






**United Bank Limited**  
**Schedule of Charges January to June 2025**  
 Summary of Revision/ New Changes

Section	Refer to the items mentioned below	Revision/New Charge	Page
<b>01.Domestic Banking</b>			
A. Remittances	<b>Note:</b> No charges for cancellation/refund of SDR	Removed	3
B. Bills	Locker	Change in Charge	7
	Key Deposit	Change in Charge	7
	Breaking Charges	Change in Charge	7
G. Miscellaneous	Minimum Balance	Removed	12
	Business Partner plus	Issuance of RTC: Removed	13
	UBL Asaan Account	Change in Grid	14
	UBL Mukammal Current Account	Change in Grid	14
	UBL Good Citizen Account	Change in Grid	14
	Deposits products where standard charges are applicable	Addition of "Pardes" and "Pensioner's Saving Account Change in Grid	15
UBL Urooj Current Account	Change in Grid	16	
For all current accounts except Zindagi Account and Pensioner's current account	<b>Note:</b> *Waivers can be availed by UBL current account holders who maintain a YTD (year to date) average balance of PKR 25,000 or above in their current account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.		13,14 15,16 17
22)	UBL First Minor Account	Addition	14
<b>02. UBL Signature-Priority Banking</b>			
A. UBL Signature- Priority Banking	Eligibility Criteria	Addition	19
1. Issuance of Cashier's Cheque	8. Value added ATM withdrawal insurance coverage (optional)	Removed	19
8. Switch Transaction Fee	c) ATM Switch charge Fee ATM withdrawals (UBL/1Link / Mnet)	Addition	19
13. Signature Charges	Present under Signature	Revised	19
16. Investor Portfolio Services for Signature Accounts	Present under Signature	Removed	19
<b>03. International Banking</b>			
C) Remittances 2) Inward	2c) Waiver on Inward Remittance	Change in Charge	43
<b>04. Digital Banking</b>			
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<b>05. Consumer Banking</b>			
A. ATM / DEBIT CARD	General Debit / Prepaid Card Charges		31
	iii) International withdrawal on UBL ATMs	New in Charge	31
	i) ATM Receipt Fee	Change in Charge	31
	i) UBL Card at UBL ATM		
	<b>2) a) UBL VISA Premium Debit Card</b>		32
	Basic (Annual/issuance Fee)	Change in Charge	
	Supplementary (Annual/issuance Fee)	Change in Charge	
	Replacement	Change in Charge	
	<b>3) UBL Premium Debit Mastercard</b>		32
	Basic (Annual/issuance Fee)	Change in Charge	
	Supplementary (Annual/issuance Fee)	Change in Charge	
	Replacement	Change in Charge	
	<b>4) UBL UnionPay Debit Card</b>		32
	Supplementary (Annual/issuance Fee)	Change in Charge	
	Replacement	Change in Charge	
	<b>5) UBL Pay Pak Debit Card</b>		32
Basic (Annual/issuance Fee)	Change in Charge		
Supplementary (Annual/issuance Fee)	Change in Charge		
Replacement	Change in Charge		

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	Basic (Annual/issuance Fee)	Change in Charge	
	Supplementary (Annual/issuance Fee)	Change in Charge	
	Replacement	Change in Charge	
	<b>7) UBL VISA Freelancer Debit Card</b>		32
	Basic (Annual/issuance Fee)	Change in Charge	
	Supplementary (Annual/issuance Fee)	Change in Charge	
	Replacement	Change in Charge	
	<b>9) UBL WIZ Virtual Mastercard</b>		32
	Basic (Annual/issuance Fee)	Change in Charge	
C. UBL Drive (Car Financing)	1) Application Processing Charges	Change in Charge	
	12) Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges		
	14) Lien removal authentication fee (shall be charged to customers upon non compliance of completing vehicle transfer formalities as stated on NOC)		
D. i) CASH LINE	4) Annual Charges (Renewal fee)	Change in Charge	34,35
	10) Limit Enhancement Fee		
	1) Annual Basic Card Fee	Change in Charge	35
	2)Supplementary Card fee		
	27) Shapes Visit Charges		
	APR		
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E. Lockers	Option 1: Annual Fee/Rented Locker Small Medium Large Extra Large	Change in Charge	52
	Option 2: Security Deposit Small Medium Large Extra Large		
	*subject to availability of facility	Note added	
	Key Deposit	Change in Charge	
	Breaking Charges	Change in Charge	
	H. Miscellaneous	Segment - UBL Ameen Good Citizen Account	Grid Revised
Note: Above free services shall be provided on maintaining Rs. 25,000/- or above YTD average balance in current/savings account of UBL Ameen Esaar account Segment		Note added	
Segment - UBL Ameen Mukammal Account		Grid Revised	
Segment - UBL Ameen Esaar Account		Grid Revised	

Section	Refer to the items mentioned below	Revision/New Charge	Page
H. Miscellaneous	Note: Above free services shall be provided on maintaining Rs. 25,000/- or above YTD average balance in current/savings account of UBL Ameen Esaar account Segment	Note added	
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	Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD average balance in current/savings account of UBL Ameen Urooj account Segment	Note added	63
	Segment - UBL Ameen Freelancer Account	Grid Revised	63
	Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD average balance in current/savings account of UBL Ameen Freelancer account Segment	Note added	63
	Segment - UBL Ameen Daily Munafa Account	Grid Revised	63
All charges (excluding Free Online Banking) are applicable as per prevailing SOC, however, on maintaining PKR 25,000/- or above YTD average balance in current/savings account of UBL Ameen Segment, service charges will be waived for UBL Ameen Mukammal/Goodcitizen/Urooj/Freelancer/Esaar Account segment as per waiver Grid.	Note added	63	
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	Basic (Annual/issuance Fee)	Change in Charge	68
	Supplementary (Annual/issuance Fee)	Change in Charge	68
	Replacement	Change in Charge	68
	<b>2. b) UBL Ameen VISA Premium Plus Debit Card</b>		
	No fee Waiver is applicable for this product on any account type	Note added	68
	<b>3) UBL Ameen Pay Pak Debit Card</b>		
	Basic (Annual/issuance Fee)	Change in Charge	68
	Supplementary (Annual/issuance Fee)	Change in Charge	68
	Replacement	Change in Charge	68
	<b>4) UBL Ameen VISA Urooj Debit Card</b>		
	Basic (Annual/issuance Fee)	Change in Charge	68
	Supplementary (Annual/issuance Fee)	Change in Charge	68
	Replacement	Change in Charge	68
	<b>5) UBL Ameen VISA Freelancer Debit Card</b>		
	Basic (Annual/issuance Fee)	Change in Charge	68
	Supplementary (Annual/issuance Fee)	Change in Charge	68
	Replacement		68
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	8. a) i. withdrawals on 1Link ATM other than UBL	Change in Charge	68
	8. a) ii. withdrawals on other switches	Change in Charge	
	8. a) iii. International withdrawals on UBL ATMs	New Charge	
	8. c) i. Balance inquiry within Pakistan from ATMs	Change in Charge	69
8. h) ii. UBL card at member bank ATM	Change in Charge	69	
All switch transactions are subjected to any changes by 1Link/SBP	Note added		
C. Ameen Drive Auto Financing	1) Documentation Charges	Change in Charge	69
	9) Documents retrieval charges post maturity (beyond 6 months) documentation handling charges	New Charge	
	10) Lien Removal authentication fee (shall be charged to customers upon non compliance of completing vehicle transfer formalities as stated on SOC)	New Charge	
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**United Bank Limited**  
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**Summary of Revision/ New Changes**

**Formerly Silkbank - SOC**

<b>Section</b>	<b>Refer to the items mentioned below</b>	<b>Revision/New Charge</b>	<b>Page</b>
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Silkbank Limited – Emaan Islamic Banking	A section of the Ameen SOC is added which is applicable to all customers who became UBL Ameen's customer as a result of the amalgamation of Silkbank Limited (Emaan) with and into UBL.	New Charge	121

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

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# DOMESTIC BANKING

Particulars	Charges	Code	
		GL	SC
<b>A. REMITTANCES</b>			
<b>Free Online Banking</b>			
1) Cashier's Cheque/Corporate Bankers Cheque - CBC/ Payorder			
a) Issuance of Cashier's Cheque / CBC - Through Account	Free		
b) Cancellation of Cashier's Cheque /CBC For Account Holders	Free		
For Non Account Holders	Free		
c) Issuance of Duplicate Cashier's Cheque /CBC	Free		
d) Issuance of instrument for payment of fees/dues in favor of Educational Institution HEC/Board etc.	Free		
2) Inter Branch Online Transactions-both Within City & Intercity			
Note: No service fee shall be charged from students depositing the amount of fee directly in the fee collecting account			
a) Cash Deposits (Charges are to be recovered from the Depositor)			
i) Within City	Free		
ii) Intercity	Free		
b) Cash Withdrawals (Charges are to be recovered from the account holder)			
i) Within City	Free		
ii) Intercity	Free		
c) UBL Cheque Deposit (Charges are to be recovered from the Beneficiary)			
i) Within City and within the catchment area of one clearing house	Free		
ii) Intercity	Free		
d) Online Funds Transfer in PKR (Account to Account transfer within UBL) (Charges are to be recovered from the remitter)			
i) Within City	Free		
ii) Intercity	Free		
3) Clearing			
i) Intercity clearing charges	Free		
ii) Charges for Sameday collection/clearing cheque through NIFT	Free		
4) Cost of Issuance of all currency cheque books			
i) For PLS Accounts	Free		
ii) For all other Accounts	Free		
<b>Other Transaction</b>			
5) Inter Bank Fund Transfer- IBFT			
i) Branches	Rs. 500/- (Flat)	54200250	1095
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)		
c) IBFT via Raast	Free		

Particulars	Charges	Code	
		GL	SC
6) a) Issuance of SDR (Security Deposit Receipt) i) Through Account ii) Through Cash b) Duplicate SDR / TDR / FDR Issuance Charges c) Cancellation/Refund of SDR	Free Free Rs. 300/- (flat) <b>Free</b>	54200300  54200400	1109  1111
7) Inter Branch (A/c to A/c) Foreign Currency Funds Transfer (Charges to be recovered from Remitter) a) Within City b) Intercity	Free Free		
<b>Note:</b> <ul style="list-style-type: none"> <li>The Inter Branch (account to account) Foreign Currency Funds Transfer facility is available in all branches.</li> <li>No charges for cancellation/refund of SDR</li> </ul>			
<b>B. BILLS</b>			
1) a) Clean (including cheques / dividend warrants / Bank Drafts, beyond NIFT / OBC Centers/ APC etc.) b) Intercity Clearing Charges c) Deduction of Cashier's Cheque Issuance Charges in Direct Collection where NIFT/NBP services are not available	0.25% of the amount, Min. Rs. 475/- Max Rs.12,500/- Free Rs. 250/- (flat) plus courier charges or actual wherever applicable	54201450  54203660	1014  1089
<b>Note:</b> <ul style="list-style-type: none"> <li>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.</li> <li>Collecting agent's charges, if the collecting bank is other than the bank, will also be recovered.</li> <li>Communication charges will be recovered, if fate of the instrument is asked for by telephone.</li> <li>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.</li> <li>OBC charges only to be collected where cheques are physically lodged in collection.</li> </ul>			
2) Purchase of Bills: a) Documentary other than those drawn against Letter of Credit  b) Other cheques / demand instruments (like Dividend Warrants)  c) i) Returning charges for documentary /clean collections from payee account in case the instruments are returned unpaid For PKR Account For FCY Account	0.40%, Min Rs. 900/- plus mark-up from the date of purchase to the date of payment. (Plus Communication Charges)  0.60%, Min Rs.250/- (Plus Communication Charges)  Rs. 500/- per transaction USD 10/- or equivalent per transaction	54206300  54206300  52700430	-  -  -

Particulars	Charges	Code	
		GL	SC
ii) Returning charges for documentary / clean collections from drawer account in case the instruments are returned unpaid For PKR Account For FCY Account	Rs. 500/- per transaction USD 10/- or equivalent per transaction		
d) Mark-up shall be applied as under on bills purchased / negotiated		54206300	-
i) If retired upto 21st day from the date of purchase	54 paisa per Rs.1,000/- per day on actual finance.		
ii) If retired during next 210 days	54 paisa per Rs. 1,000/- per day plus Bank's commission @10 paisa per Rs. 100/-		
e) Storage charges	i) Free, if cleared within 3 days of its receipt by the branch. ii) Rs. 2/- per packet per day, Min Rs.100/-	54206300	-
<b>C. i) PROJECT FINANCE /ADVANCES</b>			
Following charges may be recovered in addition to interest / markup / return 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) Commitment fee (on undisbursed balance) from the date of sanction to the date of disbursement (on fund based commitment only)	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	2003
e) Restructuring and Re-scheduling fee	On case to case basis as per agreement with the party.	54202150	2004
f) 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
3) Non-Refundable Processing Fee for SME / Commercial Advances including Funded and Non-Funded Facilities (Fresh/Enhancement/Renewal)		54202200	2007
Up to Rs. 1M	Rs. 4,000 Flat		
Above 1M to 5M	Rs. 5,500 or 0.05% whichever is higher		
Above 5M to 10M	Rs. 6,500 or 0.06% whichever is higher		
Above 10 to 15M	Rs. 12,000 or 0.05% whichever is higher		
Above 15M to 20M	Rs. 14,000 or 0.06% whichever is higher		
Above 20M to 30M	Rs. 17,000 or 0.05% whichever is higher		
Above 30M to 50M	Rs. 18,000 or 0.06% whichever is higher		
Above 50M to 100M	Rs. 27,000 or 0.06% whichever is higher		
Above 100M	Rs. 37,000 or 0.055% whichever is higher		

Particulars	Charges	Code	
		GL	SC
4) For finance against pledge / hypothecation:			
a) Godown Rent	At Actual	54202250	2008
b) Mucaddam	At Actual	54202250	2009
c) Delivery Charges			
i) If a Godown Keeper is not posted, conveyance charges will be recovered	At Actual	54202250	2011
ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation	At Actual		
d) CIB Report		57800700	2012
i) For Individual	Rs.50/- (flat)		
ii) For Corporate Entities	Rs.50/- (flat)		
e) Other Incidental Expenses: Insurance Premium, Legal Charges etc.	At Actual	57800500	2013
f) Handling charges on marking of lien on Govt. Securities	Rs.500/- (flat) per customer	54202300	2014
g) Marking of lien on securities issued by UBL for other banks	Rs.500/- (flat) per customer	54202300	2015
5) Other Charges on Advances			
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.	Rs.10,000/- (flat) per transaction	57800500	2016
b) For the Issuance of NOC on the request of customers for creating charge on their current assets.	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. 3,000/- (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
b) Registration of charge at Registrar's office. For Partnership/Proprietorship firms/ individual finances exceeding Rs.0.500 (M) for mortgage at registrar of Property office	Actual plus Rs. 1,000/- per case	57800500	2021
8) Agri Application Processing Charges		54202200	2022 2033
a. Farm Loans			
i) New Customers /Fresh Facility or Enhancement*	i) Rs. 1,700/- for Limit Amt < Rs. 0.5Mn ii) Rs. 3,500/- for Limit Amt Rs. 0.5Mn to Rs. 1.0Mn iii) Rs. 7,000/- or 0.1% (whichever is higher) of the Limit Amt > Rs. 1.0Mn		
ii) Renewals after 3 years	i) Rs. 1,500/- for Limit Amt upto Rs. 3Mn. ii) Rs. 5,500/- for Limit Amt exceeding Rs. 3Mn. up to Rs.15 M Rs.10,000/- for limit exceeding Rs.15M Rs. 4,000/-		
iii) Land Verification Charges (for all loans against the Charge on Agriculture land)			
b. Development/Non Farm/Farm Machinery			
i) New Customers /Fresh Facility or Enhancement	i) Rs. 3,000/- for Limit Amt up to Rs. 1.0Mn ii) Rs. 7,000/- or 0.1% whichever is higher for limit exceeding Rs.1 Mn		

Particulars	Charges	Code	
		GL	SC
ii) Renewals	i) Rs. 1,500/- for Limit Amt up to Rs. 3Mn. ii) Rs. 5,500/- for Limit Amt exceeding Rs. 3Mn.		
c) Farm Tractors / Farm Transport Vehicles	Rs. 6,000/- per Tractor/ Vehicle		
<b>Note:</b> a) All charges are non refundable and recovered upfront at the time of disbursement. b) Charges to be calculated on the amount approved c) Charges on enhancement of limit to be calculated on the total limit amount with enhancement d) All property documents verification charges against collateralized loan shall be borne by the customer.			
<b>C. ii) UBL BUSINESSLINE</b>			
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 refunds.	54200100	-
10) Line Renewal Charges	As per the loan documents, or @ 0.05% of credit line or Rs. 5,000/- whichever is higher, if not specified	54202200	3008
<b>Note:</b> • These Charges are quoted by the vendor & are subject to change.			
<b>D). SALE AND PURCHASE OF SECURITIES &amp; SAFE CUSTODY ARTICLES IN SAFE DEPOSIT</b>			
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	-
2) Sale / purchase of shares and securities	Rs. 500/- flat per transaction	54208050	-
3) Shares / securities held in safe custody (to be recovered on quarterly basis)	Rs. 850/- flat	54208050	-
4) Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal)	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	-

Particulars	Charges	Code																										
		GL	SC																									
5) Withdrawal fee on Govt. Securities	Rs.10/- per scrip, Min. Rs.75/-	54208050	-																									
6) Charges for collection of interest / return / dividend	0.30% on amount of interest /return dividend collected/ paid Min Rs.20/- plus out of pocket expenses Rs. 8,000/-	54208050	-																									
7) Stop payment Charges per Dividend Warrant	Rs.150/- flat	54208050	-																									
8) NIFT charges on the Dividend Warrant	No NIFT charges if MICR codes are on the Dividend Warrant otherwise Rs.10/- each	54202700	-																									
9) Handling charges for conversion / renewal / consolidation or sub-division of Govt. securities	Rs.20/- per scrip	54208050	-																									
10) Articles in safe deposit - Envelopes	i) Boxes & Packages Rs. 5/- flat per 100 cubic inches or any part thereof with a minimum of Rs. 400/- per quarter. ii) Envelopes Rs. 3/- flat per 25 square inches or any part thereof with a minimum of Rs. 400/- per quarter.	54208050	-																									
<b>E) Lockers</b>																												
a) Safe deposit lockers fee to be recovered in advance at the commencement of the period																												
	<table border="1"> <thead> <tr> <th></th> <th>Small</th> <th>Medium</th> <th>Large</th> <th>Extra Large</th> </tr> </thead> <tbody> <tr> <td>Option No. 1 Annual Fee/ Rented Locker Note: Key deposit to be recovered</td> <td>7,500/-</td> <td>10,000/-</td> <td>12,500/-</td> <td>15,500/-</td> </tr> <tr> <td>Option No. 2 Security Deposit</td> <td>75,000/-</td> <td>100,000/-</td> <td>125,000/-</td> <td>160,000/-</td> </tr> <tr> <td>a) No locker rent to be recovered b) Key Deposit to be recovered</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Key Deposit (One time only)</td> <td>3,500/-</td> <td>4,000/-</td> <td>5,000/-</td> <td>6,500/-</td> </tr> </tbody> </table>		Small	Medium	Large	Extra Large	Option No. 1 Annual Fee/ Rented Locker Note: Key deposit to be recovered	7,500/-	10,000/-	12,500/-	15,500/-	Option No. 2 Security Deposit	75,000/-	100,000/-	125,000/-	160,000/-	a) No locker rent to be recovered b) Key Deposit to be recovered					Key Deposit (One time only)	3,500/-	4,000/-	5,000/-	6,500/-		
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		54202850	1017 1065																									
		41805100 41802600	-																									
Key deposit & Security deposit Amount will be refundable at the time of vacation of locker.																												
b) Late payment charges (plus over due yearly rent) Note: *Late payment charges will be recovered once annually after rent is overdue for more than 30 days	10%* of the applicable annual locker rent every year	54205500	1019																									
c) Breaking Charges	Rs 4,000/- (flat) per Locker or at actual, whichever is higher	54202850	1020																									
11) Investor Portfolio Securities (IPS) Account - Domestic Clients		54202600	-																									
a) Custodial Charges	Free																											
b) Transaction Charges (Sale & Purchase)	Free																											
c) Security Movement/Transfer Charges	Free																											
d) IPS Statement	Quarterly Free On Demand Rs. 100/- per statement																											
12) Investor Portfolio Securities (IPS) Account - International Clients (SCRA)																												
a) Custodial Charges	Upto Rs.100/- mln - 0.05% p.a. per issue Above Rs.100/- mln 0.025% p.a. per issue	54202600	-																									
		54202600	-																									

Particulars	Charges	Code	
		GL	SC
b) Primary Market Participation Fee	5 bps per transaction	54202600	-
c) IPS Statement	Quarterly Free On Demand Rs. 100/- per statement	54202600	-
d) Security Movement/Transfer Charges	Rs. 500/- per transaction	54202600	-
<b>F. GUARANTEES</b>			
1) Guarantee issued to shipping companies in lieu of Bills of Lading / Endorsement of Airway Bills	Rs. 1,850/- (flat)	54203000	SGT
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	-
4) Other Guarantees Where total volume of guarantees being issued on behalf of customer during a calendar year is:	(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		
5) a) Back to Back guarantees including issued against counter guarantee of Foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees, etc.	As per Other Guarantees, Clause 4, above (commission subject negotiations with clients and correspondent arrangements) Min USD 100	54203150	BGC
b) Counter Guarantee issued by us for guarantee issuance abroad	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. In case 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
7) Service charges for handling claims lodged by beneficiary		54203150	BGC
a) Guarantees issued at customer's request within Pakistan	Rs. 2,000/- (flat)		



Particulars	Charges	Code	
		GL	SC
b) Guarantees issued at request of foreign banks / back to back	USD 120 (flat) or equivalent		
c) Guarantees issued by banks abroad at our request	USD 120 (flat) or equivalent		
<b>Note:</b> • 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.			
<b>G. LOCAL TRADE BUSINESS</b>			
1) Local Imports LC			
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	AMC
c) Swift Charges		57800400	SWF
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 Cancellation Charges	Rs.2,000/- plus swift charges Rs.1,000/- flat & communication charges	54206100	LCN
2) Local Import Bills			
a) Sight Bills			
i) Collection charges for Inland LC / Restricted LC & Handling of Inland Import Documents against PAD Bill (Sight Bill)	Rs. 1,500/- (flat) per bill	54206750	HDC
ii) Retirement of Bills		54206850	XCB
• If retired within 3 days from the date of lodgment in PAD	60 paise per Rs.1,000/- per day from the date of negotiation Plus Bank commission @ 0.25% on the PAD amount (net of margin) created		
• If retired after 3 days from date of lodgment in PAD	65 paise 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	RT1
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	LEC
c) Payment of Bill drawn under Inland LC	Payment commission; Rs.600/- (flat)	54201000	POC
d) Inland LC Documents Returned Unpaid	Rs. 3,000/- (flat) plus swift charge Rs. 1,000/- flat & Communication charges	54207650	HDC
e) Handling of Inland LC Documents with discrepancies	Rs. 3,000/- (flat) plus swift charge Rs. 1,000/- flat & Communication charges	54206850	DEC
3 a) In Land Export LC Advising			
i) LC Advising	Rs. 1,500/- (flat)	54201100	ADC
ii) LC Amendment Advising	Rs. 1,000/- (flat)	54206500	ADA

Particulars	Charges	Code	
		GL	SC
iii) Postage/Courier Charges for LC & Amendment Advising	Rs.150/- (flat)	57800200	COU
iv) Inland LC Confirmation charges	As per FIG arrangement	54206550	ELC
b) Collection of Documentary Bills drawn under inland	0.40%, Min Rs 1,000/-	54206850	SCH
i) Above, mark-down for every 15 days from the date of purchase till the date of maturity	0.90%, Min Rs 1,000/-	54201200	-
ii) If discounted later on, marked down rate to be obtained from treasury through business		54201200	-
c) Documentary bills drawn against Inland Letter of Credit Sight bills			
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 realization. (Regular Bill period / tenor may be defined 07 days or 12 days whichever agreed by all stakeholders)	52600330	EMU
ii) Collection charges for inland LC / restricted LC	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	COU/ CO1
d) Duplicate Advices	Rs. 250/- per duplicate advise	54206850	-
e) Sales Tax/ FED Invoice Certificate	Rs. 1,000/- per certificate	54206850	-
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	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.	52600330	EMU
g) Documentary collection (drawn against LC)	0.4% Min Rs. 500/- Plus communication charges	54206600	-
h) Documentary collection other than those drawn against LC)	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. In case 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	EMU
j) Export LC Cancellation	Rs.1,500/- plus swift charge Rs. 1,000/- flat & communication charges	54206450	CAN
4 ) Clean Bill services/document handling charges	0.10%, Min Rs. 500/-		
5 ) Clean Bill delayed realization	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.

Particulars	Charges	Code																							
		GL	SC																						
<b>H. Miscellaneous</b>																									
1) a) Delivery of Statement of account (Mandatory)	Free	-	-																						
b) Duplicate/On-Demand Statement of Account	Rs. 35/- per statement (Charges are inclusive of Sales Tax/FED)	54203500	1005																						
2) Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)	Rs.500/- per cheque	54203550	1026																						
3) 3rd Party Funds Transfer through Pakistan Real Time Interbank Settlement Mechanism (PRISM/ RTGS) System		-	-																						
<table border="1"> <thead> <tr> <th>Days</th> <th>Transaction Time Windows</th> <th colspan="2">Per Transaction Charges (PKR)</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Monday to Friday</td> <td>9:00 am to 1:30 pm</td> <td colspan="2" rowspan="3">Free</td> </tr> <tr> <td>1:30 pm to 3:00 pm</td> </tr> <tr> <td>3:00 pm to 4:00 pm</td> </tr> </tbody> </table>				Days	Transaction Time Windows	Per Transaction Charges (PKR)		Monday to Friday	9:00 am to 1:30 pm	Free		1:30 pm to 3:00 pm	3:00 pm to 4:00 pm												
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4) Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances	Rs. 300/- per case	54203600	-																						
5) Issuance of Balance/Account maintenance certificate on customer's request	Rs. 300/- per certificate	54203500	1027																						
6) Stop payment charges of Cheque /TT/RTC/ PO/DD Note: *one instruction may include advice for series/ multiple instructions	For PKR. A/c - Rs. 600/- (flat) per instruction* USD 10/- per instruction* GBP 6/- per instruction* EURO 7/- per instruction* AED 35/- per instruction* SAR 35/- per instruction*	54202650	1004																						
7) Charges for cheque return unpaid (due to fault of customer)  Inward Clearing	PKR 800/-, USD 5/- GBP 3/-, EUR 4/- AED 20/-, SAR 20/-	54203700	1032/ 1033																						
<p>8) Cost of issuance of customized cheque books. Charges as in 9a) above + actual cost of customized cheque book as per the size of cheque book ordered</p> <table border="1"> <thead> <tr> <th rowspan="2">S#</th> <th rowspan="2">Particulars</th> <th colspan="2">Rates</th> </tr> <tr> <th colspan="2">(Including All Taxes)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Size 9.5" x 3.75"</td> <td colspan="2">Rs. 10.00/- Per Cheque</td> </tr> <tr> <td>2</td> <td>Size 9" x 12" A4 Size</td> <td colspan="2">Rs. 13.00/- Per Cheque</td> </tr> <tr> <td>3</td> <td>Size 2.85" x 8.5"</td> <td colspan="2">Rs. 7.50/- Per Cheque</td> </tr> <tr> <td>4</td> <td>As per customers' need for carbonized copy or any other special size</td> <td colspan="2">Obtain quote from Printing and Stationary department to recover actual cost from customer</td> </tr> </tbody> </table>				S#	Particulars	Rates		(Including All Taxes)		1	Size 9.5" x 3.75"	Rs. 10.00/- Per Cheque		2	Size 9" x 12" A4 Size	Rs. 13.00/- Per Cheque		3	Size 2.85" x 8.5"	Rs. 7.50/- Per Cheque		4	As per customers' need for carbonized copy or any other special size	Obtain quote from Printing and Stationary department to recover actual cost from customer	
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4	As per customers' need for carbonized copy or any other special size	Obtain quote from Printing and Stationary department to recover actual cost from customer																							
8b) Corporate Customer's Cheque Books/Leaves	On case to case basis, as per agreement with the party																								
<p><b>Note:</b></p> <ul style="list-style-type: none"> <li>The Bank reserves the right to change different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority</li> </ul>																									

Particulars	Charges	Code	
		GL	SC
9) Salary & Pension disbursement charges.**  <b>Note:** No Charges to be recovered from Govt. &amp; Semi Govt. Organizations and their employees / retired employees.</b>	Min Rs.120/- per transaction from remitting organization's main account (or as per agreement)	54203850	1034
10) Photocopy of a Paid Cheques / Credit Voucher (Deposit Slip etc.) Returned to Customer Within 1 year Above 1 year	Rs. 50/- } Charges per Rs. 200/- } Cheque / Voucher	54203900	1036
		54203900	1037-1038

**BUSINESS PARTNER WAIVER GRID**

(For Individual, Sole Proprietorship, Partnership &amp; Government Accounts only)

Waiver Per Month Applicable On Avg. Balance of Rs. 250,000/- &amp; above

Services	Waiver (see note below)
Issuance of MT	5
Issuance of CC/CBC	5
Cancellation of PO/CC/CBC/DD or MT	5
Duplicate CC/CBC	5
Debit / ATM Card Annual Fee	Free
Clean Bills for Collection/Intercity Clearing	5
Issuance of Cheque Books	Free
Online IBTS Transactions-Country Wide	Free
Locker Rent	Free*

(Annual average balance can be used for seasonal accounts)

\*1 locker free (any size) for 1st year, subject to availability in the branch where account resides. Waiver to be reviewed by Branch Manager at the end of each banking cycle. All above BP waivers mentioned above are also applicable for BBA & E-Transaction Account

**Note:**

- Waiver per month applicable on average monthly balance when the request is made.
- This grid is applicable on Current Account /Business Partner balance of Rs. 250 K & above, on case to case basis on Branch Manager's discretion.
- First time collection charges free for Business Partners customers having balance of Rs. 250 K and above (after proceeds from collection are realized).
- Waiver on financial transactions will be applicable only when transaction is routed through customer's Business Partner account.

