



where **you** come **first**

# Schedule of Bank Charges

July to December 2026

**UBL**

where you come first

# UBL MUKAMMAL CURRENT ACCOUNT

**Free Online Banking****Free Cheque Book****Free Pay Order****Free Go-Green SMS Alerts\*****Free Duplicate Account  
Statement\*****Free UBL Classic or  
Premium Debit Card\*****Free Insurance Coverage of up to PKR 2.5 Million for  
Accidental Death and Permanent Disability\*****COMPLETE BANKING SOLUTION**

Scan here to learn  
more about UBL  
Mukammal Account

Terms and Condition apply.

\*Waivers can be availed by Mukammal account holders who maintain a YTD (year-to-date) average of PKR 25,000 or above in their Current Account relationship balance. First Debit Card issuance is free.

**United Bank Limited**  
**Schedule of Charges July to December 2026**  
Summary of Revision/ New Changes

| Section                                | Refer to the items mentioned below   | Revision/New Charge                                  | Page |
|--|--|--|------|
| <b>01 Branch Banking</b>               |  |  |      |
| <b>A. Remittances</b>                  | 5) IBFT - Branches   | Revised  | 2    |
| <b>B. Lockers</b>                      | B) Lockers - Option No. 1 Annual Fee/Rented Locker - Small                                   | Revised  | 3    |
|  | B) Lockers - Option No. 1 Annual Fee/Rented Locker - Medium                                  | Charges Revised & Criteria Added for Savings         | 3    |
|  | B) Lockers - Option No. 1 Annual Fee/Rented Locker - Large                                   | Charges Revised & Criteria Added for Savings         | 3    |
|  | B) Lockers - Option No. 1 Annual Fee/Rented Locker - Extra Large                             | Removed  | 3    |
| <b>C. Miscellaneous</b>                | 29) Transactional Charges on UBL UniFlex PLS A/c & UBL FCY UniFlex A/c                       | Charges Revised & Criteria Added for Savings Removed | 9    |
| <b>04 Trade Services and Financing</b> |  |  |      |
| <b>III. UBL Digital SME Loan</b>       | 1) UBL Digital Running Finance Processing fee  | New Charge   | 22   |
|  | 2) Markup Rate   | New Charge   | 22   |
| <b>06 Consumer</b>                     |  |  |      |
| <b>A. ATM/Debit Card</b>               | International Usage Charges - ATM Withdrawal   | Revised  | 32   |
|  | i) ATM Withdrawal  | Revised  | 32   |
|  | ii) POS & Internet Purchase  | Revised  | 32   |
| <b>Ready Line</b>                      | Processing Fee   | Revised  | 35   |
|  | Cheque Book Charges  | Revised  | 35   |
|  | Pay Order Charges  | Revised  | 35   |
| <b>C. UBL Drive</b>                    | Cheque Return or Rejected Auto Pay Charges   | New Charge   | 34   |
|  | Late Payment Charges   | Revised  | 34   |
|  | "Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges" | Revised  |      |
| <b>E. UBL Address</b>                  | Processing Fee   | Revised  | 36   |
|  | Property Appraisal   | Revised  | 36   |
| <b>D ii) Cash Plus</b>                 | Top-up enhancement fee   | Revised  | 36   |
| <b>D iii) Secured Cash Plus</b>        | Processing Fee   | Revised  | 36   |
|  | Upfront tracker fees   | Revised  | 36   |
|  | Monthly Tracker Management Fee   | Revised  | 36   |
|  | Reissuance of Noc  | New Charge   | 36   |
| <b>F. Credit Card</b>                  | <b>Annual Basic Card Fee</b>   |  |      |
|  | VISA - Platinum Card   | Revised  | 37   |
|  | <b>Annual Basic Card Fee</b>   |  |      |
|  | Master Card (SBL)  | Revised  |      |
|  | <b>Supplementary Card Fee</b>  |  |      |
|  | Platinum   | Revised  | 38   |
|  | Master Card (SBL) Standard   | Revised  | 38   |
|  | Cash on Phone Booking Charges  | Revised  | 38   |
|  | Late Payment Fees  | Revised  | 38   |
|  | Card Conversion Fee  | Revised  | 38   |
|  | Education / Medical Installment Plan   | Revised  | 39   |

**UBL – United Bank Limited**  
**Schedule of Charges July - December 2026 (Ameen Section)**  
 Summary of Revision/New Changes

| Section                                  | Refer to the items mentioned below   | Revision/New Charge | Page |
|--|--|---------------------|------|
| <b>Domestic Banking</b>                  |  |                     |      |
| Remittances                              | 5) Inter Bank Fund Transfer (i) Branches   | Change in Charge    | 53   |
| Waiver Grid (Segment wise)               | 15) UBL Ameen Business Account   | Addition            | 65   |
| <b>Ameen Signature Priority Banking</b>  |  |                     |      |
| Signature Membership Fee                 | 1) Signature Membership Fee  | Change in Charge    | 70   |
| <b>Consumer Banking</b>                  |  |                     |      |
| ATM/Debit Card                           | <b>UBL Ameen VISA FCY Business Debit Card</b>  |                     |      |
|  | Issuance Fee   | New Charge          | 72   |
|  | Annual Fee   | New Charge          | 72   |
|  | Replacement Fee  | New Charge          | 72   |
|  | General Debit Card Charges   |                     |      |
|  | International Usage Charges  |                     |      |
|  | i) ATM Withdrawal, POS & E-commerce charges  | Change in Charge    | 72   |
|  | e) Charges for Decline Transaction   |                     |      |
|  | ii) International POS - insufficient Balance or Excess Over Limit                            | Change in Narration | 73   |
| C. Ameen Drive - Auto Financing          | "Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges" | Change in Charge    | 74   |
| D. a) Ameen Address - House Financing    | 1) Processing Charges  | Change in Charge    | 74   |
|  | BTF (Non-refundable)   | Change in Charge    | 74   |
| D. b) UBL Ameen Low Cost House Finance   | Processing Charges   | Change in Charge    | 74   |
|  | Appraisal charges  | Change in Charge    | 74   |
|  | Revision of sales price in case of Early purchase of Musharakah Units - Partial              | Change in Narration | 75   |
|  | Revision of sales price in case of Early purchase of Musharakah Units - Full                 | Change in Narration | 75   |
| Ameen Light Commercial Vehicle Financing | "Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges" | Change in Charge    | 75   |
| <b>International Banking</b>             |  |                     |      |
| A. Imports                               | Profit on Spot LC Murabaha   | Change in Charge    | 77   |
|  |  |                     |      |

# Table of Contents

## Schedule of Bank Charges

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

Effective from 01 July 2026

| Sr. #      | Description   | Page#        |
|------------|---|--------------|
| <b>01.</b> | <b>RETAIL BANKING</b>                                   | <b>01-09</b> |
|            | A. Remittances  | 02           |
|            | B. Safe Deposit Lockers                                 | 03           |
|            | C. Miscellaneous  | 04           |
| <b>02.</b> | <b>UBL Signature - Priority Banking</b>                 | <b>10-12</b> |
| <b>03.</b> | <b>Employee Banking and Cash Management</b>             | <b>13-14</b> |
| <b>04.</b> | <b>Trade services and Financing</b>                     | <b>15-24</b> |
|            | A. Trade  | 16           |
|            | B. Small Medium Enterprises (SMEs)                      | 20           |
|            | C. Agriculture  | 23           |
|            | D. Bank Charges for Government Business                 | 24           |
| <b>05.</b> | <b>Treasury</b>   | <b>25-26</b> |
| <b>06.</b> | <b>Digital Banking</b>                                  | <b>27-30</b> |
|            | A. Branchless Banking - OMNI                            | 28           |
|            | B. UBL Net Banking                                      | 30           |
|            | C. UBL Merchant Acquiring (POS, Internet Acquiring, QR) | 30           |
| <b>07.</b> | <b>Consumer Banking</b>                                 | <b>31-41</b> |
|            | A. ATM/Debit Card                                       | 31           |
|            | B. UBL Go Green   | 34           |
|            | C. UBL Drive (Car Financing)                            | 34           |
|            | D. UBL Cash Line  | 35           |
|            | E. UBL Address  | 36           |
|            | F. Credit Cards   | 37           |
|            | G. General Consumer Banking                             | 41           |
|            | H. Assure Finance                                       | 41           |
| <b>08.</b> | <b>International Banking</b>                            | <b>42-48</b> |
|            | A. Imports  | 43           |
|            | B. Exports  | 44           |
|            | C. Remittances  | 46           |
|            | D. Miscellaneous`                                       | 48           |
| <b>09.</b> | <b>Communication Charges General</b>                    | <b>49-50</b> |
|            |   |              |
|            |   |              |

| Sr. #      | Description  | Page#        |
|------------|--|--------------|
| <b>01.</b> | <b>DOMESTIC BANKING</b>  | <b>52-68</b> |
|            | A. Remittances   | 53           |
|            | B. Bills   | 54           |
|            | C. Finance/Project Finance   | 54           |
|            | D. Sale and Purchase of Securities, Safe Custody Articles<br>in Safe Deposit | 56           |
|            | E. Lockers   | 56           |
|            | F. Guarantees  | 57           |
|            | G. Local Trade Business  | 59           |
|            | H. Miscellaneous   | 63           |
|            | I. Transaction Banking/Cash Management                                       | 68           |
| <b>09.</b> | <b>UBL AMEEN SIGNATURE PRIORITY BANKING</b>                                  | <b>69-70</b> |
| <b>10.</b> | <b>CONSUMER BANKING</b>  | <b>71-75</b> |
|            | A. ATM/Debit Card  | 72           |
|            | B. Ubl Go Green  | 73           |
|            | C. Ameen Drive/Auto Financing  | 73           |
|            | D. Ubl Ameen Address Housing Finance   | 74           |
|            | E. General Consumer Banking Charges  | 75           |
| <b>11.</b> | <b>INTERNATIONAL BANKING</b>   | <b>76-81</b> |
|            | A. Imports   | 77           |
|            | B. Exports   | 78           |
|            | C. Remittances   | 79           |
|            | D. Miscellaneous   | 81           |
| <b>12.</b> | <b>COMMUNICATION CHARGES</b>   | <b>82-83</b> |
|            |  |              |
|            |  |              |

