free
	Accidental Life Insurance	Free
	UBL Go Green digital SMS alerts	Free



Pa	rticulars		Charges	GL	de sc
ſ	Deposits products where	standa	rd charges are applicable		
	UBL Current Account UBL Savings Account		5		
t	UBL PLS UniSaver Account				
-	UBL Rupee Uniflex Account UBL Mahana Aamdani Savings Ac	count			-
t	UBL PLS UniSaver Plus Account				
F	UBL UniZar FCY Current Account UBL UniZar FCY Savings Account				_
ł	UBL FCY Uniflex Account				-
					_
21)	Charges on Encashment / Collection coupons for certificates issued by othe		Rs.300/- per script	54208050	-
22)	Credit Information report on Foreign Supplier / Buyers		At Actual	54208050 54208050	1
23)	Standing instructions fee to be recov addition to the usual charges on rem if any		Rs. 275/- per transaction	54204050	1064 1075
24)	Emigration Certificate		Rs. 200/- per certificate	54204100	1040
25)	Proprietorship Certificate		Rs.175/- per certificate	54204100	1040
26)	No Objection Certificate (NOC)		Rs.175/- per certificate	54204100	
27)	UBL Basic Banking Account Transa Charges	iction	Maximum of two deposits and two withdrawal transactions (cash or clearing) per month are allowed free of charge on UBL BBA account holders. However, any transactions (cash & clearing) in a calendar month after those mentioned above will be charged a flat fee of Rs.50/- in addition to regular charges for services as per SOC.	54204150	1041 1941
28)	Statement of Profit Earned & WHT / Deduction	/ Zakat	Free	54204100	1042
29)	Transactional Charges on UBL UniFle A/c & UBL FCY UniFlex A/c	ex PLS		54204150	1357
	Particulars	Rupee	s per transaction		
	UBL UniFlex PLS A/c	Rs.100	/-		
	UBL FCY UniFlex A/c: USD A/c	USD 5/	,		
	EURO A/c	EURO			
	AED A/c	AED 20			
	GBP A/c	GBP 3/			
	nsaction limit charges are applicable on e debit transactions in one calendar mo				
30)	Charges for verification of account I to third party based on customer's o (Exemption for: Students applying for to proceed for Foreign Education)	consent	Rs. 250/- per verification	54204500	-
31)	Charges on Dividend Warrants handling / payment to be recovered Dividend delivering company	from	<ul> <li>i) Minimum @0.50% per Dividend Warrant or Rs. 175/- whichever is higher</li> <li>ii) Out of pocket expense Rs.12,000/-</li> </ul>		
,	Public flotation of shares / Modaraba Ce / Offer for sale of shares / Disinvestmer Finance Certificates/Sukuk		Commission @ Min. 0.5% of total amount of successful applications plus out of pocket expenses, Min. Rs.25,000/- and Max Rs. 100,000/- (subject to negotiation of rate based on volume of business)	54208050	



Dee	rticulars		Charges		Code	
					GL	SC
33)	Issue of Right shares		Commission @ 0 aggregate amour successful applica plus out of pocket Min. Rs.20,000/- ( negotiation of rate volume of busines	it of ations, expenses, (subject to based on	54208050	
34)	Prize Money Charges		Rs. 500/- + CIT C at Actual (Per Tra		54208050	
<li>35) Charges on E-dividend disbursement (to be recovered from Dividend delivering company)</li>			i) Commission @ warrant paymen dividend paymer transfer to 1-Link (including UBL).	0.50% of t t amount or t (whicheve member ba	otal divide Rs.150/-   er is highe anks	end ber r)
		ii) Free - In case transfer through (subject to negot volume of busine	RTGS. tiation of rate	· ·	n	
	Loan Processing Charges similar as UBL Drive SOC charges remains similar or b) SME Light commercial Vi	on section "Co section "Dom	onsumer Banking" lestic Banking".			
-	similar as UBL Drive SOC	on section "Co section "Dom ehicle Financ hicle) schedul king"	onsumer Banking" lestic Banking". <b>ing</b> e of charges are s	'. For Busine	ess loan c	the
Ĩ	similar as UBL Drive SOC charges remains similar or <b>5.)</b> SME Light commercial V LCV (Light Commerical Ve on section "Consumer Bar	on section "Co section "Dom <b>shicle Financ</b> hicle) schedul	onsumer Banking". iestic Banking". ing e of charges are s Account	'. For Busine	ess loan c	the
	similar as UBL Drive SOC charges remains similar or <b>5.) SME Light commercial V</b> LCV (Light Commerical Ve	on section "Co section "Dom ehicle Financ hicle) schedul king"	onsumer Banking" lestic Banking". <b>ing</b> e of charges are s	'. For Busine	ess loan c	the
Ĩ	similar as UBL Drive SOC charges remains similar or <b>5.)</b> SME Light commercial V LCV (Light Commerical Ve on section "Consumer Bar	on section "Co a section "Dom ehicle Financ hicle) schedul king" UBL Urooj Monthly a	onsumer Banking". iestic Banking". ing e of charges are s Account	'. For Busine imilar as UE r Monthly av	ess Ioan o	iOC
i 57)	similar as UBL Drive SOC charges remains similar or <b>5.)</b> SME Light commercial V LCV (Light Commerical Ve on section "Consumer Bar	on section "Co a section "Dom ehicle Financ hicle) schedul king" UBL Urooj Monthly a	onsumer Banking". ing e of charges are s Account Waive average Balance	'. For Busine imilar as UE r Monthly av	ess Ioan o BL Drive S erage Bala	iOC
i 7)	similar as UBL Drive SOC charges remains similar or b.) SME Light commercial V LCV (Light Commerical Ve on section "Consumer Ban Services	on section "Co a section "Dom shicle Financ hicle) schedul king" UBL Urooj Monthly a belo	onsumer Banking". ing e of charges are s Account Waive average Balance	'. For Busine imilar as UE r Monthly av of Rs. 100	ess Ioan o BL Drive S erage Bala	iOC
;7)	similar as UBL Drive SOC charges remains similar or b.) SME Light commercial Ve DCV (Light Commerical Ve on section "Consumer Ban Services Primary Debit Card Annual Fee	on section "Co section "Dom shicle Financ hicle) schedul king" UBL Urooj Monthly a belo Free	onsumer Banking". ing e of charges are s Account Waive average Balance	'. For Busine imilar as UE r Monthly av of Rs. 100 Free	ess Ioan o BL Drive S erage Bala	iOC
1 57)	similar as UBL Drive SOC charges remains similar or b.) SME Light commercial Ve DCV (Light Commerical Ve on section "Consumer Ban Services Primary Debit Card Annual Fee Primary Debit Card Issuance Fee Minimum Balance Charges UBL Go Green Digital SMS Alerts	on section "Co section "Dom shicle Financ hicle) schedul king" UBL Urooj Monthly a belo Free Free	onsumer Banking". ing e of charges are s Account Waive average Balance	<ul> <li>For Busine</li> <li>imilar as UE</li> <li>monthly ave of Rs. 100</li> <li>Free</li> <li>Free</li> <li>Free</li> <li>Free</li> <li>Free</li> <li>Free</li> </ul>	erage Bala	iOC
1 57)	similar as UBL Drive SOC charges remains similar or b.) SME Light commercial Ve on section "Consumer Bar Services Primary Debit Card Annual Fee Primary Debit Card Issuance Fee Minimum Balance Charges	on section "Co section "Dom shicle Financ hicle) schedul king" UBL Urooj Monthly a belo Free Free Free Free	onsumer Banking". ing e of charges are s Account Waive average Balance	r Monthly av of Rs. 100 Free Free Free	erage Bala Ik and about t is zero on	iOC
;7) 	similar as UBL Drive SOC charges remains similar or b.) SME Light commercial Ve DCV (Light Commerical Ve on section "Consumer Ban Services Primary Debit Card Annual Fee Primary Debit Card Issuance Fee Minimum Balance Charges UBL Go Green Digital SMS Alerts	on section "Co section "Dom shicle Financ hicle) schedul iking" UBL Urooj Monthly a belo Free Free Free Free 1st year rent is	onsumer Banking". ing e of charges are s Account Waive: average Balance w Rs. 100k	<ul> <li>For Busine</li> <li>imilar as UE</li> <li>Monthly av of Rs. 100</li> <li>Free</li> <li>Free</li> <li>Free</li> <li>Free</li> <li>Free</li> <li>1st year rem</li> </ul>	erage Bala k and about t is zero on l sizes KIBOR +10 <sup>(1)</sup>	ince
;7)	similar as UBL Drive SOC charges remains similar or b.) SME Light commercial V LCV (Light Commerical Ve on section "Consumer Ban Services Primary Debit Card Annual Fee Primary Debit Card Issuance Fee Minimum Balance Charges UBL Go Green Digital SMS Alerts Locker Rent	on section "Co section "Dom shicle Financ hicle) schedul iking" UBL Urooj Monthly a belo Free Free Free Free 1st year rent is	onsumer Banking". ing e of charges are s Account Waive: average Balance w Rs. 100k	<ul> <li>For Busine</li> <li>imilar as UE</li> <li>imilar as UE</li> <li>free</li> <li>Free</li> <li>Free</li> <li>Free</li> <li>Ist year reni lockers of al Rate at 1Y k</li> </ul>	erage Bala k and abo t is zero on l sizes (IBOR +10' cashback	ince
1 57)	similar as UBL Drive SOC charges remains similar or b.) SME Light commercial Ve con section "Consumer Bar Services Primary Debit Card Annual Fee Primary Debit Card Issuance Fee Minimum Balance Charges UBL Go Green Digital SMS Alerts Locker Rent Personal Loan Markup	on section "Co section "Dom shicle Financ hicle) schedul king" UBL Urooj Monthly i belo Free Free Free Free Ist year rent is all sizes -	onsumer Banking". ing e of charges are s Account Waive: average Balance w Rs. 100k	<ul> <li>For Busine</li> <li>imilar as UE</li> <li>imilar as UE</li> <li>free</li> <li>Free</li> <li>Free</li> <li>Tee</li> <li>Free</li> <li>Ree areni</li> <li>lockers of al</li> <li>Rate at 1Y k</li> <li>Upto 4.00%</li> </ul>	erage Bala k and abo t is zero on l sizes (IBOR +10° cashback Cashback	ince

Services	Waive
Minimum Balance Charges	Zero
Inter Branch Online Transactions - Country Wide	Free
Debit/ ATM Card Annual/ Issuance fee	Free
Issuance of Cashiers Cheque ICBC	Free
Cheque Book	Free
Over the Counter Cash Deposit	Free
Cancellation of CC/ CBC	Free
Clean bill for Collection/Intercity Clearing	Free
Duplicate Cashier's Cheque/ CBC	Free
Duplicate Account Statement	Free
UBL Go Green Digital SMS Alerts	Free
Note: No waiver on UBL Pensioner Saving Account	



_					Coo	de
'a	rticulars	Charges			GL	S
39)		UBL Freelan	cer Account			
	Description		age Balance below 250 k	Monthly Ave 250 k a	rage Balar nd above	nce
	Debit Card		Free	F	ree	
	Cheque Book		Free	F	ree	
	SMS Alerts		Free	F	ree	
	ATM - Off Us Transactions		Free	F	ree	
	Inter Bank Funds Transfer		Free	Free		
	(App/ Net banking)	Free Free N/A 1 Year KIBOR + 10% 1		Free Free		
	E-PRC					
	Insurance Coverage on Laptop theft, mobile theft, wallet and accidental hospitalization			F	Free	
	Personal Loan			1 Year KIBOR + 10%-		<b>6-</b>
				Up to 5%	cashback	(
	Auto Loan	-		Up to 3.5% cashback		
	Education Loan	-		Up to 5%	cash bacl	k
Cas	Transaction Banking / Cash Ma sh Management Collections / Disb ectronic Banking / Reporting		All charges will I case basis throu the customer an	igh agreemen		1

Services. Fees and other charges to be recovered on a case to case basis.

 In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)

• In addition to the charges above, all applicable Government levies will also be recovered.

 For duplicate / on-demand SOAs, waivers are allowed on the discretion and signed approved of BM or CSOM.



# UBL Signature Priority Banking



# UBL SIGNATURE - PRIORITY BANKING

Particulars       Charges       GL         A. UBL Signature — Priority Banking       1) Issuance of Cashier's Cheque       Free       -         2) DD / MT / PO / Cashier's Cheque Cancellation Charges       Free       -         3) Inter Branch Online Transactions - IBTS       a) Cash/Cheque Deposit & Account to Account Transfer       Free       -         i) Within City       Free       -       -         ji) Intercity       Free       -		<u>-</u> -
1) Issuance of Cashier's Cheque       Free       -         2) DD / MT / PO / Cashier's Cheque Cancellation Charges       Free       -         3) Inter Branch Online Transactions - IBTS <ul> <li>a) Cash/Cheque Deposit &amp; Account to Account Transfer</li> <li>i) Within City</li> <li>Free</li> <li>ji) Intercity</li> <li>Free</li> <li>b) Cash Withdrawal</li> </ul> Free		
2) DD / MT / PO / Cashier's Cheque Cancellation Charges       Free       -         3) Inter Branch Online Transactions - IBTS a) Cash/Cheque Deposit & Account to Account Transfer       -         i) Within City       Free       -         ii) Intercity       Free       -         b) Cash Withdrawal       Free       -		-
Charges     3) Inter Branch Online Transactions - IBTS       a) Cash/Cheque Deposit & Account to Account Transfer       i) Within City       ii) Intercity       b) Cash Withdrawal		-
a) Cash/Cheque Deposit & Account to Account Transfer i) Within City Free - ii) Intercity Free - b) Cash Withdrawal		-
i) Within City Free - ii) Intercity Free - b) Cash Withdrawal		-
ii) Intercity Free - b) Cash Withdrawal		-
b) Cash Withdrawal		
		-
i) Within City Free		
ii) Intercity Free		-
4) Bills Collection		
a) Clean (including cheques / dividend Free - warrants / Bank Drafts/ beyond NIFT/ OBC Centers /APC etc).		-
b) Intercity Clearing Charges Free		
5) Stop payment of cheque drawn Free -		-
6) Lockers Annual Fee & Key Deposit Free -		-
7) Consumer Products Application Processing Charges Free -		-
8) a) Signature Debit Master Card - Basic & Free - Supplementary (with basic ATM withdrawal insurance coverage)		-
b) Visa Infinite Debit Card - Basic, Free		
Supplementary & Replacement           c) Value added ATM withdrawal insurance         Rs. 1,000/- per annum           coverage (optional)         Rs. 1,000/- per annum		
9) Signature Priority Pass		
a) Membership/Annual Fee Free -		-
b) Complimentary Access for Card Holder c) Guests accompanying card holder USD 32 or equivalent in	50	1115
PKR - per visit/per guest		
10) Stop payment charges for DD / RTC / Free - Cashier's Cheque -		-
11) Issuance of all Currency Cheque Books Free -		-
12) Charges for Cheque return unpaid Free for outward clearing only -		-
13) Net Banking Charges Free -		-
14) Signature Charges PKR <b>1,500/-</b> 54204 USD 10/- EURO 8/- GBP 7/- AED 35/- SAR 35/-	00	1303 - 1304
15) Account Maintenance Certificate Free		
16) On Demand / Duplicate Statement of Account Free		
17) Investor Portfolio Services for Signature Accounts 54202	600	-
i) Custodial Charges Free		
ii) Transaction Charges (sale or purchase) Free		
iii) Security Movement/Transfer Charges PKR 500/- iv) IPS Statement Free		
v) Primary Market participation 5 Bps at face value		
18) IBFT     Free       19) SMS Alerts     Free		



# **UBL SIGNATURE - PRIORITY BANKING**

Par	ticulars	Charges	Coc	
1 41	liculars	onarges	GL	SC
20.	Custody Business for Pakistani Residents			
	Description	Charges		٦
1	Sub Account Opening Fee	Rs. 500		
2	UBL Go Green Digital SMS Alerts	Free		
3	Statement Request Fee	Rs. 20		
4	Transaction Fee			
	Shares	0.006% of the Transact	ion Amoun	t
	TFC	0.006% of the Transact	ion Amoun	t
	Wapda Bonds	0.006% of the Transact	ion Amoun	t
	Units	0.006% of the Transact	ion Amoun	t
	Rights Entitlements	0.006% of the Transact	ion Amoun	t
5	Custody Fee			
	Shares	0.0141% of the Custod	y Amount	
	TFC	0.0117% of the Custod	y Amount	
	Wapda Bonds	0.0117% of the Custod	y Amount	
	Units	0.0117% of the Custod	y Amount	
	Rights Subscription Request Fee	0.0025% of the Custod	y Amount	
6	Pledge Fee			
	Shares	0.0075% of the Pledge	Amount	
	TFC	0.0075% of the Pledge	Amount	
	Wapda Bonds	0.0075% of the Pledge		
	Units	0.0075% of the Pledge	Amount	
	Rights Entitlements	Nill		
7	To Charges (25 Leaves) Including Courier Charge			
	To Charges (10 Leaves) Including Courier Charge	s Rs. 300		
8	Account Balance Statement	Rs. 300		

\* The service would be provided at selected UBL branches. Please consult with your branch manager for more details

### Note:

- Apart from this, all banking service charges will be levied as per current SOC.
  In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- In addition to the charges above, all applicable Government levies will also be recovered.



# BANK CHARGES FOR GOVERNMENT BUSINESS



## BANK CHARGES FOR GOVERNMENT BUSINESS

		Code	
Particulars	Charges	GL	SC
A. IMPORT 1) Cash / reimbursable loans / barters expressed in U.S. Dollar or any other foreign currency including L/Cs under A.C.U. / arrangement	1/8% (0.125%) of the value of the Letter of Credit.	54206000	-
Less than Rs.250,000/- and above	1/16% (0.0625%) of the value of the Letter of Credit.		
2) Non-reimbursable Letters of Credit under barter / aid / loans / authorization to pay	3/8% (0.375%) irrespective of the value of the Letter of Credit.	54206000	-

### Note:

- The Bank reserves the right to charge different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority. As per clarification given by the SBP Foreign Exchange Department 6734/ FEP.9 (126-242)-95 dated 19-12-95 it is advised that in the case of letter of credit or for that matter "Authorization to pay" opened by the Department of the Federal or Provincial Governments whether routed through State Bank of Pakistan or not Letters of Credit commission is to be charged at the rates given in Para 37
- Chapter XIII of Foreign Exchange manual (8th Edition-2002). However for Letters of Credit "Authorization to pay" opened by other public sector agencies in Federal/Provincial Government including autonomous, semi autonomous bodies e.g., Karachi Electric (KE), WAPDA, PTCL, etc., the commission is to be charged from the openers by the banks as per their own schedule of charges.
- In addition to above, commission/service charges, courier/postage / fax charges will also be made according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- . In addition to the charges above, all applicable Government levies will also be recovered.