12) BUSINESS PARTNER PLUS	
Services	Wavier
Inter Branch Online Transactions-Country Wide	Free
Debit/ATM Card Annual Fee (Except for UBL VISA Premium Plus)	Free
Issuance of Cashiers Cheque/CBC	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 SMS Alerts	Free

\*Note: Waivers can be availed by Business Partner Plus account holders who maintain a YTD (year-to-date) average balance of PKR 25,000/- or above in their current account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.

Particulars	Charges	Code	
		GL	SC
<b>13) UBL Asaan Account</b>			
<b>Services</b>		<b>Current</b>	<b>Savings</b>
Minimum Balance Charges		Zero	Zero
Debit Card Issuance Charges		As per SOC	As per SOC
<b>14) UBL Tezraftaar Asaan Remittance Account</b>			
<b>Services</b>		<b>Current</b>	<b>Savings</b>
Minimum Balance Charges		Zero	Zero
Debit Card Issuance Charges		As per SOC	As per SOC
Cheque Book		Free	Free
SMS Alert		Free	Free
<b>15) UBL Mukammal Current Account</b>			
<b>Services</b>			<b>Waivers</b>
Minimum Balance Charges			Zero
Inter Branch Online Transactions - Country Wide			Free
<b>*Debit/ ATM Card Fee (Except for UBL VISA Premium Plus)</b>			Free
Issuance of Cashier's Cheque /CBC			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 SMS Alerts			Free
<p>Note: *Waivers can be availed by Mukammal accountholders who maintain a YTD (year-to-date) average balance of Rs.25,000 or above in their Current Account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.</p>			
<b>16) UBL Zindagi Saving Account</b>			
<b>Services</b>		<b>Waiver</b>	
Cheque Book issuance		Free	
UBL ATM / Debit card Issuance Charges		Free	
UBL Netbanking		Free	
e-Statement		Free	
<b>17) UBL Urooj Current Account</b>			
<b>Services</b>		<b>Waiver</b>	
		<b>*Monthly average Balance below Rs. 100k</b>	<b>*Monthly average Balance of Rs. 100k and above</b>
Primary Debit Card Annual Fee (Except for UBL VISA Premium Plus)	Free <b>Free*</b>	Free	Free <b>Free</b>
Minimum Balance Charges	<b>Free</b>	Free	Free
UBL Go Green Digital SMS Alerts	<b>Free</b>	Free	Free
Locker Rent	1st year rent is zero on lockers of all sizes	1st year rent is zero on lockers of all sizes	
Personal Loan Markup	Rate at 1Y KIBOR +10%	Rate at 1Y KIBOR +10%	Upto 4.00% cashback
Auto Loan Markup	-		Upto 2.00% Cashback
Mutual Funds Front End Load (FEL Charges)	-		50% discount
Complimentary Insurance for School Fees Coverage (on accountholder and/or spouse's death)	-		Complimentary
<p>*Note: Waivers can be availed by Urooj account holders who maintain a YTD (year-to-date) average balance of PKR 25,000/- or above in their current account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.</p>			

Particulars	Charges		Code	
			GL	SC
<b>18) UBL Good Citizen Account</b>	<b>Non Filer</b>	<b>Filer customers - MTD Avg. Bal</b>		
Services	No Bal req.	<500K	>=500K	
Primary Debit Card Fee (Except for UBL VISA Premium Plus)	As per SOC	Free	Free	
General banking Services	As per SOC	Free	Free	
- Inter branch Online Transactions - Country wide				
a) Cash Deposit	As per SOC	Free	Free	
b) Cheque Deposit	As per SOC	Free	Free	
c) Online funds Transfer	As per SOC	Free	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	Free	
- Clean Bill for collection/ Intercity Clearing	As per SOC	Free	Free	
- Duplicate Account statement	As per SOC	Free	Free	
- UBL Go Green digital SMS Alerts	As per SOC	Free	Free	
IBFT (via Digital)	As per SOC	50% Cashback	100% cashback	
ATM Off-us Transaction	As per SOC	As per SOC	100% cashback	
Auto Loan Markup	At Actual	At Actual	Up to 4.6% Cashback	
Mortgage Markup	At Actual	At Actual	Up to 1.10% Cashback	
SE Loan (Discount Rate for self- employed)	At Actual	At Actual	Up to 2.00% Cashback	
<p>*Note: Waivers can be availed by Good Citizen account holders who maintain a YTD (year-to-date) average balance of PKR 25,000/- or above in their current account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.</p>				
<b>19) UBL Pensioner Current Account</b>				
<b>Services</b>	<b>Waiver</b>			
Minimum Balance Charges	Zero			
Inter Branch Online Transactions - Country Wide	Free			
Debit/ ATM Card Annual/ Issuance fee(Except for UBL VISA Premium Plus)	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 SMS Alerts	Free			
Note: No waiver on UBL Pensioner Saving Account				
<b>20) UBL First Minor Account</b>				
<b>Services</b>	<b>Waiver</b>			
Debit Card	As per SOC			
Cheque Book Issuance	Free			
UBL Net Banking / App	Free			

Particulars	Charges	Code	
		GL	SC
<b>21) UBL Freelancer Account</b>			
<b>Description</b>	<b>Monthly Average Balance below 250 k</b>	<b>Monthly Average Balance 250 k and above</b>	
PKR Debit Card (Except for UBL VISA Premium Plus)	Free	Free	
Cheque Book	Free	Free	
Inter Branch Online Transactions - Country Wide	Free	Free	
SMS Alerts	Free	Free	
ATM - Off Us Transactions	Free	Free	
Inter Bank Funds Transfer (App/ Net banking)	Free	Free	
E-PRC	Free	Free	
Insurance Coverage on Laptop theft, mobile theft, wallet and accidental hospitalization	N/A	Free	
<b>Personal Loan</b>	1 Year KIBOR + 10%	1 Year KIBOR + 10% - Up to 5% cashback	
<b>Auto Loan</b>	-	Up to 3.5% cashback	
<b>Education Loan</b>	-	Up to 5% cash back	
*Note: Waivers can be availed by UBL Freelancer Account holders who maintain a YTD (year-to-date) average balance of PKR 25,000/- or above in their current account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.			
<b>22) Deposits products where standard charges are applicable</b>			
UBL Current Account			
UBL Savings Account			
UBL PLS UniSaver Account			
UBL Rupee Uniflex Account			
UBL Mahana Aamdani Savings Account			
UBL PLS UniSaver Plus Account			
UBL UniZar FCY Current Account			
UBL UniZar FCY Savings Account			
UBL FCY Uniflex Account			
UBL Urooj Savings Account			
<b>UBL Pardes Account</b>			
<b>UBL Pensioner Savings Account</b>			
23) Charges on Encashment / Collection of profit coupons for certificates issued by other banks	Rs. 300/- per script	54208050	-
24) Credit Information report on Foreign Supplier / Buyers	At Actual	54208050	-
		54208050	-
25) Standing instructions fee to be recovered in addition to the usual charges on remittance, if any	Rs. 325/- per transaction	54204050	1064-1075
26) Emigration Certificate	Rs. 200/- per certificate	54204100	1040
27) Proprietorship Certificate	Rs. 175/- per certificate	54204100	1040
28) No Objection Certificate (NOC)	Rs. 175/- per certificate	54204100	1040
29) UBL Basic Banking Account Transaction Charges	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 & dearing) 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
30) Statement of Profit Earned & WHT / Zakat Deduction	Free	54204100	1042
31) Transactional Charges on UBL UniFlex PLS A/c & UBL FCY UniFlex A/c		54204150	1357

Particulars	Charges	Code															
		GL	SC														
<table border="1"> <thead> <tr> <th>Particulars</th> <th>Rupees per transaction</th> </tr> </thead> <tbody> <tr> <td>UBL UniFiex PLS A/c</td> <td>Rs.100/-</td> </tr> <tr> <td>UBL FCY UniFiex A/c:</td> <td></td> </tr> <tr> <td>USD A/c</td> <td>USD 5/-</td> </tr> <tr> <td>EURO A/c</td> <td>EURO 4/-</td> </tr> <tr> <td>AED A/c</td> <td>AED 20/-</td> </tr> <tr> <td>GBP A/c</td> <td>GBP 3/-</td> </tr> </tbody> </table>	Particulars	Rupees per transaction	UBL UniFiex PLS A/c	Rs.100/-	UBL FCY UniFiex A/c:		USD A/c	USD 5/-	EURO A/c	EURO 4/-	AED A/c	AED 20/-	GBP A/c	GBP 3/-			
Particulars	Rupees per transaction																
UBL UniFiex PLS A/c	Rs.100/-																
UBL FCY UniFiex A/c:																	
USD A/c	USD 5/-																
EURO A/c	EURO 4/-																
AED A/c	AED 20/-																
GBP A/c	GBP 3/-																
Transaction limit charges are applicable on any withdrawal above the threshold of three debit transactions in one calendar month (No charges on credit transaction)																	
32) Charges for verification of account balance to third party based on customer's consent (Exemption for: Students applying for visa to proceed for Foreign Education)	Rs. 250/- per verification	54204500	-														
33) Charges on Dividend Warrants handling / payment to be recovered from Dividend delivering company	i) Minimum @0.50% per Dividend Warrant or Rs. 175/- whichever is higher ii) Out of pocket expense Rs.12,000/-																
34) Public flotation of shares / Modaraba Certificates / Offer for sale of shares / Disinvestment / Term 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															
35) Issue of Right shares	Commission @ 0.50% on aggregate amount of successful applications, plus out of pocket expenses, Min. Rs.20,000/- (subject to negotiation of rate based on volume of business)	54208050															
36) Prize Money Charges	Rs. 500/- + CIT Charges at Actual (Per Transaction)	54208050															
37) Charges on E-dividend disbursement (to be recovered from Dividend delivering company)	i) Commission @ 0.50% of total dividend warrant payment amount or Rs.150/- per dividend payment (whichever is higher) transfer to 1-Link member banks (including UBL). ii) Free - In case of dividend payment transfer through RTGS (subject to negotiation of rate based on volume of business)																
38) a.) <b>Prime Minister's Kamyab Jawan Youth Entrepreneurship Scheme ( PMKJ - YES )</b> Loan Processing Charges Rs. 100/- Vehicle Financing Schedule of Charges are similar as UBL Drive SOC on section "Consumer Banking". For Business loan other charges remains similar on section "Domestic Banking".																	
b.) <b>SME Light commercial Vehicle Financing</b> LCV (Light Commercial Vehicle) schedule of charges are similar as UBL Drive SOC on section "Consumer Banking"																	



Particulars	Charges	Code	
		GL	SC
<b>39) UBL @ Work</b>			
<b>UBL @ Work Current Account (For Monthly salary &lt; PKR 25,000/-)</b>			
<b>Services</b>		<b>Wavier</b>	
Min. Balance Requirement		Zero	
Inter-branch Online Transaction – (Within City)		Free	
Inter-branch Online Transaction – (Intercity)		Free	
E-Statements		Free	
Annual Fee on Debit Card		Free	
Internet Banking & Bill Payment		Free	
UBL Go Green Digital SMS Alerts		Free	
Over the Counter Cash Deposit - Within City		Free	
<b>UBL @ Work Current Plus Account (For Monthly salary &gt;= PKR 25,000/-)</b>			
<b>Services</b>		<b>Wavier</b>	
Min. Balance Requirement		Zero	
Inter-branch Online Transaction – (Within City)		Free	
Inter-branch Online Transaction – (Intercity)		Free	
Cashiers Cheque		Free	
Duplicate Cashiers Cheque		Free	
E-Statements		Free	
Cheque Book		Free	
Annual Fee on Debit Card		Free	
Internet Banking & Bill Payment		Free	
UBL Go Green Digital SMS Alerts		Free	
Switch Fees ( 1-Link / M-net )		Free	
IBFT (via Internet Banking/Digital App & ATM)		Free	
Over the Counter Cash Deposit - Within City / Intercity		Free	
<b>UBL @ Work Saving Account (For Monthly salary &gt;= PKR 25,000/-)</b>			
<b>Services</b>		<b>Wavier</b>	
Min. Balance Requirement		Zero	
Inter-branch Online Transaction – (Within City)		Free	
E-Statements		Free	
Internet Banking & Bill Payment		Free	
Over the Counter Cash Deposit - Within City		Free	
I. Transaction Banking / Cash Management Cash Management Collections / Disbursements / Electronic Banking / Reporting		All charges will be decided on case to case basis through agreement between the customer and the Bank	
<p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• UBL provides Electronic Banking &amp; Cash Management Services. Fees and other charges to be recovered on a case to case basis.</li> <li>• In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>• In addition to the charges above, all applicable Government levies will also be recovered.</li> <li>• For duplicate / on-demand SOAs, waivers are allowed on the discretion and signed approved of BM or CSOM.</li> </ul>			

**UBL Signature  
Priority Banking**

Particulars		Charges		Code	
				GL	SC
<b>A. UBL Signature — Priority Banking</b>					
<b>Eligibility Criteria</b>					
<b>Product</b>	<b>Deposits</b>	<b>Eligibility Criteria Period</b>			
Conventional CA	Rs. 3,000,000/-	Quarterly			
Conventional FCY	Rs. 6,000,000/- or equivalent Foreign Currency	Quarterly			
<p>The criteria for Signature Priority Banking is increased from PKR 2 M to PKR 3 M for Local currency current account holders and equivalent FCY of PKR 6 M for foreign currency account holders. This is effective from January 1st 2025 for new account holders/ upgradations and April 1st 2025 for existing Signature Priority Banking account holders.</p>					
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					
i) Within City	Free	-	-		
ii) Intercity	Free	-	-		
b) Cash Withdrawal					
i) Within City	Free	-	-		
ii) Intercity	Free	-	-		
4) Bills Collection					
a) Clean (including cheques / dividend warrants / Bank Drafts/ beyond NIFT/ OBC Centers /APC etc).	Free	-	-		
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 & Supplementary (with basic ATM withdrawal insurance coverage)	Free	-	-		
b) Visa Infinite Debit Card - Basic, Supplementary & Replacement	Free				
c) ATM Switch charge Fee ATM withdrawals (UBL/1Link / Mnet)	<b>Free</b>	-	-		
9) Stop payment charges for DD / RTC / Cashier's Cheque	Free	-	-		
10) Issuance of all Currency Cheque Books	Free	-	-		
11) Charges for Cheque return unpaid	<b>Free for outward clearing only</b>	-	-		
12) Net Banking Charges	Free	-	-		
13) Signature Charges	<b>PKR 1,800/- monthly</b>	54204300	1303-		
	USD 10/-		1304		
	EURO 8/-				
	GBP 7/-				
	AED 35/-				
	SAR 35/-				
14) Account Maintenance Certificate	Free				
15) On Demand / Duplicate Statement of Account	Free				
17) IBFT	Free				
18) SMS Alerts	Free				
19) Same Day Clearing Charges	Free				
20) FCY Collection/Local Clearing	Free				
<p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• Apart from this, all banking service charges will be levied as per current SOC.</li> <li>• In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>• In addition to the charges above, all applicable Government levies will also be recovered.</li> <li>• Waivers can be availed by UBL Signature Priority current account holders who maintain a YTD (year to-date) average balance of Rs.25,000 or above in their Current Account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.</li> </ul>					

# **BANK CHARGES FOR GOVERNMENT BUSINESS**

Particulars	Charges	Code	
		GL	SC
<b>A. IMPORT</b>			
1) Cash / reimbursable loans / barter expressed in U.S. Dollar or any other foreign currency including L/Cs under A.C.U. / arrangement Less than Rs.250,000/- and above	1/8% (0.125%) of the value of the Letter of Credit.  1/16% (0.0625%) of the value of the Letter of Credit.	54206000	-
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.

# DIGITAL BANKING

<b>A. Digital Accounts</b>		
Digital Accounts Description	UBL Digital Mukammal Account	UBL Ameen Digital Mukammal Account
	Charges	
Minimum Balance Charges	Free	
Inter Branch Online Transaction - Country wide	Free	
Primary Debit Card	<b>(Except for UBL Visa Premium Plus)</b>	
Issuance	Free	
Annual*	Free*	
Issuance of Cashier's Cheque/CBC	Free	
Cheque Book – Issuance	Free	
Over the counter cash deposit	Free	
Cancellation of CC/CBC	Free	
Clean Bill for collection/Intercity clearing	Free	
Duplicate Cashier's Cheque	Free	
Duplicate Account Statement*	Free	
UBL Go Green SMS*	Free	
InterBank Fund Transfer - Digital Channels	Free	
Note: Waivers can be availed by Mukammal Current Account holders who maintain a YTD (Year-to-date) average balance of Rs. 25,000/- or above in their relationship balance.		
Digital Accounts Description	UBL Asaan Digital Account	UBL Ameen Asaan Digital Account
	Charges	
Account Opening & Closure of Account	Free	
Cash Withdrawal - Own ATM/Other Bank ATM	<b>As per SOC</b>	
SMS – Digital	Free	
Primary Debit Card	<b>(Except for UBL VISA Premium Plus)</b>	
Issuance	<b>As per SOC</b>	
Annual	<b>As per SOC</b>	
Cheque Book – Issuance	Free	
Account Statements – Annual & Half Yearly	Free	
Fund Transfer – Digital Channels & Others	As per SOC	
Digital Banking – Internet & Mobile Banking subscription	Free	
Digital Accounts Description	UBL Freelancer Digital Account	UBL Ameen Freelancer Digital Account
	Charges	
Account Opening & Closure of Account	Free	
Cash Withdrawal - Own ATM/Other Bank ATM	<b>As per SOC</b>	
SMS – Digital	Free	
Primary Debit Card	<b>(Except for UBL VISA Premium Plus)</b>	
Issuance	Free	
Annual	<b>Free on maintaining 25,000/- YTD average</b>	
Cheque Book – Issuance	Free	
Account Statements – Annual & Half Yearly	Free	
Fund Transfer – Digital Channels & Others	As per SOC	
Digital Banking – Internet & Mobile Banking subscription	Free	
Digital Accounts Description	UBL Tezraftar Digital Account	UBL Ameen Tezraftar Digital Account
	Charges	
Account Opening & Closure of Account	Free	
Cash Withdrawal - Own ATM/Other Bank ATM	<b>As per SOC</b>	
SMS – Digital	Free	
Primary Debit Card	<b>(Except for UBL VISA Premium Plus)</b>	
Issuance	<b>As per SOC</b>	
Annual	<b>As per SOC</b>	
Cheque Book – Issuance	Free	
Account Statements – Annual & Half Yearly	Free	
Fund Transfer – Digital Channels & Others	<b>As per SOC</b>	
Digital Banking – Internet & Mobile Banking subscription	Free	

Digital Accounts Description	UBL Smart Account	UBL Ameen Smart Account
	Charges	
Account Opening & Closure of Account	Free	
Cash Withdrawal - Own ATM/Other Bank ATM	Free	
SMS – Digital	Free	
Primary Debit Card	<b>(Except for UBL VISA Premium Plus)</b>	
Issuance	<b>As per SOC</b>	
Annual	<b>As per SOC</b>	
Cheque Book – Issuance	Free	
Account Statements – Annual & Half Yearly	Free	
Fund Transfer – Digital Channels & Others	Free	
Digital Banking – Internet & Mobile Banking subscription	Free	
* Note: *Issuance/Annual Charges are as per SOC.		



**B. Branchless Banking - OMNI**

UBL Omni	Transaction Channel						
Transaction Type	Omni Agent	SMS	Customer App	USSD	ATM/CDM	Branch	Contact Center
Utility Bill Payment	Free	Free	Free	Free	NA	NA	Free
Mobile Top up	Free	Free	Free	Free	NA	NA	NA
Voucher / Bundle / SuperCard Purchase	Free	Free	Free	Free	NA	NA	NA
Account Opening	Free	Free	Free	Free	NA	NA	NA
Cash Deposit into UBL Omni wallet - Self Deposit	Ref Grid 1	Free	Free	Free	Free	Ref Grid 1	NA
Within Account Opening Area	Ref Grid 1	NA	NA	NA	100	Ref Grid 1	NA
Outside Account Opening Area at Omni Dukan	Ref Grid 2	NA	NA	NA	Free	Ref Grid 1	NA
Cash Deposit into Agent's Level 2 Account	Ref Grid 3	NA	NA	NA	Free	Ref Grid 3	NA
Cash Deposit into UBL Branch Account	Ref Grid 5	NA	NA	NA	NA	NA	NA
Cash Load into UBL Wiz Card Account from Omni Agent	Ref Grid 9	NA	NA	NA	Free	Ref Grid 9	NA
Dormancy Removal - Wallet Account	Rs. 100	NA	NA	NA	NA	NA	NA
<b>Funds Transfers</b>							
UBL Omni Wallet to UBL Branch Account	Free	Free	Free	Free	Free	NA	NA
UBL Omni Wallet to UBL Omni Wallet	Free	Free	Free	Free	NA	Free	NA
UBL Omni Wallet to Other Bank account	Ref Grid 6	Free	Free	Free	Free	NA	NA
Person to Account Fund Transfer	Ref Grid 4	NA	NA	NA	NA	NA	NA
Cash withdrawal From UBL Omni Wallet	Ref Grid 7	NA	Ref Grid 7	NA	Free	Ref Grid 7	NA
Cash withdrawal From UBL Branch A/C	Ref Grid 8						
Loading amount from linked UBL account	Free	Free	Free	NA	NA	NA	NA
Unloading amount to linked UBL account	Free	Free	Free	NA	NA	NA	NA
Schedule Payment	NA	NA	Free	NA	NA	NA	NA
<b>Debit Card Issuance Fee</b>							
UBL Omni PayPak Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni Visa Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni Master Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni UPI Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
<b>Debit Card Annual Fee</b>							
UBL Omni PayPak Card	Rs. 1,000/-	NA	Rs. 1,000/-	NA	NA	NA	NA
UBL Omni Visa Card	Rs. 1,000/-	NA	Rs. 1,000/-	NA	NA	NA	NA
UBL Omni Master Card	Rs. 1,000/-	NA	Rs. 1,000/-	NA	NA	NA	NA
UBL Omni UPI Card	Rs. 1,000/-	NA	Rs. 1,000/-	NA	NA	NA	NA
<b>Debit Card Replacement Fee</b>							
UBL Omni PayPak Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni Visa Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni Master Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni UPI Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
Balance Enquiry	Free	Free	Free	Free	Free	Free	Free
View Bill	Free	5/-	Free	5/-	NA	NA	NA
Account Number Enquiry	Free	NA	NA	NA	NA	Free	Free
Bill Nick Addition	Free	Free	NA	NA	NA	Free	Free
Payee nick addition	Free	Free	NA	NA	NA	Free	Free
Deletion of Bill Nick	Free	Free	NA	NA	NA	Free	Free
Deletion of Payee Nick	Free	Free	NA	NA	NA	Free	Free
Help	Free	Free	NA	NA	NA	Free	Free
Displaying of last transactions	Free	Free	NA	Free	Free	Free	Free
Listing of bill Nicks	Free	Free	NA	NA	NA	Free	Free
Listing of payee Nicks	Free	Free	NA	NA	NA	Free	Free
Initial Deposit requirement*	Rs.100/-	NA	NA	NA	NA	NA	NA
Account Funding	NA	NA	Rs.100/-	NA	NA	NA	NA
<b>Switch Charges</b>							
Withdrawal from 1link ATMs(other then UBL)	NA	NA	NA	NA	23.44	NA	NA
Withdrawal from UBL ATM	NA	NA	NA	NA	Free	NA	NA
Charges on Declined POS	NA	NA	NA	NA	5	NA	NA
i) UBL Card at UBL ATM	NA	NA	NA	NA	2.5	NA	NA
ii) UBL Card at member Bank ATM	NA	NA	NA	NA	3.13	NA	NA

**UBL Omni Agent Channel**

Cash Deposit in Wallet - Omni Agent & Branch			
	Slab Start	Slab End	Customer Fee (Rs.)
1	1	1,000	5
	1,001	2,500	12.5
	2,501	4,000	20
	4,001	6,000	30
	6,001	8,000	40
	8,001	10,000	50
	10,001	13,000	65
	13,001	15,000	75
	15,001	20,000	80
	20,001	25,000	90
	25,001	50,000	100

Cash Deposit into UBL Branch Account via UBL Omni Dukaan			
	Slab Start	Slab End	Customer Fee (Rs.)
2	1	1,000	100
	1,001	2,500	100
	2,501	4,000	100
	4,001	6,000	100
	6,001	8,000	100
	8,001	10,000	110
	10,001	13,000	110
	13,001	15,000	120
	15,001	20,000	120
	20,001	25,000	120
	25,001	40,000	150
	40,001	60,000	150

Inter - Bank Fund Transfer via UBL Omni Dukaan			
	Slab Start	Slab End	Customer Fee (Rs.)
3	1	1,000	90
	1,001	2,500	90
	2,501	4,000	100
	4,001	6,000	100
	6,001	8,000	125
	8,001	10,000	125
	10,001	13,000	125
	13,001	15,000	150
	15,001	20,000	180
	20,001	25,000	180

Person to Account Fund Transfers Omni Agent & Branch			
	Slab Start	Slab End	Customer Fee (Rs.)
4	1	1,000	125
	1,001	2,500	125
	2,501	4,000	125
	4,001	6,000	140
	6,001	8,000	140
	8,001	10,000	140
	10,001	13,000	150
	13,001	15,000	150
	15,001	20,000	190
	20,001	25,000	210

Agent Assisted Funds Transfer - A2A & A2P - Omni Agent			
	Slab Start	Slab End	Customer Fee (Rs.)
5	1	1,000	90
	1,001	2,500	90
	2,501	4,000	90
	4,001	6,000	90
	6,001	8,000	90
	8,001	10,000	90
	10,001	13,000	90
	13,001	15,000	90
	15,001	16,000	150
	16,001	20,000	150
	20,001	25,000	150
	25,001	30,000	170
	30,001	40,000	180
	40,001	50,000	200

Cash Deposit - Agent L2 Account - Omni Agent			
	Slab Start	Slab End	Customer Fee (Rs.)
6	1	100,000	150
	100,001	250,000	200
	250,001	450,000	250
	450,001	500,000	350

**Cash Withdraw for UBL OMNI A/C Holder (Omni Shop & Branch)**

	Slab Start	Slab End	Customer Fee (Rs.)
7	1	1000	65
	1001	2500	100
	2501	4000	100
	4001	6000	100
	6001	8000	100
	8001	10000	150
	10001	13000	150
	13001	15000	170
	15001	20000	190
	20001	UPTO 50,000	200

**Cash Withdraw for UBL Branch A/C Holder from Omni agent**

	Slab Start	Slab End	Customer Fee (Rs.)
8	1	1,000	75
	1,001	2,500	100
	2,501	4,000	100
	4,001	6,000	100
	6,001	8,000	100
	8,001	10,000	100

Insurance Subscription	Monthly Fee
Monthly Subscription	1,200

**Cash Load into UBL Wiz Card Account from Omni Agent**

	Slab Start	Slab End	Customer Fee (Rs.)
9	1	1000	70
	1001	2500	70
	2501	4000	70
	4001	6000	70
	6001	8000	70
	8001	10000	100
	10001	13000	100
	13001	15000	100
	15001	20000	100
	20001	25000	150
	25001	40000	150
	40001	60000	150

**Channels Type - SMS, Omni & Digital App, USSD, Netbanking & ATM**

S.No	Transaction Type	Start Slab	End Slab	Customer Fee (Rs.)
1.	Inter Bank Fund Transfers	1	50,000	Free
2.	Fund Transfers to UBL Branch A/C	1	50,000	Free
3.	Fund Transfers to UBL Wallet to Wallet	1	50,000	Free
4.	Money Transfer From UBL Omni Account to Person	1	1,000	70
		1,001	2,500	70
		2,501	4,000	80
		4,001	6,000	80
		6,001	8,000	80
		8,001	10,000	110
		10,001	13,000	120
		13,001	16,000	130
		16,001	20,000	140
		20,001	25,000	150
		25,001	30,000	160
		30,001	40,000	170
40,001	50,000	180		

**Note:**

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.