# RETAIL 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             |          |      |
| 5) Inter Branch (A/c to A/c) Foreign Currency Funds Transfer (Charges to be recovered from Remitter)                     |                  |          |      |
| a) Within City   | Free             |          |      |
| b) Intercity   | Free             |          |      |
| <b>Other Transaction</b>   |                  |          |      |
| 6) Inter Bank Fund Transfer- IBFT  |                  |          |      |
| i) Branches  | Rs. 200/- (Flat) | 54200250 | 1095 |
| ii) ATM, Digital Application & NetBanking  |                  | 54200230 | 1049 |

| Particulars  | Charges   | Code   |   |   |       |        |       |             |  |   |  |   |   |                               |                 |                  |                  |                  |   |  |  |  |  |                             |                |                |                |                |
|--|---|--|---|---|-------|--------|-------|-------------|--|---|--|---|---|-------------------------------|-----------------|------------------|------------------|------------------|---|--|--|--|--|-----------------------------|----------------|----------------|----------------|----------------|
|  |   | GL   | SC  |   |       |        |       |             |  |   |  |   |   |                               |                 |                  |                  |                  |   |  |  |  |  |                             |                |                |                |                |
| a) Up to Aggregate Monthly Limit (Rs. 25,000)<br>b) Above Aggregate Monthly Limit (Rs. 25,000)   | Free<br>0.1% of the transaction amount or Rs. 200, whichever is lower.<br>(Charges are inclusive of Sales Tax /FED) |  |   |   |       |        |       |             |  |   |  |   |   |                               |                 |                  |                  |                  |   |  |  |  |  |                             |                |                |                |                |
| c) IBFT via Raast  | Free  |  |   |   |       |        |       |             |  |   |  |   |   |                               |                 |                  |                  |                  |   |  |  |  |  |                             |                |                |                |                |
| 7) a) Issuance of SDR (Security Deposit Receipt)<br>i) Through Account<br>ii) Through Cash   | Free<br>Free  | 54200300   | 1109  |   |       |        |       |             |  |   |  |   |   |                               |                 |                  |                  |                  |   |  |  |  |  |                             |                |                |                |                |
| b) Duplicate SDR / TDR / FDR Issuance Charges<br>c) Cancellation/Refund of SDR   | Rs. 300/- (flat)<br><b>Free</b>   | 54200400   | 1111  |   |       |        |       |             |  |   |  |   |   |                               |                 |                  |                  |                  |   |  |  |  |  |                             |                |                |                |                |
| <p><b>Note:</b></p> <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>  |   |  |   |   |       |        |       |             |  |   |  |   |   |                               |                 |                  |                  |                  |   |  |  |  |  |                             |                |                |                |                |
| <p><b>B) Lockers</b></p> <p>a) Safe deposit lockers fee to be recovered in advance at the commencement of the period</p> <table border="1" data-bbox="199 1008 1117 1612"> <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/<br/>Rented Locker<br/>Note: Key deposit to be recovered</td> <td><b>Current:</b><br/>PKR 6,000/-<br/><b>Saving:</b><br/>PKR 9,000/-</td> <td><b>Current:</b><br/>PKR 8,000/-<br/><b>Saving:</b><br/>PKR 12,000/-</td> <td><b>Current:</b><br/>PKR 10,000/-<br/><b>Saving:</b><br/>PKR 15,000/-</td> <td><b>Current:</b><br/>PKR 12,000/-<br/><b>Saving:</b><br/>PKR 18,000/-</td> </tr> <tr> <td>Option No. 2 Security Deposit</td> <td><b>75,000/-</b></td> <td><b>100,000/-</b></td> <td><b>125,000/-</b></td> <td><b>160,000/-</b></td> </tr> <tr> <td>a) No locker rent to be recovered<br/>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><b>3,500/-</b></td> <td><b>4,000/-</b></td> <td><b>5,000/-</b></td> <td><b>6,500/-</b></td> </tr> </tbody> </table> <p>Key deposit &amp; Security deposit Amount will be refundable at the time of vacation of locker.</p> |   |  |   |   | Small | Medium | Large | Extra Large | Option No. 1 Annual Fee/<br>Rented Locker<br>Note: Key deposit to be recovered | <b>Current:</b><br>PKR 6,000/-<br><b>Saving:</b><br>PKR 9,000/- | <b>Current:</b><br>PKR 8,000/-<br><b>Saving:</b><br>PKR 12,000/- | <b>Current:</b><br>PKR 10,000/-<br><b>Saving:</b><br>PKR 15,000/- | <b>Current:</b><br>PKR 12,000/-<br><b>Saving:</b><br>PKR 18,000/- | Option No. 2 Security Deposit | <b>75,000/-</b> | <b>100,000/-</b> | <b>125,000/-</b> | <b>160,000/-</b> | a) No locker rent to be recovered<br>b) Key Deposit to be recovered |  |  |  |  | Key Deposit (One time only) | <b>3,500/-</b> | <b>4,000/-</b> | <b>5,000/-</b> | <b>6,500/-</b> |
|  | Small   | Medium   | Large   | Extra Large   |       |        |       |             |  |   |  |   |   |                               |                 |                  |                  |                  |   |  |  |  |  |                             |                |                |                |                |
| Option No. 1 Annual Fee/<br>Rented Locker<br>Note: Key deposit to be recovered   | <b>Current:</b><br>PKR 6,000/-<br><b>Saving:</b><br>PKR 9,000/-   | <b>Current:</b><br>PKR 8,000/-<br><b>Saving:</b><br>PKR 12,000/- | <b>Current:</b><br>PKR 10,000/-<br><b>Saving:</b><br>PKR 15,000/- | <b>Current:</b><br>PKR 12,000/-<br><b>Saving:</b><br>PKR 18,000/- |       |        |       |             |  |   |  |   |   |                               |                 |                  |                  |                  |   |  |  |  |  |                             |                |                |                |                |
| Option No. 2 Security Deposit  | <b>75,000/-</b>   | <b>100,000/-</b>   | <b>125,000/-</b>  | <b>160,000/-</b>  |       |        |       |             |  |   |  |   |   |                               |                 |                  |                  |                  |   |  |  |  |  |                             |                |                |                |                |
| a) No locker rent to be recovered<br>b) Key Deposit to be recovered  |   |  |   |   |       |        |       |             |  |   |  |   |   |                               |                 |                  |                  |                  |   |  |  |  |  |                             |                |                |                |                |
| Key Deposit (One time only)  | <b>3,500/-</b>  | <b>4,000/-</b>   | <b>5,000/-</b>  | <b>6,500/-</b>  |       |        |       |             |  |   |  |   |   |                               |                 |                  |                  |                  |   |  |  |  |  |                             |                |                |                |                |
| b) Late payment charges<br>(plus over due yearly rent)<br>Note:<br>*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  | At actual   | 54202850   | 1020  |   |       |        |       |             |  |   |  |   |   |                               |                 |                  |                  |                  |   |  |  |  |  |                             |                |                |                |                |