BRANCHLESS BANKING - OMNI Service Fee at UBL Omni Dukaan				N		
		L Om				-
Jtility Bill Payment Free						
Mobile Top	Mobile Top up Free			ree		
	ii Dukaan Mo ccount base					
Î	Remittan					
Slab Start	Slab End	Custo	mer Fe	e (Rs.)		
1	1,000		70/-			
1,001	2,500		130/-			_
2,501	4,000		200/-		-	_
4,001	6,000		260/-			1
6,001	8,000		320/-			1
8,001	10,000		380/-			1
10,001	13,000		430/-			1
13,001	15,000		490/-			2
15,001	16,000		600/-		L	
16,001	20,000		640/-			
20,001	25,000		790/-			
25,001	30,000		940/-			
30,001	40,000		1190			
40,001	50,000		1390	/-	_	
Cash Depos	sit into UBL Om	nni Acco	unt (Non-	Agent)		C
Within Accour	t Opening Area UBL Branch	at Omni	Dukan &	Free	SI	ab
Outside Acco	unt Opeining Ar	ea at Orr	ni Dukan	Free		
Outsid	le Account at UBL B	Open Iranch	ing Area	a		1,(
Slab Start	Slab End			e (Rs.)	1	2,5
1	1,000		51/-			4,0
1,001	2,500		102/-		-	-
2,501	4,000		153/-		_	6,0
4,001 6,001	6,000 8,000		204/- 255/-		-	8,0
8,001	10,000		298/-		1	0,
10,001	13,000		340/-		1	3,
13,001	15,000		383/-		1	5,
15,001	20,000		434/-		-	Э,
20,001	25,000		485/-		_	20,
25,000+	2% of tra	insacti	on amo	unt	*0	Cas
Money Tr	ansfer Fro	m UBI	Omn	ί Αςςοι	int to	o F
-	Start			Slab E		_
	1			1,000		
1,0 2,5	01			2,500		
4,0				6,000		
· · · · · ·						

Money Transfer - From Omni Dukaan (Person to Person)*				
Slab Start	Slab End	Customer Fee (Rs.)		
1	1,000	70/-		
1,001	2,500	130/-		
2,501	4,000	200-		
4,001	6,000	260/-		
6,001	8,000	320/-		
8,001	10,000	380/-		
10,001	13,000	430/-		
13,001	15,000	490/-		
15,001	16,000	600/-		
16,001	20,000	640/-		
20,001	25,000	790/-		

Cash Withdraw for UBL Omni A/c Holder from UBL Omni Dukaan and Branch				
Slab Start	Slab End	Customer Fee (Rs.)		
1	1,000	15/-		
1,001	2,500	30/-		
2,501	4,000	70/-		
4,001	6,000	100/-		
6,001	8,000	130/-		
8,001	10,000	175/-		
10,001	13,000	230/-		
13,001	15,000	265/-		
15,001	20,000	330/-		
20,001	Upto 50,000	375/-		
*Cash withdrawal from LIBI. Tezraftaar Omni Account is EREE				

Cash withdrawal from UBL Tezraftaar Omni Account is FREE

Money Transfer From L	Money Transfer From UBL Omni Account to Person (SMS* and Omni Mobile App*)				
Slab Start	Slab End	Customer Fee (Rs.)			
1	1,000	50/-			
1,001	2,500	100/-			
2,501	4,000	150/-			
4,001	6,000	200/-			
6,001	8,000	250/-			
8,001	10,000	290/-			
10,001	13,000	340/-			
13,001	15,000	350/-			
15,001	16,000	400/-			
16,001	20,000	440/-			
20,001	25,000	500/-			
25,001	30,000	580/-			
30,001	40,000	625/-			
40,001	50,000	700/-			
Insurance on money transfer is optional and free for Omni account holders.					

Insurance on money transfer is optional and free for Umni account noiders.
 Note: All mentioned amounts in PKR, Fee are inclusive of all Taxes.
 Fee for all Account based withdrawals conducted at Omni Dukan will be auto-deducted from respective Account



Fee For Account Holders		
Account Opening at UBL Omni Dukaan	Free	
Money Transfer from UBL Omni account to UBL Omni account	Free	
Initial Deposit requirement*	Rs. 100/-	
Money Transfer From UBL Omni Account to UBL Account (ATM, Net Banking & Omni Mobile App)	Free	
Cash withdrawal from UBL ATM	Free	
UBL Omni Debit Master Card (Annual Fee)	Rs. 650/-	

\* Negotiable for corporate clients

Transaction Type	
Inter-Bank Fund Transfer*	
1 to 1,000	
1,001 to 5,000	
5,001 to 10,000	
10,001 to 50,000	
50,001 to 100,000	
100,001 to 500,000	
	_

### UBL Omni App, ATM & Netbanking (For UBL Omni A/C Holder)

Free

\*In addition to the charges above, all applicable Government levies will also be recovered

Inter - Bank Fund Transfer via UBL Omni Dukaan				
Slab Start	Customer Fee (Rs.)			
1	1,000			
1,001	2,500			
2,501	4,000			
4,001	6,000			
6,001	8,000	Free		
8,001	10,000			
10,001	13,000			
13,001	15,000			
15,001	20,000			
20,001	25,000			

Cash Deposit into UBL Account via UBL Omni Dukaan			
Slab Start Slab End Customer Fee (			
1	1,000	30/-	
1,001	2,500	45/-	
2,501	4,000	60/-	
4,001	6,000	75/-	
6,001	8,000	85/-	
8,001	10,000	100/-	
10,001	13,000	110/-	
13,001	15,000	120/-	
15,001	20,000	145/-	
20,001	25,000	160/-	
25,001	40,000	240/-	
40,001	60,000	290/-	

### Note:

• All mentioned amounts in PKR, Fee are inclusive of all Taxes.

 Fee for all Account based withdrawals conducted at Omni Dukan will be auto-deducted from respective Account



Cash Wihtd	Cash Wihtdrawal for UBL Account Holder from UBL Omni Dukaan			
Slab Start	Slab End	Customer Fee (Rs.)		
1	1,000	15/-		
1,001	2,500	30/-		
2,501	4,000	56/-		
4,001	6,000	76/-		
6,001	8,000	96/-		
8,001	10,000	116/-		

Cash Deposit into UBL Wiz Card Account from UBL Omni Dukaan			
Slab Start	Slab End	Customer Fee (Rs.)	
1	1,000	30/-	
1,001	2,500	45/-	
2,501	4,000	60/-	
4,001	6,000	75/-	
6,001	8,000	85/-	
8,001	10,000	100/-	
10,001	13,000	110/-	
13,001	15,000	120/-	
15,001	20,000	145/-	
20,001	25,000	160/-	
25,001	40,000	240/-	
40,001	60,000	290/-	

Other Financial Transactions				
	Customer Fee (Rs.)			
Transaction Type	Omni Mobile App			
Bill Payments	Free	Free		
Voucher Purchase	Free	Free		
Mobile Top Up	Free	Free		
Loading amount from linked UBL account	Free	Free		
Unloading amount to linked UBL account	Free	Free		
Auto Debit	N/A	Free		

Non Financial Transaction and other Services				
Transaction Type	Custome	er Fee (Rs.)		
	SMS	Omni Mobile App		
Balance Enquiry	Free	Free		
View Bill	5/-	N/A		
Account Number Enquiry	Free	N/A		
Bill Nick Addition	Free	Free		
Payee nick addition	Free	Free		
Deletion of Bill Nick	Free	Free		
Deletion of Payee Nick	Free	Free		
Help	Free	Free		
Displaying of last transactions	Free	Free		
Listing of bill Nicks	Free	Free		
Listing of payee Nicks	Free	Free		

Note: All mentioned amounts in PKR, Fee are inclusive of all Taxes. Fee for all Account based withdrawals conducted at Omni Dukan will be auto-deducted from respective Account



A. UBL Netbanking				Coc	
Inter-Bank Fund Transfer		F	ee	GL	SC
NetBanking & Digital App	lication			54200200	ECM00
a. IBFT via Raast		Free			
b. Up to Aggregate Monthly Li (Rs. 25,000)		Free			
(Rs. 25,000)		0.1% of the transaction amount or Rs. 200, which ever is lower			
		(Charges are i Sales Tax /FE			
Transaction	Transaction Amount		Fee Per Transaction		
	upto Rs. 1,00	00	Rs. 64/-		
	Rs. 1,001 to	Rs. 2,500	Rs. 128/-		
	Rs. 2,501 to	Rs. 4,000	Rs. 191/-		
	Rs. 4,001 to		Rs. 255/-	-	
	Rs. 6,001 to		Rs. 319/-	-	
	Rs. 8,001 to	,	Rs. 373/-	-	
Funds Transfer to CNIC		o Rs. 13,000	Rs. 425/-	54204700	ECM004
		-	Rs. 479/-	-	
	Rs. 13,001 to Rs. 16,000			-	
	Rs. 16,001 to Rs. 20,000		Rs. 531/-	-	
	Rs. 20,001 to Rs. 25,000		Rs. 585/-	-	
	Rs. 25,001 to Rs. 30,000		Rs. 638/-	_	
	Rs. 30,001 to Rs. 40,000		Rs. 691/-		
	Rs. 40,001 to	o Rs. 50,000	Rs. 744/-		
Transaction	Transactio	on Amount	Fee Amount		
	upto Rs. 100,000		Rs. 10/- per transaction		
	Rs.100,00	1	Rs. 20/- per		
FBR Tax & Duty Payments	to Rs. 1,000,000		transaction	54208600	ECM00
	Rs. 1,000,001 & above		Rs. 50/- per transaction		
B. UBL E-Transaction Ac	count				
Transaction			ee		
Monthly Service Charges		NIL		54203800	ECM00
C. UBL NRP Direct Acco	unts				
Transaction	L.	Fee			
Initial Deposit Cheque On	ly 0.6% of the init or USD 16 whi lower			54208050	ECM00
International Cheque Clearing Charges (OFBC etc.)		0.6% of the initial deposit or USD 7 whichever is higher		54207550	ECM00
International Mailing Charges		Rs. 2,500/-		57800200	ECM00
Monthly Service Charges When Monthly Average b below Rs. 50,000	alance is	Rs. 50/- (Sales Tax/FED Included)		54203800	ECM00
Annual ATM Card Fee (P		Free			
Annual ATM Card Fee (F Supplementary)	irst	Free			

according to prescribed tariff (wherever applicable)
 In addition to the charges above, all applicable Government levies will also be recovered.



a. PKR A/c is below Rs. 30,0	nce	Dest		54203800	ECHO
a. PKR A/c is below Rs. 30,000/- b. USD A/c is below USD 500/- International Mailing Charges Annual ATM Card Fee (Primary) Annual ATM Card Fee (First Supplementary)			)/- (Sales Tax/FED	54203800	ECMU
		includ	/		
		USD		57800200	ECMO
		Free	,500/-	57600200	ECIVIU
		Free			
		1100			
E. Netbanking Service Char a. Monthly Subscription Fe		sines	s Accounts		
Package Name			Charges	54204400	ECMO
Corporate Package			Rs. 5,000/-	04204400	LOWIOU
<b>b. Transaction Charges:</b> Business clients would be below: (or as per agreeme		ansac	tion charges as per the	grid mentio	ned
			Fee per Transaction		
Transaction	No. of Mo			No. of Monthly	
Туре	Transacti upto 10		Transactions from 1001 ≤ 5000	Transactions ≥ 5001	
Utility Bills Payment	30		20	10	
Funds Transfer	30		20	10	
IBFT Transactions	150		100	50	
Mobile Airtime & Bills	30		20	10	
Prepaid Vouchers	30		20	10	
ISP Bill Payments	30		20	10	
Online Shopping	30		20	10	
UBL WIZ Reload	30		20	10	
Cashier's Cheque Issuance	150		100	50	
Cash Over Counter (COC)	200		150	100	
Schedule Payment Facility	Free		Free	Free	
Stop Cheque Facility	Free		Free	Free	
UBL Bill Payments	Free	Free		Free	
Zakat & Donations	Free		Free	Free	
E UDI Marchant Association	2)		pto 3.50% of transaction alue or as per agreement	54300150	-
F. UBL Merchant Acquiring (POS, Internet Acquiring & QR a) Merchant Discount Rate					
(POS, Internet Acquiring & QR a) Merchant Discount Rate b) Membership fees (Internet Acc	,	U ai	pto Rs. 50,000/- per nnum or as per agreemer		-
(POS, Internet Acquiring & QR		U ai U		nt	-





# **CONSUMER BANKING**

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# **CONSUMER BANKING**

Particulars	Charges	GL	
		GL	SC
A. ATM / DEBIT CARD			
1) General Debit / Prepaid Card Charges			
a) Switch Transaction Fee			
i) Withdrawals on 1 Link ATMs other than UBL	Rs. 23.44	54204800	1067
(No charge on UBL Card holders withdrawing from UBL ATMs)			
ii)Withdrawals on other Switches (Mnet)	Rs. 23.44	54204830	1068
b) International Usage Charges			
i) ATM Withdrawal	Pay Pak: Nil All other Cards: 4.5%	54204860 54204870	1051
ii) POS & Internet Purchase a) Purchase in Currency other than USD and PKR	4.5% of transaction amount or Rs. 100/- whichever is higher		
b) Purchase in USD and PKR	4.5% of transaction amount or Rs. 100/- whichever is higher	54204850	1052
c) Balance Inquiry			
i) Within Pakistan from Non 1 Link ATMs ii) Within Pakistan from 1 Link ATMs	Rs. 3.13/- per transaction	54204830	1071
iii) From Outside Pakistan	Rs. 225/- per transaction		
d) Internet Usage i) Activation / Session Charges	Free	-	-
e) Charge on Declined POS Transaction			
<li>i) For Local - Incase of Low Balance and Excess Over Limit</li>	Rs. 5/-	54204410	1083- 1084
ii) For International - Incase of Low Balance and Excess Over Limit	Rs. 35/-		
f) Pay to CNIC Slab Included	<u> </u>		
Slab	Fee		
(1 - 1,000)	50		
(1,001 - 2,500)	100		
(2,501 - 4,000)	150		
(4,001 - 6,000)	200		
(6,001 - 8,000)	250		
(8,001 - 10,000)	300		
(10,001 - 13,000)	350		
(13,001 - 16,000)	400		
(16,001 - 20,000)	425		
(20,001 - 30,000)	450		
(30,001 - 40,000)	475		

500

(40,001 - 50,000)



# **CONSUMER BANKING**

Particulars	Charges		GL	de sc	
g) Funds Transfer through ATM			54200230	1149	
i) Fund Transfer ii) Upto Rs. 25,000(monthly limit)* Above Rs. 25,000(monthly limit)	*	Free Free 0.1% of the transaction amount or Rs. 200,			
*Note: 25,000 is aggregate IBFT limit of AT Netbanking & Digital App.	M,	whichever is lower. (Charges are inclusive of Sales Tax /FED)			
h) Biometric Transaction					
i) UBL A/c holder on UBL ATM		Rs. 15/-			
ii) other Bank Customer on UBLAT i) ATM Receipt Fee	Μ	Upto Rs. 50/- per transaction			
i) UBL Card at UBL ATM ii) UBL Card at member Bank ATM		Rs. 2.5/- per transaction <b>Rs. 3.13/- per transaction</b>			
j) Pay Pak Card		Pay Pak Basic Card: (Annual / Issuance) <b>Rs. 1,40</b> Supplementary: (Annual / Issuance) <b>Rs. 800</b> / Replacement: PKR <b>1,200</b> /-			
k) Proprietary Card (annual fee)		Basic Rs. 900/- Supplementary Rs. 525	54204750	1044- 1046	
I) Visa Gold Card (annual fee)		Rs. 1,500/-	54204750	-	
m) UBL First Pocket Money Debit Car	d	Free			
n) Virtual Prepaid Cards (Issuance Fee	)	Rs.350/-	54204950	-	
o) Bill Payment Service through ATM					
a) Education Institutional Payments b) Other Companies:		Free Upto Rs. 50/- per transactio	'n		
2a) UBL MegaWallet Debit Card / UBL	Class	ic Visa Debit Card			
Details	S	tandard/NFC Card			
Basic (Annual/issuance Fee)	R	s. 2,000	54204750	1044- 1046	
Supplementary (Annual Fee)	R	s. 1,050			
Replacement	R	s. 1,250			
2 b) UBL Visa Premium Plus					
Details		Standard/NFC Card			
Basic (Annual/issuance Fee)		Rs. 3,000			
Supplementary I (Annual Fee)		Rs. 2,000	7		
Replacement		Rs. 1,500	1		
3) UBL Premium Debit Master Card			_		
Details	S	tandard/NFC Card	54204750	1059- 1060-	
Basic (Annual/issuance Fee)	R	s. 2,100	11	1060-	
Supplementary (Annual Fee)		s. 1,150	11		
Replacement	R	s. 1,300	11		
4) UBL Union Pay Card			-		
Details		NFC Card			
Basic (Annual/issuance Fee)		Rs. 1,800	71		
Supplementary Issuance & Annual F	ee	Rs. 1,150			