<b>C. UBL Netbanking</b>		<b>Code</b>	
<b>Inter-Bank Fund Transfer</b>	<b>Fee</b>	<b>GL</b>	<b>SC</b>
<b>NetBanking &amp; Digital Application</b>		54200200	ECM004
a. IBFT via Raast	Free		
b. Up to Aggregate Monthly Limit (Rs. 25,000)	Free		
c. Above Aggregate Monthly Limit (Rs. 25,000)	0.1% of the transaction amount or Rs. 200, which ever is lower (Charges are inclusive of Sales Tax /FED)		

<b>Transaction</b>	<b>Transaction Amount</b>	<b>Fee Per Transaction</b>		
Funds Transfer to CNIC	upto Rs. 1,000	Rs. 64/-	54204700	ECM004
	Rs. 1,001 to Rs. 2,500	Rs. 128/-		
	Rs. 2,501 to Rs. 4,000	Rs. 191/-		
	Rs. 4,001 to Rs. 6,000	Rs. 255/-		
	Rs. 6,001 to Rs. 8,000	Rs. 319/-		
	Rs. 8,001 to Rs. 10,000	Rs. 373/-		
	Rs. 10,001 to Rs. 13,000	Rs. 425/-		
	Rs. 13,001 to Rs. 16,000	Rs. 479/-		
	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 Rs. 50,000	Rs. 744/-			

<b>Transaction</b>	<b>Transaction Amount</b>	<b>Fee Amount</b>		
FBR Tax & Duty Payments	upto Rs. 100,000	Rs. 10/- per transaction	54208600	ECM004
	Rs.100,001 to Rs. 1,000,000	Rs. 20/- per transaction		
	Rs. 1,000,001 & above	Rs. 50/- per transaction		

<b>D. UBL E-Transaction Account</b>			
<b>Transaction</b>	<b>Fee</b>		
Monthly Service Charges	NIL	54203800	ECM004

<b>E. UBL NRP Direct Accounts</b>			
<b>Transaction</b>	<b>Fee</b>		
Initial Deposit Cheque Only	0.6% of the initial deposit or USD 16 whichever is lower	54208050	ECM004
International Cheque Clearing Charges (OFBC etc.)	0.6% of the initial deposit or USD 7 whichever is higher	54207550	ECM004
International Mailing Charges	Rs. 2,500/-	57800200	ECM004
Monthly Service Charges			
When Monthly Average balance is below Rs. 50,000	Rs. 50/- (Sales Tax/FED Included)	54203800	ECM004
Annual ATM Card Fee (Primary)	Free		
Annual ATM Card Fee (First Supplementary)	Free		

**Note:**

- 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.

<b>F. UBL Click N Bank (eNRP) Accounts</b> Monthly Service Charges When monthly Average balance 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)	Rs.50/- (Sales Tax/FED included)	54203800	ECM004
	USD 5/- Rs. 2,500/- Free Free	57800200	ECM004

**G. Netbanking Service Charges for Business Accounts**  
**a. Monthly Subscription Fee**

Package Name	<b>Charges</b>	54204400	ECM004
Corporate Package	Rs. 5,000/-		

**b. Transaction Charges:**

Business clients would be levied per transaction charges as per the grid mentioned below: (or as per agreement)

Transaction Type	Fee per Transaction		
	No. of Monthly Transactions upto 1000	No. of Monthly Transactions from 1001 ≤ 5000	No. of Monthly 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

**H. UBL Merchant Acquiring (POS, Internet Acquiring & QR)**

a) Merchant Discount Rate	Upto 3.50% of transaction value or as per agreement	54300150	-
b) Membership fees (Internet Acquiring)	Upto Rs. 50,000/- per annum or as per agreement	54302350	-
c) One time Merchant Setup fees (Internet Acquiring)	Upto Rs. 40,000/- or as per agreement	54302400	-
d) Refund/Chargeback processing (Internet Acquiring)	0.78% per transaction or as per agreements	54302650	-

**Note:**

- 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.

# CONSUMER BANKING

Particulars	Charges	Code	
		GL	SC
<b>A. ATM / DEBIT CARD</b>			
<b>1) General Debit / Virtual Card Charges</b>			
a) Switch Transaction Fee			
i) Withdrawals on 1 Link ATMs other than UBL (No charge on UBL Card holders withdrawing from UBL ATMs)	<b>Rs. 23.44</b>	54204800	1067
ii) Withdrawals on other Switches (Mnet)	<b>Rs. 23.44</b>	54204830	1068
iii) International withdrawals on UBL ATM	<b>Rs. 1,000/- plus Tax</b>		
b) International Usage Charges			
i) ATM Withdrawal	PayPak: N/A All other Cards: 4.5%	54204860 54204870	1051
ii) POS & Internet Purchase Purchase in PKR, USD or any other currency.	4.5% of transaction amount or Rs. 100/- whichever is higher	54204850	1052
c) Balance Inquiry			
i) Within Pakistan from 1Link and Non-1Link ATMs	<b>Rs. 3.13/-</b> per transaction	54204830	1071
ii) From Outside Pakistan	Rs. 225/- per transaction		
d) Internet Usage			
i) Activation / Session Charges	Free	-	-
e) Charge on Declined POS Transaction			
i) For Local - Incase of Low Balance and/or Excess Over Limit	Rs. 6/-	54204410	1083-1084
ii) For International - Incase of Low Balance and/or Excess Over Limit	Rs. 43/-		
f) Funds Transfer through ATM			
i) Fund Transfer (UBL to UBL) IBFT	Free	54200230	1149
ii) Upto Rs. 25,000(monthly limit)* Above Rs. 25,000(monthly limit)*	Free 0.1% of transaction amount or Rs.200/- whichever is lower. (Charges are inclusive of Sales Tax /FED)		
<b>*Note:</b> 25,000 is Aggregate IBFT limit of ATM, Netbanking & Digital App.			
g) Biometric Transaction			
i) UBL A/c holder on UBL ATM	Rs. 15/-		
ii) other Bank Customer on UBL ATM	Upto Rs. 50/- per transaction		
h) ATM Receipt Fee			
i) UBL Card at UBL ATM	Rs. 3.50/- per transaction		
ii) UBL Card at member Bank ATM	<b>Rs. 3.13/-</b> per transaction		
i) Bill Payment Service through ATM			
a) Education Institutional Payments	Free		
b) Other Companies:	Upto Rs. 50/- per transaction		
Note: All switch transactions are subject to any changes by 1 Link/SBP.			
<b>2a) UBL VISA Premium Debit Card</b>			
<b>Details</b>	<b>NFC Card</b>	54204750	1044-1046
Basic (Annual/issuance Fee)	<b>Rs. 2,800</b>		
Supplementary (Annual/issuance Fee)	<b>Rs. 1,500</b>		
Replacement	<b>Rs. 1,800</b>		
<b>2b) UBL VISA Premium Plus Debit Card</b>			
<b>Details</b>	<b>NFC Card</b>	54204750	1044-1046
Basic (Annual/issuance Fee)	Rs. 3,500		
Supplementary (Annual/issuance Fee)	Rs. 2,400		
Replacement	Rs. 1,800		

Particulars	Charges	Code	
		GL	SC
<b>3) UBL Premium Debit Mastercard</b>		54204750	1059-1060-1061
<b>Details</b>	<b>NFC Card</b>		
Basic (Annual/issuance Fee)	<b>Rs. 2,800</b>		
Supplementary (Annual/issuance Fee)	<b>Rs. 1,500</b>		
Replacement	<b>Rs. 1,800</b>		
<b>4) UBL Union Pay Debit Card</b>			
<b>Details</b>	<b>NFC Card</b>		
Basic (Annual/issuance Fee)	Rs. 2,300		
Supplementary (Annual/issuance Fee)	<b>Rs. 1,500</b>		
Replacement	<b>Rs. 1,800</b>		
<b>5) UBL PayPak Debit Card</b>			
<b>Details</b>	<b>NFC Card</b>		
Basic (Annual/issuance Fee)	<b>Rs. 2,000</b>		
Supplementary (Annual/issuance Fee)	<b>Rs. 1,200</b>		
Replacement	<b>Rs. 1,800</b>		
<b>6) UBL VISA Urooj Debit Card</b>			
<b>Details</b>	<b>NFC Card</b>		
Basic (Annual/issuance Fee)	<b>Rs. 2,800</b>		
Supplementary (Annual/issuance Fee)	<b>Rs. 1,500</b>		
Replacement	<b>Rs. 1,800</b>		
*fee waivers for this product are applied on relevant account types only			
<b>7) UBL VISA Freelancer Debit Card</b>			
<b>Details</b>	<b>NFC Card</b>		
Basic (Annual/issuance Fee)	<b>Rs. 2,800</b>		
Supplementary (Annual/issuance Fee)	<b>Rs. 1,500</b>		
Replacement	<b>Rs. 1,800</b>		
*fee waivers for this product are applied on relevant account types only			
<b>8) UBL VISA FCY Business Debit Card</b>			
<b>Details</b>	<b>NFC Card</b>		
Basic (Annual/issuance Fee)	USD 15/-, GBP 12/-, EUR 14/-, AED 56/-, SAR 57/-		
Replacement	USD 10/-, GBP 10/-, EUR 10/-, AED 35/-, SAR 35/-		
*fee waivers for this product are applied on relevant account types only			
**all transactions for this product will be subject to international usage charges			
<b>9) UBL WIZ Virtual Debit Card</b>			
<b>Details</b>	<b>Virtual Card</b>		
Issuance Fee	<b>Rs. 600</b>		
<b>10) UBL VISA Infinite/Signature Master Debit Card</b>			
<b>Details</b>	<b>NFC Card</b>		
Basic (Annual/issuance Fee)	-		
Supplementary (Annual/issuance Fee)	-		
Replacement	-		
* Debit Card fee waivers shall be applicable as defined in the respective product features listing.			



Particulars	Charges	Code	
		GL	SC
<b>Note:</b> <ul style="list-style-type: none"> <li>Annual fee to be recovered in advance. No refund on account closure.</li> <li>In addition to the above commission/service charges, courier/postage /fax charges shall also be according to prescribed tariffs (wherever applicable).</li> <li>In addition to the charges above, all applicable Government levies including Sales Tax/ FED shall also be recovered.</li> <li>Debit Card Fee Waivers shall be applicable as defined in the respective product feature listing.</li> </ul>			
<b>B. UBL GO GREEN</b>			
1) SMS Alert Charges	All digital transactions (including all transactions related to digital/branchless/self service channel/mobile/internet/ ubl digital, etc) free	54204570	-
a) For LCY Accounts b) For FCY Account			
<b>Note:</b> *Mandatory monthly deduction irrespective of number of SMS			
c) <b>E-Statement</b>	Non digital/branch related sms (for other than digital transactions) Rs. 250 + FED per month		
i) Statement of Account through E-mail	Free	-	
<b>Note:</b> <ul style="list-style-type: none"> <li>In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.</li> <li>In addition to the charges above, all applicable Government levies will also be recovered.</li> </ul>			
<b>C. UBL DRIVE (CAR FINANCING)</b>			
1) Application Processing Charges	<b>Rs. 13,000/-</b> (non - refundable, to be received post loan approval) Rs. 11,500/- (non-refundable) If not specified ( in NRP Cases) Rs. 4,500/- (For individuals applying again on maturity of one facility )	54202200	-
2) Vehicle Evaluation Charges*	Rs 5,500/- or at actual	57800710	-
3) Pre - Payment Charges (Full Payoff)	10% of principal amount <b>Note:</b> - 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. 1,500/- 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
10) Purchase Order (PO) change of vehicle from Advance	Rs. 3,500/-		
11) Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges	<b>Rs. 3,750/-</b>		
12) Lien removal authentication fee (shall be charged to customers upon noncompliance of completing vehicle transfer formalities as stated on NOC)	<b>Rs. 5,000/-</b>		
<b>Note:</b> *These charges are quoted by the vendor & are subject to change.			
<b>D. i) UBL CASHLINE</b>			
1) Processing Fee	Salaried Rs. 3,000/- & SEB/ SEP Rs. 4,000/- if not specified	54202200	3001/ 3023/ 3024/ 3025/ 3002
2) Annual Charges (Renewal fee)	<b>Rs. 2,500/-</b>	54202200	

Particulars	Charges	Code	
		GL	SC
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	SMS Charges to apply as per page no. 31	54202200	-
<b>Note:</b> *Mandatory monthly deduction irrespective of number of SMS			
6) Limit Enhancement Fee	<b>Rs. 2,500/-</b>	54202200	3029
7) Debit/ATM Card Annual Fee	Free		
<b>Note:</b> <ul style="list-style-type: none"> <li>All regular Branch Banking charges will be applied for the transaction through branches</li> <li>In addition to the above, commission / service charges, courier / postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>In addition to the charges above, all applicable Govt. levies will also be recovered.</li> <li>All rates are subject to change.</li> </ul>			
<b>D. ii) UBL CASH PLUS</b>			
1) Processing Fee	Rs. 6,000/- or 1.5% of loan amount whichever is higher	54202200	3019
2) Pre-payment Charges	1st Year: 10% of the remaining principal 2nd Year onwards: 7% of the remaining principal	54205550	-
3) Late Payment Charges	Rs. 1250/- per month per late installment	54205500	-
4) Partial Payoff Fee	6% of Partial Payment amount		
5) Top-up enhancement fee	Rs. 6,000/- or 1.5% of approved loan amount whichever is higher		
<b>D. iii) UBL Secured Personal Loan</b>			
1) Processing Charges	Rs. 10,000 + FED	54202200	3019
2) Pre-payment Charges	1st Year: 10% of the remaining principal 2nd Year onwards: 7% of the remaining principal	54205550	-
3) Late payment charges	Rs. 1,250/- per month per late installment	54205500	-
4) Partial Payoff Fee	6% of Partial Payment amount	54205550	-
5) Legal Charges	At Actual, Including Stamp Duty, Charges for Legal Documentation		
6) Appraisal Charges	At Actual	54202200	-
<b>E. (i) UBL ADDRESS</b>			
1) Processing Charges	Rs. 10,000/- for fresh loan (non refundable) Rs. 4,800/- 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. 1,500/- per month per late installment	54205500	3016
5) Property Insurance*	Property Insurance Premium borne by the Bank	54205500	-

Particulars	Charges	Code	
		GL	SC
6) Partial Payoff Note: Amount of partial payment should be between minimum of Rs. 50,000/- and a maximum of 15% of outstanding principal amount. Beyond this limit, partial payoff charges will be applied.	<ul style="list-style-type: none"> <li>5% of outstanding principal settled</li> <li>No partial penalty on SBP subsidized loans under Tier-III.</li> </ul>		
7) Pre-payment Penalty (Full Payoff)	<ul style="list-style-type: none"> <li>5% of outstanding principal settled.</li> <li>No pre-payment penalty on SBP subsidized loans under Tier-III.</li> </ul>	54205550	-
8) Cashier Cheque Charges	Cashier Cheque Charges to apply as per page no. 2, Item no. 1(a)	54200100	-
9) Income Estimation Charges <b>Note:</b> *These charges are quoted by the vendor & are subject to change.	At Actual	57800600	
<b>E. (ii) Low Cost Housing</b>			
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 style="list-style-type: none"> <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		
<b>F. CREDIT CARDS</b>			
1) Annual Basic Card Fee	<b>Rs. 5,000/-</b> (Classic) <b>Rs. 10,000/-</b> (Gold) <b>Rs. 20,000/-</b> (Platinum)	54300550 54300600 54300650	- - -
2) Supplementary Card fee	<b>Rs. 2,500/-</b> (Classic) <b>Rs. 5,000/-</b> (Gold) <b>Rs. 10,000/-</b> (Platinum)	54301750 54301750 54301750	- - -
<b>Note:</b> <ul style="list-style-type: none"> <li>In addition to above, commission/service charges courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.</li> <li>In addition to the above changes, all applicable government taxes and duties like sales tax/FED/WHT etc. will be charged.</li> <li>All taxes/duties like FED/Sales Tax/WHT or any other imposed by Govt. will not be reversed.</li> </ul>			
3) APR	Retail & Cash Advance: 44% BTF: up to 28% <b>APR LIP: 29%</b> <b>Cash on Phone 35%</b>	52600900 52600930 52600960	Silver Gold Platinum
4) BTF Processing Charges - Promotional (Where APR is 0%)	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 (Where APR is 0%)		
5) Lite Instalment Plan / Regular BTF Processing Charges	<b>Rs. 800/- or 2% of the transaction amount (whichever is higher)</b>		
6) Booking Charges - Balance Transfer (Without Instalments)	<b>Rs. 500/-</b>		
7) LIP/BTF Cancellation Charges	<b>5% of the outstanding amount or PKR 1,000 (Whichever is higher)</b>		
8) Premature Settlement Charges	<b>5% on Balance Amount or Rs 1,000/- whichever is higher</b>		
9) Late Payment Fee	<b>Rs 2,000/-</b>	54301000 54301050 54301100	Silver Gold Platinum
10) CHIP Processing Fee	<b>NIL</b>		
11) Card Replacement Fee	Rs 1,000/-		
12) Card Conversion / Upgrade Fee	Rs 740/-		

Particulars	Charges	Code	
		GL	SC
13) Cash Advance Issuance Fee****	3% of the amount withdrawn or Rs. 1000/- (Whichever is higher)		
14) Cash on phone Booking Charges	<b>800 or 2%</b> of per transaction amount (Whichever is higher)		
15) Return Cheque Charges	Rs. 1,000/-		
16) Direct Debit Rejection Fee	Rs. 620/-		
17) Utility Bill Payment Fee	<b>NIL</b>		
18) Duplicate Statement Fee	NIL		
19) Foreign Transaction Charges	4.5% or Rs.100 (whichever is higher)		
20) Arbitration Charges	USD 500/- or equivalent		
21) SMS Alerts Fee	Free		
22) Pull SMS Fee	Nil		
23) Excess Over Limit Fee	Rs. 1600/-		
24) Shapes Fee	<b>Rs.2,000/-</b> plus FED per visit above complimentary visits		
25) Credit Limit Enhancement Fee	Rs. 1000/-		
26) 1 Bill Charges	<b>Nil</b> - no charges		
27) Insurance Plans:			
i) Credit Cover Premium/ Credit Guardian	0.79% of outstanding balance		
ii) Child Education Plan	Plan a: <b>PKR 90</b> Plan B: <b>PKR 160</b> Plan C: <b>PKR 190</b>		
iii) Family Security Plan	Plan A: <b>PKR 110</b> Plan B: <b>PKR 170</b> Plan C: <b>PKR 320</b> Plan D: <b>PKR 470</b>		
iv) Hospital Cash Plan - Executive	21-35 years: PKR 295 36 - 50 years: PKR 430 51 - 60 years: PKR 950 each Child (1-20 years:PKR 250)		
v) Hospital Cash Plan - Deluxe	21-35 years: PKR 390 36 - 50 years: PKR 625 51 - 60 years: PKR 1325 each Child (1-20 years:PKR 350)		
vi) Comprehensive Health Plan	<b>2 - 24 Years</b> Gold 20,709 Silver 13, 806 Bronze 6, 903 <b>25 - 39 Years</b> Gold 31,203 Silver 20,802 Bronze 10,401 <b>40 - 49 Years</b> Gold 41,911 Silver 27,941 Bronze 13,970 <b>50 - 59 Years</b> Gold 47,069 Silver 31,379 Bronze 15,690 <b>60 - 64 Years</b> Gold 52,719 Silver 35,146 Bronze 17,573 <b>65 - 69 Years</b> Gold 69,814 Silver 46,543 Bronze 23,271		

Particulars	Charges	Code	
		GL	SC
vii) Transactional Protection Cover- Debit & Credit Cards	Annual Charges Option 1: <b>PKR 5,000</b> Option 2: <b>PKR 3,000</b> Option 3: <b>PKR 2,500</b> Option 4: <b>PKR 1,500</b> Option 5: <b>PKR 1,000</b>		
28) Minimum Monthly Payment	<b>5%</b> of Outstanding balance or 500 (whichever is higher)		
29) Global Customer Assistance service Fee			
a) Lost & Stolen Card	<b>USD 35/-</b> per request		
b) Emergency Card Replacement (Gold & Platinum)	<b>USD 250/-</b> per request		
c) Emergency Card Replacement (Classic)	<b>USD 225/-</b> per request		
d) Emergency Cash Disbursement	<b>USD 175/-</b> per request		
e) Emergency Service Request denied or fulfilled by issuer or cancelled	<b>USD 50/-</b> per request		
f) Card Holder Inquiry Service / Visa Assistance Center	<b>USD 7.5/-</b> per request		
<b>G. GENERAL CONSUMER BANKING CHARGES</b>			
1) Duplicate Statement	Rs. 35/- per statement (not applicable on credit card)		
2) Collection on Customer Call	Rs. 250/- per pickup	54202250	-
3) CIP & Majestic Lounge	Free of charge for Platinum Credit Card, Visa Infinite & Signature Master Debit Card customers.		
4) Cheque Return Fee	Rs 1,000/-		
*Exceptions apply for Gold Credit Card and Platinum Credit Card Customers			
<b>H. ASSURE FINANCE</b>			
a) Processing Fee	Rs. 1,500/-		
b) Late Fee	Rs. 500/-		

**Important Points:**

- 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.

**Notes:**

- \* If assigned credit limit is exceeded due to any charge/s mentioned in the prevailing Schedule of Charges, customer will be charged Over Limit Fee.
- \*\* This is a third party insurance product. UBL is acting as a distributor of EFU Insurance Company and Premium amount will be charged with the consent of the customer. Charges 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/-

# INTERNATIONAL BANKING

Particulars	Charges	Code	
		GL	SC
<b>A. IMPORTS</b>			
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
3) Transfer Commission-Commission on account of change in the beneficiary / country of advising	Transfer commission will be charged as applicable in case of fresh Letter of Credit	54206000	-
4) a) Non reimbursable L/C under Barter Aid / Loans and Authorization to pay	1.0% on 1st Qtr and 0.30% for each subsequent Qtr or part thereof, Min. Rs.1,500/-	54206000	-
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	Commission @ 0.40% per Qtr or part thereof, Min. Rs.2,500/-	54206000	-
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
5) Registration of contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from Foreign Lenders	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
<b>•Note</b> 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.			
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	AMC
10) Contract Amendment	Rs. 1,500/- (flat)	54206200	CRC
11) 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/-paise per Rs .100/- Min, Rs 2,000/- swift Charges Rs.1,000/-	54206750 54206400 57800400	HDC RTC SWS
12) Mark-up & commission in case of import bills under Import L/Cs			

Particulars	Charges	Code	
		GL	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	-
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:		52700430	-
i) If retired within 10 days from the date of lodgment	No Commission		
ii) If retired during 15 days subsequent to the period at item (i) above	25 paisas per Rs.100/-		
iii) If retired during next 15 days after the period mentioned in (i) and (ii) above	30 paisas per Rs.100/-		
iv) If retired during next 190 days after the period mentioned in item (i) (ii) and (iii) above	40 paisas per Rs.100/-		
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
b) Import against advance payment to suppliers	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
b) Opened by us where Fx conversion / forward is done by other banks	@ 18 paisa per Rs.100/- Min. Rs.1,800/-	54206400	HDC
16) Reimbursement charges (payable to Reimbursement Bank)	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
18) Issuance of freight certificate for Imports on FOB basis	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	-
23) FED invoice certificate	Rs.1,000/- per certificate	54206850	-
24) Issuance of business performance certificate of previous years at the customer request	Rs.3,000/- per certificate	54206420	-
25) Import Acceptance Commission on usance under L/ C	Rs. 1,100/-		
26) FI Issuance Charge	Rs. 100/-		
27) Issuance of Financial Instrument without remittance from Pakistan (FOC)	Rs. 1,500/-		
<b>B. EXPORTS</b>			
1) Processing charges for Export Registration	Rs.200/- (flat)	54206600	-
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
(iii) L/C advising for Non Customers	Rs. 2500/-		
b) Amendment Advising			
(i) Beneficiary in Pakistan (For Both Customer & Non Customer)	Rs.1,000/- (flat)	54206450	ADA
(ii) Beneficiary outside Pakistan	USD 30 (flat)	54206450	ADA



Particulars	Charges	Code	
		GL	SC
c) Negotiation of bills against issued under barter / remittance from SBP (rupee bill)	0.30%, Min. Rs.250/-		
d) Confirmation	0.25% per quarter or part thereof, Min. Rs.300/-	54206550	ELC
e) Transfer of Export	Rs. 1,500/- (flat)	54206550	ADC
f) Reimbursement payment to other local from non-resident rupee A/c	Rs. 7,50/- (flat)	-	-
3) Advance Payment			
a) Service charges	0.15% Min Rs. 400/-	54207850	4024
b) Commission	Rs. 240/- (flat)	54206650	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	HCH
5) If the documents are sent to other banks for negotiation under restricted Letter of Credit	Rs. 600/- (flat)	54206600	-
6) Collections			
a) Clean cheques / Drafts / FTCs	Rs.100/-	54206800	-
b) Documentary (on which bank does not earn any exchange difference)	Rs. 240/- per collection (flat)		
7) Duty Drawback Claim	0.25% of the amount of claim, Min. Rs. 250/- per case	54206850	-
8) Service charges against export documents sent for collection basis where payment cover is already received to our Foreign Currency A/c	15 Paisas per Rs.100/-	54206600/ 54206850	ESC/ SCH
9) NOC Issued Document transferred against Export document	Rs. 750/- (flat)	54206600	EBC
10) Freight Subsidy	Rs. 400/- per case	41400700	-
11) Any Certificate issued in current Financial year excluding withholding tax certificate		54206600	-
a) Original	Rs.1,000/- per certificate		
b) Duplicate	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) 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 if allowed in the credit proposal. For CIBG clients approval to be obtained on case to case basis for waiver of 3 days Mark-up. In case 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
15) Issuance of business performance certificate of previous years at the customer request	Rs.2,500/- per certificate	54206600	-
16) Sales Tax / FED invoice certificate	Rs.1,000/- per certificate	54206600	EBC
17) Export LC Cancellation	Rs.1,500/- plus swift charges Rs. 1000/- flat & communication charges	54206450	CAN

Particulars	Charges	Code	
		GL	SC
<p><b>•Note:</b>            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.</p>			
18) Export Proceeds Transfer	Flat charges Rs. 600/- only on Out-Bound Export proceeds in FCY only	54206600	EBC
19) FI Transfer Case	Rs. 600/-		
20) Foreign Bill Purchase (FBP) negotiation commission charges	Rs. 1,000/-		
21) NOC Entitlement for EE statement	Rs. 1,000/-		
22) FI Issuance Charges	Rs. 100/-		
<b>C. REMITTANCES</b>			
1) Outward			
a) Remittance abroad through Foreign Currency Account			
i) Issuance of FDD / FTT			
	<b>Current FCY Accounts:</b> 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. <b>Saving FCY Accounts:</b> 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
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	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 or equivalent Max Charges: US \$ 125 or equivalent	54207550	4004
(iv) (a) Local USD Clearing through NIFT			
(b) Foreign Currency Collection Cheques			
	0.7%, Min. USD 8, Max USD 18 or equivalent Rupees per collection. For international collection, additional foreign bank charges will 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
vi) Investigation Charges on FDD (older than 1 year)	US \$50/- or equivalent		
b) Remittance abroad other than through Foreign Currency A/c			
i) Students (for education purpose)	Rs. 200/- plus foreign bank charges	54207600	4007