| Particulars  | Charges  | Code  |                   |                       |                          |                                |  |                  |                    |                       |  |                    |                       |                        |  |   |                   |                       |  |   |  |   |  |
|--|--|---|-------------------|-----------------------|--------------------------|--------------------------------|--|------------------|--------------------|-----------------------|--|--------------------|-----------------------|------------------------|--|---|-------------------|-----------------------|--|---|--|---|--|
|  |  | GL  | SC                |                       |                          |                                |  |                  |                    |                       |  |                    |                       |                        |  |   |                   |                       |  |   |  |   |  |
| <b>C. Miscellaneous</b>  |  |   |                   |                       |                          |                                |  |                  |                    |                       |  |                    |                       |                        |  |   |                   |                       |  |   |  |   |  |
| 1) a) Delivery of Statement of account (Mandatory)<br>b) Duplicate/On-Demand Statement of Account  | Free<br>Rs. 35/- per statement<br>(Charges are inclusive of Sales Tax/FED)   | -<br>54203500   | -<br>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    |                        |  |   |                   |                       |  |   |  |   |  |
| 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   |   |                   |                       |                          |                                |  |                  |                    |                       |  |                    |                       |                        |  |   |                   |                       |  |   |  |   |  |
| 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   | Free   | 54203500  | 1027              |                       |                          |                                |  |                  |                    |                       |  |                    |                       |                        |  |   |                   |                       |  |   |  |   |  |
| 6) Stop payment charges of Cheque /TT/RTC/ PO/DD<br><br>Note:<br>*one instruction may include advice for series/ multiple instructions   | For PKR. A/c - Rs. 600/- (flat) per instruction*<br>USD 10/- per instruction*<br>GBP 6/- per instruction*<br>EURO 7/- per instruction*<br>AED 35/- per instruction*<br>SAR 35/- per instruction*   | 54202650  | 1004              |                       |                          |                                |  |                  |                    |                       |  |                    |                       |                        |  |   |                   |                       |  |   |  |   |  |
| 7) Charges for cheque return unpaid (due to fault of customer)   | PKR 1,000/-, USD 5/-<br>GBP 3/-, EUR 4/-<br>AED 20/-, SAR 20/-   | 54203700  | 1032/<br>1033     |                       |                          |                                |  |                  |                    |                       |  |                    |                       |                        |  |   |                   |                       |  |   |  |   |  |
| 8) Cost of issuance of customized cheque books.<br>Charges as in 9a) 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<br/>(Including All Taxes)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Size 9.5" x 3.75"</td> <td colspan="2">Rs. 11.00/-Per Cheque</td> </tr> <tr> <td>2</td> <td>Size 9" x 12" A4 Size</td> <td colspan="2">Rs. 14.30/- Per Cheque</td> </tr> <tr> <td>3</td> <td>Size 2.85" x 8.5"</td> <td colspan="2">Rs. 8.25/- 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<br>(Including All Taxes) |  | 1                | Size 9.5" x 3.75"  | Rs. 11.00/-Per Cheque |  | 2                  | Size 9" x 12" A4 Size | Rs. 14.30/- Per Cheque |  | 3 | Size 2.85" x 8.5" | Rs. 8.25/- 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<br>(Including All Taxes)  |                   |                       |                          |                                |  |                  |                    |                       |  |                    |                       |                        |  |   |                   |                       |  |   |  |   |  |
|  |  | 1   | Size 9.5" x 3.75" | Rs. 11.00/-Per Cheque |                          |                                |  |                  |                    |                       |  |                    |                       |                        |  |   |                   |                       |  |   |  |   |  |
| 2  | Size 9" x 12" A4 Size  | Rs. 14.30/- Per Cheque  |                   |                       |                          |                                |  |                  |                    |                       |  |                    |                       |                        |  |   |                   |                       |  |   |  |   |  |
| 3  | Size 2.85" x 8.5"  | Rs. 8.25/- 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 |                   |                       |                          |                                |  |                  |                    |                       |  |                    |                       |                        |  |   |                   |                       |  |   |  |   |  |
| 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) Photocopy of a Paid Cheques / Credit Voucher<br>(Deposit Slip etc.) Returned to Customer<br>Within 1 year<br>Above 1 year | Rs. 50/- } Charges per<br>Rs. 200/- } Cheque / Voucher  | 54203900<br>54203900                           | 1036<br>1037-<br>1038                                 |
| 10)  | <b>UBL Mukammal Current Account / Digital Mukammal Account</b>  |  |   |
|  | <b>Services</b>   | <b>Waivers</b>                                 |   |
|  | Minimum Balance Charges   | Zero   |   |
|  | Inter Branch Online Transactions - Country Wide   | Free   |   |
|  | <b>*UBL Classic/Premium Debit Card Issuance/Annual</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   |   |
|  | 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.  |  |   |
| 11)  | <b>UBL Asaan Account / Asaan Digital Account / Smart Digital Account</b>  |  |   |
|  | <b>Services</b>   | <b>Current</b>                                 | <b>Savings</b>  |
|  | Minimum Balance Charges   | Zero   | Zero  |
|  | Debit Card Issuance Charges   | <b>As per SOC</b>                              | <b>As per SOC</b>                                     |
| 12)  | <b>UBL Urooj Current Account</b>  |  |   |
|  | <b>Services</b>   | <b>Waivers</b>                                 |   |
|  |   | <b>*Monthly Average Balance below Rs. 500k</b> | <b>*Monthly Average Balance of Rs. 500k and Above</b> |
|  | UBL Classic/Premium Debit Card Issuance/Annual*   | Free   | Free  |
|  | Minimum Balance Charges   | Free   | Free  |
|  | UBL Go Green Digital SMS Alerts   | 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%<br>Upto 2.00% cashback          |
|  | Auto Loan Markup  | -  | Upto 1.00% Cashback                                   |
|  | Mutual Funds Front End Load (FEL Charges)   | -  | 50% discount  |
|  | Complimentary Insurance for School Fees Coverage (on accountholder and/or spouse's death)   | -  | Complimentary   |
|  | *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. |  |   |

| Particulars   | Charges   | Code  |    |
|---|---|---|----|
|   |   | GL  | SC |
| <b>13)</b>  | <b>UBL Freelancer Account</b>   |   |    |
|   | <b>Monthly Average Balance below Rs. 500k</b>                                 | <b>Monthly Average Balance 500k and above</b> |    |
| UBL Classic/Premium Debit Card Issuance/Annual*   | 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%-<br>Up to 5% cashback      |    |
| <b>Auto Loan</b>  | -   | Up to 1% cashback                             |    |
| <b>Education Loan</b>   | -   | Up to 2% cashback                             |    |
| <p>*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.</p>           |   |   |    |
| <b>14)</b>  | <b>UBL Sohni Dharti Remittance Current Account</b>                            |   |    |
|   | <b>Services</b>   | <b>Waivers</b>                                |    |
|   | Issuance of Pay Pak Debit Card  | Free  |    |
|   | Cheque Book   | Free  |    |
|   | Inter Branch Online Transaction - Country wide                                | Free  |    |
|   | Cashier's Cheque (Issuance/Cancellation/Duplicate)                            | Free  |    |
|   | Go Green SMS  | Free*   |    |
|   | Duplicate Account Statement   | Free*   |    |
| <p>Note: *Waivers can be availed by UBL Sohni Dharti Remittance 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.</p> |   |   |    |
| <b>15)</b>  | <b>BUSINESS PARTNER</b>   |   |    |
|   | (For Individual, Sole Proprietorship, Partnership & Government Accounts only) |   |    |
|   | Waiver Per Month Applicable On Avg. Balance of Rs. 250,000/- & above          |   |    |
|   | <b>Services</b>   | <b>Waiver (see note below)</b>                |    |
|   | Issuance of MT  | 5   |    |
|   | Issuance of CC/CBC  | 5   |    |
|   | Cancellation of PO/CC/CBC/DD or MT  | 5   |    |
|   | Duplicate CC/CBC  | 5   |    |
|   | UBL Classic/Premium Debit Card Issuance & Annual*                             | 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)  |   |   |    |

| Particulars   | Charges | Code |    |
|---|---------|------|----|
|   |         | GL   | SC |
| <p>*1 locker free (any size) for 1st year, subject to availability in the branch where account resides.<br/>Waiver to be reviewed by Branch Manager at the end of each banking cycle.<br/>All above BP waivers mentioned above are also applicable for BBA &amp; E-Transaction Account</p>  |         |      |    |
| <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>Waiver per month applicable on average monthly balance when the request is made.</li> <li>This grid is applicable on Current Account /Business Partner balance of Rs. 250 K &amp; above, on case to case basis on Branch Manager's discretion.</li> <li>First time collection charges free for Business Partners customers having balance of Rs. 250 K and above (after proceeds from collection are realized).</li> <li>Waiver on financial transactions will be applicable only when transaction is routed through customer's Business Partner account.</li> </ul> |         |      |    |

| 16) BUSINESS PARTNER PLUS                       |        |
|---|--------|
| Services  | Wavier |
| Inter Branch Online Transactions-Country Wide   | Free   |
| UBL Classic/Premium Debit Card Issuance/Annual* | 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.

| 17 | UBL Good Citizen Account                          | Non Filer   | Filer customers - Monthly Average Balance |                      |
|----|---|-------------|---|----------------------|
|    |   |             | <500K                                     | >=500K               |
|    | <b>Services</b>                                   | No Bal req. | <500K                                     | >=500K               |
|    | UBL Classic/Premium Debit Card Issuance/Annual*   | As per SOC  | Free                                      | Free                 |
|    | General banking Services                          | As per SOC  | Free                                      | Free                 |
|    | - Inter branch Online Transactions - Country wide | As per SOC  |   |                      |
|    | 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 1% Cashback**  |
|    | Mortgage Markup                                   | At Actual   | At Actual                                 | Up to 1% Cashback    |
|    | SE Loan (Discount Rate for self- employed)        | At Actual   | At Actual                                 | Up to 2.00% Cashback |

\*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.