# CONSUMER BANKING

3

Particulars	Charges		Code		
	Charges		GL	SC	
5) UBL WIZ Prepaid Debit Cards					
Details	Standard / Chip Card	NFC Card			
Issuance/Replacement	Rs.500	Rs.750			
Re load Fee	1101000	1101100			
From Branch					
From Contact Center	Fr	ee			
From UBL ATM		00			
(From A/C to Card)					
From UBL Net Banking			54204950	-	
ACCA Wiz Card		ee			
Annual Fee (all Wiz prepaid card variants)	Fr	ee			
Note: • No joining fee. Annual fee to be recovered in adva • In addition to above, commission/service charges, c according to prescribed tariff (wherever applicable • Charges negotiable on case to case basis under app • In addition to the charges above, all applicable Ge also be recovered. • Debit Card Fee Waivers will be applicable as defin	ourier/postage e) roval from relev overnment levi	/fax charges will als vant Business Head ies including Sales	o be recove / Divisional a Tax / FEE	Hea	
) UBL Pardes Cards					
a) i) Card Issuance	Free			-	
	Free			_	
ii) Re-Load	1166				
b) Switch Transaction Fee	Rs.23.44		E4204800		
Withdrawals on 1 Link ATMs other than UBI Withdrawals on other switches	Rs.23.44		54204800	1	
	13.20.44		54204830	-	
balance Inquiry			54204750	-	
<ol> <li>Within Pakistan from non 1 Link ATMs</li> </ol>		ATMs = N/A	54204830	-	
	1Link ATMs				
I) O and all the Court Dealers and Okama	UBL = Rs. 3	5.13			
d) Cancellation / Card Replacement Charge	Free				
(upon request)					
. UBL GO GREEN			54204570		
) SMS Alert Charges			54204570	-	
a) For LCY Accounts	All digital trans	sactions			
a) for EOT Accounts	(including all t	ransactions tal/branchless/self			
b) For FCY Account		l/mobile/internet/			
·	ubl digital, etc	)			
	free				
	Non digital/bra	anch related sms			
	(for other than	<ul> <li>digital transactions)</li> </ul>			
Note:	Rs. 130/- per	month			
Mandatory monthly deduction irrespective of					
number of SMS					
<ul> <li>c) E-Statement</li> <li>i) Statement of Account through E-mail</li> </ul>	Free				
I) Statement of Account through E-mail	Fiee				
Note: • In addition to above, commission/service charges recovered according to prescribed tariff (whereve • Charges negotiable on case to case basis under app • In addition to the charges above, all applicable G	er applicable) proval of releva	nt Business Head /	Divisional H		
C. UBL DRIVE (CAR FINANCING)					
1) Application Processing Charges	De 40.0001	and a state of the last of	-		
Trapplication Frocessing Charges		non - refundable,	54202200	-	
	to be received	a post Ioan			
	approval)				
	Rs. 9,500/- (n	on-refundable)			
	If not specifie	d ( in NRP Cases)			
	Rs. 4,500/- (F				
	Rs. 4,500/- (I				
	Rs. 4,500/- (I applying agai	n on maturity of			
2) Vehicle Evaluation Charges*	Rs. 4,500/- (F applying again one facility )		57800710		



			de
Particulars	Charges	GL	SC
3) Pre - Payment Charges (Full Payoff)	10% of principal amount Note: - Above charges do not apply to Zero Penalty variant - Above charges are also not applicable on Customers who want to replace car by applying another Auto Loan	54205550	-
4) Late Payment Charges	Rs. <b>1,500/-</b> per month per late installment	54205500	3016
5) Vehicle Re-Possession Charges*	Actual incurred by the bank up to Max.of Rs. 90,000/-	54205500	-
6) Repossessed Vehicle Evaluation Charges*	Rs. 4,000/- or at actual	54205500	-
7) Monthly Warehouse Charges	Rs. 6,000/- per month	57800800	-
8) Auction Charges	Rs. 5,000/-	57800800	-
9) Insurance Charges*	As per the rate quoted by the Insurance Company	54302200	3018
<ul> <li>10) Purchase Order (PO) change of vehicle from Advance</li> <li>Note:</li> <li>*These charges are quoted by the vendor &amp; are</li> </ul>	Rs. 3,500/-		
subject to change.			
D. i) UBL CASHLINE 1) Processing Fee	Salaried Rs. 3,000/- & SEB/ SEP Rs. 4,000/- if not specified	54202200	3001/ 3023/ 3024/ 3025
2) Annual Charges (Renewal fee)	Rs. 2,000/-	54202200	3002
3) Late Payment Fee	Rs. 1,250/-	54205500	3003
4) Insurance Charges (Credit Protector)	0.2% of total monthly principle outstanding * Charges are quoted by vendor and are subject to change.	54202200	3004
5) SMS Alert Fee Note:	SMS Charges to apply as per page no. 31	54202200	-
*Mandatory monthly deduction irrespective of number of SMS			
6) Limit Enhancement Fee	Rs. 2,000/-	54202200	3029
7) Debit/ATM Card Annual Fee	Free		
Note: • All regular Branch Banking charges will be appl • In addition to the above, commission / service of be recovered according to prescribed tariff (who • In addition to the charges above, all applicable • All rates are subject to change.	harges, courier / postage / fax ch erever applicable)	narges will	also
D. ii) UBL CASH PLUS 1) Processing Fee	Rs. <b>5,000/-</b> or <b>1.5%</b> of fresh loan amount whichever is higher	54202200	3019
2) Pre-payment Charges	6% of the remaining outstanding amount	54205550	-
3) Late Payment Charges	Rs. <b>1250/-</b> per month per late installment	54205500	-
4) Partial Payoff Fee	6% of Partial Payment amount		
5) Top-up enhancement fee	Rs. 5,000/- or 1.5% of approved loan amount whichever is higher		
D. iii) UBL Secured Personal Loan			
<ol> <li>Processing Charges</li> <li>Pre-payment Charges</li> </ol>	Rs. 10,000 + FED 5% of the remaining	54202200 54205550	3019
3) Late payment charges	outstanding amount Rs. 1,000/- per month	54205500	-
o, calo paymont onargoo	per late installment	1	



Particulars	Charges	GL	de sc
4) Partial Payoff Fee	5% of Partial Payment amount	54205550	-
5) Legal Charges	At Actual, Including Stamp Duty, Charges for Legal Documentation At Actual	54202200	
6) Appraisal Charges		54202200	-
E. (i) UBL ADDRESS 1) Processing Charges	Rs. <b>8,500</b> /- for fresh loan (non refundable) Rs. 4,000/- for BTF (non refundable) Rs. 15,000/- for NRP (non refundable)	54202200	3017
2) Appraisal Charges*	Rs. 3,500/- or at actual Rs.10,000/- (non-refundable) for NRP cases	54202200	-
3) Legal Charges*	At Actual, Including Stamp Duty, Charges for Legal Documentation, on - Site Inspection during Construction, Lawyer's Fee & Charge Registration Fee, as advised by the relevant agencies/persons	57800600	-
4) Late Payment Charges	Rs. <b>1,500/-</b> per month per late installment	54205500	3016
5) Property Insurance*	Property Insurance Premium borne by the Bank	54205500	-
6) Partial Payoff Note : Amount of partial payment should be between minimum of Rs/-50,000 and a maximum of 15% of outstanding principal	5% of outstanding principal settled	54205550	-
amount). Beyond this limit, partial payoff charges will be applied.	No partial penalty on SBP subsidized loans under Tier-III.		
7) Pre-payment Penalty (Full Payoff)	<ul> <li>5% of outstanding principal settled.</li> <li>No pre-payment penalty on SBP</li> </ul>	54205550	-
8) Cashier Cheque Charges	subsidized loans under Tier-III. Cashier Cheque Charges to apply as per page no. 2, Item no. 1(a)	54200100	-
9) Income Estimation Charges	At Actual	57800600	
Note: *These charges are quoted by the vendor & are subject to change.			
E. (ii) Low Cost Housing			
Application Processing Charges	5,000/-		
Legal Charges	At actual	]	
Appraisal Charges	3,000/- or at actual	]	
Late Fee (per installment)	1,000/-	]	
Partial and Full Payment Penalty	<ul> <li>5% of outstanding principal settled.</li> <li>No partial &amp; full payment penalty on SBP subsidized loans under Tier – I &amp; II.</li> </ul>		
Property Insurance	To be borne by the Bank	]	
F. CREDIT CARDS	- 1000 / Jan 1		
1) Annual Basic Card Fee	Rs. 4,000/- (Silver) Rs. 8,000/- (Gold) <b>Rs. 14,000/-</b> (Platinum)	54300550 54300600 54300650	-
2) Supplementary Card fee	Rs. 2000/- (Silver) Rs. 4,000/- (Gold) <b>Rs. 7,000/-</b> (Platinum)	54301750 54301750 54301750	-



Particulars	Charges	GL	de sc
Note: • In addition to above, commission/service ch be recovered according to prescribed tariff ( • Charges negotiable on case to case basis u Divisional Head. • In addition to the charges above, all applical including Sales Tax/ FED.	wherever applicable) nder approval of relevant Busi	iness Hea	
3) Corporate card - Annual Membership Fee	Normal Rs. 5,000/-		
<ol> <li>APR - Retail Transaction</li> <li>APR - Cash Advance</li> <li>APR - BTF (Open &amp; Regular)</li> </ol>	Gold Rs. 7,500/- 44% 44% Up to 28%	52600900 52600930 52600960	Gold
<ol> <li>Processing Fee for BTF 0% Markup</li> </ol>	3 months 5,25% of balance transfer 6 months 9% of balance transfer 9 months 12.75% of balance transfer 12 months 16.5% of balance transfer		
8) APR - Lite Installment Plan	29% or 35%		
9) APR - Cash on Phone 10) Minimum Monthly Payment	35% 5% of the outstanding balance or Rs.500/- (whichever is higher)		-
11) Cash Advance Fee****	3% of the amount withdrawn or Rs. 1,000/- (whichever is higher)	54301300 54301350 54301400	Gold
12) Late Payment Fee	Rs. 1,700/-	54301000 54301050 54301100	Gold
13) Over Limit Fee*	Rs. 1,600/-	54300850 54300850 54300950	Silver Gold Platinum
14) Credit Guardian (Insurance) - Optional**	0.79% of the monthly outstanding balance	54302150	-
15) Family Security Plan**	Plan A - Rs. 80/- per month Plan B - Rs. 130/- per month Plan C - Rs. 250/- per month Plan D - Rs. 370/- per month	54302200	-
16) Child Education Plan**	Plan A- Rs.60/- per child per month Plan B - Rs. 120/-per child	54302200 54302200	
	per month Plan C - Rs. 150/- per child per month	54302200	-
17) a) Hospital Cash Plan - Executive**	21-35 years: Rs. 275/- per month 36-50 years: Rs. 425/- per month 51-60 years: Rs. 950/- per month Each Child 1-20 years: Rs. 250/- per month	54302200	-
b) Hospital Cash Plan - Deluxe**	21-35 years: Rs. 375/- per month 36-50 years: Rs. 625/- per month 51-60 years: Rs. 1,325/- per month Each Child 1-20 years: Rs. 350/- per month	54302200	-
18) Booking Charges - Balance Transfer (Open	) Rs. 500/-	54302700	-
19) Booking Charges - Lite Installment Plan	Rs. 600/- or 1.55% of the transaction amount (whichever is highter)	54301150 54301250	Gold



Particulars	Charges	GL GL	SC
20) Booking Charges Cash on Phone	Rs. 750/- per transaction or 1.25% per transaction amount (whichever is highter)		
21) Cancellation Charges - Lite Installment Plan	outstanding principal or Rs.1,000/- (whichever is	54301150 54301250	-
22) Card Replacement Fee (Upon Customer Request )	higher)	54301450 54301550	-
i) Silver ii) Gold	Rs. 850/-		
iii) Platinum	Rs. 850/- Rs. 1000/-		
	KS. 1000/-		
23) Utility Bill Payment	Rs. 60/- per transaction	54301900	-
24) Foreign Transaction Charges***	4.5% or PKR 100 (whichever is higher) of the transaction amount	54300200	
25) VISA/ MasterCard Arbitration Charges for Disputed Transactions	USD 500/- or equivalent	70502500	-
26) SMS Alert Fee	Free	-	-
27) Platinum Priority Pass Issuance Fee	Rs. 2,000/- + FED	54302050	-
a) Membership/Annual Fee	Free		
b) Airport Lounge Visit Fee	USD 35/- per visit	54302050	-
28) Global Customer Assistance Service - Fee			
a) Lost & Stolen Card	USD 35/- per request	54301450	-
<ul> <li>b) Emergency Card Replacement - VISA Gold &amp; Platinum</li> </ul>	USD 250/- per request		
c) Emergency Card Replacement - VISA Classic	USD 225/- per request		
d) Emergency Cash Disbursement	USD 175/- per request		
e) Emergency Service Request Denied or Fulfilled by Issuer or Cancelled	USD 50/- per request		
<ul> <li>f) Cardholder Inquiry Service / VISA Assistance Centre</li> </ul>	USD 7.50/- per request		
29) Shapes Visit Charges	Upto PKR 2,000/- Plus FED per visit above complimentary visits		
<ul> <li>30) 1 Bill Payment Fee</li> <li>31) Auto Debit Rejection Fee</li> <li>G. GENERAL CONSUMER BANKING CHARGES</li> </ul>	PKR 12.50/- on each transaction Rs.500/-		
1) Duplicate Statement	Rs. 35/- per statement (not applicable on credit card)		
2) Collection on Customer Call	Rs. 250/- per pickup	54202250	-
3) UBL Airport Lounge Charges / CIP Lounge*	Upto Rs. 1,000/-		
*Exceptions apply for Gold Credit Card and Platinum Credit Card Customers H. ASSURE FINANCE			
a) Processing Fee b) Late Fee	Rs. 1,500/- Rs. 500/-		

Markup will be charged on unpaid principal amount.
In addition to above, commission / service charges, courier/postage/ fax charges will also be recovered according to prescribed tariff (wherever applicable).

. In addition to the charges above, all applicable Government levies will also be recovered.



Particulars			Code
		Charges	GL SC
*	Notes: If assigned credit limit is exceeded du of Charges , customer will be charged		he prevailing Schedule
**	This is a third party insurance product Company and Premium amount will b		

are quoted by vendor and are subject to change. \*\*\* Foreign Transaction Charges apply on purchases made in foreign currency AND/OR where the merchant is residing outside the country or the settlement currency is other than local currency and processes the transaction in local currency. All third currency transaction will be first converted into US Dollars as per rate quoted under agreement with Visa International. Cross border transaction fee will also be charged as per Visa rules.

\*\*\*All the charges passed on by the acquiring bank, additionally applicable withholding tax on the sum of all the transactions in a day exceeding Rs.50,000/-





Destinutore	Charman	Coc	
Particulars	Charges	GL	SC
A. IMPORTS 1) Cash Letters of Credit: a) Issuance of Letter of Credit	Upto 0.40% for 1st Qtr or part thereof, Upto 0.25%, for subsequent Qtr, Min Rs. 2.200/-	54206000	LOC
2) Revalidation commission	Revalidation Commission to be charged from the date subsequent to the date of expiry of LC at rates applicable in case of opening of fresh LC.	54206050	AMC
<ol> <li>Transfer Commission-Commission on account of change in the beneficiary / country of advising</li> </ol>	Transfer commission will be charged as applicable in case of fresh Letter of Credit	54206000	-
<li>a) Non reimbursable L/C under Barter Aid / Loans and Authorization to pay</li>	1.0% on 1st Qtr and 0.30% for each subsequent Qtr or part thereof, Min. Rs.1,500/-	54206000	-
<ul> <li>b) L/C, L/G under "Suppliers / Buyers Credit" Pay As You Earn Scheme (PAYES) and deferred payment L/Cs for period over one year</li> </ul>	Commission @ 0.40% per Qtr or part thereof, Min. Rs.2,500/-	54206000	2
c) In case of L/G undertaking to be issued favoring any bank for providing forward cover exchange risk under Suppliers / Buyers Credit behalf of applicant	Commission @ 1.6% per annum, Min. Rs.2,000/-	54203150	-
d) L/C cancellation charges	Rs. 2,000/- plus swift charges Rs. 1000/- flat & communication charge (at actual)	54206100	LCN
<ol> <li>Registration of contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from Foreign Lenders</li> </ol>	Handling charges Rs.7,500/- (flat)	54206150	-
6) Issuance of Certificate regarding opening of L/C or registration of contract to another bank for booking of forward exchange at importer's request	Rs.1,000/- per application (flat)	54208800	-
7) Bills are drawn at a Usance under the Letter of Credit other than Pay As You Earn Scheme and Supplier / Buyer Credit and Deferred Payment Letters of Credit on yearly	a) Rs.1,500/-per bill (flat) b) Extra Commission (@ 0.10% per month or part thereof from any period beyond the L/C validity till maturity of the bill.	54206750 54206000	HDC LEC
•Note In case forced PAD is created due to non payment is to be charged (once only) on the amount (net of mark-up @ 60 paisa PTPD (or as revised from tim payment.	margin) for which FPAD is create	ed in additi	ion to
8) Contract registration for import on annual volume basis	0.40%, (flat), Min Rs.2,500/- (flat)	54206200	CRC
9) L/C Amendment	Rs. 1,500/- per amendment (flat) or commission at rates specified under items 1 and 4 (a) above, if amendment increase in amount or extension in period of shipment.	54206050	
<ul> <li>10) Contract Amendment</li> <li>11) Import documents received directly / indirectly from the supplier to the applicant / bank with / without registration of contract and the payment made there against.</li> </ul>	Rs. 1,500/- (flat) Rs.1,500/-(flat) Plus service charges @ 18/- paisa per Rs .100/- Min, Rs 2,000/- swift	54206200 54206750 54206400 57800400	

indirectly from the supplier to the applicant / bank with / without registration of contract and the payment made there against. Charges Rs.1,000/-12) Mark-up & commission in case of import bills under Import L/Cs



Particulars	Charges	GL	de sc
a) Mark-up in case of Import bills under Import Letters of Credit	54 paisas per Rs.1,000/- per day from the date of negotiation till the date of retirement (on the amount for which PAD is created)	52700430	-
<ul> <li>b) In addition to mark-up as per (12) (a), Bank's commission on the amount (net of margin) for which PAD is created, as under:</li> </ul>		52700430	-
<ul> <li>i) If retired within 10 days from the date of lodgment</li> </ul>	No Commission		
ii) If retired during 15 days subsequent to the period at item (i) above	25 paisas per Rs.100/-		
<ul> <li>iii) If retired during next 15 days after the period mentioned in (i) and (ii) above</li> <li>iv) If retired during next 190 days after the period mentioned in item (i) (ii) and (iii)</li> </ul>	30 paisas per Rs.100/- 40 paisas per Rs.100/-		
above 13) Import bills returned unpaid	Handing charges USD 100/- (flat) or equivalent plus courier charges Rs. 2,000/-	54206750	RTC
14) a) Collections	Rs.1,500/- (flat), per collection	54206750	RTC
<ul> <li>b) Import against advance payment to suppliers</li> </ul>	Rs. 1,500/- (flat), plus service charges @15 paisa per Rs.100/-, Min Rs 1,500/- plus swift charges Rs. 1,000/-	54206750 54206400 57800400	-
15) Service charges on L/cs retirement of Import bills under L/c's / Contracts			
a) Opened by us where Fx conversion forward is done by us	@ 15 paisa per Rs.100/- Min. Rs.1,500/-	54206400	DEC
<ul> <li>b) Opened by us where Fx conversion / forward is done by other banks</li> </ul>	@ 18 paisa per Rs.100/- Min. Rs.1,800/-	54206400	HDC
<ol> <li>Reimbursement charges (payable to Reimbursement Bank)</li> </ol>	At Actual	57800500	-
17) Handling of discrepant documents under Import L/Cs	USD 75/- or equivalent plus swift charges Rs. 1,000/- flat & communication charges	54206850	HDC
<ol> <li>Issuance of freight certificate for Imports on FOB basis</li> </ol>	Rs 1,500/- per certificate		
19) Extension in maturity of Usance Bills under LC / Bank Contract	1,500/- (flat) per bill	54206750	-
20) Expense Recovery Protest/ Legal Charges	Actual + USD 25/- or equivalent		
21) Handling of Imports Documents against PAD Bills (Sight Bills)	Rs. 1,500/- (flat)	54206750	-
22) Duplicate advice issuance	Rs.350/- per duplicate advice	54206850	-
<ul> <li>23) FED invoice certificate</li> <li>24) Issuance of business performance certificate of previous years at the customer request</li> <li><b>B. EXPORTS</b></li> </ul>	Rs.1,000/- per certificate Rs.3,000/- per certificate	54206850 54206420	-
<ol> <li>EXAMPLE AND AND ADDRESS OF THE ADDRESS</li></ol>	Rs.200/- (flat)	54206600	-
(i) Beneficiary in Pakistan (ii) Beneficiary outside Pakistan	Rs. 2,000/- (flat) USD 60 (flat)	54206450 54206450	
<ul> <li>b) Amendment Advising <ul> <li>(i) Beneficiary in Pakistan</li> <li>(ii) Beneficiary outside Pakistan</li> <li>c) Negotiation of bills against issued under</li> </ul> </li> </ul>	Rs.1,000/- (flat) USD 30 (flat) 0.30%, Min. Rs.250/-	54206450 54206450	ADA ADA
barter / remittance from SBP (rupee bill) d) Confirmation	0.25% per quarter or part	54206550	ELC
<ul> <li>e) Transfer of Export</li> <li>f) Reimbursement payment to other local from non-resident rupee A/c</li> </ul>	thereof, Min. Rs.300/- Rs. 1,500/- (flat) Rs. 7,50/- (flat)	54206550 -	ADC -