Particulars	Charges	Code	
		GL	SC
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
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	54202450	-
c) i) FDD / FTT cancellation charges	Rs. 500/- per item plus SWIFT charges. Foreign bank charges also apply incase of FDD cancellation	54207750	4010
ii) Under general permission or specific approval of SBP	Rs.500/-	54207750	4011
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	4012
d) i) Issuance of duplicate FDD	Rs. 500/- flat plus SWIFT charges (if applicable). Foreign Bank Stop payment charges also apply.	54207700	4013
ii) Issuance of duplicate FDD under Export	Rs. 500/- flat plus SWIFT charges (if applicable). Foreign Bank Stop payment charges also apply.	54207700	4014
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.	<b>Free</b>	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. For international collection, additional foreign bank charges will apply plus courier charges (International: USD 35 or equivalent, Domestic: PKR 50)	54207600 54207550	
ii) Cheque/Draft/FTCs Returned unpaid	Rs. 500/- (flat) in addition 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	Code	
		GL	SC
<b>D. MISCELLANEOUS</b>			
1) Correspondent Banking charges	At Actual	54208000	-
2) Foreign bills sent for collection returned unpaid	Rs.500/- (flat)	54203700	-
3) 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	-
4) Issuance of proceeds certificate beyond one year	Rs.500/- (flat) per certificate	54206850	-
5) Credit check at customer's request	Rs.50/-(flat)	54206850	-
6) Service charges for verification of test / signature and mail L/Cs	Rs.500/- per instance	54206850	-
7) Standing instructions charge in Foreign Currency A/c	USD 5/- or equivalent per transaction	54206850	-
8) 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. In case 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. In case 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. In case of no NICF facility is available to the customer then markup @54 paisa per Rs.1,000/- per day to be charged.	52600301	-
9) Issuance of business performance	Rs.2,000/- per certificate	54206850	-
10) 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

Particulars	Charges	Code	
		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 Book/Debit Card (VISA & Master)	Free		
4) Swift		57800400	1021
a) Full Text LC / Guarantee & Long Messages	Rs.2,000/-flat		
b) Short Text/LC amendment & other messages	Rs.1,000/-flat		

**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



Particulars	Charges	Code	
		GL	SC
<b>A. REMITTANCES</b>			
<b>Free Online Banking</b>			
1) Ameen Cashier's Cheque/ Payorder			
a) Issuance of Ameen Cashier's Cheque Through Account	Free		
b) Cancellation of Ameen Cashier's Cheque For Account Holder	Free		
For Non- Account holder	Free		
c) Issuance of Duplicate Ameen Cashier's Cheque	Free		
d) Issuance of instrument for payment of fees/dues in favor of Educational Institution HEC/Board etc. Through Account	Free		
Through Cash (for Account Holder and non account holder)	Free		
2) Inter Branch Online Transactions-both Within City & Intercity			
Note: No service fee shall be charged from students depositing the amount of fee directly in the fee collecting account For waiver of charges, refer product wise waiver grid			
a) Cash Deposits (Charges are to be recovered from the Depositor)			
i) Within City	Free		
ii) Intercity	Free		
b) Cash Withdrawals (Charges are to be recovered from the account holder)			
i) Within City	Free		
ii) Intercity	Free		
c) UBL Cheque Deposit (Charges are to be recovered from the Beneficiary)			
i) Within City and within the catchment area of one clearing house	Free		
ii) Intercity	Free		
d) Online Funds Transfer in PKR (Account to Account transfer within UBL) (Charges are to be recovered from the remitter)			
i) Within City	Free		
ii) Intercity	Free		
3) Clearing			
i) Intercity clearing charges	<b>Free</b>	54203660	1089
ii) Charges for Sameday collection/clearing cheque through NIFT	<b>Free</b>		
4) Cost of Issuance of all currency cheque books			
i) For PLS Accounts	<b>Free</b>		
ii) For all other Accounts	<b>Free</b>		
Other Transaction			
5) Inter Bank Fund Transfer- IBFT			
i) Branches	Rs. 500/- (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)		
c) IBFT via Raast	<b>Free</b>		
7) Inter Branch (A/c to A/c) Foreign Currency Funds Transfer (Charges to be recovered from Remitter)			
a) Within City	Free		
b) Intercity	Free		

Particulars	Charges	Code	
		GL	SC
6) Issuance of ACOII For Account holders	Free		
7) Duplicate ACOII Issuance Charges	Rs. 300/- (flat)	54200400	1111
8) DD/MT/PO Cancellation Charges	Rs. 750/- (flat)	54200150	1010
9) Issuance of ASDR (Ameen Security Deposit Receipt) Through A/c	Free		
Through Cash	Free		
10) Duplicate ASDR Issuance Charges	Rs. 300/- (flat)		
11) Cancellation/Refund of ASDR	<b>Free</b>		

**Note:**

- The Inter Branch (account to account) Foreign Currency Funds Transfer facility is available in all CBS branches.
- 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.
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- 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 Misc. for waivers on Ameen Business 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**

1) a) Clean (including cheques / dividend warrants / Bank Drafts, beyond NIFT / OBC Centers/ APC etc.)	0.25% of the amount Min. Rs. 475/- Max Rs. 12,500/-	54201450	1014
b) 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:**

- In case urgent collection of Local cheque of Rs. 0.500 mln and below, additional charges of Rs. 200/- per collection and above Rs 0.500 mln, additional charge of Rs 300/- per collection is to be recovered.
- 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 recovered, 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.

**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

Particulars	Charges	Code	
		GL	SC
3) Non-Refundable Processing Fee for SME / Commercial Financing including Funded and Non-Funded Facilities (Fresh/Enhancement/Renewal) Up to Rs. 1M Above 1M to 5M Above 5M to 10M Above 10 to 15M Above 15M to 20M Above 20M to 30M Above 30M to 50M Above 50M to 100M Above 100M	Rs. 4,000 Flat Rs. 5,500 or 0.05% whichever is higher Rs. 6,500 or 0.06% whichever is higher Rs. 12,000 or 0.05% whichever is higher Rs. 14,000 or 0.06% whichever is higher Rs. 17,000 or 0.05% whichever is higher Rs. 18,000 or 0.06% whichever is higher Rs. 27,000 or 0.06% whichever is higher Rs. 37,000 or 0.055% whichever is higher	54202200	2007
4) For finance against pledge / hypothecation:			
a) Godown Rent	At Actual	54202250	2008
b) Mucaddam Charges	At Actual		
c) Delivery Charges			
i) If a Godown Keeper is not posted, conveyance charges will be recovered	At Actual	54202250	2011
ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation	At Actual		
d) CIB Report		57800700	2012
i) For Individual	Rs. 50/- (flat)		
ii) For Corporate Entities	Rs. 50/- (flat)		
e) Other Incidental Expenses: Insurance /Takaful/ Premium/ Contribution, Legal Charges, etc.	At Actual	57800500	2013
f) Handling charges on marking of lien on Shariah Compliant Govt. Securities	Rs.500/- (flat) per customer	54202300	2014
g) Marking of lien on securities issued by UBL Ameen for other banks	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.	Rs.10,000/- (flat) per transaction	57800500	2016
b) For the Issuance of NOC on the request of customers for creating charge on their current assets.	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. 3,000/- (flat) per property	57800500	2018
b) Vacation of Charges	Rs.1,000/- per property	57800500	2019

Particulars	Charges	Code																					
		GL	SC																				
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																				
b) Registration of charge at Registrar's office. For Partnership/Proprietorship firms/ individual finances exceeding Rs.0.500 (M) for mortgage at registrar of Property office	Actual plus Rs. 1,000/- per case	57800500	2021																				
<b>Note:</b> <ul style="list-style-type: none"> <li>In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>Charges negotiable on case to case basis under approval of relevant Regional Business Head / Divisional Head.</li> <li>In addition to the charges above, all applicable Government levies will also be recovered.</li> </ul>																							
<b>D). SALE AND PURCHASE OF SECURITIES &amp; SAFE CUSTODY ARTICLES IN SAFE DEPOSIT</b>																							
1) Charges for collection of Dividend Warrant from Shariah Compliant Companies	0.30% on amount of profit /return dividend collected/ paid Min Rs.20/- plus out of pocket expenses Rs. 8,000/-	54208050	-																				
2) Charges on E-dividend disbursement (to be recovered from Dividend delivery company)	i) Commission @ 0.50% of total dividend warrant payment amount or Rs.150/- per dividend payment (whichever is higher) transfer to 1-Link member banks (including UBL). ii) Free - In case of dividend payment transfer through RTGS.																						
3) Stop payment Charges per Dividend Warrant	Rs.150/- flat	54208050	-																				
4) NIFT charges on the Dividend Warrant	No NIFT charges if MICR codes are on the Dividend Warrant otherwise Rs.10/- each	54202700	-																				
<b>E. Lockers</b>																							
a) Safe deposit lockers fee to be recovered in advance at the commencement of the period	<table border="1"> <thead> <tr> <th></th> <th>Small</th> <th>Medium</th> <th>Large</th> <th>Extra Large</th> </tr> </thead> <tbody> <tr> <td>Option 1: Annual Fee/ Rented Locker Note: Key deposit to be recovered</td> <td>7,500/-</td> <td>10,000/-</td> <td>12,500/-</td> <td>15,500/-</td> </tr> <tr> <td>Option 2: Security Deposit Note: Key deposit to be recovered *Subject to availability of facility</td> <td>75,000/-</td> <td>100,000/-</td> <td>125,000/-</td> <td>160,000/-</td> </tr> <tr> <td>Key Deposit (One time only)</td> <td>3,500/-</td> <td>4,000/-</td> <td>5,000/-</td> <td>6,500/-</td> </tr> </tbody> </table>		Small	Medium	Large	Extra Large	Option 1: Annual Fee/ Rented Locker Note: Key deposit to be recovered	7,500/-	10,000/-	12,500/-	15,500/-	Option 2: Security Deposit Note: Key deposit to be recovered *Subject to availability of facility	75,000/-	100,000/-	125,000/-	160,000/-	Key Deposit (One time only)	3,500/-	4,000/-	5,000/-	6,500/-		
	Small	Medium	Large	Extra Large																			
Option 1: Annual Fee/ Rented Locker Note: Key deposit to be recovered	7,500/-	10,000/-	12,500/-	15,500/-																			
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		54202850	1017 1065																				
		41805100 41802600	-																				
Key deposit Amount will be refundable at the time of vacation of locker.																							
b) Breaking Charges	<b>Rs 4,000/-</b> (flat) per Locker or at actual, whichever is higher	54202850	1020																				
<b>Note:</b> <ul style="list-style-type: none"> <li>In addition to above, service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>Charges negotiable on case to case basis under approval of relevant Regional Business Head / Divisional Head.</li> <li>No special waiver for current account holder will be allowed until approved / waived across the board for all account holders.</li> <li>In addition to the charges above, all applicable Government levies will also be recovered.</li> </ul>																							

Particulars		Charges		Code	
				GL	SC
<b>F. GUARANTEES</b>					
Guarantees Amount Range			Amount in PKR		
From	To	Service Charges per quarter or part thereof	Service Charges subsequent 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		

Particulars	Charges		Code		
			GL	SC	
62,500,001	65,000,000	223,125	111,563		
65,000,001	67,500,000	231,875	115,938		
67,500,001	70,000,000	240,625	120,313		
70,000,001	72,500,000	249,375	124,688		
75,000,001	77,500,000	266,875	133,438		
77,500,001	80,000,000	275,625	137,813		
80,000,001	82,500,000	284,375	142,188		
82,500,001	85,000,000	293,125	146,563		
85,000,001	87,500,000	301,875	150,938		
87,500,001	90,000,000	310,625	155,313		
90,000,001	92,500,000	319,375	159,688		
92,500,001	95,000,000	328,125	164,063		
95,000,001	97,500,000	336,875	168,438		
97,500,001	100,000,000	345,625	172,813		
1) Guarantee issued to shipping companies in lieu of Bills of Lading / Endorsement of Airway Bills (other than funded facility)	Rs. 1,850/- (flat)	54203000	SGT		
2) Consortium / Syndicate Guarantees	As per Term Sheet applicable for the entire Syndicate members	54203150	-		
3) a) Back to Back guarantees including issued against counter guarantee of Foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees, etc.	as per Guarantees Amount Slab/Range Min US \$100	54203150	BGC		
b) Counter Guarantee issued by us for guarantee issuance abroad	as per Guarantees Amount Slab/Range Min US \$100	54203150	BGC		
4) Amendment	Rs.1,200/- per amendment (flat) or plus slabs specified above if amendment involves increase in amount or extension in period. Incase of back to back Guarantee: USD 75 or plus slabs specified under item 3 (a) and (b) above, if amendment involves increase in amount or extension in period.	54203150	BGC		
5) Service charges for handling claims lodged by beneficiary		54203150	BGC		
a) Guarantees issued at customer's request within Pakistan	Rs. 2,000/- (flat)				
b) Guarantees issued at request of foreign banks / back to back	USD 120 (flat) or equivalent				
<b>Note:</b> <ul style="list-style-type: none"> <li>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.</li> <li>The Bank reserves the right to charge different rates on the basis of volume offered subject to prior approval by concerned sanctioning authority.</li> <li>In addition to above, service charges, recovery of courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>Charges negotiable on case to case basis under approval of relevant Regional Business Head / Divisional Head.</li> <li>In addition to the charges above, all applicable Government levies will also be recovered.</li> <li>All guarantees amount exceeding Rs 100 million shall attract additional service charges of Rs. 4000/- per 1 Million (per quarter or part thereof) &amp; Rs 2,000/- for subsequent quarter</li> </ul>					

Particulars	Charges	Code	
		GL	SC
<b>G. LOCAL TRADE BUSINESS</b>			
<b>(Inland Letter of Credit)</b>			
		<b>Minimum Rs. 2,200</b>	
<b>From</b>	<b>To</b>	<b>Per quarter or part thereof</b>	
UPT	500,000	2,200	
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	

Particulars	Charges	Code	
		GL	SC
65,000,001	67,500,000	265,000	
67,500,001	70,000,000	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	
<b>NOTE:</b>			
<ul style="list-style-type: none"> <li>Discount may be offered to customers in the above mentioned charges subject to the Regional/Business Head's approval.</li> <li>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)</li> </ul>			
1) Local Imports LC			
a) Inland Letters of Credit issuance	as per Letter of credit (Inland) grid	54206000	LOC
b) Inland LC Amendment charges	Rs.1,500/- (flat) per transaction plus charges as per item a) above if increase in amount.	54206050	AMC
c) Swift Charges		57800400	SWF
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) Sales Tax/ FED invoice certificate	Rs.1,000/- per certificate	54206850	-
f) Inland LC Cancelation Charges	Rs.2,000/- plus swift charges Rs.1,000/- flat & communication charges	54206100	LCN
2) Local Import Bills			
a) Sight Bills			
i) Collection charges for Inland LC / Restricted LC & Handling of Inland Import Documents against Sight Bill	Rs. 1,500/- (flat) per bill	54206750	HDC
b) Usance Bills			
i) Collection Charges	0.40% per bill Min. Rs.1,500/-	54206400	RT1
ii) If bill matures after expiry of LC	If bill matures after expiry of LC (Acceptance) Grid* (Next Page)	54206300	LEC
c) Payment of Bill drawn under Inland LC	Payment commission; Rs.600/- (flat)	54201000	POC



Particulars	Charges	Code	
		GL	SC
d) Inland LC Documents Returned Unpaid	Rs. 3,000/- (flat) plus swift charge Rs. 1,000/- flat & Communication charges	54207650	HDC
e) Handling of Inland LC Documents with discrepancies	Rs. 3,000/- (flat) plus swift charge Rs. 1,000/- flat & Communication charges	54206850	DEC
f) Issuance of Business Performance Certificate of Previous Years at the Customer's Request	Rs.3,000/- (flat) per certificate	54206850	
<b>3 a) In Land Export LC Advising</b>			
i) LC Advising	Rs.1,500/- (flat)	54201100	ADC
ii) LC Amendment Advising	Rs.1,000/- (flat)	54206500	ADA
iii) Postage/Courier Charges for LC & Amendment Advising	Rs.150/- (flat)	57800200	COU
iv) Inland LC Confirmation charges	As per FIG arrangement	54206550	ELC
<b>b) Documentary bills drawn against Inland Letter of Credit Sight bills</b>			
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 advise	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	-
f) Documentary collection other than those drawn against LC)	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 expiry of L/C (Acceptance)\***

Minimum Rs. 1,200		
From	To	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

Particulars		Charges	Code	
			GL	SC
4,500,001	5,000,000		4,750	
5,000,001	5,500,000		5,250	
5,500,001	6,000,000		5,750	
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	
9,500,001	10,000,000		9,750	
10,000,001	12,500,000		11,250	
12,500,001	15,000,000		13,750	
15,000,001	17,500,000		16,250	
17,500,001	20,000,000		18,750	
20,000,001	22,500,000		21,250	
22,500,001	25,000,000		23,750	
25,000,001	27,500,000		26,250	
27,500,001	30,000,000		28,750	
30,000,001	32,500,000		31,250	
32,500,001	35,000,000		33,750	
35,000,001	37,500,000		36,250	
37,500,001	40,000,000		38,750	
40,000,001	42,500,000		41,250	
42,500,001	45,000,000		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	
70,000,001	72,500,000		71,250	
72,500,001	75,000,000		73,750	
75,000,001	77,500,000		76,250	
77,500,001	80,000,000		78,750	
82,500,001	85,000,000		83,750	
85,000,001	87,500,000		86,250	
87,500,001	90,000,000		88,750	
90,000,001	92,500,000		91,250	
92,500,001	95,000,000		93,750	
95,000,001	97,500,000		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

Particulars	Charges	Code	
		GL	SC
4) Charges on Encashment / Collection of profit coupons for certificates issued by other banks	Rs.300/- per script	54208050	-
5) Credit Information report on Foreign Supplier / Buyers	At Actual	54208050	-
6) Standing instructions fee to be recovered in addition to the usual charges on remittance, if any	Rs. 325/- per attempt	54204050	1064 - 1075
7) Emigration Certificate	Rs.175/- per certificate	54204100	1040
8) Proprietorship Certificate	Rs.175/- per certificate	54204100	1040
9) No Objection Certificate (NOC)	Rs.175/- per certificate	54204100 54204150	1040 1041-1941
10) Statement of Profit Earned & WHT / Zakat Deduction	Free	54204100	1042
11) Charges for verification of account balance to third party based on customer's consent (Exemption for: Students applying for visa to proceed for Foreign Education)	Rs. 250/- per verification	54204500	-
12) Charges on Dividend Warrants handling / payment to be recovered from Dividend delivering company	i) Minimum @0.50% per Dividend Warrant or Rs. 175/- whichever is higher ii) Out of pocket expense Rs.12,000/-		
<b>H. Miscellaneous</b>			
1) a) Delivery of Statement of account (Mandatory)	Free	-	-
b) Duplicate/On-Demand Statement of Account	Rs. 35/- per statement (Charges are inclusive of Sales Tax/FED)	54203500	1005
2) Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)	Rs.500/- per cheque	54203550	1026
3) 3rd Party Funds Transfer through Pakistan Real Time Interbank Settlement Mechanism (PRISM/ RTGS) System		-	-

Days	Transaction Time Windows	Per Transaction Charges (PKR)
Monday to Friday	9:00 am to 1:30 pm	Free
	1:30 pm to 3:00 pm	
	3:00 pm to 4:00 pm	

Particulars	Charges	Code																							
		GL	SC																						
4) Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances	Rs. 300/- per case	54203600	-																						
5) Issuance of Balance/Account maintenance certificate on customer's request	Rs. 300/- per certificate	54203500	1027																						
6) Stop payment charges of Cheque /TT/PO/DD	For PKR. A/c - Rs. 600/- (flat) per instruction* For F.C A/c - US \$ 10/- per instruction* GBP 6/- per instruction* EURO 7/- per instruction* AED 35/- per instruction* SAR 35/- per instruction*	54202650	1004																						
Note: *one instruction may include advice for series/multiple instructions		54203700	1032/ 1033																						
7) Charges for cheque return unpaid (due to fault of customer ) a) Outward Clearing b) Inward Clearing	Free  PKR 800/- , USD 5/- GBP 3/-, EUR 4/- AED 20/-, SAR 20/-																								
a) Cost of issuance of customized cheque books : Charges as in 9(a) above +actual cost of customized cheque book as per the size of cheque book ordered																									
<table border="1"> <thead> <tr> <th rowspan="2">S#</th> <th rowspan="2">Particulars</th> <th colspan="2">Rates</th> </tr> <tr> <th colspan="2">(Including All Taxes)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Size 9.5" x 3.75"</td> <td colspan="2">Rs. 10.00/- Per Cheque</td> </tr> <tr> <td>2</td> <td>Size 9" x 12" A4 Size</td> <td colspan="2">Rs. 13.00/- Per Cheque</td> </tr> <tr> <td>3</td> <td>Size 2.85" x 8.5"</td> <td colspan="2">Rs. 7.50/- Per Cheque</td> </tr> <tr> <td>4</td> <td>As per customers' need for carbonized copy or any other special size</td> <td colspan="2">Obtain quote from Printing and Stationary department to recover actual cost from customer</td> </tr> </tbody> </table>				S#	Particulars	Rates		(Including All Taxes)		1	Size 9.5" x 3.75"	Rs. 10.00/- Per Cheque		2	Size 9" x 12" A4 Size	Rs. 13.00/- Per Cheque		3	Size 2.85" x 8.5"	Rs. 7.50/- Per Cheque		4	As per customers' need for carbonized copy or any other special size	Obtain quote from Printing and Stationary department to recover actual cost from customer	
S#	Particulars	Rates																							
		(Including All Taxes)																							
1	Size 9.5" x 3.75"	Rs. 10.00/- Per Cheque																							
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3	Size 2.85" x 8.5"	Rs. 7.50/- Per Cheque																							
4	As per customers' need for carbonized copy or any other special size	Obtain quote from Printing and Stationary department to recover actual cost from customer																							
b) Corporate Customer's Cheque Books/Leaves	On case to case basis, as per agreement with the party  Min Rs. 120/- per transaction from remitting organization's main Account (or as per agreement)	54203850	1034																						
9) Salary & Pension disbursement charges. No charges to be recovered from Govt. & Semi Govt. Organizations and their employees/ retired employees																									
10) Photocopy of a Paid Cheques / Credit Voucher (Deposit Slip etc.) returned to customer Within 1 year Above 1 year	Rs. 50/- } Charges per Rs. 200/- } Cheque / Voucher	54203900 54203900	1036 1037-1038																						
<ul style="list-style-type: none"> <li>• No joining fee. Annual fee to be recovered in advance. No refund on account closure.</li> <li>• In addition to above, commission/service charges, recovery of courier/postage fax charges will also be made according to prescribed tariff (wherever applicable).</li> <li>• Charges negotiable on case basis under approval of relevant Regional Head.</li> <li>• In addition to the charges above, all applicable Government levies will also be recovered.</li> </ul>																									

Particulars	Charges		Code	
			GL	SC
<b>WAIVER GRID (Segment wise)</b>				
<b>11) Segment - UBL Ameen Good Citizen Account</b>				
<b>Services</b>	<b>Current and Saving</b>			
<b>Customer Status</b>	<b>Non Filer</b>	<b>Filer</b>		
<b>Balance Requirement</b>	<b>No requirement</b>	<b>MTD Avg Bal &lt;500K</b>	<b>MTD Avg Bal &gt;=500K</b>	
<b>Note:</b> Following free services shall be provided on maintaining Rs. 25,000/- or above YTD average balance in Current/Saving account of UBL Ameen Good Citizen Account Segment				
1. Primary Debit Card	(PayPak/VISA Premium/Master Premium)			
Issuance	As per SOC	Free	Free	
Annual	As per SOC	Free*	Free	
2. Inter branch Online Transactions - Country wide	Free	Free	Free	
3. Cheque Book	Free	Free	Free	
4. Ameen Cashier's Cheque Issuance	Free	Free	Free	
5. Cancellation of Ameen Cashier's Cheque	Free	Free	Free	
6. Duplicate Ameen Cashier's Cheque	Free	Free	Free	
7. Clean Bill for collection/ Intercity	As per SOC	Free	Free	
8. Duplicate Account statement	As per SOC	Free*	Free	
9. Inter Bank Fund Transfer (via Digital)	As per SOC	50% discount*	100% discount	
10. ATM Off-us Transaction	As per SOC	As per SOC	Free	
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	
<b>12) Segment - UBL Ameen Mukammal Account</b>				
<b>Services</b>	<b>UBL Ameen Mukammal Current Account (Regular &amp; Digital)</b>	<b>UBL Ameen Mukammal Savings Account</b>		
<b>Note:</b> Following free services shall be provided on maintaining Rs. 25,000/- or above YTD average balance in Current/Saving account of UBL Ameen Mukammal Account Segment				
1. Cheque Book	Free	Free		
2. Primary Debit Card	(PayPak/VISA Premium/Master Premium)			
Issuance	Free	Free		
Annual	Free*	Free*		
3. Inter Branch Online Transactions - Country Wide	Free	Free		
4. Issuance of Ameen Cashier's Cheque	Free	Free		
5. Cancellation of Ameen Cashier's Cheque	Free	Free		
6. Duplicate Ameen Cashier's Cheque	Free	Free		
7. Clean Bill for Collection /Intercity Clearing	Free	Free		
8. Duplicate Account Statement	Free*	Free*		
<b>13) Segment - UBL Ameen Esaar Account</b>				
<b>Services</b>	<b>Current &amp; Saving</b>			
Online Quran Learning Course	Free (for Six Months only)			
Takaful Coverage:	Free on maintaining 100,000 and above monthly average balance			
• Income Continuation Takaful Coverage				
• Hospitalization Takaful Coverage				
• Telehealth Facility				
Cheque Book	Free			
Primary Debit Card	(PayPak/VISA Premium/Master Premium)			
Issuance	Free			
Annual	Free*			
<b>Note:</b> Above free services shall be provided on maintaining Rs. 25,000/- or above YTD average balance in Current/Saving account of UBL Ameen Esaar Account Segment				
<b>14) Segment - UBL Ameen Zindagi Account</b>				
<b>Services</b>	<b>Savings</b>			
Cheque Book	Free			
Debit/ATM Card Issuance & Annual Charges (PayPak/VISA Premium/Master Premium)	Free			

Particulars	Charges	Code	
		GL	SC
<b>15) Segment – UBL Ameen Asaan Account</b>			
Services	Current	Savings	
	UBL Ameen Asaan Account	UBL Ameen Asaan Account	
Cheque Book	Free	Free	
Primary Debit Card	(PayPak/VISA Premium/Master Premium)		
Issuance	As per SOC	As per SOC	
Annual	As per SOC	As per SOC	
<b>16) Segment - UBL Ameen Asaan Remittance Accounts</b>			
Services	Current	Savings	
	UBL Ameen Tezraftaar Asaan Remittance Account	UBL Ameen Tezraftaar Asaan Remittance Account	
Cheque Book	Free	Free	
Primary Debit Card	(PayPak/VISA Premium/Master Premium)		
Issuance	As per SOC	As per SOC	
Annual	As per SOC	As per SOC	
<b>17) Segment - UBL Ameen Business Accounts</b>			
UBL Ameen Financial Institution Deposit Account (AFIDA) UBL Ameen Premium Account (APA) UBL Ameen Business Account (ABA)			
Services		Savings	
1. Cheque Book		Free	
2. Inter Branch Online Transaction-Country wide		Free	
3. Issuance of Ameen Cashier's Cheque		Free	
4. Cancellation of Cashier Cheque		Free	
5. Clean Bill for Collection /Intercity Clearing		Free	
6. Duplicate Ameen Cashier's Cheque		Free	
7. Primary Debit Card (For APA & ABA)		(PayPak/VISA Premium/Master Premium)	
Issuance		As per SOC	
Annual		Free on maintaining 25,000/- YTD Avg. Balance	
<b>18) Segment - UBL Ameen Saving Account Category</b>			
UBL Ameen Saving Account UBL Ameen Minor Saving Account			
Services		Savings	
1. Cheque Book		Free	
2. Primary Debit Card		(PayPak/VISA Premium/Master Premium)	
Issuance		As per SOC	
Annual		Free on maintaining 25,000/- YTD Avg. Balance	
<b>19) Segment - UBL Ameen Pensioner Account</b>			
Product Name	UBL Ameen Pensioner Current Account	UBL Ameen Pensioner Saving Account	
Inter Branch Online Transaction-Country wide	Free	Free	
ATM Issuance and Annual Fee (PayPak/VISA Premium/Master Premium)	Free	Free	
Issuance of Ameen Cashier's Cheque	Free	Free	
Cheque Book	Free	Free	
Over the Counter Cash Deposit	Free	Free	
Cancellation of Ameen Cashier's Cheque	Free	Free	
Duplicate Ameen Cashier's Cheque	Free	Free	
Duplicate Account Statement	Free	Free	
UBL Go Green SMS Alert	Free	Free	

Particulars	Charges	Code	
		GL	SC
<b>20) Segment - UBL Ameen Urooj Account</b>			
<b>Product Name</b>	<b>Current</b>	<b>Saving</b>	
<b>Note:</b> Following free services shall be provided on maintaining Rs. 25,000/- or above YTD average balance in Current/Saving account of UBL Ameen Urooj Account Segment			
<b>(Monthly Average Balance of Below 100,000)</b>			
Primary Debit Card	(PayPak/VISA Premium/Master Premium)		
Issuance	<b>Free</b>	<b>Free</b>	
Annual	<b>Free*</b>	<b>Free*</b>	
Cheque Book	Free	Free	
Locker rental-First year locker rental will be waived irrespective of locker size	<b>*100% discount on 1st year rental</b>	<b>*100% discount on 1st year rental</b>	
UBL Net Banking/App	Free	Free	
SMS Alerts (Digital)	Free	Free	
E-Statement	Free	Free	
<b>(Additional Benefits on maintaining 100k &amp; Above monthly avg. balance)</b>			
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)	Upto 0.5%	Upto 0.5%	
Takaful Coverage on School Fees Continuation in case of accountholder's and /or spouse's death**	Complimentary	Complimentary	
Investment in Al-Ameen Funds managed by UBL Funds Managers Limited	50% waiver on Front-End-Load (FEL)	50% waiver on Front-End-Load (FEL)	
<b>21) Segment – UBL Ameen Freelancer Account</b>			
<b>Services</b>	<b>Current &amp; Saving</b>		
<b>Note:</b> Following free services shall be provided on maintaining Rs. 25,000/- or above YTD average balance in Current/Saving account of UBL Ameen Freelancer Account Segment			
Cheque Book	<b>Free</b>		
Primary Debit Card (PayPak/VISA Premium or freelancer/Master Premium)			
Issuance	<b>Free</b>		
Annual	<b>Free*</b>		
Inter Bank Fund Transfer (Digital Channel)	<b>Free*</b>		
SMS Alerts (Branch Banking & ADCs)	<b>Free*</b>		
ATM off Us Transactions	<b>Free*</b>		
E-PRC (Proceed Realization Certificate)	<b>Free*</b>		
Tax Facilitation (Befiler)	<b>*Discounted Rates**</b>		
Co-working Space	<b>*Discounted Rates**</b>		
<b>Additional Benefits: on maintaining PKR 250,000 or above monthly average balance</b>			
Auto Financing (Ameen Drive)	Up to 3.75% Discount		
Takaful Coverage (Mobile, Laptop, Wallet & Health)	Free		
<b>**Note:</b> Discounts will be given on pricing grid agreed with the respective service provider			
<b>22) Segment – UBL Ameen Daily Munafa Account</b>			
<b>UBL Ameen Daily Munafa Account (ADMA)</b>			
<b>Services</b>	<b>Saving</b>		
Cheque Book	Free		
Primary Debit Card (PayPak/VISA Premium/Master Premium)			
Issuance	<b>As per SOC</b>		
Annual	Free on maintaining 25,000/- YTD Avg. Balance		
<b>*Note:</b> All charges (excluding Free Online Banking) are applicable as per prevailing SOC, however, on maintaining PKR 25,000/- or above YTD Average Balance in current/Savings account of UBL Ameen segment, service charges will be waived for UBL Ameen Mukammal/Good citizen/Urooj/Freelancer/Esaar Account segment as per waiver grid.			