\*\*Lien Option is not available

| Particulars                                     | Charges  | Code |                   |  |
|---|--|------|-------------------|--|
|   |  | GL   | SC                |  |
| 18)   | <b>UBL First Minor Account</b>                                 |      |                   |  |
|   | <b>Services</b>  |      | <b>Waiver</b>     |  |
|   | UBL Classic Debit/ ATM Card issuance on minor profit account   |      | <b>As per SOC</b> |  |
|   | Cheque Book Issuance   |      | <b>Free</b>       |  |
|   | UBL Net Banking / App  |      | <b>Free</b>       |  |
| 19)   | <b>UBL Pensioner Current Account</b>                           |      |                   |  |
|   | <b>Services</b>  |      | <b>Waiver</b>     |  |
|   | Minimum Balance Charges  |      | Zero              |  |
|   | Inter Branch Online Transactions - Country Wide                |      | Free              |  |
|   | *UBL Classic/Premium Debit Card Issuance/Annual                |      | 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 |  |      |                   |  |
| 20)   | <b>UBL Zindagi Savings Account</b>                             |      |                   |  |
|   | <b>Services</b>  |      | <b>Waiver</b>     |  |
|   | Cheque Book Issuance   |      | Free              |  |
|   | UBL Classic/Premium Debit Card Issuance/Annual                 |      | Free              |  |
|   | E-Statement  |      | Free              |  |
| 21)   | <b>Deposits products where standard charges are applicable</b> |      |                   |  |
|   | UBL Current Account  |      |                   |  |
|   | UBL Savings Account  |      |                   |  |
|   | UBL Sohni Dharti Remittance 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                                      |      |                   |  |
|   | UBL Pardes Account   |      |                   |  |
|   | UBL Pensioner Savings Account                                  |      |                   |  |

| Particulars   | Charges  | Code     |       |
|---|--|----------|-------|
|   |  | GL       | SC-   |
| 22) Charges on Encashment / Collection of profit coupons for certificates issued by other banks   | Rs. 300/- per script   | 54208050 | 1075  |
| 23) Credit Information report on Foreign  | At Actual  | 54208050 | 1064- |
| 24) Standing instructions fee to be recovered in addition to the usual charges on remittance, if any  |  | 54208050 | 1040  |
| 25) Emigration Certificate  | Rs. 325/- per transaction  | 54204050 | 1040  |
| 26) Proprietorship Certificate  | Rs. 200/- per certificate  | 54204100 | 1040  |
| 27) No Objection Certificate (NOC)  | Rs. 175/- per certificate  | 54204100 | 1042  |
| 28) Statement of Profit Earned & WHT / Zakat Deduction  | Rs. 175/- per certificate  | 54204100 | 1357  |
|   | Free   | 54204100 |       |
| 29) 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 |       |
| 30) 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<br>ii) Out of pocket expense Rs.12,000/-   |          |       |
| 31) 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 |       |
| 32) 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 |       |
| 33) Prize Money Charges   | Rs. 500/- + CIT Charges at Actual (Per Transaction)  | 54208050 |       |
| 34) 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).<br>ii) Free - In case of dividend payment transfer through RTGS (subject to negotiation of rate based on volume of business) |          |       |

**UBL SIGNATURE -  
PRIORITY BANKING**

| Particulars  | Charges   | Code                               |              |
|--|---|------------------------------------|--------------|
|  |   | GL                                 | SC           |
| <b>A. UBL Signature — Priority Banking</b>   |   |                                    |              |
| <b>Account Category</b>  | <b>Criteria for Individual &amp; Sole Proprietors</b>   | <b>Eligibility Criteria Period</b> |              |
| Any Local Currency Current Account   | PKR 3 Million   | Quarterly                          |              |
| Any Foreign Currency Current Account   | Equivalent to PKR 6 Million   | Quarterly                          |              |
| Clubbing of Current PKR and Foreign Currency Current Accounts  | Equivalent to PKR 3 Million (where PKR will be considered as 100% and FCY deposit shall be converted to equivalent PKR and considered as 50% of the amount) | Quarterly                          |              |
| 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) Visa Infinite Debit Card - Basic, Supplementary & Replacement                                    | Free on maintaining Signature Priority Banking Criteria   | -                                  | -            |
| b) Signature Debit Master Card - Basic, Supplementary & Replacement                                    | Free on maintaining Signature Priority Banking Criteria   |                                    |              |
| c) Classic / Premium Debit Card allowed on Signature Banking Basic, Supplementary & Replacement        | Free  | 54204870<br>54204850               | 1051<br>1052 |
| 9) a) Switch Transaction Fee   |   |                                    |              |
| i) Withdrawals on 1 Link ATMs other than UBL (No charge on UBL Card holders withdrawing from UBL ATMs) | Free  | -                                  | -            |
| ii) Withdrawals on other Switches (Mnet)   |   |                                    |              |
| 10) Stop payment charges for DD / RT / Cashier's Cheque Charges  | Free  | -                                  | -            |
| 11) Issuance of all Currency Cheque Books  | Free  | -                                  | -            |
| 12) Charges for Cheque return unpaid   | Free for outward clearing only  | -                                  | 1304         |
| 13) Net Banking Charges  | Free  | 54204300                           | 1303-        |

| Particulars                                    | Charges | Code |    |
|--|---------|------|----|
|  |         | GL   | SC |
| 14) Account Maintenance Certificate            | Free    |      |    |
| 15) On Demand / Duplicate Statement of Account | Free    |      |    |
| 16) IBFT                                       | Free    |      |    |
| 17) SMS Alerts                                 | Free    |      |    |
| 18) Same Day Clearing Charges                  | Free    |      |    |
| 19) FCY Collection/Local Clearing              | Free    |      |    |

**Terms & Condition:**

The customer declares that if their account balance meets the prevailing Signature Banking criteria of the Bank, their account shall be upgraded to UBL Signature Priority Banking and thereby all UBL Signature Priority Banking proposition features shall be applicable to their account. This upgradation will be free of cost and no additional charges shall be charged.

Further the Bank reserves the right to downgrade the Signature account to regular retail account if Signature customer fail to maintain the required balance criteria or violate any of the terms and conditions. Moreover, Signature customer understands that their UBL Visa Infinite & Signature Master Debit card will be charged as per prevailing SOC upon down gradation (in case where they have applied for the card & intend to continue.)

**Note:**

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

# EMPLOYEE BANKING AND CASH MANAGEMENT (CMT)

| Particulars  | Charges            | Code     |      |
|--|--------------------|----------|------|
|  |                    | GL       | SC   |
| 1) Salary & Pension disbursement charges.**<br><br><b>Note:</b> ** No Charges to be recovered from Govt. & Semi Govt. Organizations and their employees / retired employees. | Case to Case basis | 54203850 | 1034 |

**1) UBL @ Work**

| UBL @ Work Current Account (For Monthly salary < PKR 25,000/-)       |        |
|--|--------|
| Services   | Wavier |
| Min. Balance Requirement   | Zero   |
| Inter-branch Online Transaction – (Within City)                      | Free   |
| Inter-branch Online Transaction – (Intercity)                        | Free   |
| E-Statements   | Free   |
| Issuance/Annual Fee on Classic/Premium Debit Card                    | Free   |
| Internet Banking & Bill Payment                                      | Free   |
| UBL Go Green Digital SMS Alerts                                      | Free   |
| Over the Counter Cash Deposit - Within City                          | Free   |
| UBL @ Work Current Plus Account (For Monthly salary >= PKR 25,000/-) |        |
| Services   | Wavier |
| 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   |
| Issuance/Annual Fee on Classic/Premium 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   |
| UBL @ Work Saving Account (For Monthly salary >= PKR 25,000/-)       |        |
| Services   | Wavier |
| 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 |
|---|---|

**Note:**

- UBL 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)
- In addition to the charges above, all applicable Government levies will also be recovered.
- For duplicate / on-demand SOAs, waivers are allowed on the discretion and signed approved of BM or CSOM.