Particulars	Charges	GL	de sc
3) Advance Payment	-		
a) Service charges b) Commission	0.15% Min Rs. 400/- Rs. 240/- (flat)	54207850 54206650	4024 4023
c) Export Development Surcharge	As per prevailing SBP regulations (as and when the shipment is effected).	41800800	EDS
4) EDS handling charges	Rs. 80/- (flat) per transaction	54206750	нсн
5) If the documents are sent to other banks for negotiation under restricted Letter of Credit	Rs. 500/- (flat)	54206600	-
<ul> <li>6) Collections</li> <li>a) Clean cheques / Drafts / FTCs</li> <li>b) Documentary (on which bank does not earn any exchange difference)</li> </ul>	Rs.100/- Rs. 240/- per collection (flat)	54206800	-
7) Duty Drawback Claim	0.25% of the amount of claim, Min. Rs. 250/- per case	54206850	-
<ol> <li>Service charges against export documents sent for collection basis where payment cover is already received to our Foreign Currency A/c</li> </ol>	15 Paisas per Rs.100/-	54206600/ 54206850	ESC/ SCH
<ol> <li>NOC Issued Document transferred against Export document</li> </ol>	Rs. 750/- (flat)	54206600	EBC
10) Freight Subsidy	Rs. 400/- per case	41400700	-
11) Research & Development Surcharge - R&D handling charges	0.25% of the amount of claim, Min Rs. 250/- per case	54206600	-
12) Any Certificate issued in current Financial year excluding withholding tax certificate		54206600	-
a) Original b) Duplicate	Rs.1,000/- per certificate Rs. 2,000/- per certificate		
13) Trade Development Authority Registration certificate verification	Rs. 200/- per certificate	54206600	-
14) Duplicate advice issuance	Rs.300/- per duplicate advice		-
15) a) Negotiation of documents drawn under sight Letter of Credit (Delayed Realization) If proceeds not realized / credited to our customer's a/c within 12 days than mark-up is applicable to customer. NICF facility will be charged for any delay beyond	Mark-up rate @ 54 paisa per Rs.1,000/ per day to be charged	52600330	EMU
b) Negotiation (Usance) (Delayed Realization) If payment of Foreign / Local Bills realized within 03 days, no mark-up to be charged. Incase proceeds not realized/credited to our a/c within 03 days from the date of the maturity till its adjustment than mark-up is applicable to our customer's NICF facility or as per special approval by the competent authority. In case of no NICF facility is available to the customer than mark-up will be charged	Mark-up rate @ 54 paisa per Rs.1,000/- per day to be charged	52600330	EMU
16) Issuance of business performance certificate of previous years at the customer request	Rs.2,500/- per certificate	54206600	-
17) Sales Tax / FED invoice certificate	Rs.1,000/- per certificate	54206600	EBC
18) Export LC Cancellation	Rs.1,500/- plus swift charges Rs. 1000/- flat & communication charges	54206450	CAN

•Note:

Note:
 The Bank reserves the right to charge different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority.
 In addition to above, commission/service charges, recovery of courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
 Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
 In addition to the charges above, all applicable Government levies will also be recovered.



Particulars	Charges	GL GL	de sc
19) Export Proceeds Transfer	Flat charges Rs. 600/- only on Out-Bound Export proceeds in FCY only	54206600	EBC
C. REMITTANCES			
<ol> <li>Outward         <ul> <li>a) Remittance abroad through Foreign Currency Account</li> </ul> </li> </ol>			
i) Issuance of FDD / FTT	Current FCY Accounts: Commission @ 0.12% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$6/-, Max US\$30/- or equivalent for other currencies. Saving FCY Accounts: Commission @ 0.25% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$12/-, Max US\$60/- or equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply.	54207550	4002
<li>ii) Remittance against surrender of Foreign Currency notes or cash deposited in Foreign Currency A/c within 15 days from the date of such deposit</li>	Commission mentioned under (a)(i)above, plus service charges @ 0.25% to be recovered Min Rs.200/-	54207570	4003
iii) Foreign Currency cash deposited in CFC A/c for realization of Export proceeds	In addition to commission mentioned at (a) (i) above, plus service charges @0.25% to be charged in case of realization of Export proceeds against cash deposited in FCY A/c Min Charges : US \$10	54207550	4004
	or equivalent Max Charges: US \$ 125 or equivalent		
iv) Collection /Local Clearing for F.C. A/c	0.7%, Min USD 8, Max USD 18 or equivalent Rupees per collection, (In addition to foreign bank charges)	54206760	4005
<ul> <li>v) A/c to A/c Funds Transfer of Foreign Exchange Companies in Foreign Currency A/c (having same title of A/c) within UBL branches (intra/intercity). Transaction within the same branch having same account title is excluded.</li> </ul>	Commission @ USD 1 per 1000 or part thereof, equivalent for other currencies, Min USD 8, Max USD 75, or equivalent for other currencies	54200240	4006
vi) Investigation Charges on FDD (older than 1 year)	US \$50/- or equivalent		
<ul> <li>b) Remittance abroad other than through Foreign Currency A/c</li> </ul>			
i) Students (for education purpose)	Rs. 200/- plus foreign bank charges	54207600	4007
ii) Commission against issuance of FDDs / FTT from PKR Account (Not Applicable on Advance payment imports)	Commission mentioned under (a) (i) above plus SWIFT charges	54207660	4008



Particulars	Charges	GL	de sc
iii) Commission against issuance of FDD/FTT against Export	@ 15 paisas per Rs.100/-, Min. Rs. 500/- In addition to Commission mentioned under (a) (i) above plus SWIFT charges	GL 54202450	-
c) i) FDD / FTT cancellation charges	Rs. 500/- per item plus SWIFT charges. Foreign bank charges also apply incase of FDD cancellation	54207750	401
ii) Under general permission or specific approval of SBP	Rs.500/-	54207750	401
iii) FDD / FTT cancellation charges against Export	Rs. 1,000/- per cancellation plus SWIFT charges. Foreign bank charges also apply incase of FDD cancellation.	54207750	401:
d) i) Issuance of duplicate FDD	Rs. 500/- flat plus SWIFT charges (if appliable). Foreign Bank Stop payment charges also apply.	54207700	401:
ii) Issuance of duplicate FDD under Export	Rs. 500/- flat plus SWIFT charges (if appliable). Foreign Bank Stop payment charges also apply.	54207700	401
2) Inward a) Home Remittance	Free from all associated charges	-	-
b) Others	Free, if the proceeds are credited to an A/c with UBL. In other cases, flat charges @ Rs.500/- inclusive postage/courier charges.	54207850	-
c) Commission charges on payment of Inward Foreign Remittance/Swift Transfer received in Foreign Currency (Charges code SHA/BEN) and cover through our various Nostros. These charges are to be recovered only when TT buying rate is applied.	Favoring UBL Customers @ 0.15%, of remittance proceeds Min Rs. 500/- & Max Rs. 2,000/- Beneficiaries with other local banks flat charges @ Rs. 2,000/- inclusive postage/courier charges.	54207850	-
d) Direct Collection			
i) Collection for Foreign Currency A/c or Rupee A/c	0.7%, Min USD 8, Max USD 18 or Equivalent Rupees per collection (in addition to foreign Bank charges) plus postage charges of Rs. 1,400/-	54207600 54207550	
ii) Cheque/Draft/FTCs Returned unpaid	Rs. 500/- (flat) inaddition to foreign bank charges	54203710	

Note:

 Whenever SWIFT message is sent, SWIFT/Communication charges will be recovered from customer.

 In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)

Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
 In addition to the charges above, all applicable Government levies will also be recovered



Particulars	Charges	Coc	sc
	onargeo	GL	SC
D. MISCELLANEOUS			
1) Correspondent Banking charges	At Actual	54208000	-
2) Foreign bills sent for collection returned unpaid	Rs.500/- (flat)	54203700	-
<ol> <li>Inward collection/Local Clearing received relating to Foreign Currency A/c from abroad or local banks / branches and where the payment is demanded in Foreign Currency</li> </ol>	USD 5 per USD 1,000 or part thereof and Max. USD 15	54203700	-
4) Inward Foreign Currency cheque, received from local branches, upcountry branches or local banks for payment in Pak Rupees (convert the relevant Foreign Currency at the TT Buying rate)	Commission @ 0.15%, Min. Rs.400/-	54203700	-
5) Issuance of proceeds certificate beyond one year	Rs.500/- (flat) per certificate	54206850	-
6) Credit check at customer's request	Rs.50/- (flat)	54206850	-
<ol> <li>Service charges for verification of test / signature and mail L/Cs</li> </ol>	Rs.500/- per instance	54206850	-
8) Standing instructions charge in Foreign Currency A/c	USD 5/- or equivalent per transaction	54206850	-
9) a) Negotiation of documents drawn under sight letter of credit	If proceeds not realized / credited to our customer's account within 12 days then markup @ applicable to our customer NICF facility to be charged for any delay beyond 12 days. Incase no NICF facility to the customer then mark up @ 54 paisa per Rs. 1,000/- per day to be charged.	52600301	-
b) Negotiation (Usance)	If payment Foreign/Local bills realized within 3 days, no markup to be charged. Incase proceeds not realized/credited to our account within 3 days from the date of maturity then markup to be charged from the date of maturity till its adjustment @ applicable to our Customer's NICF facility or as per special approval by the competent authority. Incase of no NICF facility is available to the customer then markup @54 pais per Rs.1,000/- per day to be charged.	52600301	
10) Issuance of business performance	Rs.2,000/- per certificate	54206850	-
11) Sales Tax / FED Invoice certificate (Export)	Rs.1,000/- per certificate	54206850	

## Note:

 In addition to above, commission/service charges, courier/postage/ fax charges will also be recovered according to prescribed tariff (wherever applicable)

• Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.

In addition to the charges above, all applicable Government levies will also be recovered



# **COMMUNICATION** CHARGES - GENERAL



		Coc	le
Particulars	Charges	GL	SC
<b>Communication Charges - General</b>			
1) a) Telephone	Rs. 100/- per call	57800100	1021
b) Fax	Rs. 100/- per message	57800100	1022
2) a) Postage Ordinary -(Inland)	Min Rs. 50/-	57800200	1023-24
b) Postage Registered		57800200	1023-24
i) For Inland LC	Actual, Min Rs. 200/-		
ii) For foreign Import LC	Actual, Min Rs. 1200/-		
c) Others			
i) Inland	Rs. 75/- flat		
ii) Foreign	Rs. 200/- flat		
3) Courier		57800200	1023-24
a) Courier (Within City & Intercity)	Actual, Min Rs. 100/-		
b) Courier-Foreign	Actual, Min Rs. 2,600/-		
c) Courier LC	Rs. 250/-		
d) Courier Charges for Account			
Opening Welcome Pack/Cheque	Free		
Book/Debit Card (VISA & Master)			
4) Swift		57800400	1021
a) Full Text LC / Guarantee & Long	Rs.2,000/-flat		
Messages			
b) Short Text/LC amendment & other	Rs.1,000/-flat		
messages			

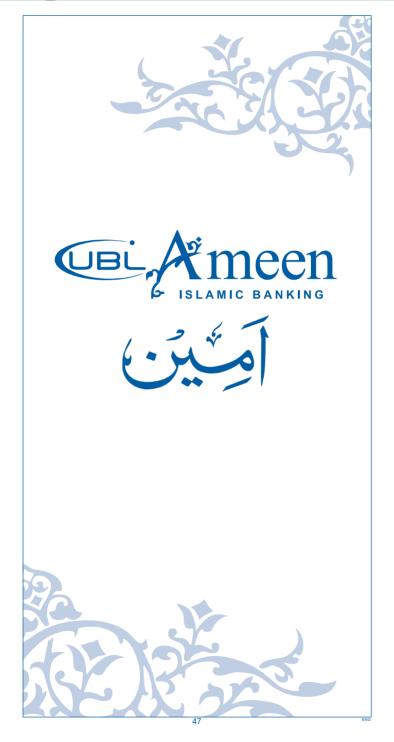
## **IMPORTANT NOTES:**

- SIGNATURE PRIORITY BANKING CUSTOMERS:
   Please refer to your Priority Lounge Relationship Manager for other applicable waivers on
   Schedule of Charges, including FCY Accounts.
- Where Online system is down, remittance may be sent by other means but Inter Branch online transaction will be recovered.
- · See Page 12 & 13 for waivers on Business Partner Accounts & Business Partner Plus.
- All Government levies including Sales Tax / FED will be recovered where applicable.
- All regular branch banking charges will be applied for the transaction through branches.
- Commission / service charges, recovery of courier postage / fax charges will also be made according to prescribed tariff (wherever applicable.)
- As per clarification given by the SBP Foreign Exchange Department 6734/ FEP.9 (126-242)-95 dated 19-12-95 it is advised that in the case of Letter of Credit or for that matter "Authorization to pay" opened by the Department of the Federal or Provincial Governments whether routed through State Bank of Pakistan or not Letters of Credit commission is to be charged at the rates given in Para 37 (ii) Chapter XIII of Foreign Exchange manual (8th Edition-2002). However for Letters of Credit "Authorization to pay" opened by other public sector agencies in Federal / Provincial Government including autonomous, semi autonomous bodies e.g., K.E.S.C. Limited, WAPDA, PTCL, etc., the commission is to be charged from the openers by the banks as per their own schedule of charges.
- The Bank reserves the right to charge different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority.
- · Charges for cash collect will be subject to contractual agreement with the customer.
- · For Inter Branch Online transaction OBC charges would not apply.
- · Concession to UBL Staff is allowed as per policy and relevant circulars.
- Whenever swift message is sent, SWIFT/communication charges will be recovered from customer













# **DOMESTIC BANKING**

آمِنِين Atmeen





∫≁ Isiamic Banki	DOMESTIC	BANK	ING
		Cod	
Particulars	Charges	GL	SC
A. REMITTANCES			
1)Ameen Cashier's Cheque a) Issuance of Ameen Cashier's Cheque		54200100	1009
Through Account	Rs. 450/- (Flat)		
b) Cancelation of Ameen Cashier's Cheque		54200150	1010
For Account Holder	Rs. 450/- (Flat)	01200100	1010
For Non- Account holder	Rs. 750/- (Flat)		
c) Issuance of Duplicate Ameen Cashier's Cheque	Rs. 450/- (Flat)	54200120	1011
<ul> <li>d) Issuance of instrument for payment of fees/dues in favor of Educational Institution HEC/Board etc.</li> </ul>		54200100	1009
Through Account	Free		
Through Cash (for Account Holder and non account holder)	0.50% of fee/dues or Rs.25/- per instrument whichever is less.(Charges are inclusive of Sales Tax/FED)		
<ol> <li>Inter Branch Online Transactions-both Within City &amp; Intercity</li> <li>Note: No service fee shall be charged from students depositing the amount of fee</li> </ol>			
directly in the fee collecting account. For waiver of charges, refer product wise waiver grid		54203670	1006
<ul> <li>a) Cash Deposits (Charges are to be recovered from the Depositor)</li> <li>i) Within City</li> </ul>	Free	54205070	1000
ii) Intercity	0.10% or Min Rs. 550/- or Max Rs. 3.000/-	5 4000000	1007
<ul> <li>b) Online Funds Transfer in PKR (Account to Account transfer within UBL) (Charges are to be recovered from the remitter)</li> </ul>		54200200	1007
i) Within City	Free		
<ul> <li>ii) Intercity</li> <li>c) Cash Withdrawals (Charges are to be recovered from the account holder)</li> </ul>	0.10% or Min Rs. 425/- or Max Rs. 2,000/-	54203680	1008
i) Within City	Free	54200280	1015
ii) Intercity	0.20% or Min. Rs. 500/- or Max Rs. 3,000/-		
d) UBL Cheque Deposit	01 Wax RS. 3,000/-		
(Charges are to be recovered from the			
Beneficiary) i) Within City and within the catchment	Free		
area of one clearing house ii) Intercity	0.10% Min Rs. 450/- or Max Rs. 2,500/-		
3) Inter Bank Fund Transfer- IBFT	01 MIAA 13. 2,000/-		
i) Branches	Rs. 425/- (Flat)	54200250	-
ii) ATM, Digital Application & NetBanking		54200230	1049
a) Up to Aggregate Monthly Limit (Rs. 25,000)	Free		
b) Above Aggregate Monthly Limit (Rs. 25,000)	0.1% of the transaction amount or Rs. 200, whichever is lower. (Charges are inclusive of Sales Tax /FED)		
	(Not Applicable for Accounts onboarded digitally)		
4) IBFT via Raast	Free		
<li>5) Inter Branch (A/c to A/c) Foreign Currency Funds Transfer (Charges to be recovered from Remitter)</li>		54200240	1007
a) Within City	Free		
b) Intercity	Minimum USD 5/- GBP 3/- EURO 4/- AED 20/- SAR 20/-		
	or 0.10% whichever is higher		
49			