Particulars	Charges	Code	
		GL	SC
<b>23) Segment - UBL Ameen @ Work UBL Ameen Employee Banking Account</b>			
<b>Services</b>	<b>Current Account</b>	<b>Savings Account</b>	
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 (PayPak/VISA Premium/Master Premium)	Free	Free	
Issuance of Ameen Cashier's Cheque	Free	Free	
Duplicate & Cancellation of Ameen's Cashier Cheque	Free	Free	
E-Statement	Free	Free	
Issuance of Cheque Book	Free	Free	
Over the Counter Cash Deposit - Within city	Free	Free	
Over the Counter Cash Deposit - Intercity	Free	Free	
Net Banking	Free	Free	
Digital SMS Alert Charges	Free	Free	
Switch Fee	Free	Free	
Inter Bank Fund Transfer (IBFT)	Free	Free	
Online Banking	Free	Free	
<b>Note:</b> 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.			
I. Transaction Banking / Cash Management Cash Management Collections / Disbursements / Electronic Banking / Reporting		All charges will be decided on case to case basis through agreement between the customer and the Bank	
<b>Note:</b> *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 AMEEN SIGNATURE  
PRIORITY BANKING**

Particulars	Charges	Code	
		GL	SC
1) Signature Membership Fee	PKR 2,000/- monthly USD 10/- EURO 8/- GBP 7/- AED 35/- SAR 35/-	54204300	1303-1304
<b>Waiver Grid</b>			
<b>Segment – UBL Ameen Signature Priority Banking account (Current and Saving)</b>			
<b>A. UBL Ameen Signature - Priority Banking</b>			
1) Issuance of Ameen Cashier's Cheque	Free	-	-
2) Ameen Cashier's Cheque Cancellation Charges	Free	-	-
3) Inter Branch Online Transactions			
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	-	-
4) Bills Collection	Free	-	-
a) Clean (including cheques / dividend warrants / Bank Drafts NIFT / OBC Centers / APC etc).	Free		
b) Intercity Clearing Charges	Free		
5) Stop Payment of cheque drawn	Free		
6) Lockers Annual Fee & Key Deposit	Free	-	-
7) Consumer Products (Islamic) Application Processing Charges (Autos & House Financing)	100% Free	-	-
8) Stop payment charges for Cashier's Cheque	Free	-	-
9) Issuance of all Currency Cheque Books	Free	-	-
10) Charges for Cheque return unpaid	Free for outward clearing only		
11) Net Banking Charges	Free		
12) Signature Membership Fee	Waived on maintaining PKR 3 million monthly average balance in UBL Ameen Signature Priority Banking Current or Saving Account.		
13) Account Maintenance Certificate	Free	-	-
14) On Demand / Duplicate Statement of Account	Free	-	-
15) IBFT	Free	-	-
16) SMS Alerts	Free	-	-
17) UBL Ameen VISA Infinite Debit Card (Annual Fee)	Free	-	-
18) Sameday Clearing Charges	Free	-	-
19) FCY Collection/Local Clearing	Free	-	-
20) ATM withdrawal (UBL/1Link/ Mnet)	<b>Free</b>	-	-

# CONSUMER BANKING

Particulars	Charges	Code	
		GL	SC
<b>A. ATM/Debit Card</b>			
<b>1. UBL Ameen Premium Debit MasterCard</b>			
<b>Details</b>	<b>NFC Card</b>	54204750	1059-1060-1061
Basic (Annual/Issuance Fee)	Rs. 2,800/-		
Supplementary (Annual/Issuance Fee)	Rs. 1,500/-		
Replacement	Rs. 1,800/-		
<b>2. a) UBL Ameen VISA Premium Debit Card</b>			
<b>Details</b>	<b>NFC Card</b>	5420750	1044-1046
Basic (Annual/Issuance Fee)	Rs. 2,800/-		
Supplementary (Annual/Issuance Fee)	Rs. 1,500/-		
Replacement	Rs. 1,800/-		
<b>2. b) UBL Ameen VISA Premium Plus Debit Card</b>			
<b>Details</b>	<b>NFC Card</b>		
Basic (Annual/Issuance Fee)	Rs. 3,500/-		
Supplementary (Annual/Issuance Fee)	Rs. 2,400/-		
Replacement	Rs. 1,800/-		
*No fee waiver is applicable for this product any account type			
<b>3. UBL Ameen PayPak Debit Card</b>			
<b>Details</b>	<b>NFC Card</b>		
Basic (Annual/Issuance Fee)	Rs. 2,000/-		
Supplementary (Annual/Issuance Fee)	Rs. 1,200/-		
Replacement	Rs. 1,800/-		
<b>4. UBL Ameen VISA Urooj Debit Card</b>			
<b>Details</b>	<b>NFC Card</b>		
Basic (Annual/Issuance Fee)	Rs. 2,800/-		
Supplementary (Annual/Issuance Fee)	Rs. 1,500/-		
Replacement	Rs. 1,800/-		
*fee waivers for this product are applicable on relevant account types only			
<b>5. UBL Ameen VISA Freelancer Debit Card</b>			
<b>Details</b>	<b>NFC Card</b>		
Basic (Annual/Issuance Fee)	Rs. 2,800/-		
Supplementary (Annual/Issuance Fee)	Rs. 1,500/-		
Replacement	Rs. 1,800/-		
*fee waivers for this product are applicable on relevant account types only			
<b>6. UBL Ameen VISA Infinite Debit Card</b>			
<b>Details</b>	<b>NFC Card</b>		
Basic (Annual/Issuance Fee)	-		
Supplementary (Annual/Issuance Fee)	-		
Replacement	-		
*fee waivers for this product are applicable on relevant account types only			
<b>7. UBL Ameen VISA FCY Business Debit Card</b>			
<b>Details</b>	<b>NFC Card</b>		
Basic (Annual/Issuance Fee)	USD 15/-, GBP 12/-, EUR 14/-, AED 56/-, SAR 57/-		
Replacement	USD 10/-, GBP 10/-, EUR 10/-, AED 35/-, SAR 35/-		
*fee waivers for this product are applicable on relevant account types only.			
**All transactions for this product will be subjected to international usage charges.			
<b>Note:</b>			
<ul style="list-style-type: none"> <li>• Annual fee to be recovered in advance. No refund on account closure</li> <li>• In addition to the above commission/service charges, courier/postage/fax charges shall also be recovered according to prescribed tariffs (wherever applicable).</li> <li>• In addition to the charges above, all applicable Government levies including Sales Tax/FED shall also be recovered.</li> <li>• Debit Card Fee Waivers shall be applicable as defined in the respective product feature listing</li> </ul>			
<b>8. General Debit Card Charges</b>			
a) Switch Transaction Fee			
i) withdrawals on 1 Link ATM other than UBL (No Charge on UBL cardholders withdrawing from UBL ATMs)	Rs. 23.44	54204800	1067
ii) Withdrawals on other switches (Mnet)	Rs. 23.44	54204830	1068
iii) International withdrawals on UBLATMs	1,000/- Plus Tax		
b) International Usage Charges	PayPak: N/A	54204860	1051
i) ATM Withdrawal	All other cards: 4.5%	54204870	
ii) POS & Internet Purchase (in PKR, USD or any other currency)	4.5% of transaction amount or Rs. 100/- whichever is higher	54204850	1052

Particulars	Charges	Code	
		GL	SC
c) Balance Inquiry i) Within Pakistan from 1Link and Non-1Link ATMs ii) From Outside Pakistan	Rs. 3.13/- per transaction  Rs. 225/- per transaction	54204830	1071
d) Internet Usage Charges i) Activation/Session Charges	Free	-	-
e) Charge on Declined POS transaction i) For Local - In case of Low Balance and/or Excess Over Limit ii) For International - In case of Low Balance and/or Excess Over Limit	Rs. 6/-  Rs. 43/-	54204410	1083-1084
f) Funds Transfer through ATM i) Fund Transfer (UBL to UBL) IBFT ii) Up to Rs. 25,000 (Monthly Limit)* Above Rs. 25,000 (Monthly Limit)* <b>Note:</b> 25,000 is aggregate IBFT limit of ATM, Netbanking & Digital Channels	Free  0.1% of the transaction amount or Rs. 200/- whichever is lower. (Charges are inclusive of sales tax/FED)	54200230	1149-1049
g) Biometric Transaction i) UBL A/c holder on UBL ATM ii) Other Bank Customer on UBL ATM	Rs. 15/- Up to Rs. 50/- per transaction		
h) ATM Receipt Fee i) UBL Card at UBL ATM ii) UBL Card at member bank ATM	Rs. 3.5/- per transaction <b>Rs. 3.13/- per transaction</b>		
i) Bill Payment Service through ATM i) Education Institutional Payments ii) Other Companies <b>Note:</b> All switch transactions are subject to any changes by 1 Link/SBP	Free Up to Rs. 50/- per transaction		
<b>B. UBL GO GREEN</b> i) SMS Alert Charges a) For LCY Accounts b) For FCY Accounts  <b>Note:</b> *Mandatory monthly deduction irrespective of number of SMS  ii) E-statement a) Statement of Account through E-mail	All digital transactions (including all transactions related to digital/branchless/self-service channel/mobile/internet/UBL digital, etc.) Non digital/branch related SMS (for other than digital transactions) Rs. 250 + FED per month  Free	54204570	
<b>Note:</b> • 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.			
<b>C. AMEEN Drive - Auto Financing</b> 1) Documentation Charges  2) Vehicle Evaluation Charges*  3) Charity on Delayed Payment  4) Vehicle Re-Possession Charges*	Rs. 13,000/- + FED(on 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/-	54202200  57800710  41800230  70500850	-  -  -  -

Particulars	Charges	Code	
		GL	SC
5) Repossessed Vehicle Evaluation Charges*	Rs. 4,000/- or at actual	54205500	-
6) Monthly Warehouse Charges	Rs. 6,000/- per month	57800800	-
7) Auction Charges	Rs. 5,000/-	57800800	
8) Insurance/TAKAFUL Contribution*	As per the rate quoted by the Insurance/TAKAFUL Company		
<b>Note: *These Charges are quoted by the vendor &amp; are subject to change.</b>			
9) Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges	<b>Rs. 3,750/-</b>		
10) Lien removal authentication fee (shall be charged to customers upon noncompliance of completing vehicle transfer formalities as stated on NOC)	<b>Rs. 5,000/-</b>		
11) Change of vehicle after issuance of purchase order in advance	Rs. 3,500/-	54202200	
12) Revision of sales price in case of Early Termination of Musharakah Financing & Payment Agreement. (In addition to outstanding Musharakah Unit Amount)*	<b>After Delivery of vehicle</b> a) 8% of Bank's outstanding Musharakah Unit Amount in first year of financing b) 6% of Bank's outstanding Musharakah Unit Amount in second year and subsequent year of financing		

**\* Note:**

Revision of sales price in case of Full Purchase of Musharakah Units (In addition to outstanding Musharakah Unit Amount) (Applicable on UBL Ameen Roshan Apni Car)  
Not applicable for  
-Early Purchase of Musharakah Units variant  
-Customer who want to replace car by applying another UBL Ameen Drive Auto Financing

**D. a) UBL AMEEN ADDRESS HOUSING FINANCE**

1) Processing Charges	Rs. 10,000/- for fresh booking (non refundable) Rs. 4,800/- for individuals applying UBL Ameen Roshan Apna Ghar.
	Rs. 4,000/- for BTF (non refundable)
2) Appraisal charges*	Rs. 3,500/- or at actual
3) Legal Charges	At actual including Stamp Duty, Charges for Legal Documentation, on-Site Inspection during Construction, Lawyer's Fee and Registration Fee, as advised by the relevant agencies/ persons
4) Charity on delayed payment	Rs. 1,000/- per month per delayed installment payment
5) Property Takaful	Property Takaful contribution borne by the Bank
6) Revision of sales price in case of Early Purchase of Musharkah Units - Partial	No additional Sales Price of units if early (partial) payment amount is minimum Rs. 50,000 and Maximum equivalent to 6 monthly installment. if partial payment amount is in excess of 6 monthly installment then following additional sales price of units will be applicable. a) First Year of Financing 8% b) Second Year of Financing 5% c) Third Year & Onwards of Financing 3%
7) Revision of sales price in case of Early Purchase of Musharakah Units - Full	a) First Year of Financing 8% b) Second Year of Financing 5% c) Third Year & Onwards of Financing 3%

Note: \*These charges are quoted by the vendor and are subject to change.

**D. b) UBL AMEEN LOW COST HOUSING FINANCE SCHEME**

1) Processing Charges	Rs. 5,000/- + FED (Non Refundable)
2) Appraisal Charges*	Rs. 3,500/- or at actual
3) Legal Charges	At actual including Stamp Duty, Charges for Legal Documentation, on-Site Inspection during Construction, Lawyer's Fee and Registration Fee, as advised by the relevant agencies/ persons
4) Property Takaful	To be borne by the bank

Particulars	Charges	Code	
		GL	SC
5) Revision of sales price in case of Early Purchase of Musharkah Units - Partial	<p>No additional Sales Price of units if early (partial) payment amount is minimum Rs. 50,000 and Maximum equivalent to 6 monthly installment. if partial payment amount is in excess of 6 monthly installment then following additional sales price of units will be applicable.</p> <p>a) First Year of Financing 8%  b) Second Year of Financing 5%  c) Third Year &amp; Onwards of Financing 3%</p> <p>Note: No additional sales price on Partial Purchase of Musharkah Units for SBP subsidized housing finance scheme under Tier – I, II &amp; III</p>		
6) Revision of sales price in case of Early Purchase of Musharakah Units - Full	<p>a) First Year of Financing 8%  b) Second Year of Financing 5%  c) Third Year &amp; Onwards of Financing 3%</p> <p>Note: No additional sales price on Partial Purchase of Musharkah Units for SBP subsidized housing finance scheme under Tier – I, II &amp; III</p>		
<p>Note: *These charges are quoted by the vendor and are subject to change.</p> <p><b>E. GENERAL CONSUMER BANKING CHARGES</b></p>			
1) Collection on Customer Call	[Rs. 250/- per pickup	[54202250]	-

# **INTERNATIONAL BANKING**



**INTERNATIONAL BANKING**

Imports			Amount in PKR
Amount	Letter of Credit		Subsequent Qtr or part thereof
	Range	1st Quarter or part 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	59,375
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

Particulars		Charges		Code	
				GL	SC
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	As per International import A, slab of SOC Rs. 100/- Min	54206000	LOC	
b) Profit on spot LC Murabaha	As per Credit Approval			
c) Profit on spot/ deferred Murabaha	<b>As per Credit Approval</b>			
d) Profit on PAD in LC sight	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	
2) Revalidation commission				
3) Transfer Commission-Commission on account of change in the beneficiary / country of advising	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	

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

Particulars	Charges	Code	
		GL	SC
4) EDS handling charges	Rs. 80/- (flat) per transaction	54206750	HCH
5) Collections			
a) Clean cheques / Drafts / FTCs	Rs.100/-	54206800	-
b) Documentary (on which bank does not earn any exchange difference)	Rs. 240/- per collection (flat)		
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	ESC/ SCH
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	Rs.1,000/- per certificate		
b) Duplicate	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
17) Financial Instrument Transfer to other Bank	<b>Rs. 500/-</b> per transaction		
18) E-Commerce charges (B2C) handling	Flat <b>Rs. 1,500/-</b> per transaction		
19) Handling of IERF Application	<b>Rs. 1,000/-</b> per case		
20) Issuance of EE NOC to other banks	<b>Rs. 1,000/-</b> per case		
<p><b>•Note:</b> The Bank reserves the right to charge different rates on the basis of volume offered subject to prior approval by concerned sanctioning authority.</p> <p>•In addition to above, commission/service charges, recovery of courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</p> <p>•Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head</p> <p>•In addition to the charges above, all applicable Government levies will also be recovered.</p>			
21) Export Proceeds Transfer	Flat charges Rs. 500/- only on Out-Bound Export proceeds in FCY only	54206600	EBC
<b>C. REMITTANCES</b>			
1) Outward			
a) Remittance abroad through Foreign Currency Account			
i) Issuance of FTT	<b>FCY Accounts:</b> 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
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	Commission mentioned under (a)(i)above, plus service charges @ 0.25% to be recovered Min Rs.200/-	54207570	4003

Particulars	Charges	Code	
		GL	SC
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 or equivalent Max Charges: US \$ 125 or equivalent	54207550	4004
(iv) (a) Local USD Clearing through NIFT	Free	54206760	4005
(b) Foreign Currency Collection Cheques	0.7% Main USD 8, Max USD 18 or equivalent Rupees per collection. For international collection, additional foreign bank charges will apply.		
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 paises 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	-

Particulars	Charges	Code	
		GL	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.	Free	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. For international collection, additional foreign bank charges will apply plus courier charges (International: USD 35 or equivalent, Domestic: PKR 50)	54207600 54207550	
ii) Cheque/Draft/FTCs Returned unpaid	Rs. 500/- (flat) in addition 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

<b>D. MISCELLANEOUS</b>			
1) Correspondent Banking charges	At Actual	54208000	-
2) Foreign bills sent for collection returned unpaid	Rs.500/- (flat)	54203700	-
3) 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 rate taken from UBL Ameen Treasury)	Commission @ 0.15%, Min. Rs.400/-	54203700	-
4) Issuance of proceeds certificate beyond one year	Rs.500/- (flat) per certificate	54206850	-
5) Credit check at customer's request	Rs.50/- (flat)	54206850	-
6) Service charges for verification of test / signature and mail L/Cs	Rs.500/- per instance	54206850	-
7) Standing instructions charge in Foreign Currency A/c	USD 5/- or equivalent per transaction	54206850	-
8) Issuance of business performance	Rs.2,000/- per certificate	54206850	-
9) Sales Tax / FED Invoice certificate (Export)	Rs.1,000/- per certificate		-

**\*Note:**

- 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)
- 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

Particulars	Charges	Code	
		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 Book/ Debit Card (VISA & Master)	Free		
4) Swift		57800400	1021
a) Full Text LC / Guarantee & Long Messages	Rs.2,000/-flat		
b) Short Text/LC amendment & other messages	Rs.1,000/-flat		

**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



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## INTERNATIONAL BANKING

### IMPORTS

#### 1. LETTERS OF CREDIT

<b>1.1 Letters of Credit</b>							
1.1.1 L/C Opening Commission	<table border="1"> <thead> <tr> <th>First Quarter or Part Thereof</th> <th>Subsequent Quarter or Part Thereof</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>0.40%</td> <td>0.25%</td> <td>Rs. 2,200/-</td> </tr> </tbody> </table>	First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum	0.40%	0.25%	Rs. 2,200/-
First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum					
0.40%	0.25%	Rs. 2,200/-					
1.1.2 Revalidation Commission (After expiry of L/C)	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						
1.1.3 Transfer Commission (On transfer of L/C to new beneficiary)	Transfer commission will be charged as applicable in case of fresh Letter of Credit						
<b>1.2 Non-Reimbursable Letters of Credit Under Barter / Aid / Loans</b>	1.0% on 1st Qtr and 0.30% for each subsequent Qtr or part thereof, Min. Rs.1,500/-						

<b>1.3 L/Cs Under Suppliers / Buyers Credit, Pay as you Earn Scheme and Deferred Payment L/Cs for a Period of Over 1 Year</b>	
131 Commission	Commission @ 0.40% per Qtr or part thereof, Min. Rs.2,500/-
132 In case of L/C Undertaking to be Issued Favoring Lead Bank for Providing Forward Cover for Exchange Risk under Suppliers / Buyers Credit on Behalf of Applicant or as per arrangement	Commission @ 1.6% per annum, Min. Rs.2,000/-
133 In case of Cancellation Charges	Rs. 2,000/- plus swift charges Rs. 1000/- flat & communication charge (at actual)
<b>1.4 Amendments</b>	
141 Amendment without Increase in Amount or Extension in Period of Shipment	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.
142 Amendment that involves Increase in Amount or Validity	

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## 2. IMPORTS UNDER REGISTERED CONTRACTS (CONSIGNMENTS) / IMPORT REMITTANCE WITHOUT REGISTRATION OF CONTRACT

<b>2.1 Registration of Contract / Purchase Order / Pro forma Invoice, etc.</b>	
2.1.1 Registration Charges	0.40%, (flat), Min Rs.2,500/- (flat)
2.1.2 Service Charges on Remittance of Documents Presented under Contract	Rs. 1,500/- (flat) per collection
2.1.3 Service Charges on Import Remittance where Goods are Cleared and Remittance is made upon Presentation of Bill of Entry and Copies of Shipping Documents / Import Documents are Received Directly from the Supplier's Bank without Registration of Contract	Rs.1,500/-(flat) Plus service charges @ 18/- paisa per Rs .100/- Min, Rs 2,000/- swift Charges Rs.1,000/-
2.1.4 Charges on Amendment of Import Contract (Involves no Increase of Amount)	Rs. 1,500/- (flat)

## 3. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT

<b>3.1 Mark-up</b>	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)
3.1.1 If retired within 10 days from the date of lodgment	No Commission
3.1.2 If retired during 15 days subsequent to the period at item (i) above	25 paisas per Rs.100/-
3.1.3 If retired during next 15 days after the period mentioned in (i) and (ii) above	30 paisas per Rs.100/-
3.1.4 If retired during next 190 days after the period mentioned in item (i) (ii) and (iii) above	40 paisas per Rs.100/-
<b>*Note: Date of negotiation means value date of the Bank's Nostro Account debited.</b>	
<b>3.2 Commission</b>	
3.2.1 If Retired within 10 Days from the Date of Lodgment	No commission
3.2.2 If Retired after 10 Days from the Date of Lodgment	20 paisas per Rs. 100/- (flat) or as per arrangement
3.3 Service charges on L/cs retirement of Import bills under L/c's / Contracts	@ 15 paisa per Rs.100/- Min. Rs.1,500/-

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#### 4. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT

<b>4.1 Handling Charges at the Time of Retirement</b>	Rs. 1,100/-
<b>4.2 Acceptance Commission</b>	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.
<p><b>Note: If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged.</b></p> <p><b>(Charges will be recovered at the time of lodgment / retirement / adjustment of bill when paid by the customer).</b></p>	
<b>4.3 Service Charges</b>	15 paisa per Rs.100/- Min. Rs.1,500/- Plus 1,500/- (flat)
<b>4.4 Mark-up in case of Import Bills under Usance Letters of Credit, if Bills are not Paid on Due Date (i.e. Maturity Date)</b>	In case forced PAD is created due to nonpayment 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.

#### 5. IMPORT BILLS UNDER COLLECTION

<b>5.1 Handling Charges</b>	Rs.1,500/-(flat) Plus service charges @ 18/- paisa per Rs .100/- Min, Rs 2,000/- swift Charges Rs.1,000/-
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#### 6. OTHER CHARGES UNDER IMPORT TRANSACTIONS

<b>6.1 Import against Advance Payment to Suppliers</b>	Rs. 1,500/- (flat), plus service charges @15 paisa per Rs.100/-, Min Rs 1,500/- plus swift charges Rs. 1,000/-
<b>6.2 Reimbursement Charges (Payable to Reimbursing Banks)</b>	At actual
<b>6.3 Credit Report on Foreign Suppliers</b>	Actual + Short form Swift Charges
<b>6.4 Foreign Bank Charges</b>	At Actual (as permitted by SBP)
<b>6.5 Import Bills Returned Unpaid</b>	Handling charges USD. 100/- (flat) or equivalent plus courier charges Rs. 2,000
<b>6.6 Clearance of Consignment under Terms of Approved Limits or Forced Clearance</b>	Commission @ 0.10% on CNF value of consignment. Min Rs. 1,000/-.
<b>6.7 Endorsement of AWB Handling Charges</b>	Rs. 1,850/- (flat)
<b>6.8 Discrepant Document Handling Charges</b>	USD 75/- or equivalent plus swift charges Rs. 1,000/- flat & communication charges
<b>6.9 Issuance of Freight Certificate for Imports on FOB Basis</b>	Rs 1,500/- per certificate

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## EXPORTS 8.COLLECTIONS

### 7. LETTERS OF CREDIT

<b>7.1 L/C Advising</b>	i) Beneficiary in Pakistan: Rs. 2000/- Flat ii) Beneficiary Outside Pakistan: USD 60 Flat iii) L/C Advising Non Customers: Rs. 2,500
<b>7.2 L/C Amendment Advising</b>	i) Beneficiary in Pakistan (For Both Customer & Non Customer): Rs.1,000/- Flat ii) Beneficiary outside Pakistan: USD 30 Flat
<b>7.3 Negotiation of Pak Rupee Bill under L/C / ACU Arrangement</b>	0.30%, Min. Rs.250/- or as per arrangement
<b>7.4 Confirmation</b>	0.25% per quarter or part thereof, Min. Rs.300/-
<b>7.5 Transfer of Export L/C</b>	Rs. 1,500/- (flat)
<b>7.6 Reimbursement Payment to other Local Banks from Non-Resident Rupee Account</b>	Rs. 750/- (flat)
<b>7.7 If Documents are sent to other Banks for Negotiation under Restricted L/Cs</b>	Rs. 600/- (flat)
<b>7.8 Handling Charges for Research and Development Cases</b>	Rs. 1,500/- (per case)

<b>8i1 Clean Bills / Cheques Sent for Collection if Proceeds Credited to:</b>	
8i2 Rupee Account	0.25% of the amount. Minimum Rs. 475/- and Maximum Rs. 12,500
8i3 Foreign Currency Account	USD 5 Plus Courier Charges
<b>8.2 Clean Foreign Bills sent for Collection Returned Unpaid</b>	Rs. 500/- (flat)
<b>8.3 Documentary Bills</b>	15 paisas per Rs.100/-
<b>8.4 Service Charges against Export Documents sent on Collection Basis</b>	15 paisas per Rs.100/-
<b>8.5 Advance Payment</b>	a) Service Charges: 15 paisas per Rs.100/- b) Commission : Rs 240 (Flat)
<b>8.6 EDS Handling Charges</b>	Rs. 80/- (flat) per transaction

### 9. OTHER CHARGES UNDER EXPORT TRANSACTIONS

<b>9.1 Processing Charges for Export Registration</b>	Free
<b>9.2 Handling of Duty Drawback Claims</b>	0.25% of the amount of claim, Min. Rs. 250/- per case
<b>9.3 Negotiation of Documents Drawn Under Sight Letter of Credit</b>	Mark-up rate @ 54 paisa per Rs.1,000/- per day to be charged

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9.4 <b>Negotiation (Usance)</b>	Mark-up rate @ 54 paisa per Rs.1,000/- per day to be charged
9.5 <b>Negotiation (Usance) Handling (Freight Subsidy)</b>	Rs.400/- per case

**FOREIGN REMITTANCES**

**10. OUTWARD**

<b>10.1 Service charges in addition to commission for Transfer / Remittance of funds abroad, if within 15 days from the date of deposit of foreign currency notes</b>	Commission mentioned in 10.3 below plus Service charges @0.25% to be recovered
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<p><b>10.2 Remittance Abroad other than through Foreign Currency Accounts</b></p> <p><del>10.1</del> Students (for education purposes)</p> <p><del>10.2</del> Other than Students</p> <p>Commission against issuance of FDDs / FTT from PKR Account (Not Applicable on Advance payment imports)</p>	<p>Rs. 200 plus foreign bank charges</p> <p><b>Current Accounts:</b> 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. <b>Saving Accounts:</b> 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.</p>
<p><b>10.3 Foreign Currency TT Charges</b></p>	<p><b>Current FCY Accounts:</b> Commission @ 0.12% perUS\$1,000/- or part thereof, equivalent for other currencies, Min. US\$6/-, Max US\$30/- or equivalent for other currencies. <b>Saving FCY Accounts:</b> Commission @ 0.25% perUS\$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.</p>

This section of the SOC is applicable to all customers who became UBL's customer as a result of the amalgamation of Silkbank Limited with and into UBL. All other charges as applicable on other UBL's customers shall be applicable as per prevailing UBL's SOC. However, any deviations/ waivers to the charges can be provided by UBL as per management's discretion.