# TRADE SERVICES AND FINANCING

| A. TRADE  |  |          |      |
|---|--|----------|------|
| i) BILL   |  |          |      |
| 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) Intercity Clearing Charges   | Free   | 54203660 | 1089 |
| c) Deduction of Cashier's Cheque Issuance Charges in Direct Collection where NIFT/NBP services are not available  | Rs. 250/- (flat) plus courier charges or actual wherever applicable  |          |      |
| <p><b>Note:</b></p> <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  | 0.40%, Min Rs. 900/- plus mark-up from the date of purchase to the date of payment. (Plus Communication Charges) | 54206300 |      |
| b) Other cheques / demand instruments (like Dividend Warrants)  | 0.60%, Min Rs. 250/- (Plus Communication Charges)  | 54206300 |      |
| c) i) Returning charges for documentary / clean collections from payee account in case the instruments are returned unpaid<br>For PKR Account<br>For FCY Account  | Rs. 500/- per transaction<br>USD 10/- or equivalent per transaction  | 52700430 |      |
| ii) Returning charges for documentary / clean collections from drawer account in case the instruments are returned unpaid<br>For PKR Account<br>For FCY Account   | Rs. 500/- per transaction<br>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.<br>ii) Rs. 2/- per packet per day, Min Rs.100/-  | 54206300 | -    |

| Particulars   | Charges   | Code     |           |
|---|---|----------|-----------|
|   |   | GL       | SC        |
| <b>ii) 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   | 54203150 | -         |
| 4) Other Guarantees<br>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)<br>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. Incase of back to back Guarantee: USD 75 or commission at rates specified under item 5 (a) and (b) above, if amendment involves increase in amount or extension in period. | 54203150 | BGC       |
| 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> <ul style="list-style-type: none"> <li>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.</li> </ul> |  |          |     |
| <b>iii) 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   |  |          |     |
| i) LC Issuance   | Min. Rs.2,000/- or actual whichever is higher  | 57800400 | SWF |
| 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  |  |          |     |
| • If retired within 3 days from the date of lodgment in PAD  | 60 paisa per Rs.1,000/- per day from the date of negotiation Plus Bank commission @ 0.25% on the PAD amount (net of margin) created  | 54206850 | XCB |
| • If retired after 3 days from date of lodgment in PAD   | 65 paisa per Rs. 1,000/-per day from the date of negotiation plus Bank's commission @ 0.25% on the PAD amount created  |          |     |
| b) Usance Bills  |  |          |     |
| i) Collection Charges  | 0.40% per bill Min. Rs.1,500/- 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 | 54206400 | RT1 |
| ii) If bill matures after expiry of LC   | Payment commission; Rs.600/- (flat)  | 54206300 | LEC |
| c) Payment of Bill drawn under Inland LC   |  | 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/<br>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>B. Small Medium Enterprises (SME)</b>   |  |          |      |
| <b>i) PROJECT FINANCE /ADVANCES</b>  |  |          |      |
| Following charges may be recovered in addition to interest / markup / return on investment   |  |          |      |
| <b>1) Fee and charges in respect of Project Financing</b>  |  |          |      |
| a) Project evaluation / Appraisal fee  | On case to case basis as per agreement with the party. | 5420200  | 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 |
| <b>2) Evaluation charges of property for security Purpose</b>  | At Actual  | 54202000 | 2005 |
| <b>3) Non-Refundable Processing Fee for SME / Commercial Advances including Funded and Non-Funded Facilities (Fresh/Enhancement/Renewal)</b> |  | 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:<br>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 |

| Particulars   | Charges   | Code     |      |
|---|---|----------|------|
|   |   | GL       | SC   |
| <b>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> <ul style="list-style-type: none"> <li>These Charges are quoted by the vendor &amp; are subject to change.</li> </ul>  |   |          |      |
| 11) a.) <b>Prime Minister's Kamyab Jawan Youth Entrepreneurship Scheme ( PMKJ - YES )</b><br>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><br>LCV (Light Commercial Vehicle) schedule of charges are similar as UBL Drive SOC on section "Consumer Banking"  |   |          |      |
| <b>iii) UBL Digital SME Loan</b>  |   |          |      |
| 1) UBL Digital Running Finance Processing fee   | Higher of PKR 15,500/- (inclusive of FED & all associated costs) or 0.50% of approved limit amount.       | 7050     |      |
| 2) Markup Rate  | 3 Month KIBOR + 10%.  |          |      |

| Particulars   | Charges   | Code     |              |
|---|---|----------|--------------|
|   |   | GL       | SC           |
| <b>C. AGRICULTURE</b>   |   |          |              |
| 1) Agri Application Processing Charges  |   | 54202200 | 2022<br>2033 |
| a. Farm Loans   |   |          |              |
| i) New Customers /Fresh Facility or Enhancement*                                      | i) Rs. 2,100/- for Limit Amt < Rs. 0.5Mn<br>ii) Rs. 4,300/- for Limit Amt Rs. 0.5Mn to Rs. 1.0Mn<br>iii) Rs. 8,700/- or 0.1% (which ever is higher) of the Limit Amt > Rs. 1.0Mn  |          |              |
| ii) Renewals after 3 years  | i) Rs. 1,800/- for Limit Amt Rs. 3.0Mn<br>ii) Rs. 5,500/- for Limit Amt exceeding Rs. 3.0 Mn up to Rs. 5.0 M<br>iii) Rs.12,000/- for limit exceeding Rs. 5Mn up to Rs.10M<br>iv) 0.1% of the Limit amount \ exceeding Rs. 10.0M   |          |              |
| iii) Land Verification Charges (for all loans against the Charge on Agriculture land) | At Actual   |          |              |
| b. Development/Non Farm/Farm Machinery  |   |          |              |
| i) New Customers /Fresh Facility or Enhancement                                       | i) Rs. 3,700/- for Limit Amt up to Rs. 1.0Mn<br>ii) Rs. 8,700/- or 0.1% whichever is higher for limit exceeding Rs.1 Mn   |          |              |
| ii) Renewals (Working Capital Non-Farm)   | i) Rs. 1,875/- for Limit Amt up to Rs. 3Mn.<br>ii) Rs. 5,500/- for Limit Amt exceeding Rs. 3 Mn up to Rs.5.0M<br>iii) Rs. Rs.6,870/- for limit exceeding Rs. 5Mn up to Rs.10M<br>iv) 0.1% of the Limit amount exceeding Rs. 10.0M |          |              |
| c) Farm Tractors / Farm Transport Vehicles  | Rs. 7,500/- per Tractor/ Vehicle  |          |              |

**Note:**

- 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.

| Particulars   | Charges  | Code     |    |
|---|--|----------|----|
|   |  | GL       | SC |
| <b>D. BANK CHARGES FOR GOVERNMENT BUSINESS</b>  |  |          |    |
| <b>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.              | 54206000 | -  |
|   | 1/16% (0.0625%) of the value of the Letter of Credit.            |          |    |
| 2) Non-reimbursable Letters of Credit under barter / aid / loans / authorization to pay   | 3/8% (0.375%) irrespective of the value of the Letter of Credit. | 54206000 | -  |

**Note:**

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

# TREASURY

| Particulars   | Charges  | Code     |    |
|---|--|----------|----|
|   |  | GL       | SC |
| <b>A ). 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<br>b) For non A/c holder                    | 1) Free - A/c Credit   | 54202750 | -  |
| 2) Sale / purchase of shares and securities   | 2) Same as Cashier's Cheque (Ref page No.1,( 1-a )   | 54208050 | -  |
| 3) Shares / securities held in safe custody (to be recovered on quarterly basis)                            | 3) Rs. 500/- flat per transaction<br>4) 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 | -  |
| 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 script   | 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.<br>ii) Envelopes Rs. 3/- flat per 25 square inches or any part thereof with a minimum of Rs. 400/- per quarter. | 54208050 | -  |
| 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)                              |  | 54202600 | -  |
| a) Custodial Charges  | Upto Rs.100/- mln - 0.05% p.a. per issue<br>Above Rs.100/- mln 0.025% p.a. per issue   | 54202600 | -  |
| b) Primary Market Participation Fee   |  | 54202600 | -  |
| c) IPS Statement  | 5 bps per transaction  | 54202600 | -  |
| d) Security Movement/Transfer Charge  | Quarterly Free<br>On Demand Rs. 100/- per  | 54202600 | -  |

# DIGITAL BANKING

A. BRANCHLESS BANKING - OMNI

| UBL OMNI<br>TRANSACTION TYPE                        | TRANSACTION CHANNEL |      |              |      |         |            |                |
|---|---------------------|------|--------------|------|---------|------------|----------------|
|   | 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             |
| 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>Fund 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. 900/-           | NA   | Rs. 750/-    | NA   | NA      | NA         | Rs. 750/-      |
| UBL Omni Visa Card                                  | Rs. 900/-           | NA   | Rs. 750/-    | NA   | NA      | NA         | Rs. 750/-      |
| UBL Omni Master Card                                | Rs. 900/-           | NA   | Rs. 750/-    | NA   | NA      | NA         | Rs. 750/-      |
| UBL Omni UPI Card                                   | Rs. 900/-           | NA   | Rs. 750/-    | NA   | NA      | NA         | Rs. 750/-      |
| <b>Debit Card Annual Fee</b>                        |                     |      |              |      |         |            |                |
| UBL Omni PayPak Card                                | Rs. 900/-           | NA   | Rs. 1000/-   | NA   | NA      | NA         | NA             |
| UBL Omni Visa Card                                  | Rs. 900/-           | NA   | Rs. 1000/-   | NA   | NA      | NA         | NA             |
| UBL Omni Master Card                                | Rs. 900/-           | NA   | Rs. 1000/-   | NA   | NA      | NA         | NA             |
| UBL Omni UPI Card                                   | Rs. 900/-           | NA   | Rs. 1000/-   | NA   | NA      | NA         | NA             |
| <b>Debit Card Replacement Fee</b>                   |                     |      |              |      |         |            |                |
| UBL Omni PayPak Card                                | Rs. 900/-           | NA   | Rs. 750/-    | NA   | NA      | NA         | Rs. 750/-      |
| UBL Omni Visa Card                                  | Rs. 900/-           | NA   | Rs. 750/-    | NA   | NA      | NA         | Rs. 750/-      |
| UBL Omni Master Card                                | Rs. 900/-           | NA   | Rs. 750/-    | NA   | NA      | NA         | Rs. 750/-      |
| UBL Omni UPI Card                                   | Rs. 900/-           | 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>                               |                     |      |              |      |         |            |                |
| i)Withdrawal from 1link ATMs(other than UBL)        | NA                  | NA   | NA           | NA   | 23.44   | NA         | NA             |
| ii) 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**