# UBL





∫≎ islamic Banki	DOMESTIC	BANK	ING
Particulars	Charges	Coc	
6) Issuance of ACOII	3	GL	SC
For Account holders	Free	E 4000 100	
7) Duplicate ACOII Issuance Charges	Rs. 300/- (flat)	54200400	1111
8) DD/MT/PO Cancellation Charges 9) Issuance of ASDR (Ameen Security Deposit	Rs. 750/- (flat)	54200150	1010
Receipt)			
Through A/c	Free		
Through Cash 10) Duplicate ASDR Issuance Charges	Free		
	Rs. 300/- (flat)		
Note: • No Charges for cancellation / refund of ASDR • The Inter Branch (account to account) Foreign Curre branches. • In addition to above, commission/service charges, o according to prescribed tariff (wherever applicable) • In addition to the charges above, all applicable Govu • Charges negotiable on case to case basis under ap • For Inter Branch Online transaction, OBC charges w • Where Online system is down, remittance may be s • Transactions charges will be recovered • See Misc. for waivers on Ameen Business Account. • ISB/Rwp, Chenab Nagar (Rabwah)/Chiniot and Khu all online transactions should be treated as within ci	urier/postage / fax charges will als emment levies will also be recovert proval of relevant Business Head / ould not apply. ent by other means but Inter Brand isab/Jahurabad are to be treated a	so be recov ed. Divisional ch Online	vered Head.
B. BILLS			
<ul> <li>a) Clean (including cheques / dividend warrants / Bank Drafts, beyond NIFT / OBC Centers/ APC etc.)</li> </ul>	Free	54201450	1014
b) Intercity Clearing Charges	Free	54203660	1089
<ul> <li>c) Deduction of Cashier's Cheque Issuance Charges in Direct Collection where NIFT/NBP services are not available</li> </ul>	Rs. 250/- (flat) plus courier charges or actual wherever applicable		
<ul> <li>Rs. 200/- per collection and above Rs 0.500 mln to be recovered.</li> <li>Postage / Courier charges are to be recovered (whether clean or documentary). However, in cheque instrument on particular date to be colle postage / courier charges are to be recovered on</li> <li>Collecting agent's charges, if the collecting bank Communication charges will be recoverd, if fate c</li> <li>No charges, if branch is situated within a radius c or within catchment area of NIFT if clearing is hal OBC charges only to be collected where cheque:</li> </ul>	on collection / realization of ea case where party has deposite acted /drawn on the same brand ly once. is other than the bank, will also b of the instrument is asked for by t of 25 km as it will be treated as died as a local clearing.	ach instrui d more th ch of the b e recover- elephone. local bran	ment an 1 oank, ed.
		on.	
C. FINANCING/PROJECT FINANCE Following charges may be recovered in addition to profit on investment			
1) Fee and charges in respect of Project Financing			
a) Project evaluation / Appraisal fee	On case to case basis as per agreement with the party.	54202000	2001
b) Legal documentation fee for Trade Related / Project Finance	On case to case basis as per agreement with the party.	57800600	-
c) Trusteeship fee (to be recovered by the lead bank in case of consortium financing)	On case to case basis as per agreement with the party.	54202100	2003
d) Restructuring and Re-scheduling fee	On case to case basis as per agreement with the party.	54202150	2004
e ) Restructuring and Re-scheduling fee for SAM related projects	On case to case basis as per agreement with the party.	54202150	2006
2) Evaluation charges of property for security Purpose	At Actual	54202000	2005







(9× Islamic Bankir	DOMESTIC	BANK	ING
Particulars	Charges	GL	
3) Non-Refundable Processing Fee for SME / Commercial Financing including Funded and Non-Funded Facilities		54202200	<b>SC</b> 2007
(Fresh/Enhancement/Renewal) Up to Rs. 1M	Rs. 3,500 Flat		
Above 1M to 5M	Rs. 5,000 or 0.05% whichever is higher		
Above 5M to 10M	Rs. 6,000 or 0.06% whichever is higher		
Above 10 to 15M	Rs. 10,000 or 0.05% whichever is higher		
Above 15M to 20M	Rs. 12,000 or 0.06% whichever is higher		
Above 20M to 30M	Rs. 15,000 or 0.05% whichever is higher		
Above 30M to 50M	Rs. 17,000 or 0.06% whichever is higher		
Above 50M to 100M	Rs, 25,000 or 0.06% whichever is higher		
Above 100M	Rs. 35,000 or 0.055% whichever is higher		
4) For finance against pledge / hypothecation:			
a) Godown Rent	At Actual	54202250	2008
b) Mucaddam Charges	At Actual		
<ul> <li>c) Delivery Charges</li> <li>i) If a Godown Keeper is not posted, conveyance charges will be recovered</li> </ul>	At Actual	54202250	2011
<li>ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation</li>	At Actual		
d) CIB Report i) For Individual ii) For Corporate Entities	Rs. 50/- (flat) Rs. 50/- (flat)	57800700	2012
<ul> <li>Other Incidental Expenses: Insurance /Takaful/ Premium/ Contribution, Legal Charges, etc.</li> </ul>	At Actual	57800500	2013
<ul> <li>f) Handling charges on marking of lien on Shariah Compliant Govt. Securities</li> </ul>	Rs.500/- (flat) per customer	54202300	2014
<ul> <li>g) Marking of lien on securities issued by UBL Ameen for other banks</li> </ul>	Rs.500/- (flat) per customer	54202300	2015
5) Other Charges on Financing			
a) For the Issuance of NOC on the request of customers for creating additional/ pari-passu charge/second charge on their fixed assets for acquiring further project finance, finances from other banks/financial institutions.		57800500	2016
<li>b) For the Issuance of NOC on the request of customers for creating charge on their current assets.</li>	Rs.10,000/- (flat) per transaction	57800500	2017
6-a) Redemption of charge fee to be recovered from the party when bank officers are called before Registrar for redemption for the mortgage.	Rs.2,500/- (flat) per property	57800500	2018
b) Vacation of Charges	Rs.1,000/- per property	57800500	2019



# آمِدِين Atmeen آمِدِين



	<b>5</b> 1513	ilo Banki		DOM	ESTIC	BANK	ING
Particulars			Charge	s		Co	
7-a) Registration with SECP & L charges for both Private & F companies where charge of fixed assets is registered	<sup>p</sup> ubĺic lim		-	us Rs. 1,00	)0/- per	GL 57800500	<b>SC</b> 2020
<ul> <li>b) Registration of charge at Re For Partnership/Proprietors individual finances exceedin for mortgage at registrar of</li> </ul>	hip firms/ 1g Rs.0.5	00 (M)	Actual pl case	us Rs. 1,00	)0/- per	57800500	2021
Note: • In addition to above, commission recovered according to prescrib • Charges negotiable on case to Head / Divisional Head. • In addition to the charges above	ed tariff (v o case b	whereve asis ur	er applicab ider appro	le) oval of rele	vant Regi	ional Bus	
D). SALE AND PURCHASE OF SAFE CUSTODY ARTICL DEPOSIT AND SAFE DEPO	ES IN S.	AFE					
<ol> <li>Charges for collection of Divi from Shariah Compliant Com</li> <li>Charges on E-dividend disburs</li> </ol>	panies	arrant	/return div paid Min pocket ex	amount of vidend colle Rs.20/- plus openses Rs ission @ 0	ected/ s out of . 8,000/-	54208050	-
(to be recruered from Dividenc company)			total divid amount of dividend is higher member UBL).	end warran or Rs.150/- payment (v ) transfer to banks (inc	t payment per vhichever o 1-Link luding		
			· ·	In case of transfer th			
3) Stop payment Charges per Div	vidend Wa	arrant	Rs.150/-	flat		54208050	-
4) NIFT charges on the Dividend	Warrant		codes ar	charges if e on the Di otherwise F	vidend	54202700	-
5) Lockers							
<ul> <li>a) Safe deposit lockers fee to be r of the period</li> </ul>					ment		
	Small	Mediur	n Large	Extra Large			
Annual Fee/ Rented Locker <b>Note: Key deposit to be</b> recovered	5,000/-	6,500/-	- 8,500/-	12,500/-		54202850	1017 1065
Key Deposit (One time only)	3,000/-	3,500/	- 4,000/-	5,000/-	with A/c	41805100 41802600	-
Key deposit Amount will be refundal	ble at the ti	me of va	cation of loc	ker.	J Without Are	41602600	
b) Breaking Charges				/- (flat) per Ial, whiche		54202850	1020
Note: • In addition to above, service charged according to prescribed accordi	ges, courie	er/postag	; ge / fax cha	rges will also	o be		
<ul> <li>Charges negotiable on case to Head / Divisional Head.</li> <li>No special waiver for current accc for all account holders.</li> <li>In addition to the charges above, a</li> </ul>	case basi ount holder	is unde r will be	r approval allowed un	til approved	/ waived a	cross the b	oard

# **U**BL

Charges

# Particulars

# DOMESTIC BANKING

Code GL SC

## E. GUARANTEES

	Guarantees A	mount Range	Amount in PKR
_	_	Service Charges per	Service Charges subsequent
From	То	quarter or part thereof	quarter or part thereof
UPTO	500,000	1,250	625
500,001	800,000	3,250	1,625
800,001	1,000,000	4,500	2,250
1,000,001	1,500,000	6,250	3,125
1,500,001	2,000,000	8,750	4,375
2,000,001	2,500,000	11,250	5,625
2,500,001	3,000,000	13,750	6,875
3,000,001	3,500,000	16,250	8,125
3,500,001	4,000,000	18,750	9,375
4,000,001	4,500,000	21,250	10,625
4,500,001	5,000,000	23,750	11,875
5,000,001	5,500,000	26,250	13,125
5,500,001	6,000,000	28,750	14,375
6,000,001	6,500,000	31,250	15,625
6,500,001	7,000,000	33,750	16,875
7,000,001	7,500,000	36,250	18,125
7,500,001	8,000,000	38,750	19,375
8,000,001	8,500,000	41,250	20,625
8,500,001	9,000,000	43,750	21,875
9,000,001	9,500,000	46,250	23,125
9,500,001	10,000,000	48,750	24,375
10,000,001	12,500,000	56,250	28,125
12,500,001	15,000,000	68,750	34,375
15,000,001	17,500,000	81,250	40,625
17,500,001	20,000,000	93,750	46,875
20,000,001	22,500,000	106,250	53,125
22,500,001	25,000,000	118,750	59,375
25,000,001	27,500,000	105,000	52,500
27,500,001	30,000,000	115,000	57,500
30,000,001	32,500,000	125,000	62,500
32,500,001	35,000,000	135,000	67,500
35,000,001	37,500,000	145,000	72,500
37,500,001	40,000,000	155,000	77,500
40,000,001	42,500,000	165,000	82,500
42,500,001	45,000,000	175,000	87,500
45,000,001	47,500,000	185,000	92,500
47,500,001	50,000,000	195,000	97,500
50,000,001	52,500,000	179,375	89,688
52,500,001	55,000,000	188,125	94,063
55,000,001	57,500,000	196,875	98,438
57,500,001	60,000,000	205,625	102,813
60,000,001	62,500,000	214,375	107,188





				DOMESTIC		
articulars			Charges		Coc	
articulars			Charges		GL	SC
62,500,001	65,000,000	223,12	5	111,563		
65,000,001	67,500,000	231,87	5	115,938		
67,500,001	70,000,000	240,62	5	120,313		
70,000,001	72,500,000	249,37	5	124,688		
75,000,001	77,500,000	266,87	5	133,438		
77,500,001	80,000,000	275,62	5	137,813		
80,000,001	82,500,000	284,37	5	142,188		
82,500,001	85,000,000	293,12	5	146,563		
85,000,001	87,500,000	301,87	5	150,938		
87,500,001	90,000,000	310,62	5	155,313		
90,000,001	92,500,000	319,37	5	159,688		
92,500,001	95,000,000	328,12	5	164,063		
95,000,001	97,500,000	336,87	5	168,438		
97,500,001	100,000,000	345,62	5	172,813		
of Bills of Lading (other than fun		Airway Bills		. ,	54203000	SG
of Bills of Lading	/ Endorsement of		Rs.1,500/-	(flat)	54203000	SG
of Bills of Lading (other than fun 2) Consortium / S	) / Endorsement of ded facilty) yndicate Guarant	Airway Bills ees	As per Tern applicable Syndicate	n Sheet for the entire members	54203000 54203150 54203150	-
of Bills of Lading (other than fun 2) Consortium / S 3) a) Back to Bac against cour corresponde	J / Endorsement of ded facility) yndicate Guarant ik guarantees incluter ant bank and Perfo Bonds, Advance P	Airway Bills ees uding issued Foreign prmance	As per Ten applicable	n Sheet for the entire members irantees ab/Range	54203150	-
<ul> <li>of Bills of Lading (other than fun</li> <li>2) Consortium / S</li> <li>3) a) Back to Bac against cour corresponde Bonds, Bid I Guarantees</li> <li>b) Counter Gu</li> </ul>	J / Endorsement of ded facility) yndicate Guarant ik guarantees incluter ant bank and Perfo Bonds, Advance P	Airway Bills ees iding issued Foreign ormance ayment	As per Tern applicable Syndicate as per Gua Amount SI Min US \$10 as per Gua	n Sheet for the entire members irantees ab/Range	54203150	SG BG BG
<ul> <li>of Bills of Lading (other than fun</li> <li>2) Consortium / S</li> <li>3) a) Back to Bac against cour corresponde Bonds, Bid I Guarantees</li> <li>b) Counter Gu</li> </ul>	<ul> <li>/ Endorsement of ded facility)</li> <li>yndicate Guarant</li> <li>k guarantees inclu- nter guarantee inclu- net bank and Perfe Bonds, Advance P , etc.</li> <li>iarantee issued by</li> </ul>	Airway Bills ees iding issued Foreign ormance ayment	As per Tern applicable Syndicate as per Gua Amount SI Min US \$10 as per Gua Slab/Range Rs.1,200/- (flat) or plus above if ame increase in or extensior of back to b USD 75 orp specified un (b) above, i involves ind	n Sheet for the entire members irantees ab/Range 00 rantees Amount a Min US \$100 per amendment is slabs specified andment involves amount in period. Incase pack Guarantee uas (a) and f amendment f amendment rease in amount	54203150 54203150	BG
<ul> <li>of Bills of Lading (other than fun</li> <li>2) Consortium / S</li> <li>3) a) Back to Bac against cour corresponde Bonds, Bid I Guarantees</li> <li>b) Counter Gu guarantee is</li> <li>4) Amendment</li> </ul>	<ul> <li>/ Endorsement of ded facility)</li> <li>yndicate Guarant</li> <li>k guarantees inclu- nter guarantee inclu- net bank and Perfe Bonds, Advance P , etc.</li> <li>iarantee issued by</li> </ul>	Airway Bills ees Foreign ormance ayment y us for	As per Terr applicable Syndicate as per Gua Amount SI, Min US \$10 as per Gua Slab/Range Rs.1,200/- (flat) or plus above if ame increase in or extensior of back to b USD 75 or p specified un (b) above, i nvolves inc or extensio	n Sheet for the entire members irantees ab/Range 00 rantees Amount a Min US \$100 per amendment is slabs specified andment involves amount in period. Incase pack Guarantee uas (a) and f amendment f amendment rease in amount	54203150 54203150 54203150	- BG BG
<ul> <li>of Bills of Lading (other than fun</li> <li>2) Consortium / S</li> <li>3) a) Back to Bac against courcesponde Bonds, Bid I Guarantees</li> <li>b) Counter Gu guarantee is</li> <li>counter Gu</li> <l< td=""><td>J / Endorsement of ded facility) yndicate Guarant ek guarantees inclu- ner guarantees inclu- ner guarantee of I sonds, Advance P etc. araantee issued by suance abroad source abroad of handling clain issued at custome</td><td>Airway Bills ees <sup>-</sup>oreign ormance ayment y us for ns lodged by</td><td>As per Terr applicable Syndicate as per Gua Amount SI, Min US \$10 as per Gua Slab/Range Rs.1,200/- (flat) or plus above if ame increase in or extensior of back to b USD 75 or p specified un (b) above, i nvolves inc or extensio</td><td>n Sheet for the entire members irantees ab/Range 00 rantees Amount a Min US \$100 per amendment selabs specified andment involves amount in period. Incase ack Guarantee: lus slabs der item 3 (a) and f amendment rease in amount n in period.</td><td>54203150 54203150 54203150 54203150</td><td>- BG BG</td></l<></ul>	J / Endorsement of ded facility) yndicate Guarant ek guarantees inclu- ner guarantees inclu- ner guarantee of I sonds, Advance P etc. araantee issued by suance abroad source abroad of handling clain issued at custome	Airway Bills ees <sup>-</sup> oreign ormance ayment y us for ns lodged by	As per Terr applicable Syndicate as per Gua Amount SI, Min US \$10 as per Gua Slab/Range Rs.1,200/- (flat) or plus above if ame increase in or extensior of back to b USD 75 or p specified un (b) above, i nvolves inc or extensio	n Sheet for the entire members irantees ab/Range 00 rantees Amount a Min US \$100 per amendment selabs specified andment involves amount in period. Incase ack Guarantee: lus slabs der item 3 (a) and f amendment rease in amount n in period.	54203150 54203150 54203150 54203150	- BG BG

Note:

• Over Rs 100 Min Negotiable Minimum service charges Rs 2,000/- per annum per guarantee or Rs 600/ per qtr wherever guarantee validity is less than one year.

. The Bank reserves the right to charge different rates on the basis of volume offered subject to prior approval by concerned sanctioning authority.