<b>10.5 Foreign Currency DD Charges</b>	Current FCY Accounts: Commission @0.12% per US\$1000/- or part thereof, equivalent for other currencies, Min US\$6/-, Max US\$30/- or equivalent for other currencies. Saving FCY Accounts: Commission @0.25% or US\$1,000/- or part thereof, equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply.
<b>10.6 Remittance Cancellation Charges</b>	Rs. 500/- per item plus SWIFT charges. Foreign bank charges also apply in case of FDD cancellation. Against Exports: Rs. 1000 per cancellation plus SWIFT charges. Foreign bank charges also apply in case of FDD cancellation. Under general permission or specific approval of SBP: Rs. 500/-



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<b>10.4 Remittance Stop Payment Charges</b>	For PKR account: Rs. 500 per instruction For FCY account: USD 10/- or equivalent per instruction. GBP 6/ per instruction, Euro 7/- per instruction, AED 35 per instruction, SAR 35/- per instruction
<b>10.7 Clean Foreign Bills Received for Collection</b>	0.25% of the amount, Min: Rs. 475/-, Max: Rs. 12,500/-

This section of the SOC is applicable to all customers who became UBL's customer as a result of the amalgamation of Silkbank Limited with and into UBL. All other charges as applicable on other UBL's customers shall be applicable as per prevailing UBL's SOC. However, any deviations/ waivers to the charges can be provided by UBL as per management's discretion.

## 11. INWARD

<b>11.1 Home Remittance</b>	Free from all associated charges
<b>11.2 Other</b>	Free, if the proceeds are credited to an A/c with us. In other cases, flat charges @ Rs. 500/- inclusive postage/courier charges.
<b>11.3 Home Remittance under PRI</b>	Free
<b>11.4 Charges on Payment of Inward foreign drafts</b>	Free

## 12. MISCELLANEOUS CHARGES

<b>121 Correspondent Bank Charges</b>	At actual
<b>122 Issuance of Proceeds Realization Certificates "Annexure A"</b>	Rs. 500/- (flat) per certificate
<b>123 Standing Instruction Charges in Foreign Currency Accounts</b>	USD 5/- or equivalent in other foreign currencies
<b>124 Out-of-Pocket Expenses</b>	Will be recovered according to prescribed tariff.
<b>125 Credit Report on Foreign Buyers / Sellers</b>	Rs. 50/- (flat)
<b>126 Inquiry / Photocopy of Old Record</b>	At Actual
<b>127 Issuance of Balance / Account Maintenance Certificate</b>	Rs. 300 per certificate
<b>128 Lodgment of Cheque in Local Dollar Clearing</b>	Free
<b>129 Return of Cheque in Local Dollar Clearing</b>	For PKR account: Rs. 500 per transaction For FCY account: USD 10/- or equivalent per transaction

This section of the SOC is applicable to all customers who became UBL’s customer as a result of the amalgamation of Silkbank Limited with and into UBL. All other charges as applicable on other UBL’s customers shall be applicable as per prevailing UBL’s SOC. However, any deviations/ waivers to the charges can be provided by UBL as per management’s discretion.

<b>12.10 Central Excise Levy and any other Government Duties / Taxes</b>	At Actual
<b>12.11 Issuance of Business Performance Certificate at Customer Request</b>	Rs. 2,000/- per certificate
<b>12.12 Photocopy Charges, where applicable on IMP / EXP / ERF / LG transaction</b>	At Actual

### 13. COMMUNICATION CHARGES

<b>13.1 Inland Postage</b>	Ordinary: Actual, Min Rs. 50/- . For Inland LC: Actual, Min Rs. 200/-
<b>13.2 Foreign Postage</b>	For foreign import LC: Actual, Min Rs. 1200. Others: Rs. 200/- flat
<b>13.3 Inland Courier</b>	Actual, Min Rs. 100
<b>13.4 Foreign Courier</b>	Actual, Min Rs. 2,600
<b>13.5 Short Telex / SWIFT</b>	Rs. 1000/- flat
<b>13.6 Full Text Telex / SWIFT</b>	Rs. 2000/- flat

### 14. FOREIGN CURRENCY ACCOUNT

<b>14.1 Maintaining a total relationship of an average of USD 10,000 or Equivalent to other currencies</b>	
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This section of the SOC is applicable to all customers who became UBL's customer as a result of the amalgamation of Silkbank Limited with and into UBL. All other charges as applicable on other UBL's customers shall be applicable as per prevailing UBL's SOC. However, any deviations/ waivers to the charges can be provided by UBL as per management's discretion.

<b>14.1 Maintaining a total relationship of an average of USD 10,000 or equivalent to other currencies</b>	
14.1.1 Free Foreign Currency TT	3 TT in a month
14.1.2 Free Foreign Currency DD	3 DD in a month
14.1.3 Remittance Cancellation Charges	Nil
14.1.4 Remittance Stop Payment Charges	Nil
14.1.5 Issuance of Proceeds Certificates	Free
14.1.6 Standing Instruction Charges in Foreign Currency Accounts	Free
14.1.7 Lodgement of Cheque in Local Dollar Clearing	Free
14.1.8 Return of Cheque in Local Dollar Clearing	Free
14.1.9 Issuance of Business Performance Certificate at Customer Request	Free

## BRANCH BANKING CURRENT ACCOUNT CHARGES

### a. Lockers

<b>1.1 Safe deposit Locker Charges</b> Note: In addition, key deposit to be recovered as per size of locker	Small - Rs. 7,500, Medium - Rs. 10,000 Large Rs. 12,500, Extra Large Rs. 15,500
<b>12 Late Fee on Locker Charges in case locker falls in arrears for more than one month</b>	10% of the applicable annual locker rent every year.
<b>13 Locker Breaking Charges</b>	Rs. 4,000/- flat or actual whichever is higher
<b>1.4 Key Deposit Charges (refundable) One Time key charges will apply at the time of issuance of new locker</b>	Small - Rs. 3,500, Medium - Rs. 4,000 Large Rs. 5,000, Extra Large Rs. 6,500

This section of the SOC is applicable to all customers who became UBL's customer as a result of the amalgamation of Silkbank Limited with and into UBL. All other charges as applicable on other UBL's customers shall be applicable as per prevailing UBL's SOC. However, any deviations/ waivers to the charges can be provided by UBL as per management's discretion.

<b>1.5 Waiver of Safe Deposit Locker Fee (Only for SBL Existing Locker Holders)</b>	Monthly Average Balance	Locker Charges
	Less than Rs. 1,000,000/-	Same as Locker Charges
	Rs. 1,000,000/- to Rs. 2,000,000/-	Small or Medium Free
	Rs. 2,000,001/- to Rs. 3,000,000/-	Large Free
	Rs. 3,000,001/- & above	Extra Large Free
On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable. This Criteria is for existing SBL Locker Holders until 31st March 2025 and not applicable to new locker customers. After which, annual locker rent shall be charged as per SOC.		

<b>2.4</b>	<b>Minimum Balance Charges</b>	No Minimum Balance Requirement. For BBA maximum of two deposit and two withdrawal transactions (Cash or Clearing) per month are allowed free of charge on BBA account holder. However, any transaction (Cash and Clearing) in a calendar month after those mentioned above will be charged a flat fee of Rs.50/- per transaction.
<b>2.5</b>	<b>Duplicate Statement of account for more than 6 months</b>	Rs. 35/- per statement
<b>2.6</b>	<b>Duplicate Statement for closed accounts</b>	Rs. 35/- per statement
<b>2.7</b>	<b>Account closing charges</b>	NIL
<b>2.8</b>	<b>Inquiry/photocopy of old record</b>	At Actual
<b>2.9</b>	<b>Issuance of Balance/Account Maintenance Certificate</b>	Rs. 300 per certificate
<b>2.10</b>	<b>Out of pocket expenses</b>	At actual

**b. Branch Banking Charges**

<b>2.1</b>	<b>Issuance of PO/DD/CDR</b>	Free
<b>2.2</b>	<b>Cancellation/Replacement of PO</b>	Free
<b>2.3</b>	<b>Issuance of Pay Order for payment of fees in favor of educational institutions, HEC/board, etc.</b>	Free

This section of the SOC is applicable to all customers who became UBL's customer as a result of the amalgamation of Silkbank Limited with and into UBL. All other charges as applicable on other UBL's customers shall be applicable as per prevailing UBL's SOC. However, any deviations/ waivers to the charges can be provided by UBL as per management's discretion.

<b>2.11</b>	<b>Central Excise levy &amp; any other government duties/taxes</b>	At Actual
<b>2.12</b>	<b>Intercity transactions</b>	Free
<b>2.13</b>	<b>Online transfer from one account to another account</b>	Free
<b>2.14</b>	<b>Online Cash Deposit / Withdrawals (Intercity)</b>	Free
<b>2.15</b>	<b>Online Cash Deposit / Withdrawals (within city)</b>	Free
<b>2.16</b>	<b>OTC Cash Withdrawals</b>	Free
<b>2.17</b>	<b>SMS Alerts</b>	Free for all ADC/Digital transactions related to digital/branchless/self-service channel / mobile / internet banking. Non digital/branch related SMS (for other than digital transactions) Rs. 250 + FED per month
<b>2.18</b>	<b>E-Alert Charges</b>	Free

<b>2.19</b>	<b>Cheque Book Issuance Charges</b>	Free
<b>2.20</b>	<b>Charges on cheque returned in inward clearing</b>	Rs. 800/- USD 5/- , GBP 3, EUR 4, AED 20, SAR 20
<b>2.21</b>	<b>Same Day Outward Clearing Charges</b>	Free
<b>2.22</b>	<b>Same Day Outward Clearing Cheque Returned</b>	Rs 500/- per transaction. USD 10/- or equivalent per transaction
<b>2.23</b>	<b>Issuance of NBP/SBP Cheques</b>	Rs. 500/- per cheque
<b>2.24</b>	<b>Stop Payment of Cheques/PO/TT</b>	Rs. 600/- flat per instruction. USD 10 per instruction GBP 6 per instruction Euro 7 per instruction AED 35 per instruction SAR 35 per instruction
<b>2.25</b>	<b>Standing instruction Charges</b>	Rs. 325/- per transaction. Note: not applicable on bancassurance instructions, markup recovery of SME/Consumer & internet banking instruction.
<b>2.26</b>	<b>eCIB Report</b>	Rs.50/- Flat

This section of the SOC is applicable to all customers who became UBL's customer as a result of the amalgamation of Silkbank Limited with and into UBL. All other charges as applicable on other UBL's customers shall be applicable as per prevailing UBL's SOC. However, any deviations/ waivers to the charges can be provided by UBL as per management's discretion.

2.27	<b>Other certificates</b>	Emigration Certificate: Rs. 200/- per certificate. Proprietorship Certificate: Rs.175/- per Certificate. No Objection Certificate (NOC): Rs.175/- per Certificate.
2.28	<b>Tax Certificate</b>	Free
2.29	<b>Proceeds Realization Certificate under PRI</b>	Rs 500/- Per Certificate
2.30	<b>Hold mail service</b>	Free
2.31	<b>Swift OD Finance</b>	NA
2.32	<b>RTGS</b>	<b>Free</b>
2.33	<b>Collection of Prize money &amp; face value of National Prize Bonds through commercial banks</b>	Rs. 500/- + CIT Charges at Actual (Per Transaction)

### c. Debit Card Charges

3.1	<b>Debit Card Issuance Fee - (Basic)</b>	Paypak: Rs.2,000 Classic VDC : Rs.2,800 Gold VDC: Rs.3,500 Platinum VDC: Rs.5,300
3.2	<b>Debit Card Annual Fee - (Basic)</b>	Paypak: Rs.2,000 Classic VDC : Rs.2,800 Gold VDC: Rs.3,500 Platinum VDC: Rs.5,300
3.3	<b>Card Re-Issuance</b>	Paypak: Rs.1,800 Classic VDC : Rs. 1,800 Gold VDC: Rs. 1,800 Platinum VDC: Rs. 1,800
3.4	<b>Re-Issuance of Pin</b>	Free
3.5	<b>Cash Withdrawal From other Bank's ATM</b>	Rs. 23.44/- (For BVA Plus and AIO customers, if monthly average balance of Rs. 100,000/- is maintained, then fee will be reversed)
3.6	<b>Cash Withdrawal International ATM/POS</b>	4.5% or Rs. 100/- whichever is higher

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<b>3.7</b>	<b>Balance Inquiry From other Bank's ATM(1Link Network)</b>	Rs. 3.13/- Per Transaction
<b>3.9</b>	<b>International ATM Balance Inquiry</b>	Rs. 225/- Per Transaction
<b>3.10</b>	<b>Mini statement charges</b>	Rs 3.5/- per transaction
<b>3.11</b>	<b>IBFT Charges</b>	a) Free up to Aggregate Monthly Limit of Rs.25,000/-. b) More than Aggregate Monthly Limit of Rs. 25,000/- 0.1% of the transaction amount or Rs. 200/-, whichever is lower (Charges are inclusive of Sales Tax/FED) c) IBFT visa Raast : Free
<b>3.12</b>	<b>POS transactions in Pakistan</b>	Free
<b>3.13</b>	<b>Utility bill payment charges</b>	Free
<b>3.14</b>	<b>Document transaction retrieval charges</b>	Free

<b>3.16</b>	<b>Charge back - international</b>	Free
<b>3.17</b>	<b>Charge back - local</b>	Free
<b>3.18</b>	<b>Arbitration charges</b>	At actual
<b>3.19</b>	<b>VDC limit Enhancement</b>	Rs. 1,450/-
<b>3.20</b>	<b>ATM slip charges</b>	Rs 3.5/- per transaction
All international transactions settled outside Pakistan will be charged at open market rate. Any variance in interbank and open market rates will be borne by the customers.		



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## SAVING ACCOUNT CHARGES

### d. Lockers

<b>4.1</b>	<b>Safe deposit Locker Charges</b> Note: In addition, key deposit to be recovered as per size of locker	Small - Rs. 7,500 Medium - Rs. 10,000 Large Rs. 12,500 Extra Large Rs. 15,500
<b>4.2</b>	<b>Late Fee on Locker Charges in case locker falls in arrears for more than one month</b>	10% of the applicable annual locker rent every year.
<b>4.3</b>	<b>Breaking Charges</b>	Rs. 4,000/- flat or actual whichever is higher
<b>4.4</b>	<b>Key Deposit Charges (refundable)</b> One Time key charges will apply at the time of issuance of new locker	Small - Rs. 3,500 Medium - Rs. 4,000 Large Rs. 5,000 Extra Large Rs. 6,500

<b>4.5</b>	<b>Waiver of Safe Deposit Locker Fee</b> <b>(Only for SBL Existing Clocker Holders)</b>	<b>Monthly average balance</b>	<b>Locker Charges</b>
		Less than Rs. 3,000,000/-	Same as locker charges
		Rs. 3,000,000/- to 5,000,000/-	Small or medium free
		Rs. 5,000,001/- to 10,000,000	Large free
		Rs. 10,000,001/- and above	Extra-large free
		On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable. This Criteria is for existing SBL Locker Holders until 31st March 2025. After which, annual locker rent shall be charged as per SOC	

### e. Branch Banking Charges

<b>5.1</b>	<b>Issuance of PO/DD/CDR</b>	Free
<b>5.2</b>	<b>Cancellation/Replacement of PO</b>	Free
<b>5.3</b>	<b>Issuance of Pay Order for payment of fees in favor of educational institutions, HEC/board, etc.</b>	Free

This section of the SOC is applicable to all customers who became UBL's customer as a result of the amalgamation of Silkbank Limited with and into UBL. All other charges as applicable on other UBL's customers shall be applicable as per prevailing UBL's SOC. However, any deviations/ waivers to the charges can be provided by UBL as per management's discretion.

<b>5.4</b>	<b>Minimum Balance Charges</b>	No Minimum Balance Requirement
<b>5.5</b>	<b>Duplicate Statement of account for more than 6 months</b>	Rs. 35/- per statement
<b>5.6</b>	<b>Duplicate Statement for closed accounts</b>	Rs. 35/- per statement
<b>5.7</b>	<b>Account closing charges</b>	NIL
<b>5.8</b>	<b>Inquiry/photocopy of old record</b>	At Actual
<b>5.9</b>	<b>Issuance of Balance/Account Maintenance Certificate</b>	Rs. 300 per certificate
<b>5.10</b>	<b>Out of pocket expenses</b>	At actual

<b>5.11</b>	<b>Central Excise levy &amp; any other government duties/taxes</b>	At actual
<b>5.12</b>	<b>Intercity transactions</b>	Free
<b>5.13</b>	<b>Online transfer from one account to another account</b>	Free
<b>5.14</b>	<b>Online Cash Deposit / Withdrawals (Intercity)</b>	Free
<b>5.15</b>	<b>Online Cash Deposit / Withdrawals (within city)</b>	Free
<b>5.16</b>	<b>OTC Cash Withdrawals</b>	Free
<b>5.17</b>	<b>SMS Alerts</b>	Free for all ADC/Digital transactions related to digital/branchless/self-service channel / mobile / internet banking. Non digital/branch related SMS (for other than digital transactions) Rs. 250 + FED per month
<b>5.18</b>	<b>E-Alert Charges</b>	Free

This section of the SOC is applicable to all customers who became UBL's customer as a result of the amalgamation of Silkbank Limited with and into UBL. All other charges as applicable on other UBL's customers shall be applicable as per prevailing UBL's SOC. However, any deviations/ waivers to the charges can be provided by UBL as per management's discretion.

5.19	<b>Cheque Book Issuance Charges</b>	Free
5.20	<b>Charges on cheque returned in inward clearing</b>	Rs. 800/- USD 5/- , GBP 3, EUR 4, AED 20, SAR 20
5.21	<b>Same Day Outward Clearing Charges</b>	Free
5.22	<b>Same Day Outward Clearing Cheque Returned</b>	Rs 500/- per transaction USD 10/- or equivalent per transaction
5.23	<b>Issuance of NBP/SBP Cheques</b>	Rs. 500/- per cheque
5.24	<b>Stop Payment of Cheques/PO/TT</b>	Rs. 600/- flat per instruction. USD 10 per instruction GBP 6 per instruction Euro 7 per instruction AED 35 per instruction SAR 35 per instruction
5.25	<b>Standing instruction Charges</b>	Rs. 325/- per transaction. Note: not applicable on bancassurance instructions, markup recovery of SME / Consumer & internet banking instruction
5.26	<b>eCIB Report</b>	Rs.50/- Flat

5.27	<b>Other certificates</b>	Emigration Certificate: Rs. 200/- per certificate. Proprietorship Certificate: Rs.175/- per Certificate. No Objection Certificate (NOC): Rs.175/- per Certificate
5.28	<b>Tax Certificate</b>	Free
5.29	<b>Proceeds Realization Certificate under PRI</b>	Rs 500/- Per Certificate
5.30	<b>Hold mail service</b>	Free
5.31	<b>Swift OD Finance</b>	NA
5.32	<b>RTGS</b>	<b>Free</b>
5.33	<b>Collection of Prize money &amp; face value of National Prize Bonds through commercial banks</b>	Rs. 500/- + CIT Charges at Actual (Per Transaction)

This section of the SOC is applicable to all customers who became UBL's customer as a result of the amalgamation of Silkbank Limited with and into UBL. All other charges as applicable on other UBL's customers shall be applicable as per prevailing UBL's SOC. However, any deviations/ waivers to the charges can be provided by UBL as per management's discretion.

## 6. Debit Card Charges

6.1	<b>Debit Card Issuance Fee - (Basic)</b>	Paypak: Rs.2,000 Classic VDC : Rs.2,800 Gold VDC: Rs. 3,500 Platinum VDC: Rs.5,300
6.2	<b>Debit Card Annual Fee - (Basic)</b>	Paypak: Rs.2,000 Classic VDC : Rs.2,800 Gold VDC: Rs. 3,500 Platinum VDC: Rs.5,300
6.3	<b>Card Re-Issuance</b>	Paypak: Rs.1,800 Classic VDC : Rs.1,800 Gold VDC: Rs.1,800 Platinum VDC: Rs.1,800
6.4	<b>Re-Issuance of Pin</b>	Free
6.5	<b>Cash Withdrawal From other Bank's ATM</b>	Rs. 23.44/-
6.6	<b>Cash Withdrawal International ATM/POS</b>	4.5% or Rs. 100/- whichever is higher

6.7	<b>Balance Inquiry From other Bank's ATM(1Link Network)</b>	Rs. 3.13/- Per Transaction
6.9	<b>International ATM Balance Inquiry</b>	Rs. 225/- Per Transaction
6.10	<b>Mini statement charges</b>	Rs 3.5/- per transaction
6.11	<b>IBFT Charges</b>	a) Free up to Aggregate Monthly Limit of Rs.25,000/-. b) More than Aggregate Monthly Limit of Rs. 25,000/- 0.1% of the transaction amount or Rs 200/-, whichever is lower (Charges are inclusive of Sales Tax/FED) c) IBFT visa Raast : Free
6.12	<b>POS transactions in Pakistan</b>	Free
6.13	<b>Utility bill payment charges</b>	Free

This section of the SOC is applicable to all customers who became UBL's customer as a result of the amalgamation of Silkbank Limited with and into UBL. All other charges as applicable on other UBL's customers shall be applicable as per prevailing UBL's SOC. However, any deviations/ waivers to the charges can be provided by UBL as per management's discretion.

## REMITTANCES

6.16	Charge back - international	Free
6.17	Charge back - local	Free
6.18	Arbitration charges	At actual
6.19	VDC limit Enhancement	Rs. 1,450/-
6.20	ATM slip charges	3.5 Per Transaction
All international transactions settled outside Pakistan will be charged at open market rate. Any variance in interbank and open market rates will be borne by the customers.		

## 7. INLAND LETTERS OF CREDIT

<p><b>71 Issuance</b></p> <p>Up to Rs. 100,000,000/- Over Rs. 100,000,000/-</p>	Up to 0.40% for 1 <sup>st</sup> Qtr or part thereof, up to 0.25%, for subsequent Qtr, Min Rs. 2,200/-
<p><b>72 Amendments</b></p> <p>721 Amendment involving increase in Amount of Validity</p> <p>722 Amendment without increase in Amount or Extension in Period of L/C</p> <p>723 Amendment charges on Transfer of Inland Letter of Credit to a New Beneficiary</p>	<p>Rs. 1,500/- per amendment (flat) or commission at rates specified under items 1 and 4</p> <p>(a) Above, if amendment increase in amount or extension in period of shipment.</p> <p>Case to be treated as opening of fresh L/C</p>

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<b>7.3 Advising</b>	Same as 7.1
<b>7.4 Amendment Advising</b>	Same as 7.2
<b>7.5 Confirmation Charges</b>	0.25% per quarter or part thereof, Min. Rs.300/-
<b>7.6 L/C Cancellation Charges</b>	Rs. 2,000/- plus swift charges Rs. 1000/- flat & communication charge (at actual)

## 8. COLLECTION

<b>8.1 Clean (Including Cheques and Bank Drafts, etc., where NIFT Facility is not Available)</b>	Rs. 250/- (flat) plus Courier or Postal Charges
<b>8.2 Clean (Including Cheques and Bank Drafts, etc.) sent through NIFT - Online</b>	Rs. 150/- (flat)
<b>8.3 Correspondent Bank Charges will be Recovered at Actual</b>	At Actual
<b>In case of Cheque Returned in Collection, Charges will be recovered on realization, but Postage / Courier Charges to be recovered at the time of lodgment.</b>	

## 9. PURCHASE OF BILLS

<b>9.1 Documentary Bills other than Drawn against Inland Letters of Credit</b>	0.40%, Minimum Rs. 1,000/- Plus Mark-Up from the date of purchase to the date of payment (Plus Communication Charges)
<b>9.2 Other Cheques / Demand Instruments (Like Dividend Warrant)</b>	0.35%. Minimum Rs. 100/- Collecting Agents Charges. If the collecting bank is other than Silkbank, it will be at actual

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<b>9.3 Returning Charges for Documentary and Clean Collections, in case the Instruments are Returned Unpaid</b>	Rs. 500/- per transaction USD 10/- or equivalent per transaction
<b>9.4 Mark-up shall be Applied as under on Bills Purchased / Negotiated</b>	
9.4.1 If Retired up to the 21 <sup>st</sup> day from the Date of Purchase	0.90%, Minimum Rs. 1,000/-
9.4.2 If Retired During Next 210 Days (Cushion Period)	
<b>9.5 Storage Charges</b>	At actual

#### 10. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT

<b>10.1 Sight Bills</b>	
10.1.1 Negotiating End	Commission @ 0.50% Minimum Rs. 1,000/- Plus markup as per DAC or approved by the Group/Business Head from the date of negotiation till realization. (Regular Bill period/tenure may be defined 07 days or 12 days whichever agreed by all stakeholders)
10.1.2 Collection Charges for Restricted L/Cs (where negotiation is restricted to some other Bank and presented to us for forwarding)	Rs. 1,000/- (flat) per bill

10.1.3 Mark-up at Opening End (at the Time of Retirement). Rates of mark-up:	60 paisas per Rs. 1,000/- per day from the date of negotiation Plus Bank's Commission @ 0.25% on the PAD amount (net of margin) created
i. If Retired within 3 Days of the Date of Lodgment	
ii. If Retired after 3 Days of Lodgment	65 paisas per Rs. 1,000/- per day from the date of negotiation Plus Bank's Commission @ 0.25% on the PAD amount (net of margin) created
<b>Note: No mark-up will be charged from the date of negotiation till the receipt of document at the branch.</b>	
10.1.4 Service Charges on Inland PAD	Rs. 1,500/- (flat) per bill
<b>10.2 Usance Bills</b>	
<b>10.2.1 At Opening End:</b>	0.40% per bill. Minimum Rs. 1,500/- 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 L/C
i. If Bill Matures after Expiry of L/C	
ii. Mark-up in case of Bills under Inland Usance Letters of Credit, if Bills are not Paid on Due Date (i.e. Maturity Date)	
<b>10.2.2 At Collecting End:</b>	
i. Collecting Charges	0.40% per bill. Minimum Rs. 1,500/-
ii. In case of Purchase	0.40%, Minimum Rs. 1,000/- 0.90%, Minimum Rs. 1,000/-