| <b>Cash Deposit in Wallet - Omni Agent &amp; Branch</b> |            |          |                                    |
|---|------------|----------|------------------------------------|
| 1   | Slab Start | Slab End | Customer Fee (Rs.)                 |
|   | 1          | 300,000  | 0.5% or Rs. 100 whichever is lower |

| <b>Cash Deposit- UBL Branch Account Via Agent/Retailer</b> |            |          |                    |
|--|------------|----------|--------------------|
| 2  | Slab Start | Slab End | Customer Fee (Rs.) |
|  | 1          | 1,000    | 50                 |
|  | 10,001     | 20,000   | 70                 |
|  | 20,001     | 25,000   | 80                 |
|  | 25,001     | 50,000   | 130                |
|  | 50,001     | 70,000   | 150                |
|  | 70,001     | 100,000  | 170                |
|  | 100,001    | 250,000  | 185                |
|  | 250,001    | 400,000  | 250                |
|  | 400,001    | 500,000  | 500                |

| <b>Person to Account Fund Transfers - P2A - Omni Agent</b> |            |          |                    |
|--|------------|----------|--------------------|
| 3  | Slab Start | Slab End | Customer Fee (Rs.) |
|  | 1          | 1,000    | 90                 |
|  | 1,001      | 2,500    | 90                 |
|  | 2,501      | 4,000    | 100                |
|  | 4,001      | 6,000    | 120                |
|  | 6,001      | 8,000    | 130                |
|  | 8,001      | 10,000   | 140                |
|  | 10,001     | 13,000   | 150                |
|  | 13,001     | 15,000   | 170                |
|  | 15,001     | 20,000   | 190                |
|  | 20,001     | 25,000   | 225                |

| <b>Cash Deposit- UBL Branch Account Via Agent/Retailer</b> |            |          |                    |
|--|------------|----------|--------------------|
| 4  | Slab Start | Slab End | Customer Fee (Rs.) |
|  | 1          | 25,000   | 150                |
|  | 25,001     | 100,000  | 200                |
|  | 100,001    | 200,000  | 250                |
|  | 200,001    | 300,000  | 300                |

| <b>Cash Deposit - Agent L2 Account - Omni Agent</b> |            |          |                    |
|---|------------|----------|--------------------|
| 5   | Slab Start | Slab End | Customer Fee (Rs.) |
|   | 1          | 100,000  | 200                |
|   | 100,001    | 250,000  | 250                |
|   | 250,001    | 450,000  | 300                |
|   | 450,001    | 500,000  | 350                |

| <b>Cash Withdrawal for UBL OMNI A/C Holder (Omni Shop)</b> |            |          |                    |
|--|------------|----------|--------------------|
| 6  | Slab Start | Slab End | Customer Fee (Rs.) |
|  | 1          | 25,000   | 100                |
|  | 25,001     | 40,000   | 125                |
|  | 40,001     | 70,000   | 150                |
|  | 70,001     | 100,000  | 200                |

| <b>Cash Load into UBL Wiz Card Account from Omni Agent</b> |            |          |                    |
|--|------------|----------|--------------------|
| 7  | Slab Start | Slab End | Customer Fee (Rs.) |
|  | 1          | 1,000    | 70                 |
|  | 1,001      | 2,500    | 70                 |
|  | 2,501      | 4,000    | 70                 |
|  | 4,001      | 6,000    | 70                 |
|  | 6,001      | 8,000    | 70                 |
|  | 8,001      | 10,000   | 100                |
|  | 10,001     | 13,000   | 100                |
|  | 13,001     | 15,000   | 100                |
|  | 15,001     | 20,000   | 100                |
|  | 20,001     | 25,000   | 150                |
|  | 25,001     | 40,000   | 150                |
|  | 40,001     | 60,000   | 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               |
|      |  |            |          |                    |

**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.

**C. UBL Netbanking**

| Inter-Bank Fund Transfer                      | Fee   | GL     | SC     |
|---|---|--------|--------|
| <b>NetBanking &amp; Digital Application</b>   |   | 50,000 | ECM004 |
| a. IBFT via Raast                             | Free  | 50,000 |        |
| b. Up to Aggregate Monthly Limit (Rs. 25,000) | Free  | 50,000 |        |
| c. Above Aggregate Monthly Limit (Rs. 25,000) | 0.1% of the transaction amount or Rs. 200, which ever is lower<br>(Charges are inclusive of Sales Tax /FED) |        |        |

**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.

**D. 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 |  |
| e) Raast Person to Merchant                          | 0.25% per transaction of the transaction amount<br>(Terms & Conditions apply) |          |  |

**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>  |   |                      |               |
| 1) General Debit / Virtual Card Charges   |   |                      |               |
| a) Switch Transaction Fee   |   |                      |               |
| i) Withdrawals on 1 Link ATMs other than UBL<br>(No charge on UBL Card holders withdrawing from UBL ATMs) | Rs. 35  | 54204830             | 1067          |
| ii) Withdrawals on other Switches (Mnet)  | Rs. 35  | 54204830             | 1068          |
| iii) Foreign Bank card withdrawals on UBL ATMs  | Rs. 1,000/- plus Tax  |                      |               |
| b) International Usage Charges  |   |                      |               |
| i) ATM Withdrawal, POS & E-commerce Charges<br>(Transaction in any currency)                              | 4.5% of the transaction amount or<br>PKR 150 whichever is higher  | 54204870<br>54204850 | 1051<br>1052  |
| c) Balance Inquiry  |   |                      |               |
| i) Domestic Transaction   | Rs. 4.67/- per transaction  | 54204830             | 1071          |
| ii) From Outside Pakistan   | Rs. 250/- per transaction   |                      |               |
| i) Activation / Session Charges   | Free  | -                    | -             |
| d) Charges for Declined Transactions  |   |                      |               |
| i) Domestic POS - Insufficient Balance or<br>Excess Over Limit  | Rs. 7/-   | 54204410             | 1083-<br>1084 |
| ii) International ATM/POS - Insufficient Balance<br>or Excess Over Limit                                  | Rs. 55/-  |                      |               |
| iii) E-commerce or International Transactions -<br>Channel Disablement                                    | Rs. 100/-   |                      |               |
| e) Funds Transfer through ATM   |   |                      |               |
| i) Fund Transfer (UBL to UBL)   | Free  | 54200230             | 1149          |
| ii) IBFT  | Free  |                      |               |
| Upto Rs. 25,000(monthly limit)*<br>Above Rs. 25,000(monthly limit)*                                       | 0.1% of transaction amount<br>or Rs.200/- whichever is<br>lower. (Charges are inclusive<br>of Sales Tax /FED) |                      |               |
| *Note: 25,000 is Aggregate IBFT limit of ATM,<br>Netbanking & Digital App.                                |   |                      |               |
| f) Biometric Transaction  |   |                      |               |
| i) UBL A/c holder on UBL ATM  | Free  |                      |               |
| ii) other Bank Customer on UBL ATM  | Upto Rs. 50/-<br>per transaction  |                      |               |
| g) ATM Receipt Fee  |   |                      |               |
| i) UBL Card at UBL ATM  | Rs. 3.75/- per transaction  |                      |               |
| ii) UBL Card at other Bank ATMs   | Rs. 4.67/- per transaction  |                      |               |
| h) 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<br>changes by 1Link/SBP.                                 |   |                      |               |