- . In addition to above, service charges, recovery of courier/postage / fax charges
- will also be recovered according to prescribed tariff (wherever applicable) Charges negotiable on case to case basis under approval of relevant Regional Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.
   All guarantees amount exceeding Rs 100 million shall attract additional service charges of Rs.
- 4000/- per 1 Million (per guarter or part thereof) & Rs 2,000/- for subsequent guarter



		🖉 Islamic Bankii	BONEOTIO	D A NUCLEO
			DOMESTIC	
Ра	rticulars		Charges	Code GL SC
	F. LOCAL TRA	DE BUSINESS		
	(Inland	Letter of Credit)		
	(interio	Letter of oreany	Minimum Rs. 2,200	
	From	То	Per quarter or part th	oroof
	UPT	500,000	2,200	lereor
	500,001	800,000	2,600	
	800,001	1,000,000	3,600	
	1,000,001	1,500,000	5,000	
	1,500,001	2,000,000	7,000	
	2,000,001	2,500,000	9,000	
	2,500,001	3,000,000	11,000	
	3,000,001	3,500,000	13,000	
	3,500,001	4,000,000	15,000	
	4,000,001	4,500,000	17,000	
	4,500,001	5,000,000	19,000	
	5,000,001	5,500,000	21,000	
	5,500,001	6,000,000	23,000	
	6,000,001	6,500,000	25,000	
	6,500,001	7,000,000	27,000	
	7,000,001	7,500,000	29,000	
	7,500,001	8,000,000	31,000	
	8,000,001	8,500,000	33,000	
	8,500,001	9,000,000	35,000	
	9,000,001	9,500,000	37,000	
	9,500,001	10,000,000	39,000	
	10,000,001	12,500,000	45,000	
	12,500,001	15,000,000	55,000	
	15,000,001	17,500,000	65,000	
	17,500,001	20,000,000	75,000	
	20,000,001	22,500,000	85,000	
	22,500,001	25,000,000	95,000	
	25,000,001	27,500,000	105,000	
	27,500,001	30,000,000	115,000	
	30,000,001	32,500,000	125,000	
	32,500,001	35,000,000	135,000	
	35,000,001	37,500,000	145,000	
	37,500,001	40,000,000	155,000	
	40,000,001	42,500,000	165,000	
	42,500,001	45,000,000	175,000	
	45,000,001	47,500,000	185,000	
	47,500,001	50,000,000	195,000	
	50,000,001	52,500,000	205,000	
	52,500,001	55,000,000	215,000	
	55,000,001	57,500,000	225,000	
	57,500,001	60,000,000	235,000	
	60,000,001	62,500,000	245,000	
	62,500,001	65,000,000	255,000	

UBL	Æmeer	أَمِنِّينَ 1		L.
	)⊘∙ Islamic Bankiı	DOMESTIC	BANK	(IN)
Particulars		Charges	GL	de sc
65,000,001	67 500 000	265.000		
67,500,001	67,500,000 70,000,000	265,000 275,000		
70,000,001	72,500,000	285,000		
72,500,001	75,000,000	295,000		
77,500,001	80,000,000	315,000		
80,000,001	82,500,000	325,000		
82,500,001	85,000,000	335,000		
85,000,001	87,500,000	345,000		
87,500,001	90,000,000	355,000		
90,000,001	92,500,000	365,000		
92,500,001	95,000,000	375,000		
95,000,001	97,500,000	385,000		
97,500,001	100,000,000	395,000		
1.3. 2,300/- (1	or Subsequent Quarter)			
1) Local Imports LC a) Inland Letters	of Credit issuance	as per Letter of credit (Inland) grid	54206000	LO
b) Inland LC Ame	endment charges	Rs.1,500/- (flat) per transaction plus charges as per item a) above if increase in amount.	54206050	AM
c) Swift Charges			57800400	sw
i) LC Issuance		Min. Rs.2,000/- or actual whichever is higher	57600400	500
ii) Amendment	Issuance	Min. Rs.1,000/- or actual whichever is higher		
d) Duplicate Advi	ces	Rs.350/- per duplicate	57800500	-
e) Sales Tay/ FF	D invoice certificate	advice Rs.1,000/- per certificate	54206850	-
· ·	celation Charges	Rs.2,000/- plus swift charges Rs.1,000/- flat &	54206100	LC
2) Local Import Bills a) Sight Bills	3	communication charges		
Restricted LC	arges for Inland LC / : & Handling of Inland Import gainst Sight Bill	Rs. 1,500/- (flat) per bill	54206750	HD
b) Usance Bills				
i) Collection Cl	narges	0.40% per bill Min. Rs.1,500/-	54206400	RT
· · · · · · · · · · · · · · · · · · ·	s after expiry of LC	If bill matures after expiry of LC (Acceptance) Grid* (Next Page)	54206300	LE
c) Payment of Bil	I drawn under Inland LC	Payment commission; Rs.600/- (flat)	54201000	PO

# (UBL





DOMESTIC BANKING

	DOWESTIC		
Particulars	Charges	Coo	de sc
d) Inland LC Documents Returned Unpaid	Rs. 3,000/- (flat) plus swift	GL 54207650	SC HDC
	charge Rs. 1,000/- flat & Communication charges		
e) Handling of Inland LC Documents with discrepancies	Rs. 3,000/- (flat) plus swift charge Rs. 1,000/- flat & Communication charges	54206850	DEC
<ul> <li>f) Issuance of Business Performance Certificate of Previous Years at the Customer's Request</li> </ul>	Rs.3,000/- (flat) per certificate	54206850	-
3 a) In Land Export LC Advising			
i) LC Advising	Rs. 1,500/- (flat)	54201100	
ii) LC Amendment Advising iii) Postage/Courier Charges for LC	Rs. 1,000/- (flat) Rs.150/- (flat)	54206500 57800200	ADA COU
& Amendment Advising	RS. 150/- (liat)	57800200	000
iv) Inland LC Confirmation charges	As per FIG arrangement	54206550	ELC
b) Documentary bills drawn against Inland Letter of Credit Sight bills			
i) Collection charges for inland LC / restricted LC	Rs. 1,000/- (flat) per bill	54201200	-
ii) If negotiation is restricted to some other bank	Rs. 600/- (flat) per bill will be charged by the forwarding branch		
iii) Postage/Courier Charges for LCs & Amendments Advising	Rs. 150/-	57800200	COU/ CO1
c) Duplicate Advices	Rs. 250/- per duplicate	54206850	-
d) Sales Tax/ FED Invoice Certificate	Rs. 1,000/- per certificate	54206850	-
e) Documentary collection (drawn against LC)	0.4% Min Rs. 500/- Plus communication charges	54206600	-
<ul> <li>f) Documentary collection other than those drawn against LC)</li> </ul>	0.4% Min Rs. 500/- Plus communication charges	54206600	-
g) Export LC Cancellation	Rs.1,500/- plus swift charge Rs. 1,000/- flat & communication charges	52600330 54206450	CAN

### Note:

 In addition to above, service charges, recovery of courier/postage/telex/fax/cable charges will also be made according to tariff (wherever applicable)

Charges negotiable on case to case basis under approval of relevant Regional /Business Head

• In addition to the charges above, all applicable Govt levies will also be recovered

(B)	If bill matures after expi	ry of L/C (Acceptance)*
		Minimum Rs. 1,200
From	То	Per month or part thereof
UPT	1,000,000	1,200
1,000,001	1,500,000	1,250
1,500,001	2,000,000	1,750
2,000,001	2,500,000	2,250
2,500,001	3,000,000	2,750
3,000,001	3,500,000	3,250
3,500,001	4,000,000	3,750
4,000,001	4,500,000	4,250

DOMESTIC BANKING

### Code Particulars Charges SC GL 4.750 4,500,001 5.000.000 5,250 5.000.001 5,500,000 5,750 5,500,001 6.000.000 6.000.001 6,500,000 6.250 6,500,001 7,000,000 6,750 7,000,001 7,500,500 7,250 7,500,001 8,000,000 7,750 8,000,001 8,500,000 8,250 8,500,001 9,000,000 8.750 9,000,001 9,500,000 9,250 10,000,000 9.750 9,500,001 10,000,001 12,500,000 11,250 13.750 12,500,001 15,000,000 15.000.001 17,500,000 16.250 17,500,001 20,000,000 18,750 22,500,000 20,000,001 21,250 22,500,001 25.000.000 23.750 25.000.001 27.500.000 26.250 28,750 27,500,001 30,000,000 30.000.001 32,500,000 31.250 32.500.001 35.000.000 33.750 35,000,001 37,500,000 36,250 40,000,000 38,750 37,500,001 40,000,001 42,500,000 41,250 45,000,000 42,500,001 43.750 45.000.001 47.500.000 46.250 47,500,001 50,000,000 48,750 50.000.001 52,500,000 51,250 52,500,001 55,000,000 53.750 55.000.001 57.500.000 56.250 57,500,001 60,000,000 58,750 60,000,001 62,500,000 61,250 62,500,001 65,000,000 63,750 65,000,001 67,500,000 66.250 67,500,001 70,000,000 68,750 72,500,000 71,250 70,000,001 75,000,000 73,750 72,500,001 77,500,000 75,000,001 76.250 77,500,001 80,000,000 78,750 85,000,000 83,750 82,500,001 85,000,001 87,500,000 86,250 90,000,000 87,500,001 88.750 90,000,001 92,500,000 91,250 92,500,001 95,000,000 93,750 97,500,000 95,000,001 96.250 97,500,001 100.000.000 98,750

## Note:

If the maturity of the bill falls within L/C validity no acceptance charges will be recovered If the bill falls due for payment beyond the validity of the L/C then the above service charges Will be charged per month from the L/C expiry date till the date of actual bill retirement All acceptances over Rs 100 Million shall attract additional charges of Rs.750/ per rupees 1 Million each(monthly or part thereof) The Regional Head, at its discretion, may offer reduced rates to the customer







			DOMESTIC		
Particulars		Cha	rges	GL	de sc
	cashment / Collection of profit tificates issued by other banks	Rs.3	00/- per script	54208050	-
	n report on Foreign	At Ac	tual	54208050	-
6) Standing instru	ctions fee to be recovered in usual charges on remittance,	Rs.2	75/-per attempt	54204050	1064 - 1075
7) Emigration Cer	tificate	Rs. 1	75/- per certificate	54204100	1040
8) Proprietorship (	Certificate	Rs. 1	75/- per certificate	54204100	1040
9) No Objection C	ertificate (NOC)	Rs. 1	75/- per certificate	54204100 54204150	
10) Statement of F Deduction	Profit Earned & WHT / Zakat	Free		54204100	1042
to third party b (Exemption fo	erification of account balance ased on customer's consent r: Students applying for visa Foreign Education)	Rs. 2	250/- per verification	54204500	-
	ividend Warrants ment to be recovered from ering company	Div Or	nimum @0.50% per ridend Warrant Rs. 175/- whichever nigher		
			ut of pocket expense s. 12,000/-		
· · · · ·	atement of account (Mandatory) Demand Statement of Account			- 54203500	- 1005
2) Issuance of SBP/ (Upon Customer	(NBP cheques / Special Clearing request only)	Rs.5	00/- per cheque	54203550	1026
	Transfer through Pakistan Real Settlement Mechanism (PRISM/			-	-
Days	Transaction Time Window	s	Per Transaction Cha	rges (PK	R)
	9:00 am to 1:30 pm			<u> </u>	-/
Monday to Friday	1:30 pm to 3:00 pm				
	3:00 pm to 4:00 pm		Free		
Saturday	9:00 am to 11:30 am				
	11:30 am to 12:30 pm				







				DOMESTIC	1	
Par	ticula	rs		Charges	GL	de sc
ÉE)	xchang	g charges for issuance of Stude ge Remittance permit and mainten d for subsequent remittances		Rs. 300/- per case	54203600	-
5) Is	suanc	e of Balance/Account maintena te on customer's request	nce	Rs. 300/- per certificate	54203500	102
6) C cł R	harge heque s.100	s for same day collection/clearin through NIFT (Same day value ,000/- in Karachi & Rs. 500,000 earing region)	is	Rs. 525/- (flat) per instrument	54203650	103
7) Si	top pa	yment charges of Cheque /TT/PC		For PKR. A/c - Rs. 500/- (flat) per instruction* For F.C A/c - US \$ 10/-	54202650	100
*(		struction may include advice for so instructions		per instruction* GBP 6/- per instruction* EURO 7/- per instruction* AED 35/- per instruction* SAR 35/- per instruction*	54203700	
· (e	due to	s for cheque return unpaid fault of customer)		·		103
a) O	)utwar	d Clearing		Free		
b) lr	nward	Clearing		PKR 650/-, USD 5/- GBP 3/-, EUR 4/- AED 20/-, SAR 20/-		
9a)	Cost o Books	of Issuance of all Currency Cheque	•	Free	54203750	100
	Books Cost c Charg		books :		54203750	100
<u>́</u>	Books Cost c Charg	f issuance of customized cheque b les as in 9(a) above +actual cost of	books :		54203750	100
<u>́</u>	Books Cost c Charg per th	f issuance of customized cheque b es as in 9(a) above +actual cost o e size of cheque book ordered	books : of custe	omized cheque book as	54203750	100
<u>́</u>	Books Cost c Charg per th	f issuance of customized cheque b es as in 9(a) above +actual cost o e size of cheque book ordered Particulars	pooks : of cust	omized cheque book as Rates	54203750	100
<u>́</u>	Books Cost c Charg per th S#	f issuance of customized cheque b es as in 9(a) above +actual cost of e size of cheque book ordered Particulars Size 9.5" x 3.75"	pooks : of custo ( Rs. 10	omized cheque book as Rates (Including All Taxes)	54203750	100
<u>́</u>	Books Cost c Charg per th <b>S#</b>	f issuance of customized cheque b tes as in 9(a) above +actual cost of e size of cheque book ordered Particulars Size 9.5" x 3.75"	pooks : of custo ( Rs. 10 Rs. 13	omized cheque book as Rates (Including All Taxes) .00/- Per Cheque	54203750	100
<u>́</u>	Books Cost c Charg per th <b>S#</b> 1	f issuance of customized cheque b tes as in 9(a) above +actual cost of e size of cheque book ordered Particulars Size 9.5" x 3.75" Size 9" x 12" A4 Size Size 2.85" x 8.5" As per customers' need for carbonized copy or any	coooks : of custo ( Rs. 10 Rs. 13 Rs. 7.5 Obtair Station	omized cheque book as Rates (Including All Taxes) .00/- Per Cheque	54203750	100
b)	Books Cost of Charg per the <b>S#</b> 1 2 3 4	f issuance of customized cheque b tes as in 9(a) above +actual cost of e size of cheque book ordered Particulars Size 9.5" x 3.75" Size 9" x 12" A4 Size Size 2.85" x 8.5" As per customers' need for carbonized copy or any	(( Rs. 10 Rs. 7.5 Obtair Station actual eaves	omized cheque book as Rates (Including All Taxes) .00/- Per Cheque .00/- Per Cheque 50/- Per Cheque n quote from Printing and nary department to recover		100
b) b) c) 10) \$	Books Cost c Charg per th S# 1 2 3 4 4 Salary No cha	f issuance of customized cheque b es as in 9(a) above +actual cost of e size of cheque book ordered Particulars Size 9.5" x 3.75" Size 9" x 12" A4 Size Size 2.85" x 8.5" As per customers' need for carbonized copy or any other special size rate Customer's Cheque Books/Lee & Pension disbursement charges rges to be recovered from Govt. 8	(( Rs. 10 Rs. 13 Rs. 7.5 Station actual eaves	omized cheque book as Rates (Including All Taxes) .00/- Per Cheque .00/- P	54203750	
b) b) c) 10) S S	Books Cost c Charg per th S# 1 2 3 4 4 0 Corpc Salary No cha Semi G	f issuance of customized cheque b es as in 9(a) above +actual cost of e size of cheque book ordered Particulars Size 9.5" x 3.75" Size 9" x 12" A4 Size Size 2.85" x 8.5" As per customers' need for carbonized copy or any other special size rate Customer's Cheque Books/Lee & Pension disbursement charges	(( Rs. 10 Rs. 13 Rs. 7.5 Station actual eaves	omized cheque book as Rates (Including All Taxes) .00/- Per Cheque .00/- P		
b) b) c) 10) § § § §	Books Cost c Charg per th S# 1 2 3 4 4 2 3 4 9 Corpc Salary No cha Semi G comploy Photocc	f issuance of customized cheque b les as in 9(a) above +actual cost of e size of cheque book ordered Particulars Size 9.5" x 3.75" Size 9" x 12" A4 Size Size 2.85" x 8.5" As per customers' need for carbonized copy or any other special size rate Customer's Cheque Books/Les & Pension disbursement charges reges to be recovered from Govt. 8 sovt. Organizations and their	coooks : of custo (( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	omized cheque book as Rates (Including All Taxes) .00/- Per Cheque .00/- P		

• No joining fee. Annual fee to be recovered in advance. No refund on account closure.

 In addition to above, commission/service charges, recovery of courier/postage fax charges will also be made according to prescribed tariff (wherever applicable).

• Charges negotiable on case basis under approval of relevant Regional Head.

• In additional to the charges above, all applicable Government levies will also be recoverd.

# **U**BL

Charges

## Particulars

# DOMESTIC BANKING

			GL G	
W	AIVER GRID (S	egment wise)		
12) Segment - UB	L Ameen Good	I Citizen Account		
Services Current and Saving				
Customer Status	Non Filer	Fil	er	
Balance Requirement	No requirement	MTD Avg Bal <500K	MTD Avg Bal >=500K	
1. Primary Debit Card Issuance & Annual Fee	Free (PayPak)	Free (PayPak/VISA/Master)	Free (PayPak/VISA/Master)	
2. Inter branch Online Transactions - Country wide	As per SOC	Free	Free	
3. Cheque Book	As per SOC	Free	Free	
4. Ameen Cashier's Cheque Issuance	As per SOC	Free	Free	
5. Cancellation of Ameen Cashier's Cheque	As per SOC	Free	Free	
6. Duplicate Ameen Cashier's Cheque	As per SOC	Free	Free	
<ol> <li>Clean Bill for collection/ Intercity</li> </ol>	As per SOC	Free	Free	
8. Duplicate Account statement	As per SOC	Free	Free	
<ol> <li>Inter Bank Fund Transfer (via Digital)</li> </ol>	As per SOC	50% Discount	100% Discount	
10. ATM Off-us Transaction	As per SOC	As per SOC	100% Discount	
11. Auto Financing	As per actual	As per actual	Up to 4.6% Discount	
12. House Financing	As per actual	As per actual	Up to 1.10% Discount	
13. SE Financing (Self Employed)	As per actual	As per actual	Up to 2.00% Discount	

13)	Segment - UBL Ameen Mukammal Account					
	Services	UBL Ameen Local Digital Account/ Islamic Digital Current Account	UBL Ameen Mukammal Current Account	UBL Ameen Mukammal Savings Account		
1.	Cheque Book	Free	Free	Free		
2.	Debit/ATM Card Issuance & Annual Charges	Free	Free	Free		
3.	Inter Branch Online Transaction-Country wide	Free	Free	Free		
4.	Issuance of Ameen Cashier's Cheque	Free	Free	Free		
5.	Cancellation of Ameen Cashier's Cheque	Free	Free	Free		
6.	Clean Bill for Collection /Intercity Clearing	Free	Free	Free		
7.	Duplicate Ameen Cashier's Cheque	Free	Free	Free		
8.	Duplicate Account Statement	Free	Free	Free		

14) Segment - UBL Ameen Esaar Account					
Services Current & Saving					
Online Quran Learning Course		Free (for Six Months only)			
Takaful Coverage: Income Continuation Takafu Hospitalization Takaful Cove Telehealth Facility	· ·	Free on maintaining 100,000 and abc monthly average balance			
Cheque Book		Free			
Debit/ATM Card Issuance & Annual Ch	Debit/ATM Card Issuance & Annual Charges Free		Free		
15) Segment - I	JBL Ameen Zindagi	Account			
Services	-		Savings		
Cheque Book			Free		
Debit/ATM Card Issuance & Annual Char	ges		Free		
16) Segment - UBL A	Ameen Freelancer D	igital Ac	count		
Services	Current Account		Savings Account - PKR		