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### 11. FINANCE / ADVANCES

<b>Following Charges may be Recovered in Addition to Mark-up / Return on Investment</b>		
<b>11.1 Project Application Fee (Non-Refundable)</b>		
11.1.1 Projects having Capital Cost (Excluding Cost of Land and Buildings) up to Rs. 30 Million	As per arrangement	
11.1.2 Projects having Capital Cost (Excluding Cost of Land and Buildings) Exceeding Rs. 30 Million	As per arrangement	
<b>11.2 Fees and Charges in Respect of Project Financing in Addition to Interest / Return on Investment</b>	i. Project Evaluation / Appraisal Fee	Negotiable
	ii. Commitment Fee (on undisbursed balance) from the date of sanction to the date of disbursement	Negotiable

	iii. Legal Documentation Fee iv. Project Monitoring Fee (one-time charge) at the time of sanction v. Trusteeship Fee (to be recovered by the lead bank in case of consortium financing)	At actual Negotiable Negotiable
<b>11.3 SME / Commercial Advances including Funded and Non-Funded Facilities (Fresh/Enhancement/Renewal) Up to Rs. 1M Above</b> <b>1M to 5M Above</b> <b>5M to 10M Above</b> <b>10 to 15M Above</b> <b>15M to 20M Above</b> <b>20M to 30M Above</b> <b>30M to 50M Above</b> <b>50M to 100M</b> <b>Above 100M</b>	Rs. 4,000 Flat Rs. 5,500 or 0.05% (whichever is higher) Rs. 6,500 or 0.06% (whichever is higher) Rs. 12,000 or 0.05% (whichever is higher) Rs. 14,000 or 0.06% (whichever is higher) Rs. 17,000 or 0.05% (whichever is higher) Rs. 18,000 or 0.06% (whichever is higher) Rs. 27,000 or 0.06% (whichever is higher) Rs. 37,000 or 0.055% (whichever is higher)	
<b>11.4 Charges for the Issuance of N.O.C. on the Request of Customers/Clients for Creating Additional / Pari-Passu Charge / Second Charge on their Fixed Assets for Acquiring further Project Finance from other Banks / Financial Institutions</b>	CBG & SME As per arrangement Rs. 5,000/- (flat)	



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## SME PRODUCTS

<b>11.5 For Finance against Pledge / Hypothecation Various Charges may be levied as follows:</b>		
11.5.1 Godown Rent	At Actual	
11.5.2 Muqaddam	At Actual	
<b>11.6 Godown Inspection Charges</b>		To be credited to the Bank's Income Account
11.6.1 Within Municipal Limits or within a radius of 5 Kilometers from Silkbank's Branch outside Municipal Limits	Rs. 1,000/- (flat)	
11.6.2 Outside the Above Limits	Rs. 3,000/- (flat) T.A. / D.A. admissible to staff as per Silkbank's travel policy in addition to charges as mentioned above in (11.6.1)	
<b>11.7 Delivery Charges</b>		At actual
11.7.1 If a Godown Keeper is not posted, conveyance charges to be recovered		
<b>11.8 Other Incidental Expenses</b>		At actual
<b>11.9 Insurance Premia, Legal Charges</b>		At actual
<b>12. M'POWER</b>		
12.1 Processing Fee		Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
12.2 Approval Charges		Rs. 15,000/- or 0.1% of the approved amount (whichever is higher)
12.3 Management Consultancy Fee		Cursory Report: Rs. 4,000/- and Detailed Report: Rs. 8,000/-  50% additional fee would be charged for any additional business. Peripheral area - Rs. 500/- additionally
12.4 Late Payment Charges		Rs. 15,000/- per late payment
12.5 Line Renewal		Up to Rs. 15,000/- or 0.1% of the loan amount (whichever is higher)

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<b>12.6 Appraisal</b>	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- per property Peripheral Areas: Rs. 500/- additionally Drive By Appraisal: Rs. 2,500/-
<b>12.7 Property Insurance Premium</b>	Insurance rate as quoted by the vendor
<b>12.8 Legal Fee</b>	Preliminary Legal Opinion: Rs. 3,500/- (includes Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search). Final Legal Opinion: Rs. 3,000/-
<b>12.9 Life Insurance</b>	Optional and as per rate quoted by the vendor
<b>12.10 Documentation, Stamp Duties and Levies</b>	At actual
<b>12.11 Litigation Charges</b>	At actual
<b>12.12 Re-Appraisal Charges</b>	At actual
<b>12.13 Standing Instruction Charges</b>	As per Branch Banking
<b>12.14 SMS Alerts Fee</b>	Rs. 50/- per month
<b>12.15 Account Closure Fee</b>	Rs. 5,000/-
<b>Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government excise duties / taxes will be charged to the customer where applicable in addition to the above-mentioned charges.</b>	

### 13. AGRICULTURE BUSINESS FINANCE

<b>13.1 Processing Fee</b>	Rs. 5,000/-
<b>13.2 Management Consultancy Fee</b>	Up to Rs. 6,000/- 50% additional fee to be charged for any additional business
13.2.1 For Peripheral Areas	Rs. 500/- (additional charges)
<b>13.3 Prompt Payment Bonus</b>	As agreed on the facility acceptance letter
<b>13.4 Line Renewal Fee</b>	Rs. 5,000/-
<b>13.5 Appraisal Fee</b>	
13.5.1 Built Property	Up to Rs. 5,000/- per property
13.5.2 Flat	Up to Rs. 5,000/- per property
13.5.3 Land	Up to Rs. 4,000/- per property
13.5.4 For Peripheral Areas	Up to Rs. 500/- (additional charges)
<b>13.6 Insurance Charges</b>	As quoted by the vendor
<b>13.7 Legal Opinion</b>	
13.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)
13.7.2 Final Opinion	Up to Rs. 3,000/-

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<b>13.8 Letter of Guarantee</b>	Bank Commission Charges will be 0.40% per quarter
<b>13.9 Cheque Book Issuance Charges</b>	Rs. 5/- per leaf
<b>13.10 Cheque Return Fee</b>	Rs. 500/- or actual (whichever is higher) and mode of return mentioned
<b>13.11 SMS / E-mail Alert Services</b>	As per the SMS Alerts Charges table
<b>13.12 Litigation Charges</b>	At actual
<b>13.13 Re-Appraisal Charges</b>	At actual
<b>13.14 Cash Collection Charges</b>	Rs. 500/-
<b>13.15 Documentation, Stamp Duties and Levies</b>	At actual
<b>Note: All Branch Banking Charges will apply to transactions through branches.</b>	

#### 14. TEXTILES

<b>141 Processing Fee</b>	Rs. 5,000/-
<b>142 Management Consultancy Fee*</b>	Rs. 6,000/-
<b>143 Line Renewal Fee</b>	Rs. 5,000/-
<b>144 Appraisal Fee*</b>	
144.1 Built Property	Rs. 5,000/- per property

14.4.2 Land	Rs. 3,000/- per property
14.4.3 Flat	Rs. 5,000/- per property
14.4.4 For Peripheral Areas	Rs. 500/-
<b>14.5 Legal Fee*</b>	
145.1 Preliminary Opinion	Rs. 3,500/-
145.2 Final Opinion	Rs. 3,000/-
<b>14.6 Pay Orders and Demand Drafts</b>	
146.1 Line Size Rs. 1 Million to Rs. 10 Million	3 free pay orders and / or demand drafts
146.2 Line Size above Rs. 10 Million	5 free pay orders and / or demand drafts
<b>14.7 Letter of Guarantee</b>	
14.7.1 If Avg. Utilization of CF Limit is 0% - 25%	Bank Commission Charges will be 3% per annum
14.7.2 If Avg. Utilization of CF Limit is over 25% - less than 50%	Bank Commission will be 1.5% per annum
14.7.3 If Avg. Utilization of CF Limit is 50% and above	No Commission Charges
<b>14.8 Cheque Book Issuance Charges</b>	Rs. 5/- per leaf
<b>14.9 Property Insurance Charges*</b>	

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14.9.1 Residential Property	Up to 0.07% of the line amount plus 0.15% terrorism cover		
14.9.2 Commercial Property	Up to 0.09% of the line amount plus 0.15% terrorism cover		
14.9.3 Industrial Property	Up to 0.27% of the line amount plus 0.15% terrorism cover		
<b>14.10 Late Payment Charges</b>	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Less than Rs. 10 Million	Up to Rs. 1,000/-	Nil
	Rs. 10 Million to Rs. 20 Million	Up to Rs. 1,000/-	Up to Rs. 5,000/-
	Above Rs. 20 Million	Up to Rs. 1,000/-	Up to Rs. 10,000/-
	<b>14.11 Cheque Return Fee</b>		
<b>14.12 Documentation, Stamp Duties and Actual Levies*</b>			
<b>14.13 Litigation Charges</b>			
*All these charges are quoted by the vendor and are subject to change.			
*In addition to the above charges, all Government levies will be applicable.			

## 15. CASH EASE (BILL DISCOUNTING)

<b>15.1 Pay Orders and Demand Drafts</b>	
15.1.1 Up to Rs. 10 Million	3 free pay orders and / or demand drafts
15.1.2 Line Size above Rs. 10 Million	5 free pay orders and / or demand drafts
<b>15.2 Penal Mark-up</b>	3% above than the agreed mark-up rate for facility
<b>15.3 Cheque Return Fee</b>	Rs. 500/-
<b>15.4 Cheque Book Issuance Charges</b>	Up to Rs. 5/- per leaf
<b>15.5 Processing Charges</b>	0.1% of Loan Amount or as per agreement with customer
<b>15.6 Management Consultancy Fee</b>	Up to Rs. 5,000/-
<b>15.7 Litigation Charges</b>	At actual
<b>15.8 Re-Appraisal Charges</b>	At actual
<b>15.9 Cash Collection Charges</b>	Rs. 500/-
<b>15.10 Line Renewal Fee</b>	Rs. 5,000/- plus FED (If applicable)
<b>15.11 Insurance on Hypothecated Stock</b>	Up to 0.1% of line amount

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<p><b>15.12 For finance against pledge / hypothecation:</b>  a) Godown Rent  b) Mucaddam  c) Delivery Charges  i) If a Godown Keeper is not posted, conveyance charges will be recovered  ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation  d) CIB Report  i) For Individual  ii) For Corporate Entities  e) Other Incidental Expenses: Insurance Premium, Legal Charges etc.  f) Handling charges on marking of lien on Govt. Securities  g) Marking of lien on securities issued by UBL for other banks</p>	<p>At Actual  At Actual  At Actual    At Actual    Rs.50/- (flat)  Rs.50/- (flat) At Actual  Rs.500/- (flat) per customer</p>	<p><b>15.13 Other Charges on Advances</b>  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.  b) For the Issuance of NOC on the request of customers for creating charge on their current assets.  6-a) Redemption of charge fee to be recovered from the party when bank officers are called before Registrar for redemption for the mortgage.  b) Vacation of Charges  7-a) Registration with SECP &amp; Lawyer's charges for both Private &amp; Public limited companies where charge on current or fixed assets is registered  b) Registration of charge at Registrar's office. For Partnership/Proprietorship firms/ individual finances exceeding Rs.0.500 (M) for mortgage at registrar of Property office</p>	<p>Rs.10,000/- (flat) per transaction    Rs.10,000/- (flat) per transaction    Rs. 3,000/- (flat) per property    Rs.1,000/- per property    Actual plus Rs. 1,000/- per case    Actual plus Rs. 1,000/- per case</p>
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**16. AGRICULTURE PASS BOOK FINANCE**

<p><b>161 Processing Fee Pre-Login</b></p>	<p>Rs. 1,000/-</p>
<p><b>162 Processing Charges Post-Login</b></p>	<p>1% of the loan amount up to 5.0 Million  Rs. 50,000/- over and above 5.0 Million</p>

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<b>16.3 Late Payment Charges</b>	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Up to Rs. 1 Million	Rs. 100/-	Nil
	Rs. 1 Million to Rs. 3 Million	Rs. 200/-	Rs. 1,000/-
	Rs. 3 Million to Rs. 5 Million	Rs. 300/-	Rs. 2,000/-
	Above Rs. 5 Million to Rs. 10 Million	Rs. 400/-	Rs. 3,000/-
<b>16.4 Line Renewal Fee</b>	Rs. 1,000/-		
<b>16.5 Appraisal Fee</b>			
16.5.1 Built Property	Rs. 5,000/- per property		
16.5.2 Flat	Rs. 5,000/- per property		
16.5.3 Land	Up to Rs. 4,000/- per property		
16.5.4 For Peripheral Areas	Rs. 500/- (additional charges)		
<b>16.6 Insurance Charges</b>			
16.6.1 Residential	As quoted by the vendor		
16.6.2 Commercial	As quoted by the vendor		
16.6.3 Crops	Up to 2% per year of limit amount		
16.6.4 Tractor	Up to 3% of the loan amount for the entire period		
<b>16.7 Legal Fee (Residential / Commercial Properties)</b>			
16.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)		
16.7.2 Final Opinion	Up to Rs. 3,000/-		
<b>16.8 Legal Fee for Agricultural Land</b>			
16.8.1 Preliminary Opinion	Up to Rs. 2,000/-*		
16.8.2 Final Opinion	Up to Rs. 2,000/-*		
<b>*Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer</b>			
<b>16.9 Cheque Book Issuance Charges</b>	Rs. 5/- per leaf		
<b>16.10 Cheque Return Fee</b>	Rs. 300/- per instrument		

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<b>16.11 Documentation, Stamp Duties and Levies</b>	At actual	
<b>16.12 Repossession Charges for Moveable Assets</b>	At actual, quoted by the agency	
<b>16.13 Litigation Charges</b>	At actual	
<b>16.14 Deferrals</b>	Within 90 days of approval of limit	NIL
	Above 90 days of approval of limit	Additional 1.50% markup rate will be charged on facility limit.

#### SALE AND PURCHASE OF SECURITIES

#### 17. SECURITIES

<b>171 Sale and Purchase of Shares and Securities</b>	Rs. 500/- per transaction
<b>172 Charges for Collection of Interest / Return / Dividend</b>	0.30% on the amount of interest/return/dividend collected/paid minimum Rs. 20/- plus out of pocket expenses Rs. 8,000/-
<b>173 Handling Charges for Conversion, Renewal, Consolidation or Subdivision of Government Securities</b>	Rs. 20/- per script.
<b>174 No objection certificate / Release of collateral</b>	Rs. 10,000/- Flat

#### 18. GUARANTEES

<b>18.1 Guarantees Issued to Shipping Companies in Lieu of Bill of Lading</b>	Rs 1,850/- (Flat)	
<b>18.2 Letter of Guarantees</b>	Volume in a Calendar Year	Charges
	Up to Rs 50,000,000	0.50% per quarter or part thereof, Min Rs.600/-
	Rs. 50,000,001/- to Rs. 150,000,000/-	0.40% per quarter or thereof
	Over Rs. 150,000,000/-	0.35% per quarter or part thereof
<b>18.3 LG with Operative Clause &amp; 100% cash margin in non-remunerative accounts</b>	0.50% per quarter or part thereof, Min Rs.600/-	

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<b>18.4 Amendment</b>	Rs.1,200/- per amendment (flat) or commission at rate specified above if amendment involves increase in amount or extension in period. Incase or extension in period.
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## 19. COMMUNICATION CHARGES

### BRANCH BANKING CHARGES

<b>19.1 Ordinary Mail</b>	Min Rs.50
<b>19.2 Registered Post</b>	For inland LC : Actual, Min Rs.200; For foreign import LC : Actual, Min Rs.1200
<b>19.3 Courier (Within City)</b>	Actual, Min Rs.100
<b>19.4 Courier (Outside City)</b>	Actual, Min Rs.100
<b>19.5 Courier (Outside Country)</b>	Actual, Min Rs.2,600
<b>19.6 Fax / Telephone</b>	Rs.100 Per call/per message

## 20. PHONE BANKING

<b>20.1 Statement Regeneration</b>	Rs.35
<b>20.2 Pay Order Issuance</b>	Free
<b>20.3 Demand Draft Issuance</b>	Free
<b>20.4 Utility Bills Payment</b>	Free
<b>20.5 Account Balance Inquiry</b>	Free
<b>20.6 Transactions Inquiry</b>	Free

<b>20.7 Address / Telephone Number Change</b>	Free
<b>20.8 Cheque Book Issuance</b>	Free
<b>20.9 FOREX Rates</b>	Free
<b>20.10 Debit Card Replacement</b>	Free
<b>20.11 Debit Card Transaction Inquiry</b>	Free
<b>20.12 Debit Card Activation</b>	Free
<b>20.13 Debit Card Blocking</b>	Free
<b>20.14 Debit Card PIN Regeneration</b>	Free
<b>20.15 Account Linking Request</b>	Free
<b>20.16 Account De-Linking Request</b>	Free
<b>20.17 Personal Data Correction</b>	Free
<b>20.18 Internet Banking Registration</b>	Free
<b>20.19 Cheque Stop Payment Charges</b>	Rs.600 (flat) per instruction for PKR A/C

## 21. DORMANT ACCOUNT

In case a customer does not operate the account for 1 year, the Bank will mark the account as dormant. Non-operative loan accounts will be marked PND instead of dormant.



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## 22. IPS ACCOUNT

<b>22.1 Account opening (Silkbank Customer)</b>	Free
<b>22.2 Custody Charges</b>	Domestic : Free International :Free
<b>22.3 Transaction Charges (Silkbank Customer)</b>	Domestic : Free Primary market participation Fee : Free
<b>22.4 Statement Charges</b>	Quarterly Free. On demand. Rs. 100 per statement

## 23. PERSONAL LOAN

<b>23.1 Processing Fee</b>	Rs. 6,000/- or 1.5% of the loan amount (whichever is higher, subject to approval)
<b>23.2 Pre-payment Charges</b>	1st Year: 10% of the remaining principal 2nd year onwards: 7% of the remaining principal
<b>23.3 Partial Payoff Fee</b>	6% of partial payment amount
<b>23.3 Late Payment Charges</b>	Rs. 1,500/- per missed installment At Actual
<b>23.4 Insurance</b>	
<b>23.5 Top-up Facility</b>	Rs. 6,000/- or 1.5% of the loan amount (whichever is higher, subject to approval)
<b>23.6 Litigation Charges</b>	At actual
<b>23.7 Pay Order Re-Issuance</b>	Rs. 500/-
<b>23.8 Pay of Sheet Re-Issuance</b>	Rs. 500/-
<b>23.9 Credit Protector</b>	0.60% of loan amount (third party payment)

**Note:**

- All Government levies, duties and taxes will be charged to the customer where applicable in addition to the above-mentioned rates.
- All regular branch banking charges will be applied for the transactions through branches. In addition to the above, Commission/Service Charges, Recovery of Courier/Postage/Fax Charges will also be made according to the prescribed tariff? (Where applicable).
- The abovementioned details have been given here for information purpose and are subject to change from time to time. Please refer to the Schedule of Charges (SOC) placed on our website ([www.silkbank.com.pk](http://www.silkbank.com.pk)) or at our branches for amendments.

**24. READY LINE**

<b>27.1 Annual Fee</b>	Rs. 5,000/-
<b>27.2 Processing Fee</b>	Rs. 4,000/- or 1% of the loan amount (whichever is higher, subject to approval)
<b>27.3 Late Payment Charges</b>	Rs. 1,800/-
<b>27.4 Enhancement Fee</b>	Rs. 4,000/-
<b>27.5 Credit Protector Fee</b>	0.60% of monthly outstanding amount (third party payment)
<b>27.6 Litigation Charges</b>	At actual
<b>27.7 Minimum Balance Penalty</b>	Nil
<b>27.8 Online Cash Deposit</b>	No Charges on Re-payment Account
<b>27.9 Stamp Duties</b>	At actual
<b>27.10 SMS Alert Fee</b>	Free for Digital Messages (PKR 250/- for other messages)

<b>27.11 Cheque Book Charges</b>	Free
<b>27.12 Pay Order Charges</b>	Free
<b>27.13 Cheque Return Fee</b>	Rs. 800/-
<b>27.14 VISA Debit Card Annual Fee - Classic</b>	Rs. 1,500/- (First VDC Free)
<b>27.16 VISA Debit Card - Replacement Charges - Classic</b>	Rs. 1,000/-
<b>27.17 VISA Debit Card - Re-issuance Charges - Classic</b>	Rs. 1,000/-
<b>27.18 VISA Debit Card Annual Fee - Platinum</b>	Rs. 3,000/-
<b>27.19 VISA Debit Card - Replacement Charges - Platinum</b>	Rs. 1,500/-
<b>27.20 VISA Debit Card - Re-issuance Charges - Platinum</b>	Rs. 1,500/-
<b>27.21 Auto Debit Payments</b>	Rs. 100/- per month
<b>27.24 Utility Bill Payment Charges</b>	Free
<b>27.24 Safe Deposit Locker Charges</b>	Please refer to Safe Deposit Locker Charges (Section 1.1 branch banking in Main Schedule of Bank Charges)

**Note:**

- All regular branch banking charges will be applied for the transactions through branches.
- In addition to the above, Commission/ Service charges, Recovery of Courier/ Postage/ Fax charges Will also be made according to the prescribed tariff (where applicable).
  - In addition to the charges above, all applicable Government levies, duties, FED will also be recovered.
  - The abovementioned details have been given here for information purpose and are subject to Change from time to time. Please refer to the Schedule of Charges (SOC) placed on our Website ([www.silkbank.com.pk](http://www.silkbank.com.pk)) or at our branches for amendments.
  - All International transactions settled outside Pakistan will be charged at Open Market rate. Any variance in Inter-bank and Open Market rates will be borne by the customers.

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## 25. SALARY PREMIUM ACCOUNT

<b>28.1 Cheque Book</b>	As per SOC
<b>28.2 Over-the-Counter Cash Withdrawal</b>	Free
<b>28.3 Pay Order / Demand Draft / CDR</b>	As per SOC
<b>28.4 Intercity Transactions</b>	Free
<b>28.5 SMS Alerts</b>	Free for all ADC/Digital transactions. Non digital/branch related SMS Rs. 250 + FED per month
<b>28.6 VISA Debit Card</b>	Free
<b>28.7 E-Statement</b>	Free

## 29. SALARY PREMIUM PLUS

<b>29.1 Minimum Balance Requirement</b>	Nil
<b>29.2 Cheque Book (25 Leaves)</b>	Free
<b>29.3 Debit Cards</b>	Free
<b>29.4 Debit Card Re-issuance - Classic</b>	As per SOC
<b>29.5 Bank Statement</b>	Free
<b>29.6 Banker's Cheque</b>	Free
<b>29.7 Transactions within city</b>	Free
<b>29.8 Transactions outside city</b>	Free
<b>29.9 Bank Certificates</b>	Free
<b>29.10 SMS Alerts</b>	Free for all ADC/Digital transactions. Non digital/branch related SMS Rs.250 + FED per month
<b>29.11 IBFT</b>	Free for IBFT Via Digital App and ATM
<b>Note:</b> All other charges / benefits as defined under the SOC will remain in place for Salary Premium Plus as well.	

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### 30. CREDIT CARDS

30.1 Membership Fee	Annual Fee			
	Basic	Supplementary		
VISA Signature	Rs. 30,000/-	Rs. 15,000/-		
VISA Platinum	Rs. 20,000/-	Rs. 10,000/-		
VISA Gold	Rs. 10,000/-	Rs. 5,000/-		
VISA Classic	Rs. 5,000/-	Rs. 2,500/-		
Mastercard Platinum	Rs. 16,000/-	Rs. 8,000/-		
Mastercard Titanium	Rs. 12,000/-	Rs. 6,000/-		
Mastercard Gold	Rs. 7,500/-	Rs. 3,750/-		
Mastercard Standard	Rs. 3,000/-	Rs. 1,500/-		
30.2 Annualized Percentage Rate (APR)				
Retail	44%			
Cash	44%			
Open BTF	Up to 28%			
Installment Plans	Tenor	BTF Installment Plan	Retail Installment Plan	PO / IBFT / Alliances Installment Plan
	3 months	26.80%	31.23%	35.65%
	6 months	30.23%	35.15%	40.05%
	9 months			41.34%
	12 months	31.72%	36.74%	41.70%
	18 months	31.76%	36.68%	41.50%
	24 months	31.46%	36.22%	40.88%
	36 months	30.59%	35.07%	39.43%
	48 months	29.70%		38.05%
	60 months	28.88%		36.82%
30.3 Other Charges				
Late Payment Fee	Rs. 2,000/-			
Excess Over Limit Fee	Rs. 1,600/-			
Cheque Return Fee	Rs. 1,000/-			

Direct Debit Rejection Fee	Rs. 620/-
Cash Advance Fee	3% of the transaction amount or Rs. 1,000/- (whichever is higher)
Flexible Installment Plan Processing Charges	Fixed Installment Plan: Rs. 800/- (Flat), Alliances: 2% or Rs. 800/- (whichever is higher) Online Installment Plans: 2% or Rs 800/- (whichever is higher)
Flexible Installment Plan Pre-payment Charges	5% of the outstanding amount or Rs. 1,000/- (whichever is higher)
0% APR BTF Processing Fee	5.25% (3 months), 9.00% (6 months), 12.75% (9 months) 16.50% (12 months)
Insurance Cancellation Fee	Free
SMS & E-Alert Charges	Free for Digital Messages (PKR 250/- for other messages)
Card Upgrade Fee	Rs. 740/-
Card Replacement Fee	Rs. 1,000/-
New Card Design Fee	Rs. 2,500/-
Direct Debit Enrollment Fee	Free
Utility Bill Payment Fee	Free
Top-up Facility (Limit Enhancement) Fee	Rs. 1,000/-
Pay Order / Demand Draft Issuance Charges	Free
Foreign Transaction Charges	4.5% of transaction amount or PKR 100/- (whichever is higher)
VISA Arbitration Charges for Disputed Transactions	USD 500/-
Voucher Retrieval Fee	Free
Litigation Charges	At actual
Lounge Access	CIP Lounge: Free for Signature Cardholders only (Karachi, Lahore, Islamabad for International Travel) Rs. 2,000/- per visit (where visits exceed allotment or spend criteria is not met)
Gym Visit Fee	

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Other Card Bill Payment via Silkbank Credit Card	2.5% of transaction amount.
Silkbank Card Bill Payment via Other Banks	Free
Rewards Category Switching cost	Rs. 1,500/- per instance
Foreign Currency Transaction Charges Settled Outside Pakistan	4.5% of transaction amount or PKR 100/- (whichever is higher)
<b>30.4 Silkbank Credit Card Insurance Plans</b>	
Silk Protect Charges	0.79% of outstanding amount
Critical Illness Insurance Plan Charges	Plan-A: Rs. 9,900/-, Plan-B: Rs. 16,500/-, Plan-C: Rs. 23,100/-
Purchase Protection Charges	Rs. 190/- to Rs. 6,120/- (Varies as per sum insured and desired coverage period)
Travel Cover Insurance Charges	Domestic Air Travel: Rs. 90/- to Rs. 1,600/- (Varies as per desired plan and coverage period) International Air Travel: Rs. 600/- to Rs. 93,000/- (Varies as per desired plan and coverage period) Student Air Travel: Rs. 9,500/- to Rs. 53,500/- (Varies as per desired plan and coverage period)
Covid-19 Protection Insurance Plan	Rs. 1,450/- to Rs. 27,325/- (Varies as per desired plan)
Education Insurance Plan	Plan-A: Rs. 3,300/-, Plan-B: Rs. 6,500/-, Plan-C: Rs. 9,800/- Up to Rs. 2,400/- per month
Education/Medical Installment Plan	3-months 1.5% or Rs 800/- , 6-months 3% or Rs 800/-, 12-months 6% or 800/- (whichever is higher) Up to Rs. 2,400/- per month
Income Continuity Plan (1-5 years Coverage)	
<b>30.5 VISA Specific Charges</b>	
Global Customer Assistant Service (GCAS) - VISA Fee Lost & Stolen Card	USD 35/- per request
Emergency Card Replacement (Platinum & Gold)	USD 250/- per request
Emergency Card Disbursement	USD 175/- per request
Emergency Service Request Denied or Fulfilled by Issuer or Cancelled Cardholder Inquiry Service / VISA Assistance Centre	USD 50/- per request USD 7.50/- per request

<b>30.6 MasterCard Specific Charges</b>	
Global Service (GS) - MasterCard Fee Lost & Stolen Card	USD 40/- per request
Emergency Card Replacement	USD 148/- per request
Emergency Authorization	USD 125/- per request
Emergency Service Request Denied or Fulfilled by Issuer or Cancelled	USD 50/- per request
Cardholder Inquiry Service / MasterCard Assistance Centre	USD 7.75/- per request
<b>Note:</b> Other VISA / MasterCard Charges may be applied at actual, based on VISA / MasterCard policy, Bank Charges may be waived based on any special promotions. All International transactions settled outside Pakistan will be charged at Open Market rate. Any variance in Inter-bank and Open Market rates will be borne by the customers.	