| Particulars                           | Charges  |  |  |                          | Code     |           |
|---------------------------------------|--|--|--|--------------------------|----------|-----------|
|                                       |  |  |  |                          | GL       | SC        |
| <b>UBL Debit Card Fees</b>            |  |  |  |                          | 54204750 | 1044-1046 |
| <b>Debit Card Type</b>                | <b>Issuance Fee</b>  | <b>Annual Fee</b>  | <b>Replacement Fee</b>   | <b>Supplementary Fee</b> |          |           |
| <b>Priority Banking Category</b>      |  |  |  |                          |          |           |
| UBL VISA Infinite Debit Card*         | PKR 45,000   | PKR 45,000   | PKR 1,800  | PKR 45,000               |          |           |
| UBL Signature Master Debit Card       | PKR 25,000   | PKR 25,000   | PKR 1,800  | PKR 25,000               |          |           |
| <b>Gold Category</b>                  |  |  |  |                          |          |           |
| UBL VISA Premium Plus Debit Card      | PKR 3,500  | PKR 3,500  | PKR 1,800  | PKR 2,400                |          |           |
| <b>Premium Category</b>               |  |  |  |                          |          |           |
| UBL Mastercard Premium Debit Card     | PKR 2,900  | PKR 2,900  | PKR 1,800  | PKR 1,500                |          |           |
| UBL VISA Premium Debit Card           | PKR 2,900  | PKR 2,900  | PKR 1,800  | PKR 1,500                |          |           |
| UBL VISA Urooj Debit Card             | PKR 2,900  | PKR 2,900  | PKR 1,800  | PKR 1,500                |          |           |
| UBL VISA Freelancer Debit Card        | PKR 2,900  | PKR 2,900  | PKR 1,800  | PKR 1,500                |          |           |
| <b>Classic Category</b>               |  |  |  |                          |          |           |
| UBL UnionPay Debit Card               | PKR 2,300  | PKR 2,300  | PKR 1,800  | PKR 1,500                |          |           |
| UBL PayPak Debit Card                 | PKR 2,000  | PKR 2,000  | PKR 1,800  | PKR 1,200                |          |           |
| UBL Mastercard WIZ Virtual Debit Card | PKR 600  | -  | -  | -                        |          |           |
| <b>FCY Business Category</b>          |  |  |  |                          |          |           |
| UBL VISA FCY Business Debit Card**    | USD 15/-<br>GBP 12/-<br>EUR 14/-<br>AED 56/-<br>SAR 57/-<br>CNY 75/- | USD 15/-<br>GBP 12/-<br>EUR 14/-<br>AED 56/-<br>SAR 57/-<br>CNY 75/- | USD 10/-<br>GBP 10/-<br>EUR 10/-<br>AED 35/-<br>SAR 35/-<br>CNY 45/- | -                        |          |           |

**Note:**

Debit Card Fee Waivers shall be applicable as defined in the respective product feature listing.

\*\*All international card-based transactions shall be subject to International usage charges. However, International Transaction Charges are waived on POS and E-commerce channels for FCY Business Category cards.

\*\*\*Fee waivers shall not continue to apply for Signature Priority Banking customers who are affected by a downgrade. Refer to the relevant product section for additional details on applicable waivers.

Annual fee shall be recovered in advance. No refunds shall be offered on account closures. In addition to the charges above, all applicable government levies, taxes and charges shall also be recovered.

| Particulars   | Charges   | Code     |      |
|---|---|----------|------|
|   |   | GL       | SC   |
| <b>B. UBL GO GREEN</b>  |   | 54204570 | -    |
| 1) SMS Alert Charges  | All digital transactions (including all transactions related to digital/branchless/self service channel/ mobile/internet/ ubl digital, etc) are free  |          |      |
| a) For LCY Accounts   |   |          |      |
| b) For FCY Account  |   |          |      |
| <b>Note:</b><br>Mandatory monthly deduction irrespective of number of SMS   | Non digital/branch related sms (for other than digital transactions) Rs. 250 + FED per month  |          |      |
| <b>c) E-Statement</b>   | Free  | -        |      |
| <b>Note:</b> <ul style="list-style-type: none"> <li>In addition to above, commission/service charges, courier/postage / fax charges shall also be recovered according to prescribed tariffs (where applicable)</li> <li>Charges are negotiable on a case to case basis under special approval of relevant Business Head / Divisional Head.</li> <li>In addition to the charges above, all applicable Government levies shall be recovered as well.</li> </ul> |   |          |      |
| <b>C. UBL DRIVE (CAR FINANCING)</b>   |   |          |      |
| 1) Application Processing Charges   | Rs. 14,000/- (non - refundable, to be received post loan approval)<br>Rs. 11,500/- (non-refundable) If not specified (in NRP Cases) Rs. 4,500/- (For individuals applying again on maturity of one facility ) |          |      |
| 2) Cheque Return or Rejected Auto Pay Charges   | As per UBL SOC  | 57800710 | -    |
| 3) Used Vehicle Evaluation Charges*   | At actual   | 54205550 | -    |
| 4) Late Payment Charges   | Rs. 1,800/- per month per late installment  | 54205500 | 3016 |
| 5) Vehicle Re-Possession Charges*   | Actual incurred by the bank up to Max.of Rs.100,000/-   | 54205500 | -    |
| 6) Repossessed Vehicle Evaluation Charges*  | At actual   | 54205500 | -    |
| 7) Monthly Warehouse Charges  | Rs. 5,000/- per month   | 57800800 | -    |
| 8) Auction Charges  | Rs. 5,000/-   | 57800800 | -    |
| 9) Insurance Charges*   | As per the rate quoted by the Insurance/TAKAFUL Company   | 54302200 | 3018 |
| 10) Purchase Order (PO) change of vehicle   | Rs. 2,500/-   |          |      |
| 11) Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges  | Rs. 4,000/-   |          |      |
| 12) Lien removal authentication fee (shall be charged to customers upon noncompliance of completing vehicle transfer formalities as stated on NOC)  | Rs. 5,000/-   |          |      |
| 13) Penalty/Early Termination Charges   | 8% of the principal outstanding -Year 1 to 3<br>6% of the principal outstanding Year 4 to 5<br>4% of the principal outstanding- Year 6 to 7   |          |      |
| <b>Note:</b><br>*These charges are quoted by the vendor & are subject to change.  | <b>Note:</b><br>-Above charges do not apply to Zero Penalty variant<br>- Above charges are also not applicable on Customers who want to replace car by applying another Auto Loan                             |          |      |

| Particulars  | Charges   | Code     |                         |
|--|---|----------|-------------------------|
|  |   | GL       | SC                      |
| <b>D. i) UBL CASHLINE</b>  |   |          |                         |
| 1) Processing Fee  | Rs. 4,000/- or 1% of the loan amount whichever is higher  | 54202200 | 3001/<br>3023/<br>3024/ |
| 2) Annual Charges (Renewal fee)  | Rs. 5,000/-   | 54202200 | 3025/<br>3002           |
| 3) Late Payment Fee  | Rs. 1,500/-   |          |                         |
| 4) Insurance Charges (Credit Protector)                                    | 0.2% of total monthly principle outstanding<br>*Charges are quoted by vendor and are subject to change. | 54205500 | 3003                    |
|  |   | 54202200 | 3004                    |
| 5) SMS Alert Fee   | As per SOC Consumer Banking Section   | 54202200 | -                       |
| <b>Note:</b><br>*Mandatory monthly deduction irrespective of number of SMS |   |          |                         |
| 6) Limit Enhancement Fee   | Rs. 3,000/- per limit enhancement   | 54202200 | 3029                    |
| 7) Debit Card Annual/Issuance Fee  | As per SOC Consumer Banking Section   |          |                         |
| 8) Cheque book charges   | As per SOC  |          |                         |

**READY LINE**

|                                   |   |
|-----------------------------------|---|
| 27.1 Annual Fee                   | Rs. 5,000/-   |
| 27.2 Processing Fee               | Rs. 5,000/- or 1% of the loan amount (whichever is higher, subject to approval)                           |
| 27.3 Late Payment Charges         | Rs. 1,500/ -  |
| 27.4 Enhancement Fee              | Rs. 3,000/ -  |
| 27.5 Credit Protector Fee         | 0.60% of monthly outstanding amount (third party payment)   |
| 27.6 Litigation Charges           | At actual   |
| 27.7 Minimum Balance Penalty      | Nil   |
| 27.8 Online Cash Deposit          | No Charges on Re-payment Account  |
| 27.9 Stamp Duties                 | At actual   |
| 27.10 SMS Alert Fee               | As per Retail Banking SOC   |
| <b>Other Charges</b>              |   |
| 28.1 Cheque Book Charges          | As per Retail Banking SOC   |
| 28.2 Pay Order Chargesa           | As per Retail Banking SOC   |
| 28.3 Cheque Return Fee            | Rs. 1,000/-   |
| 28.4 Debit/ATM card Annual Fees   | As per Retail Banking SOC   |
| 28.5 Auto Debit Payments          | Rs. 100/- per month   |
| 28.6 Utility Bill Payment Charges | Free  |
| 28.7 Safe Deposit Locker Charges  | Please refer to Safe Deposit Locker Charges (Section 1.1 branch banking in Main Schedule of Bank Charges) |