Free

Free

Free

Free

1. Cheque Book

Charges

2. Debit/ATM Card Issuance & Annual





DOMESTIC BANKING Code Particulars Charges SC GL 17) Segment – UBL Ameen Asaan Account Current Savings UBL Ameen Asaan UBL Ameen Asaan UBL Ameen Asaan UBL Ameen Asaan Services Account **Digital Account** Account **Digital Account** Cheque Book Free Free Free Free Ameen PavPak Debit/ATM Card Free Free Free Free Issuance & Annual Charges 18) Segment - UBL Ameen Asaan Remittance Accounts Savings Current UBL Ameen UBL Ameen UBL Ameen **UBL Ameen** Tezraftaar Tezraftaar Tezraftaar Tezraftaar Services Asaan Remittance Asaan Digital Asaan Remittance Asaan Digital Account Remittance Account Account Remittance Account Cheque Book Free Free Free Free Ameen PavPak Debit/ATM Card Froo Froo Free Free Issuance & Annual Charges 19) Segment - UBL Ameen Foreign Currency Account Services Current-FCY Savings-FCY Freelancer-FCY Cheque Book Free Free Free Segment - UBL Ameen @ Work 20) **UBL Ameen Employee Banking Account** Services Current Account Savings Account Eligibility At least 50 Employees Minimum Balance Requirement No No Inter Branch Online Transactions - within City Free Free Inter Branch Online Transactions - intercity Free Free Issuance/Annual/Replacement Fee on Debit Cards Free Free Issuance of Ameen Cashier's Cheque Free Free Duplicate Ameen Cashier's Cheque Free Free E-Statement Free Free Free Issuance of Cheque Book Free Over the Counter Cash Deposit - Within city Free Free Over the Counter Cash Deposit - Intercity Free Free Free Net Banking Free Free **Digital SMS Alert Charges** Free Switch Fee Free Free Inter Bank Fund Transfer (IBFT) Free Free Online Banking Free Free Note: i. All charges other than above are applicable as per prevailing Ameen Schedule of Bank Charges. ii. Customer eligibility will be decided on case to case basis through agreement between the customer and the Bank. 21) Segment - UBL Ameen Business Accounts UBL Ameen Financial Institution Deposit Account **UBL Ameen Premium Account** UBL Ameen Business Account Services Savings 1. Cheque Book Free 2. Inter Branch Online Transaction-Country wide Free Issuance of Ameen Cashier's Cheque 3. Free Cancellation of Cashier Cheque Free 4. Free 5. Clean Bill for Collection /Intercity Clearing 6. Duplicate Ameen Cashier's Cheque Free Duplicate Account Statement 7. Free Ameen PavPak Debit/ATM Card Issuance and Annual Charges 8 Free (For APA & ABA)



### DOMESTIC BANKING Code Particulars Charges GL SC 22) Segment - UBL Ameen Saving Account Category **UBL** Ameen Saving Account UBL Ameen Minor Saving Account UBL Ameen Daily Munafa Account Services Savings Cheque Book Free Ameen PayPak Debit/ATM Card Issuance and Annual Charges Free 23) Segment - UBL Ameen Pensioner Account LIBI Ameen **UBL Ameen Pensioner** Product Name Pensioner **Current Account** Saving Account Inter Branch Online Transaction-Country wide Free Free Debit Card Issuance and Annual Fee (Master/VISA/PavPak) Free Free Free Issuance of Ameen Cashier's Cheque Free Free Cheque Book Free Over the Counter Cash Deposit Free Free Cancelation of Ameen Cashier's Cheque Free Free Free Duplicate Ameen Cashier's Cheque Free **Duplicate Account Statement** Free Free UBL Go Green SMS Alert Free Free 24) Segment - UBL Ameen Urooi Account Product Name Current Saving (Monthly Average Balance of Below 100,000) Customized Debit Card Froo Froo Cheque Book Free Free Locker rental-First year locker rental will be waived irrespective 100% discount on 100% discount or of locker size 1st year's rental 1st year's rental Free UBL Net Banking/App Free Free SMS Alerts (Digital) Free E-Statement (Additional Benefits on maintaining 100k & Above monthly avg. balance) Discount on Rental Rate for Auto Financing (Ameen Drive)\* Upto 2% Upto 2% Discount on Rental Rate for House Financing (Ameen Address)\* Upto 0.5% Upto 0.5% (Mera Pakistan Mera Ghar will be offered at Rack Rate with no discount) Takaful Coverage on School Fees Continuation in case of Complimentary Complimentary accountholder's and /or spouse's death\*\* 50% waiver on Investment in Al-Ameen Funds managed by UBL Funds 50% waiver on Managers Limited Front-End-Load Front-End-Load (FEL) (FEL) 25) Segment – UBL Ameen Freelancer Account Services **Current & Saving Cheque Book** Free Debit/ATM Card Issuance & Annual Charges Free Free Inter Bank Fund Transfer (Digital Channel) Free SMS Alerts (Branch Banking & ADCs) ATM off Us Transactions Free E-PRC (Proceed Realization Certificate) Free Tax Facilitation (Befiler) Discounted Rates\* Co-working Space **Discounted Rates\*** Additional Benefits: on maintaining PKR 250,000 or above monthly average balance Auto Financing (Ameen Drive) Up to 3.75% Discount Takaful Coverage (Mobile, Laptop, Wallet & Health) Free \*Note: Discounts will be given on pricing grid agreed with the respective service provider





		Code	
Particulars	Charges	GL	SC
H. Transaction Banking / Cash Management			
Cash Management Collections / Disbursements / Electronic Banking / Reporting	All charges will be decided o case basis through agreeme the customer and the Bank	n case to nt betwe	o en
Note:			

\*UBL Ameen Provides Electronic Banking & Cash Management Services. Fees and other charges to be recovered on a case to case basis.

\*In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)

\*Charges negotiable on case to case basis under approval of relevant Product/Business Head (applicable for remunerative accounts).

\*In addition to the charges above, all applicable Government levies will also be recovered. \*Customized Digital Currency Cheque leaves issuance charges shall be subject to the Business Head

## Approval.

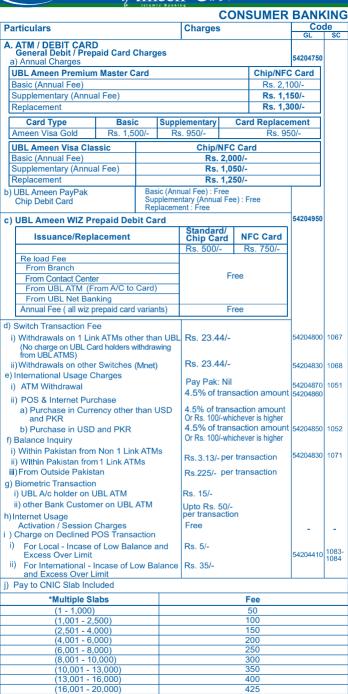
\*For duplicate/on demand SOAs, waivers are allowed on discretion and signed approved of BM or CSOM.





# (UBL





450 475 500

(20,001 - 30,000) (30,001 - 40,000)

(40,001 - 50,000)







	CONSUMER	BANN	
Particulars	Charges	GL SC	
k) Funds Transfer through ATM		54200230	1149
<ul> <li>a) Funds Hardser Hirdsgr/Him</li> <li>b) Upto Rs. 25,000(monthly limit)*</li> <li>Above Rs. 25,000(monthly limit)*</li> <li>*Note: 25,000 is aggregate IBFT limit of ATM, Netbanking &amp; Digital App.</li> </ul>	Free Free 0.1% of the transaction amount or Rs. 200, whichever is lower. (Charges are inclusive of Sales Tax /FED)		1049
<ul> <li>a) Education Institutional Payments:</li> <li>b) Other Companies:</li> </ul>	Free Upto Rs. 50/- per transaction		
m) ATM Receipt Fee i) UBL Card at UBL ATM ii) UBL Card at member Bank ATM	Rs. 2.5/- per transaction Rs.3.13- per transaction		
B. UBL GO GREEN			
1) SMS Alert Charges a) For LCY Accounts	All digital transactions (including all transactions related to digital/branchless/self	54204570	-
b) For FCY Account	service chanel/mobile/internet/ ubl digital, etc) free Non digital/branch related sms (for other than digital transactions) Pa 130/ new month	54204570	-
Note: *Mandatory monthly deduction irrespective of number of SMS b) E-Statement Statement of Account through E-mail	Rs. 130/- per month		
Note: • In addition to above, commission/service charge recovered according to prescribed tariff (whereve • Charges negotiable on case to case basis under Divisional Head • In addition to the charges above all applicable G	er applicable) approval of relevant Regional/B	usiness H	
<ul> <li>In addition to above, commission/service charge recovered according to prescribed tariff (whereve Charges negotiable on case to case basis under</li> </ul>	s, courier/postage / fax charges · er applicable) approval of relevant Regional/B sovernment levies will also be rei	usiness H	
<ul> <li>In addition to above, commission/service charge recovered according to prescribed tariff (whereve Charges negotiable on case to case basis under Divisional Head</li> <li>In addition to the charges above, all applicable C</li> <li>Debit Card Fee Waivers will be applicable as defin</li> </ul>	s, courier/postage / fax charges · er applicable) approval of relevant Regional/B sovernment levies will also be rei	usiness H	
<ul> <li>In addition to above, commission/service charge recovered according to prescribed tariff (whereve Charges negotiable on case to case basis under Divisional Head</li> <li>In addition to the charges above, all applicable C</li> </ul>	s, courier/postage / fax charges · er applicable) approval of relevant Regional/B sovernment levies will also be rei	usiness H	
In addition to above, commission/service charge recovered according to prescribed tariff (whereve Charges negotiable on case to case basis under Divisional Head     In addition to the charges above, all applicable C Debit Card Fee Waivers will be applicable as defin C. AMEEN Drive - Auto Financing	s, courier/postage / fax charges : applicable) approval of relevant Regional/B iovernment levies will also be re- ed in the respective product featu Rs. 10,000/- + FED(on approval) non Refundable	usiness H covered. re listing	
In addition to above, commission/service charge recovered according to prescribed tariff (whereve Charges negotiable on case to case basis under Divisional Head     In addition to the charges above, all applicable C Debit Card Fee Waivers will be applicable as defin C. AMEEN Drive - Auto Financing	s, courier/postage / fax charges ' applicable) approval of relevant Regional/B covernment levies will also be re- ed in the respective product featur <b>Rs. 10,000/-</b> + FED(on approval) non Refundable if not specified Rs.4,500/- For individuals applying again on maturity of one facility <b>Rs. 6,00/-</b> for individuals applying UBL Ameen	usiness H covered. re listing	
In addition to above, commission/service charge recovered according to prescribed tariff (whereve Charges negotiable on case to case basis under Divisional Head     In addition to the charges above, all applicable G Debit Card Fee Waivers will be applicable as defin C. AMEEN Drive - Auto Financing 1) Documentation Charges	s, courier/postage / fax charges · applicable) approval of relevant Regional/B sovernment levies will also be re- ed in the respective product featu <b>Rs. 10,000/-</b> + FED(on approval) non Refundable if not specified Rs.4,500/- For individuals applying again on maturity of one facility <b>Rs. 6,000/-</b> For individuals applying UBL Ameen Roshan Apni Car. Minimum Rs. 5,000/- or at	usiness H covered. re listing	-
<ul> <li>In addition to above, commission/service charge recovered according to prescribed tariff (whereve Charges negotiable on case to case basis under Divisional Head</li> <li>In addition to the charges above, all applicable C</li> <li>Debit Card Fee Waivers will be applicable as defin</li> </ul> C. AMEEN Drive - Auto Financing <ol> <li>Documentation Charges</li> </ol> 2) Vehicle Evaluation Charges*	s, courier/postage / fax charges ' applicable) approval of relevant Regional/B covernment levies will also be re- ed in the respective product featu in the respective product featu fi not specified Rs.4,500/- For individuals applying again on maturity of one facility <b>Rs. 6,00/-</b> for individuals applying UBL Ameen Roshan Apni Car. Minimum Rs. 5,000/- or at actual Rs.500/- ( per Month per delayed Installment Actual incurred by the bank up to a maximum	usiness H covered. re listing 54202200 57800710	-
<ul> <li>In addition to above, commission/service charge recovered according to prescribed tariff (whereve Charges negotiable on case to case basis under Divisional Head</li> <li>In addition to the charges above, all applicable G</li> <li>Debit Card Fee Waivers will be applicable as defin</li> </ul> C. AMEEN Drive - Auto Financing 1) Documentation Charges 2) Vehicle Evaluation Charges* 3) Charity on Delayed Payment 4) Vehicle Re-Possession Charges* 5) Repossessed Vehicle Evaluation Charges*	s, courier/postage / fax charges · applicable) approval of relevant Regional/B covernment levies will also be re- ed in the respective product featu <b>Rs. 10,000/-</b> + FED(on approval) non Refundable if not specified Rs.4,500/- For individuals applying again on maturity of one facility <b>Rs. 6,000/-</b> for individuals applying UBL Ameen Roshan Apni Car. Minimum Rs. 5,000/- or at actual Rs.500/- ( per Month per delayed Installment Actual incurred by the bank up to a maximum of Rs. 9,0,000/- Rs. 4,000/- or at actual	usiness H covered. re listing 54202200 57800710 41800230 70500850 54205500	-
<ul> <li>In addition to above, commission/service charge recovered according to prescribed tariff (whereve Charges negotiable on case to case basis under Divisional Head</li> <li>In addition to the charges above, all applicable G</li> <li>Debit Card Fee Waivers will be applicable as defin</li> </ul> C. AMEEN Drive - Auto Financing <ol> <li>Documentation Charges*</li> <li>Charity on Delayed Payment</li> <li>Vehicle Re-Possession Charges*</li> </ol> S) Repossessed Vehicle Evaluation Charges	s, courier/postage / fax charges ' applicable) approval of relevant Regional/B sovernment levies will also be re- ed in the respective product featur approval) non Refundable if not specified Rs.4,500/- For individuals applying again on maturity of one facility Rs.6,000/- for individuals applying UBL Ameen Roshan Apni Car. Minimum Rs. 5,000/- or at actual Rs.500/- (per Month per delayed Installment Actual incurred by the bank up to a maximum of Rs. 90,000/- Rs.4,000/- or at actual Rs. 6,000/- per month	usiness H covered. re listing 54202200 57800710 41800230 70500850 54205500 57800800	-
<ul> <li>In addition to above, commission/service charge recovered according to prescribed tariff (whereve Charges negotiable on case to case basis under Divisional Head</li> <li>In addition to the charges above, all applicable G</li> <li>Debit Card Fee Waivers will be applicable as defin</li> </ul> C. AMEEN Drive - Auto Financing 1) Documentation Charges 2) Vehicle Evaluation Charges* 3) Charity on Delayed Payment 4) Vehicle Re-Possession Charges* 5) Repossessed Vehicle Evaluation Charges*	s, courier/postage / fax charges : approval of relevant Regional/B covernment levies will also be re- ed in the respective product featu <b>Rs. 10,000/-</b> + FED(on approval) non Refundable if not specified Rs.4,500/- For individuals applying again on maturity of one facility <b>Rs. 6,000</b> /- for individuals applying UBL Ameen Roshan Apni Car. Minimum Rs. 5,000/- or at actual Rs.500/- (per Month per delayed Installment Actual incurred by the bank up to a maximum of Rs. 90,000/- Rs. 4,000/- or at actual Rs. 6,000/- per month Rs. 5,000/- As per the rate quoted by	usiness H covered. re listing 54202200 57800710 41800230 70500850 54205500	-
<ul> <li>In addition to above, commission/service charge recovered according to prescribed tariff (whereve Charges negotiable on case to case basis under Divisional Head</li> <li>In addition to the charges above, all applicable C</li> <li>Debit Card Fee Waivers will be applicable as defin</li> </ul> 2) Vehicle Evaluation Charges* <ul> <li>2) Vehicle Evaluation Charges*</li> <li>3) Charity on Delayed Payment</li> <li>4) Vehicle Re-Possession Charges*</li> <li>5) Repossessed Vehicle Evaluation Charges</li> <li>7) Auction Charges</li> </ul>	s, courier/postage / fax charges ' applicable) approval of relevant Regional/B covernment levies will also be re- ed in the respective product featur approval) non Refundable if not specified Rs.4,500/- For individuals applying again on maturity of one facility <b>Rs. 6,000</b> /- for individuals applying UBL Ameen Roshan Apni Car. Minimum Rs. 5,000/- or at actual Rs.500/- ( per Month per delayed Installment Actual incurred by the bank up to a maximum of Rs. 9,000/- Rs. 4,000/- per month Rs. 5,000/-	usiness H covered. re listing 54202200 57800710 41800230 70500850 54205500 57800800	-





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6 Islami		BANKING
Particulars	Charges	Code
<ul> <li>10) Revision of sales price in case of Early Termination of Musharakah Financing &amp; Payment Agreement. (In addition to outstading Musharakah Unit Amount)*</li> </ul>	After Delivery of vehicle a) 8% of Bank's outstanding Musharakah Unit Amount in first year of financing b) 6% of Bank's outstanding	GL SC
	Musharakah Unit Amount in second year and subsequent year of financing	
*Note: Revision of sales price in case of Full Purch Musharakah Unit Amount) (Applicable on U Not applicable for -Early Purchase of Musharakah Units varia -Customer who want to replace car by appl	L Ameen Roshan Apni Car)	
D. a) UBL AMEEN ADDRESS HOUSING F	IANCE	
	<ul> <li>8,500/- for fresh booking (non r s. 6,000/- for individuals applying oshan Apna Ghar.</li> </ul>	
	s. 4,000/- for BTF (non refundable	e)
/ 11 5	s. 3,500/- or at actual	
3) Legal Charges	t actual including Stamp Duty, Charged egal Documentation, on-Site Inspection onstruction, Lawyer's Fee and Regi ee, as advised by the relevant agen	tion during stration
4) Charity on delayed payment	Rs. 1,000/- per month per delayed ayment	installment
5) Property Takaful	roperty Takaful contribution borne	by the Bank
6) Revision of sales price in case of Early Purchase of Musharkah Units - Partial	o additional Sales Price of units if ( ayment amount is minimum Rs. 50 laximum equivalent to 6 monthly in partial payment amount is in excee monthly installment then following ales price of units will be applicable )First Year of Financing 8% )Second Year of Financing 5% )Third Year & Onwards of Financir	),000 and istallment. ss of additional e.
Early Purchase of	)First Year of Financing 8% )Second Year of Financing 5% )Third Year & Onwards of Financir	~ 20/
		1g 370
Note: *These charges are quoted by the v D. b) UBL AMEEN LOW COST HOUSING		
, , ,	s. 5,000/- + FED (Non Refundable	e)
7 11 3 0	s. 3,500/- or at actual	
	t actual including Stamp Duty, Char egal Documentation, on-Site Inspec construction, Lawyer's Fee and Reg s advised by the relevant agencies/	ction during istration Fee,
	o be borne by the bank	
Early Purchase of Musharkah Units - Partial	o additional Sales Price of units if ayment amount is minimum Rs. 5( laximum equivalent to 6 monthly in partial payment amount is in exce monthly installment then following ales price of units will be applicabl First Year of Financing 8% [Second Year of Financing 5%] [Third Year & Onwards of Financing but block differences and be applicable of the block of the section of the section of the section of the section of the section of the sec	0,000 and nstallment. ss of g additional e. ng 3%
	ote: No additional sales price on Par f Musharkah Units for SBP subsidize	