### 30. RUNNING FINANCE

<b>Running Finance Facility (Branch Banking Customers)</b>	
<b>31.1 Processing Charges</b>	0.1% or Rs. 5,000/- (whichever is higher)
<b>31.2 Late Payment Charges</b>	Rs. 1,000/- per month
<b>Note:</b> All other charges/benefits as defined under SOC will remain in place for Running Finance Facility Branch Banking as well	

### 31. CHARGES WAIVER FOR STAFF

<b>All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account)</b>	
<b>321 Pay Order</b>	As per SOC
<b>322 Demand Draft</b>	As per SOC

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<b>32.3 Intercity Transactions</b>	As per SOC
<b>32.4 Local Collection</b>	As per SOC
<b>32.5 Cheque Book for Salary Account Only</b>	Free
<b>32.6 Locker Rent</b>	50% off on one locker rent
<b>32.7 Lien on Locker Rent</b>	As per SOC
<b>32.8 Key Deposit</b>	Free
<b>32.9 PO / DD Cancellation</b>	Free
<b>32.10 Incidental Charges from Salary Account</b>	As per SOC
<b>32.11 Foreign Remittance (Home Remittance)</b>	Free of charge upto Rs. 50 million
<b>32.12 VDC Issuance &amp; Annual Charges (Staff Salary Account)</b>	Free
<b>32.13 Stop Payment</b>	As per SOC
<b>32.14 Remittance Abroad other than through Foreign Currency Accounts</b>	As per SOC
<b>32.15 Over-the-Counter Cash Withdrawal on Salary Account</b>	Free
<b>32.16 SMS Alerts (on Salary Accounts)</b>	As per SOC
<b>32.17 VDC Service Fees / Mini-Statements</b>	As per SOC
<b>32.18 IBFT from Staff Salary Account</b>	As per SOC
<b>32.19 Foreign Remittance Commission / Service Charges</b>	As per SOC
<b>32.20 Inward Clearing Return Charges</b>	As per SOC
<b>32.21 Same Day Clearing Lodgment Charges</b>	As per SOC
<b>32.22 Same Day Clearing Return Charges</b>	As per SOC

<b>33. Waivers List</b>	
33.1 VDC Issuance & Annual Charges	Free
33.2 Statement of Accounts	Unlimited Free
33.3 Foreign Currency / Travelers Cheque For one Individual's travel quota (Currently USD 2,100 per annum)	Free
33.4 Exemption on minimum balance penalty	Waived
<b>Note: All other charges to staff will be as per SOC</b>	

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### 33. NOTES

The above facilities will also be available free of charge to Diplomatic Missions and Attaché Offices. No charges will be recovered on remittances from charitable institutions and trusts.

#### **Out-of-Pocket Expenses**

Out-of-Pocket Expenses (not specifically mentioned elsewhere in this Schedule of Charges) such as Telephone Charges, SWIFT Charges, Fax Charges, Courier Charges, Postages, Conveyance, etc., and / or other expenses / charges paid by the Bank in connection with the services / facilities provided to customers shall be charged at actual.

Charges relating to Corporate / Prime / High Net Worth individual customers may differ and are subject to special arrangement.

All Government Excise Duties / Taxes / Zakat, etc. are for the customer's account and will be deducted in addition to the above-mentioned charges.

Out-of-Pocket Expenses and Correspondence Bank Charges will be recovered at actual, on free services.

<b>Cash Management Transactions &amp; System Charges</b>	
Collection Solutions	Fees / Charges to be negotiated on case-to-case basis
Payment Solutions	Fees / Charges to be negotiated on case-to-case basis
Silk Cash Manager System	Fees / Charges to be negotiated on case-to-case basis

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### FOREIGN CURRENCY ACCOUNTS & REMITTANCES

#### Outward

Foreign Remittance through FCY Account a) Current FCY Accounts:	a) 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.
b) Saving FCY Accounts:	b) 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
Remittance of cash deposited in FCY Accounts and withdrawn via FTT / FDD / Conversion/Transfer/Inward Clearing within 15 Days from the date of such deposit	Charges of Foreign Remittance through FCY account, plus service charges @ 0.25% to be recovered Min Rs. 200/-

#### Inward

Home Remittance (including PRI)	Free if proceeds are credited to an account with our bank; otherwise, Flat Rs 500/- Inclusive Postage / Courier Charges
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#### Collection & Clearing

Clean Outward Bills for collection (OBC) Lodgment	0.7%, Min USD 8, Max USD 18 or equivalent Rupees per collection. For international collection, additional foreign bank charges will apply plus courier charges (International: USD 35 or equivalent, Domestic: PKR 50)
Inward Bills for collection (IBC)	Free
US Dollar Outward Local Clearing	Free
Return of cheque in local Dollar Clearing:	Rs.500/- (Flat)
(a) Inward Clearing	
(b) Outward Clearing	Rs.500/- (Flat)
Stop Payment of Cheque	USD 10/- or equivalent other FCY
<b>Miscellaneous Charges</b>	
Issuance of Certificate regarding Performance, Balance, Maintenance etc.	Rs. 300/- per certificate
Cheque book Issuance for FCY accounts	Free
Duplicate Statement of Account	Rs. 35/- per statement (Charges are inclusive of Sales Tax/FED)
Standing instruction charges in foreign currency Accounts	USD 5/- or Equivalent per transaction
Foreign SWIFT Charges	
a) Full Text LC/ Guarantee & Long Messages	Rs.2,000/-flat
b) Short Text/LC amendment & other messages	Rs.1,000/-flat
Correspondent Charges (If Any)	To be recovered as per actual
Postage & Courier (If Any)	
(a) Local	at actual Min Rs. 100/-
(b) Foreign	at actual Min Rs. 2,600/-



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## Domestic Banking

### Remittances

Issuance of Pay Order (PO) / CDR/ DD: For All Emaan Islamic Accounts	Free
Pay order in favor of Educational Institution, HEC / Board etc. for payment of Student fee/dues	Free
Stop Payment of PO/DD/CDR	Rs. 600/- Flat per instructions
Cancellation/ Refund of PO / DD / CDR	Free
RTGS	Free

### Online, Clearing & Collection Transactions

Within City Online Cash/Cheque Deposit & Withdrawal:	Free
Inter-city Online Cash/Cheque:	
(a) Deposit	Free
(b) Withdrawal	Free
Same Day Clearing Charges	Free
ECIB Report	at actual or Rs. 50 /- (Flat) (which ever is higher)
Cheque Returned Unpaid:	
(a) Inward Clearing	Rs: 800/- (due to funds insufficient)
(b) Outward Clearing	Free
Intercity Outward Clearing	Free
Online Transfer from One Customer Account to Another	Free
Outward Bills for Collection (where NIFT not available)	Rs. 250/- plus courier charges or actual wherever applicable

### Miscellaneous Charges

Cheque Book Issuance	Free
Stop Payment of Cheques	Rs. 600/- per instruction
Standing Instruction Charges	Rs. 325/- per attempt
Account Closing Charges	Free
Issuance of Balance/ Account Maintenance	Rs. 300/- per certificate
WHT Certificate	Free
All Other Certificates not specified else where	PKR 175/-
Hold Mail Service (Discontinue for new cases)	Rs. 2,000/- per annum in advance (Jan to Dec)
Retrieval of Old Records:	Rs. 500/-
<b>SMS Alerts Service</b>	
a)ATM / POS Transaction	a) Free
b)All Transactions	b) Rs.250/- + fed per month
E-Alert charges	Free
Ad-hoc Account statement Issuance Charge	Rs. 35/-
All Reminder Letter Charges	Rs. 130/-

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<b>Visa Debit Card</b>	
VISA Debit Card Annual Charges	Rs. 2,800/- per annum.
VISA Debit Card Replacement Charges	Rs. 1,800/-
PayPak Debit Card	Rs. 2,000/- per annum.
PayPak Debit Card Replacement Charges	Rs 1,800/-

#### **Cash Withdrawal**

From Own Bank ATM	Free
From Other Bank's ATM	Rs. 23.44/-
International ATM	4.5% of transaction amount or Rs. 100/- (whichever is higher)
Charge Back - International	1,000/- Plus Tax
Charge Back-Local	Rs. 300/- (per transaction)
Arbitration charges	USD 500/- or equivalent
VDC Limit Enhancement	Rs.1450/-
<b>Balance Inquiry</b>	
From Own Bank ATMs	Free
From Other Banks' ATMs (MNET Network)	Rs. 3.13/- per transaction
From Other Banks' ATMs (1-Link ATMs)	Rs. 3.13/- per transaction
International ATM	Rs. 225/- per transaction
<b>ATM Slip Charges</b>	
Emaan Islamic Card on Silkbank ATM	Rs. 3.5/- per transaction
Emaan Islamic Card at Member Bank ATM	Rs. 3.13/- per transaction

#### **Point of Sale (POS) Transactions**

POS Transaction (In Pakistan)	Free
POS Charges (International)	4.5% of transaction amount or Rs. 100/- whichever is higher (except for

#### **Miscellaneous Charges**

<b>IBFT Charges</b>	
a) Aggregated Rs less than Rs 25,000	Free
b) More than Rs. 25,000/-	0.1 % of the transactions amount or Rs. 200/- whichever is lower in a
Document Retrieval Fee:	
(a) Local	Rs. 370/- per document
(b) International	Rs. 1,000/- per document

#### **Lockers**

<b>Charges for Safe Deposit Lockers</b>	
a. Small	Rs. 7,500/- per annum
b. Medium	Rs. 10,000/- per annum
c. Large	Rs. 12,500/- per annum
d. Extra Large	Rs. 15,000/- per annum
Late payment charge (to be deposited in Charityfund)	10% of the applicable annual locker rent every year
<b>Key Deposit (Refundable)</b>	
Small	Rs. 3,500/-
Medium	Rs. 4,000/-
Large	Rs. 5,000/-
Extra Large	Rs. 6,500/-
Locker Breaking Charges	4,000/- flat per locker or at actual whichever is higher

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### Product-Based Charges & Waivers

Emaan Business Value Account Plus	<p>Waiver of Charges on below services based on maintaining a balance of Rs. 10,000/-</p> <ul style="list-style-type: none"> <li>• Intercity Transactions</li> <li>• Cheque Books</li> <li>• Pay Orders &amp; Demand Drafts</li> <li>• Emaan Debit Card</li> <li>• E-Statements Facility</li> <li>• Mobile Banking - SilkMobile</li> <li>• Internet Banking Facility</li> <li>• SMS Alerts for ADC transactions</li> </ul> <p>In Addition to above Waivers, charges on following services will also be waived based on maintaining a balance of Rs. 100,000/-</p> <ul style="list-style-type: none"> <li>• ATM Transactions from other Banks</li> <li>• Free Funds Transfer &amp; Interbank Funds Transfer*</li> <li>• Free Inventory Takaful</li> </ul>
Emaan All in One Account	<p>Waiver of Charges on below Seervices subject to maintenance of minimum monthly average balance of Rs. 100,000 and above:</p> <ol style="list-style-type: none"> <li>i) SMS Alerts for ADC Transactions</li> <li>ii) Pay Order &amp; Demand Draft Issuance</li> <li>iii) ATM Transaction from other Banks' ATMs</li> <li>iv) Cheque Books</li> <li>v) Over the Counter Cash Withdrawal</li> <li>vi) Debit Card Fee on Annual basis</li> <li>vii) IBFT (Inter Bank Fund Transfer)</li> <li>viii) Complimentary Takaful Coverages*</li> </ol> <p>* Terms and condition applied</p>

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## Trade Services \*

### Imports (LC/ Advance Payment/ Contract/ Collection/ Open Account)

To be paid flat / lump sum in advance

LC Opening Commission (Local as well as FCY)

#### Letter of Credit

		Minimum Rs. 2,200				Minimum Rs. 2,200	
From	To	Per QTR or Part thereof		From	To	Per QTR or Part thereof	
UPTO	500,000	2,200		27,500,001	30,000,000	115,000	
500,001	800,000	2,600		30,000,001	32,500,000	125,000	
800,001	1,000,000	3,600		32,500,001	35,000,000	135,000	
1,000,001	1,500,000	5,000		35,000,001	37,500,000	145,000	
1,500,001	2,000,000	7,000		37,500,001	40,000,000	155,000	
2,000,001	2,500,000	9,000		40,000,001	42,500,000	165,000	
2,500,001	3,000,000	11,000		42,500,001	45,000,000	175,000	
3,000,001	3,500,000	13,000		45,000,001	47,500,000	185,000	
3,500,001	4,000,000	15,000		47,500,001	50,000,000	195,000	
4,000,001	4,500,000	17,000		50,000,001	52,500,000	205,000	
4,500,001	5,000,000	19,000		52,500,001	55,000,000	215,000	
5,000,001	5,500,000	21,000		55,000,001	57,500,000	225,000	
5,500,001	6,000,000	23,000		57,500,001	60,000,000	235,000	
6,000,001	6,500,000	25,000		60,000,001	62,500,000	245,000	
6,500,001	7,000,000	27,000		62,500,001	65,000,000	255,000	
7,000,001	7,500,000	29,000		65,000,001	67,500,000	265,000	
7,500,001	8,000,000	31,000		67,500,001	70,000,000	275,000	
8,000,001	8,500,000	33,000		70,000,001	72,500,000	285,000	
8,500,001	9,000,000	35,000		72,500,001	75,000,000	295,000	
9,000,001	9,500,000	37,000		75,000,001	80,000,000	315,000	
9,500,001	10,000,000	39,000		80,000,001	82,500,000	325,000	
10,000,001	12,500,000	45,000		82,500,001	85,000,000	335,000	
12,500,001	15,000,000	55,000		85,000,001	87,500,000	345,000	
15,000,001	17,500,000	65,000		87,500,001	90,000,000	355,000	
17,500,001	20,000,000	75,000		90,000,001	92,500,000	365,000	
20,000,001	22,500,000	85,000		92,500,001	95,000,000	375,000	
22,500,001	25,000,000	95,000		95,000,001	97,500,000	385,000	
25,000,001	27,500,000	105,000		97,500,001	100,000,000	395,000	

**Note :**

- 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)

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LC Amendments commission (Local as well as FCY)	Rs. 1,500/- per amendment (flat) or commission at rates specified under LC opening commission, if amendment increase in amount or extension in period of shipment
Commission on retirement of imports Bills including LC (Local as well as FCY)	0.15% minimum Rs. 1,800/-
LC Cancellation (Local as well as FCY)	
a) FCY	Rs. 2,000/- plus SWIFT charges (At Actual)
b) LCY	Rs. 1,000/- (flat) & communication charge (At Actual)
Imports on consignment basis (Local as well as	
a) Contract Registration Commission	0.4% Flat (Min Rs 2500)
b) Contract Amendment Commission	Rs. 1500/- per amendment
c) Document received against contract	Rs. 1,500/- flat plus service charges @ 18 paisas per 100 Rupees (Min 2,000/-) and Swift charges of 1,000/-
d) Retirement Commission	@ 15 paisa per Rupee100/- where Fx is done by Emaan Islamic (min. 1500) @ 15 paisa per Rupee100/- where Fx is done by other bank (min. 1800)

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Import document handling against FCY demand draft / TT without LC Contract	Rs. 1,500/- flat plus service charges @18 paisas per 100 Rupees (Min 2,000/-) and Swift charges of 1,000/-				
Credit Report	At Actual or Rs 50/- (which ever is higher)				
Usance bills draws under import Bill (Local as well as FCY)					
					Minimum Rs.
From	To	Per Month or Part	From	To	Per Month or Part
UPTO	1,000,000	1,200	32,500,00	35,000,00	33,750
1,000,001	1,500,000	1,250	35,000,00	37,500,00	36,250
1,500,001	2,000,000	1,750	37,500,00	40,000,00	38,750
2,000,001	2,500,000	2,250	40,000,00	42,500,00	41,250
2,500,001	3,000,000	2,750	42,500,00	45,000,00	43,750
3,000,001	3,500,000	3,250	45,000,00	47,500,00	46,250
3,500,001	4,000,000	3,750	47,500,00	50,000,00	48,750
4,000,001	4,500,000	4,250	50,000,00	52,500,00	51,250
4,500,001	5,000,000	4,750	52,500,00	55,000,00	53,750
5,000,001	5,500,000	5,250	55,000,00	57,500,00	56,250
5,500,001	6,000,000	5,750	57,500,00	60,000,00	58,750
6,000,001	6,500,000	6,250	60,000,00	62,500,00	61,250
6,500,001	7,000,000	6,750	62,500,00	65,000,00	63,750
7,000,001	7,500,000	7,250	65,000,00	67,500,00	66,250
7,500,001	8,000,000	7,750	67,500,00	70,000,00	68,750
8,000,001	8,500,000	8,250	70,000,00	72,500,00	71,250
8,500,001	9,000,000	8,750	72,500,00	75,000,00	73,750
9,000,001	9,500,000	9,250	75,000,00	77,500,00	76,250
9,500,001	10,000,000	9,750	77,500,00	80,000,00	78,750
10,000,001	12,500,000	11,250	80,000,00	82,500,00	81,250
12,500,001	15,000,000	13,750	82,500,00	85,000,00	83,750
15,000,001	17,500,000	16,250	85,000,00	87,500,00	86,250
17,500,001	20,000,000	18,750	87,500,00	90,000,00	88,750
20,000,001	22,500,000	21,250	90,000,00	92,500,00	91,250
22,500,001	25,000,000	23,750	92,500,00	95,000,00	93,750
25,000,001	27,500,000	26,250	95,000,00	97,500,00	96,250
27,500,001	30,000,000	28,750	97,500,00	100,000,0	98,750
30,000,001	32,500,000	31,250			

**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 million each (Monthly or part thereof) The Regional Head, At Its Discretion, May Offer Reduced Rates To the Customer

a) Collection Charges	0.4% per bill Min Rs. 1500/-
b) If bill matures after expiry of LC	If bill matures after expiry of LC (Acceptance) as per Usance bills draws under import Bill grid
Import bills returned unpaid under collection / contract (Local as well as FCY)	In Land LC Documents returned unpaid - 3,000/- flat plus swift charges of 1,000/- and communication charges Import bills return unpaid - handling charges USD 100/- flat or equivalent plus courier charges of Rs. 2,000/-
Discrepancy Fee	Handling of In Land LC Documents with discrepancies - 3,000/- flat plus swift charges of 1,000/- and communication charges Handling discrepant documents under import LC - USD 75/- or equivalent, plus swift charges of 1,000/- and communication charges
Issuance of certificate for booking of foreign exchange under LC at importers request to other bank	Rs. 3,000/- per certificate

**Note:**

The management at its discretion may offer reduced rates to the customer  
Charges relating to customer may differ as per the arrangement between the customer and bank

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**Export (LC / Collection / Advance Payment)**

To be paid flat / lump sum in advance

LC advising / amendment (Local as well as FCY)	In Land Export LC advising a) LC Advising - Rs. 1500/- flat b) LC Amendment - Rs. 1000/- flat c) Postage/courier charges for LC advising amendment - Rs. 150/- flat  LC Advising - For beneficiary within Pakistan Rs. 2,000/- For Beneficiary outside Pakistan USD 60/- flat  LC Amendment - For beneficiary within Pakistan Rs. 1,000/- For Beneficiary outside Pakistan USD 30/- flat
Export LC Transfer / reimbursement (Local as well as FCY)	Transfer: Rs. 1,500/- (flat) Reimbursement: Rs. 750/-
Restricted Letter of credit (Local as well as FCY)	Collection charges for inland LC/restricted LC - Rs 1,000/- Flat  if negotiation is restricted to some other
Documentary Export Collection (with/without letter of credit)	<b>Collections</b> a) Clean Cheques/Drafts/FTCs - Rs. 100/- b) Documentary (on which bank does not earn any exchange difference) - Rs. 240/- per collection Duty Drawback Claim - 0.25% of the amount of Claim min Rs. 250 per case.
Documents returned unpaid under inland letter of credit	3,000/- flat plus swift charges of 1,000/- and communication charges
NOC issued / Docs transferred	Rs. 750/- flat
EDS	Rs. 80/- per transaction
Handling of subsidy applications	0.25%, minimum Rs. 500/- per application
Credit report charges	At Actual
Handling of R&D cases	0.25% of the amount of claim. Min 250 per case.
L/C confirmation charges	0.25% per quarter or part thereof, Min Rs. 300/-
Service charges for issuance of EPRC against advance Payment	Free
Transfer of export bills lodged under collection to other bank	Rs. 1,500/- (Flat)
Handling of export documents against which advance payment is received	<b>Advance Payment</b> a) Service charges - 0.15% - Min Rs. 400/- b) Commission - Rs. 240 flat c) Export Development Surcharge - As per prevailing SBP Regulation (as & when shipment is effected)
Assignment of proceeds under L/C	Rs. 750/- (flat)
Collection cleans	<b>Collections</b> a) Clean cheques / Drafts / FTCs - Rs 100/- b) Documentary (on which bank does not earn any exchange difference) Rs. 240/- per collection Flat
Service charges against export documents sent on collection basis, where payment cover is already received / Advance payment in bank's foreign currency account	15 paisas per Rs. 100/-
Handling of IERF application	Rs. 1,000/- per case

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Export performance verification EE form	Issuance of business performance certificate of previous years on customer's request - Rs 2500/- Per Certificate Issuance of EE NOC to other banks - Rs 1,000/ per case
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### Inland Bills

Documentary Bills (with or without LC's) within Pakistan	Documentary bills drawn against Inland Letter of Credit Sight bills
i) Collection charges for inland LC / restricted LC - ii) If negotiation is restricted to some other bank iii) Postage/Courier Charges for LCs & Amendments Advising Documentary collection (drawn against with LC or without LC )	Rs 1000/- Flat per bill Rs 600/- Flat per bill Rs. 150/- 0.4% Min Rs. 500/- Plus communication charges

### Guarantees

#### Guarantees

Guarantees Amount Range		Amount in PKR		Guarantees Amount Range		Amount in PKR	
From	To	First QTR or Part thereof	Service Charges subsequent QTR or Part thereof	From	To	First QTR or Part thereof	Service Charges subsequent QTR or Part thereof
UPTO	500,000	1,250	625	27,500,001	30,000,000	115,000	57,500
500,001	800,000	3,250	1,625	30,000,001	32,500,000	125,000	62,500
800,001	1,000,000	4,500	2,250	32,500,001	35,000,000	135,000	67,500
1,000,001	1,500,000	6,250	3,125	35,000,001	37,500,000	145,000	72,500
1,500,001	2,000,000	8,750	4,375	37,500,001	40,000,000	155,000	77,500
2,000,001	2,500,000	11,250	5,625	40,000,001	42,500,000	165,000	82,500
2,500,001	3,000,000	13,750	6,875	42,500,001	45,000,000	175,000	87,500
3,000,001	3,500,000	16,250	8,125	45,000,001	47,500,000	185,000	92,500
3,500,001	4,000,000	18,750	9,375	47,500,001	50,000,000	195,000	97,500
4,000,001	4,500,000	21,250	10,625	50,000,001	52,500,000	179,375	89,688
4,500,001	5,000,000	23,750	11,875	52,500,001	55,000,000	188,125	94,063
5,000,001	5,500,000	26,250	13,125	55,000,001	57,500,000	196,875	98,438
5,500,001	6,000,000	28,750	14,375	57,500,001	60,000,000	205,625	102,813
6,000,001	6,500,000	31,250	15,625	60,000,001	62,500,000	214,375	107,188
6,500,001	7,000,000	33,750	16,875	62,500,001	65,000,000	223,125	111,563
7,000,001	7,500,000	36,250	18,125	65,000,001	67,500,000	231,875	115,938
7,500,001	8,000,000	38,750	19,375	67,500,001	70,000,000	240,625	120,313
8,000,001	8,500,000	41,250	20,625	70,000,001	75,000,000	249,375	124,688
8,500,001	9,000,000	43,750	21,875	75,000,001	77,500,000	266,875	133,438
9,000,001	9,500,000	46,250	23,125	77,500,001	80,000,000	275,625	137,813
9,500,001	10,000,000	48,750	24,375	80,000,001	82,500,000	284,375	142,188
10,000,001	12,500,000	56,250	28,125	82,500,001	85,000,000	293,125	146,563
12,500,001	15,000,000	68,750	34,375	85,000,001	87,500,000	301,875	150,938
15,000,001	17,500,000	81,250	40,625	87,500,001	90,000,000	310,625	155,313
17,500,001	20,000,000	93,750	46,875	90,000,001	92,500,000	319,375	159,688
20,000,001	22,500,000	106,250	53,125	92,500,001	95,000,000	328,125	164,063
22,500,001	25,000,000	118,750	59,375	95,000,001	97,500,000	336,875	168,438
25,000,001	27,500,000	105,000	52,500	97,500,001	100,000,000	345,625	172,813

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<b>Back to Back - Guarantee issuance</b>	
1) Back to back guarantees including issued against counter guarantee of foreign correspondent bank and performance bonds, bid bonds, advance payment guarantee,	As per guarantee amount slab/range (min 100 USD)
2) Counter guarantees issued by us for guarantee issuance abroad	As per guarantee amount slab/range (min 100 USD)
<b>Ammendment</b>	Rs. 1,200/- per amendment (flat) or plus slabs specified above if amendment involves increase in amount or extension in period. In case of back to back Guarantee: USD 75/- or plus slabs specified in grid if amendment involves increase in amount or extension in period
Legal Fees	To be recover as per Actual
<b>Service charges for claims by Beneficiary</b>	
a) guarantees issues at customer's request within	Rs 2,000/- Flat
b) guarantees issued at customer's request for foreign banks/back to	USD 120/- Flat or equivalent in other FCY Currency
Endorsement of Airway bill & shipping guarantees - guarantees to issue to shipping companies in lieu of bill of lading	Rs. 1,850/- (flat)
<ul style="list-style-type: none"> <li>Charges relating to customer may differ as per the arrangement between the customer and bank</li> <li>Over Rs 100 million Negotiable Minimum service charges Rs 2,000/- per annum per guarantee or Rs 600/ per qtr wherever guarantee validity is less than one year.</li> <li>All guarantees exceeding Rs 100 million shall attract additional service charges of Rs. 4000/- per 1 million (per quarter or part thereof) &amp; Rs 2,000/- for subsequent quarter</li> <li>In addition to the above, service charges, recovery of courier/postage / fax charges will also be recovered according to the prescribed tariff (wherever applicable)</li> <li>Charges negotiable on a case-to-case basis under the approval of relevant Regional Business Head / Divisional Head.</li> <li>In addition to the charges above, all applicable Government levies will also be recovered.</li> <li>The Bank reserves the right to charge different rates on the basis of volume offered subject to prior approval by concerned sanctioning authority.</li> </ul>	

#### **FINANCE / ADVANCES**

Following Charges may be Recovered in Addition to Profit;	
Processing Fee for Fresh Credit Proposals / Renewals / Interim Reviews for Enhancement	Non-Refundable Processing Fee for SME / Commercial Financing including Funded and Non-Funded Facilities (Fresh / Enhancement / Renewal)
Up to Rs. 1M	4,000 Flat
Above 1M to 5M	Rs. 5,500 or 0.05% (whichever is higher)
Above 5M to 10M	Rs. 6,500 or 0.06% (whichever is higher)
Above 10 to 15M	Rs. 12,000 or 0.05% (whichever is higher)
Above 15M to 20M	Rs. 14,000 or 0.06% (whichever is higher)
Above 20M to 30M	Rs. 17,000 or 0.05% (whichever is higher)
Above 30M to 50M	Rs. 18,000 or 0.06% (whichever is higher)
Above 50M to 100M	Rs. 27,000 or 0.06% (whichever is higher)
Above 100M	Rs. 37,000 or 0.055% (whichever is higher)

Note: In case of Temporary Extension in Existing Facilities / Annual Internal review of credit facilities, having tenor of more than one year, the fee shall not be applicable

\*Charges relating to customer may differ as per the arrangement between the customer and bank

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**Emaan Cash Management**

Other Charges may vary as per agreement with the customer.

**Waivers for Staff (Permanent and Contractual) applicable only on Staff Account being maintained**

Cheque Book Issuance	Free
Pay Order / Demand Draft Issuance	Free
Inter City and Online Transactions	Free
Local Collection Charge	Free
Cheque Return Charge	Free
Stop Payment of Cheques	Free
Issuance of Certificates	Free
PO / DD Cancellation and Stop Payment	Free
VISA Debit Card Issuance & Annual Fee Charge	Free
IBFT Charges	Free
SMS Alerts Service	Free

Notes:

(i) In addition to above withholding tax, excise duty, stamp duty, provincial federal tax or any other government tax announced from time to time are for client account and will be charged in addition to above rates where applicable.

(ii) Charges may be reduced or waived on case to case basis with the approval of Business Head

(iii) Any Charges which are not covered under this schedule shall be recovered separately on case-to-case basis as per the agreement with the customer.