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# CONSUMER BANKING Code Particulars Charges GL SC 6) Revision of sales price in case of a)First Year of Financing 8% b)Second Year of Financing 5% c)Third Year & Onwards of Financing 3% Early Purchase of Musharakah Units - Full Note: No additional sales price on Partial Purchase of Musharkah Units for SBP subsidized housing finance scheme under Tier – I, II & III Note: \*These charges are quoted by the vendor and are subject to change. E. GENERAL CONSUMER BANKING CHARGES 1) Collection on Customer Call Rs. 250/- per pickup 54202250







Impo			Amount in PKR
Amount	Range	er of Credit 1st Quarter or part	Subsequent Qtr or part thereof
		thereof	
Upto	500,000	2,200	1,250
500,001	800,000	2,600	1,625
800,001	1,000,000	3,600	2,250
1,000,001	1,500,000	5,000	3,125
1,500,001	2,000,000	7,000	4,375
2,000,001	2,500,000	9,000	5,625
2,500,001	3,000,000	11,000	6,875
3,000,001	3,500,000	13,000	8,125
3,500,001	4,000,000	15,000	9,375
4,000,001	4,500,000	17,000	10,625
4,500,001	5,000,000	19,000	11,875
5,000,001	5,500,000	21,000	13,125
5,500,001	6,000,000	23,000	14,375
6,000,001	6,500,000	25,000	15,625
6,500,001	7,000,000	27,000	16,875
7,000,001	7,500,000	29,000	18,125
7,500,001	8,000,000	31,000	19,375
8,000,001	8,500,000	33,000	20,625
8,500,001	9,000,000	35,000	21,875
9,000,001	9,500,000	37,000	23,125
9,500,001	10,000,000	39,000	24,375
10,000,001	12,500,000	45,000	28,125
12,500,001	15,000,000	55,000	34,375
15,000,001	17,500,000	65,000	40,625
17,500,001	20,000,000	75,000	46,875
20,000,001	22,500,000	85,000	53,125
22,500,001	25,000,000	95,000	59375
25,000,001	27,500,000	105,000	65,625
27,500,001	30,000,000	115,000	71,875
30,000,001	32,500,000	125,000	78,125
32,500,001	35,000,000	135,000	84,375
35,000,001	37,500,000	145,000	90,625
37,500,001	40,000,000	155,000	96,875
40,000,001	42,500,000	165,000	103,125
42,500,001	45,000,000	175,000	109,375
45,000,001	47,500,000	185,000	115,625
47,500,001	50,000,000	195,000	121,875
50,000,001	52,500,000	179,375	128,125
52,500,001	55,000,000	188,125	134,375
55,000,001	57,500,000	196,875	140,625
57,500,001	60,000,000	205,625	146,875
60,000,001	62,500,000	214,375	153,125





62,500,001	65,000,000	223,125	159,375
67,500,001	70,000,000	240,625	171,875
70,000,001	72,500,000	249,375	178,125
72,500,001	75,000,000	258,125	184,375
75,000,001	77,500,000	266,875	190,625
77,500,001	80,000,000	275,625	196,875
80,000,001	82,500,000	284,375	203,125
82,500,001	85,000,000	293,125	209,375
85,000,001	87,500,000	301,875	215,625
87,500,001	90,000,000	310,625	221,875
90,000,001	92,500,000	319,375	228,125
92,500,001	95,000,000	328,125	234,375
95,000,001	97,500,000	336,875	240,625
97,500,001	100,000,000	345,625	246,875

\*\* Discount may be offered to customers in the above mentioned charges subject to the Regional/Business Head's approval.

\*\*\* All LC amount exceeding Rs.100 Million shall attract additional service charges of Rs. 5,000/- (First Quarter) per Rs. 1 Million each (or part thereof) and Rs. 2,500/- (for Subsequent Quarter)

A. IMPORTS 1) Cash Letters of Credit: a) Issuance of Letter of Credit b) Profit on spot LC Murabaha c) Profit on spot/deferred Murabaha	As per International import A, slab of SOC Rs. 100/- Min As per Credit Approval	54206000	LOC
2) Revalidation commission	Revalidation Commission to be charged from the date subsequent to the date of expiry of LC at rates applicable in case of opening of fresh LC.	54206050	AMC
<ol> <li>Transfer Commission-Commission on account of change in the beneficiary / country of advising</li> </ol>	Transfer Commission will be charged as applicable incase of fresh Letter of Credit	54206000	
4) L/C cancellation charges	Rs. 2,000/- plus swift charges Rs. 1000/- flat & communication charge (at actual)	54206100	LCN
5) Contract registration for import on annual volume basis	0.40%, (flat), Min Rs.2,500/- (flat)	54206200	CRC
6) L/C Amendment	Rs. 1,500/- per amendment (flat) or commission at rates specified under items 1 above, if amendment increase in amount or extension in period of shipment.	54206050	AMC
7) Contract Amendment	Rs. 1,500/- (flat)	54206200	CRC
8) Import documents received directly / indirectly from the supplier to the applicant / bank with / without registration of contract and the payment made there against.	Rs.1,500/-(flat) Plus service charges @ 18/- paisa per Rs .100/- Min, Rs 2,000/- swift Charges Rs.1,000/-	54206750 54206400 57800400	HDC RTC SWS

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INTERNATIONAL BANKING

### Code Particulars Charges GI 90 9) Profit / services charges in case of import bills under Import L/Cs 52700430 i) If retired within 10 days from the date of No Commission lodgment ii) If retired during 15 days subsequent to As per Approval the period at item (i) above iii) If retired during next 15 days after the As per Approval period mentioned in (i) and (ii) above iv) If retired during next 190 days after the As per Approval period mentioned in item (i) (ii) and (iii) . above 54206750 RTC 10) Import bills returned unpaid Handing charges USD 100/- (flat) or equivalent plus courier charges Rs. 2.000/-54206750 RTC 11) a) Collections Rs.1.500/- (flat), per collection 54206750 Rs. 1.500/- (flat), plus b) Import against advance payment to . 54206400 57800400 service charges @15 paisa suppliers per Rs.100/-Min Rs 1.500/- plus swift charges Rs. 1,000/-12) Service charges on L/cs retirement of Import bills under L/c's / Contracts a) Opened by us where Fx conversion / @ 15 paisa per Rs.100/-54206400 DEC forward (WAAD) is done by us Min. Rs.1.500/b) Opened by us where Fx conversion / @ 15 paisa per Rs.100/-Min. Rs.1,800/-54206400 HDC forward (WAAD) is done by other banks 13) Reimbursement charges (pavable to 57800500 At Actual . Reimbursement Bank) USD 75/- or equivalent (PKR) 14) Handling of discrepant documents under 54206850 HDC Import L/Cs Plus swift charges Rs. 1,000/- flat & communication charges. 15) Issuance of freight certificate for Imports on Rs 1.500/- per certificate FOB basis 54206750 16) Extension in maturity of Usance Bills under 1,500/- (flat) per bill LC / Bank Contract 17) Expense Recovery Protest/ Legal Charges Actual + USD 25/or equivalent 18) Handling of Imports Documents against 54206750 Rs. 1.500/- (flat) Sight Bills Rs.1,000/- per certificate 54206850 19) FED invoice certificate 20) Issuance of business performance certificate Rs.3,000/- per certificate 54206420 of previous years at the customer request **B. EXPORTS** 54206600 1) Processing charges for Export Registration Rs.200/- (flat) 2) Letter of Credit a) Advising (i) Beneficiary in Pakistan Rs. 2.000/- (flat) 54206450 ADC (ii) Beneficiary outside Pakistan USD 60 (flat) 54206450 ADC b) Amendment Advising 54206450 ADA (i) Beneficiary in Pakistan Rs.1,000/- (flat) 54206450 ADA (ii) Beneficiary outside Pakistan USD 30 (flat) 54206550 ELC c) Confirmation 0.25% per quarter or part thereof, Min. Rs.300/-54206550 ADC d) Transfer of Export Rs. 1,500/- (flat) e) Reimbursement payment to other local Rs. 750/- (flat) banks from non-resident rupee A/c 3) Advance Payment 54207850 4024 54206650 4023 a) Service charges 0.15% Min Rs. 400/b) Commission Rs. 240/- (flat) c) Export Development Surcharge As per prevailing SBP 41800800 EDS regulations (as and when the shipment is effected).

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	INTERNATIONAL	BANK	ING
Particulars	Charmen	Coc	
Particulars	Charges	GL	SC
<ul><li>4) EDS handling charges</li><li>5) Collections</li></ul>	Rs. 80/- (flat) per transaction	54206750	нсн
<ul> <li>a) Clean cheques / Drafts / FTCs</li> <li>b) Documentary (on which bank does not earn any exchange difference)</li> </ul>	Rs.100/- Rs. 240/- per collection (flat)	54206800	-
6) Duty Drawback Claim	0.25% of the amount of claim, Min. Rs. 250/- per case	54206850	-
7) Service charges against export documents sent for collection basis where payment cover is already received to our Nostro A/c	15 paisas per Rs.100/-	54206600/ 54206850	
8) NOC Issued Document transferred against Export document	Rs. 750/- (flat)	54206600	EBC
9) Freight Subsidy	Rs. 400/- per case	41400700	-
10) Research & Development Surcharge - R&D handling charges	0.25% of the amount of claim, Min Rs. 250/- per case	54206600	-
11) Any Certificate issued in current Financial year excluding withholding tax certificate		54206600	-
a) Original b) Duplicate	Rs.1,000/- per certificate Rs. 2,000/- per certificate		
12) Trade Development Authority Registration certificate verification	Rs. 200/- per certificate	54206600	-
13) Duplicate advice issuance	Rs.300/- per duplicate advice		-
14) Issuance of business performance certificate of previous years at the customer request	Rs.2,500/- per certificate	54206600	-
15) Sales Tax / FED invoice certificate	Rs.1,000/- per certificate	54206600	EBC
16) Export LC Cancellation	Rs.1,500/- plus swift charges Rs. 1000/- flat & communication charges	54206450	CAN

## •Note:

The Bank reserves the right to charge different rates on the basis of volume offered subject to

In addition to above, commission/service charges, recovery of courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
 Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
 In addition to the charges above, all applicable Government levies will also be recovered.

17) Export Proceeds Transfer C. REMITTANCES	Flat charges Rs. 500/- only on Out-Bound Export proceeds in FCY only	54206600	EBC
1) Outward a) Remittance abroad through Foreign Currency Account			
i) Issuance of FTT	FCY Accounts: Commission @ 0.12% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$6/-, Max US\$30/- or equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply.	54207550	4002
<li>ii) Remittance against surrender of Foreign Currency notes or cash deposited in Foreign Currency A/c within 15 days from the date of such deposit</li>	Commission mentioned under (a)(i)above, plus service charges @ 0.25% to be recovered Min Rs.200/-	54207570	4003

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Sisiamic Banki	ng		
	INTERNATIONAL	BANK	ING
Particulars	Charges	Coc	
iii) Foreign Currency cash deposited in CFC A/c for realization of Export proceeds	In addition to commission mentioned at (a) (i) above, plus service charges @0.25% to be charged in case of realization of Export proceeds against cash deposited in FCY A/c	GL 54207550	<b>SC</b> 4004
	Min Charges : US \$10 or equivalent Max Charges: US \$ 125 or equivalent		
iv) Collection /Local Clearing for F.C. A/c	0.7%, Min USD 8, Max USD 18 In addition, foreign bank charges also apply	54206760	4005
v) A/c to A/c Funds Transfer of Foreign Exchange Companies in Foreign Currency A/c (having same title of A/c) within UBL branches (intra/intercity). Transaction within the same branch having same account title is excluded.	Commission @ USD 1 per 1000 or part thereof, equivalent for other currencies, Min USD 8, Max USD 75, or equivalent for other currencies	54200240	4006
b) Remittance abroad other than through Foreign			
Currency A/c			
i) Students (for education purpose)	Rs. 200/- plus foreign bank charges	54207600	4007
ii) Commission against issuance of FTT from PKR Account (Not Applicable on Advance payment imports)	Commission mentioned under (a) (i) above plus SWIFT charges	54207660	4008
iii) Commission against issuance of FTT against Export	@ 15 paisas per Rs.100/-, Min. Rs. 500/- In addition to Commission mentioned under (a) (i) above plus SWIFT charges	54202450	-
c) i) FTT cancellation charges	Rs. 500/- per item plus SWIFT charges.	54207750	4010
ii) Under general permission or specific approval of SBP	Rs.500/-	54207750	4011
iii) FTT cancellation charges against Export	Rs. 1,000/- per cancellation plus SWIFT charges.	54207750	4012
2) Inward a) Home Remittance	Free from all associated charges	-	-
b) Others	Free, if the proceeds are credited to an A/c with UBL. In other cases, flat charges @ Rs.500/- inclusive postage/courier charges.	54207850	-



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<b>UBL</b> <i>A</i> tmeer	امِثِينَ 1		- Sta
j≎ islamic Bankir	INTERNATIONAL		
Particulars	Charges	GL	le sc
c) Commission charges on payment of Inward Foreign Remittance/Swift Transfer received in Foreign Currency (Charges code SHA/BEN) and cover through our various Nostros. These charges are to be recovered only when TT buying rate is applied.	Favoring UBL Customers @ 0.15%, of remittance proceeds Min Rs. 500/- & Max Rs. 2,000/- Beneficiaries with other local banks flat charges @ Rs. 2,000/- inclusive postage/courier charges.	54207850	-
d) Direct Collection			
i) Collection for Foreign Currency A/c or Rupee A/c	0.7%, Min USD 8, Max USD 18 or Equivalent Rupees per collection (in addition to foreign Bank charges) plus postage charges of Rs. 1,400/-	54207600 54207550	
ii) Cheque/Draft/FTCs Returned unpaid	Rs. 500/- (flat) inaddition to foreign bank charges	54203710	
<ul> <li>In addition to above, commission/service charges recovered according to prescribed tariff (wherever Charges negotiable on case to case basis under app In addition to the charges above, all applicable Get</li> </ul>	r applicable) roval of relevant Business Head /	Divisional I	
D. MISCELLANEOUS			
1) Correspondent Banking charges	At Actual	54208000	- 2
2) Foreign bills sent for collection returned unpaid	Rs.500/- (flat)	54203700	-
<ol> <li>Inward collection/Local Clearing received relating to Foreign Currency A/c from abroad or local banks / branches and where the payment is demanded in Foreign Currency</li> </ol>	USD 5 per USD 1,000 or part there of and Max. USD 15	54203700	-
<ol> <li>Inward Foreign Currency cheque, received from local branches, upcountry branches or local banks for payment in Pak Rupees (convert the relevant Foreign Currency at the TT Buying rate)</li> </ol>	Commission @ 0.15%, Min. Rs.400/-	54203700	-
5) Issuance of proceeds certificate beyond one year	Rs.500/- (flat) per certificate	54206850	-
6) Credit check at customer's request	Rs.50/- (flat)	54206850	-
<ol> <li>Service charges for verification of test / signature and mail L/Cs</li> </ol>	Rs.500/- per instance	54206850	-
8) Standing instructions charge in Foreign Currency A/c	USD 5/- or equivalent per transaction	54206850	-

\*Note: i) UBL Bran

9) Issuance of business performance

10) Sales Tax / FED Invoice certificate (Export)

i) UBL Branches, UBL Ameen branches, joint ventures and subsidiaries exempted.

ii) In addition to above, service charges, recovery of courier/postage/telex/fax/cable charges will also be made according to tariff (wherever applicable)

Rs.2,000/- per certificate

Rs.1,000/- per certificate

54206850

iii) Charges negotiable on case to case basis under approval of relevant Regional Head

iv) In addition to the charges above, all applicable Govt levies will also be recovered







# **COMMUNICATION CHARGES**

# (UBL

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	COMMUNICATION	CHAR	GES
Particulars Charges	Charman	Code	
	Charges	GL	SC
Communication Charges - General			
1) a) Telephone	Rs. 100/- per call	57800100	1021
b) Fax	Rs. 100/- per message	57800100	1022
2) a) Postage Ordinary -(Inland)	Min Rs. 50/-	57800200	1023-24
b) Postage Registered		57800200	1023-24
i) For Inland LC	Actual, Min Rs. 200/-		
ii) For foreign Import LC	Actual, Min Rs. 1200/-		
c) Others			
i) Inland	Rs. 75/- flat		
ii) Foreign	Rs. 200/- flat		
3) Courier		57800200	1023-24
a) Courier (Within City & Intercity)	Actual, Min Rs. 100/-		
b) Courier-Foreign	Actual, Min Rs. 2,600/-		
c) Courier LC	Rs. 250/-		
d) Courier Charges for Account	Free		
Opening Welcome Pack/Cheque			
Book/ Debit Card (VISA & Master)			
4) Swift		57800400	1021
a) Full Text LC / Guarantee & Long	Rs.2,000/-flat		
Messages			
b) Short Text/LC amendment & other	Rs.1,000/-flat		
messages			

## **IMPORTANT NOTES:**

· All Government levies including Sales Tax / FED will be recovered where applicable.

- All regular branch banking charges will be applied for the transaction through branches.
   Commission / service charges, recovery of courier postage / fax charges will also be made according to prescribed tariff (wherever applicable.)
- As per clarification given by the SBP Foreign Exchange Department 6734/ FEP.9 (126-242)-95 dated 19-12-95 it is advised that in the case of Letter of Credit or for that matter "Authorization to pay" opened by the Department of the Federal or Provincial Governments whether routed through State Bank of Pakistan or not Letters of Credit commission is to be charged at the rates given in Para 37 (ii) Chapter XIII of Foreign Exchange manual (8th Edition-2002). However for Letters of Credit "Authorization to pay" opened by other public sector agencies in Federal / Provincial Government including autonomous, semi autonomous bodies e.g., K.E.S.C. Limited, WAPDA, PTCL, etc., the commission is to be charged from the openers by the banks as per their own schedule of charges.
- The Bank reserves the right to charge different rates on the basis of volume offered subject to prior approval by concerned sanctioning authority.
- · Charges for cash collect will be subject to contractual agreement with the customer.
- · For Inter Branch Online transaction OBC charges would not apply.
- · Concession to UBL Staff is allowed as per policy and relevant circulars.
- · Whenever swift message is sent, SWIFT/communication charges will be recovered from customer