| Particulars   | Charges   | Code     |      |
|---|---|----------|------|
|   |   | GL       | SC   |
| <p>Note:</p> <p>All regular branch banking charges will be applied for the transactions through branches.</p> <ul style="list-style-type: none"> <li>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).</li> <li>In addition to the charges above, all applicable Government levies, duties, FED will also be recovered.</li> <li>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 (<a href="http://www.silkbank.com.pk">www.silkbank.com.pk</a>) or at our branches for amendments.</li> <li>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.</li> </ul> |   |          |      |
| <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>All regular Branch Banking charges shall be applied for the transaction conducted through branches</li> <li>In addition to the above, commission / service charges, courier / postage / fax charges will also be recovered according to prescribed tariffs (where applicable)</li> <li>In addition to the charges above, all applicable Govt. levies shall be recovered as well and will not be refundable.</li> </ul>   |   |          |      |
| <p><b>D. ii) UBL CASH PLUS</b></p>  |   |          |      |
| 1) Processing Fee   | Rs. 5,000/- or 1.25% of loan amount whichever is higher   | 54202200 | 3019 |
| 2) Pre-payment Charges  | 1st Year: 10% of the remaining principal<br>2nd Year onwards: 7% of the remaining principal                                   | 54205550 | -    |
| 3) Late Payment Charges   | Rs. 1500/- per month per late installment   |          |      |
| 4) Partial Payoff Fee   | 7% of Partial Principal amount (not allowed in first year)  | 54205500 | 3019 |
| 5) Top-up enhancement fee   | Rs. 2,500/- or 1% whichever is higher   | 54202200 | -    |
| <p><b>D. iii) UBL Secured Personal Loan</b></p>   |   |          |      |
| 1) Processing Charges   | Rs. 10,000 + FED  |          |      |
| 2) Pre-payment Charges  | 1st Year: 10% of the remaining principal<br>2nd Year onwards: 7% of the remaining principal                                   | 54205550 | -    |
| 3) Late payment charges   | Rs. 1,500/- per month (per late installment)  | 54205500 | -    |
| 4) Partial Payoff Fee   | 7% of Partial Principal amount (not allowed in first year)  | 54202200 | 3017 |
| 5) Legal Charges  | At Actual, Including Stamp Duty, Charges for Legal Documentation  | 54205550 |      |
| 6) Appraisal Charges  | At Actual   |          |      |
| 7. Upfront tracker  | Fees Amount Rs.21,000/- + FED/Provincial Sales Tax  |          |      |
| 8. Monthly Tracker Management   | Fee Amount Rs.1,500/- + FED/Provincial Sales Tax  |          |      |
| 9. Reissuance of NOC  | Rs 2,500/-  |          |      |
| <p><b>E. (i) UBL ADDRESS</b></p>  |   |          |      |
| 1) Processing Charges   | Rs. 12,000/- for fresh loan (non refundable)<br>Rs. 6,000/- for BTF (non refundable)<br>Rs. 15,000/- for NRP (non refundable) | 54202200 |      |
| 2) Appraisal Charges*   | At Actual   |          |      |

| Particulars   | Charges   | Code     |      |
|---|---|----------|------|
|   |   | GL       | SC   |
| 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 | 54202200 | -    |
|   |   | 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 |      |
| 6) Partial Payoff<br>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>                                  |          |      |
| 8) Cashier Cheque Charges   | Cashier Cheque Charges to apply as per page no. 2, Item no. 1(a)  | 54205550 | -    |
| 9) Income Estimation Charges  | At Actual   |          |      |
| <b>Note: *These charges are quoted by the vendor &amp; are subject to change.</b>   |   | 54200100 | -    |
| <b>E. (ii) Low Cost Housing</b>   |   |          |      |
| Application Processing Charges  | 5,000/-   | 57800600 |      |
| 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>  |   |          |      |
|   | <b>Visa</b>   |          |      |
| 1) Primary Card Annual Fee  | Rs. 6,000/- (Classic)   |          |      |
|   | Rs. 12,000/- (Gold)   |          |      |
|   | Rs. 22,000/- (Platinum)   |          |      |
|   | Rs. 30,000/- (Signature) (Ex-SBL)   |          |      |
|   | <b>Mastercard former Silkbank Customers</b>   |          |      |
|   | Rs. 4,000/- (Standard)  |          |      |
|   | Rs. 8,000/- (Gold)  |          |      |
|   | Rs. 14,000/- (Titanium)   |          |      |
| Rs. 18,000/- (Platinum)   |   |          |      |

| Particulars   | Charges   | Code                             |                            |
|---|---|----------------------------------|----------------------------|
|   |   | GL                               | SC                         |
|   | <b>Visa</b>   |                                  |                            |
| 2) Supplementary Card fee   | Rs. 3,000/- (Classic)   | 54300550                         | -                          |
|   | Rs. 6,000/- (Gold)  | 54300600                         | -                          |
|   | Rs. 11,000/- (Platinum)   | 54300650                         | -                          |
|   | Rs. 15,000/- (Signature) (SBL)  | 54301750                         | -                          |
|   | <b>Mastercard former Silkbank Customers</b>   | 54301750                         | -                          |
|   | Rs. 2,000/- (Standard)  | 54301750                         | -                          |
|   | Rs. 4,000/- (Gold)  | 54301750                         | -                          |
|   | Rs. 7,000/- (Titanium)  | 54301750                         | -                          |
|   | Rs. 9,000/- (Platinum)  | 54301750                         | -                          |
| <b>Note:</b><br>In addition to above, commission/service charges, courier/postage / fax charges shall also be recovered according to prescribed tariffs (where applicable) Charges are negotiable on a case to case basis under special approval of relevant Business Head / Divisional Head. |   |                                  |                            |
| 3) APR  | Retail and Cash Advance: 44%<br>Cash on Phone: 35%<br>Lite Instalment Plan (LIP): 29%<br>Balance Transfer Facility (BTF): up to 28%                     | 52600900<br>52600930<br>52600960 | Silver<br>Gold<br>Platinum |
| 4) BTF Processing Charges - Promotional (Where APR is 0%)   | 3 months: 5.25% of balance transfer<br>6 months: 9% of balance transfer<br>9 months: 12.75% of balance transfer<br>12 months: 16.5% of balance transfer |                                  |                            |
| 5) Lite Installment Plan<br>FIP Installment Plan (EX-SBL Customers)<br>Booking Charges  | Rs.1,000 or 2% of the transaction amount (whichever is higher)  |                                  |                            |
| 6) Booking Charges - Balance Transfer (Without Installments )   | Rs. 500/-   |                                  |                            |
| 7) LIP/BTF/FIP (EX-SBL Customers)<br>Cancellation Charges   | Rs.1,000 or 5% of the outstanding amount (whichever is higher)  |                                  |                            |
| 8) Premature Settlement Charges   | Rs.1,000 or 5% of the transaction amount (whichever is higher)  |                                  |                            |
| 9) Late Payment Fee   | Rs. 2,200/-   | 54301000<br>54301050<br>54301100 | Silver<br>Gold<br>Platinum |
| 10) Card Replacement Fee  | Rs. 1,200/-   |                                  |                            |
| 11) Card Conversion / Upgrade Fee   | Rs. 1,000/-   |                                  |                            |
| 12) Cash Advance Fee****  | Rs.1,200 or 3% of the transaction amount (whichever is higher)  |                                  | -<br>-<br>-                |
| 13) Cash on Phone Booking Charges   | Rs 1,000 or 2% of the transaction amount (whichever is higher)  |                                  | -<br>-                     |
| 14) Return Cheque Charges   | Rs. 1,000/-   |                                  |                            |

| Particulars                                     | Charges   | Code                |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
|---|---|---------------------|----------------------|-------------|-------------|----------------|---------------|---------------|---------------|----------------------|----------------------|-------------|-------------|---------------|---------------|---------------|---------------|----------------------|----------------------|-------------|-------------|---------------|---------------|---------------|---------------|--|--|
|   |   | GL                  | SC                   |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| 15) Utility Bill Payment Fee                    | Free  |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| 16) Duplicate Statement Fee                     | Free  |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| 17) International / foreign transaction charges | Rs 100 or 4.5% of the transaction amount (whichever is higher)  |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| 18) Arbitration Charges                         | USD 500/- or equivalent   |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| 19) SMS Alerts Fee                              | Free  |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| 20) Over Limit Fee                              | Rs. 1,600/-   |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| 21) Gym/Golf Visit Charges                      | Rs. 2,000/- + FED per visit above complimentary visits*   |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| 22) Credit Limit Enhancement Fee                | Rs.1,000/-  |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| 23) 1-Bill Charges                              | Free  |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| 24) Insurance Plans:                            |   |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| i) Credit Cover Premium/ Credit Guardian        | 0.55% of outstanding balance  |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| ii) Child Education Plan                        | Plan A: PKR 90<br>Plan B: PKR 160<br>Plan C: PKR 190  |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| iii) Family Security Plan                       | Plan A: PKR 110<br>Plan B: PKR 170<br>Plan C: PKR 320<br>Plan D: PKR 470  |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| iv) Hospital Cash Plan - Executive              | 1-20 Years: PKR 250<br>21-35 Years: PKR 295<br>36-50 Years: PKR 430<br>51-60 Years: PKR 950   |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| v) Hospital Cash Plan - Deluxe                  | 1-20 Years: PKR 350<br>21-35 Years: PKR 390<br>36-50 Years: PKR 625<br>51-60 Years: PKR 1,325   |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| vi) Comprehensive Health Plan                   | <table border="0"> <tr> <td><b>2 - 24 Years</b></td> <td><b>25 - 39 Years</b></td> </tr> <tr> <td>Gold 20,709</td> <td>Gold 31,203</td> </tr> <tr> <td>Silver 13, 806</td> <td>Silver 20,802</td> </tr> <tr> <td>Bronze 6, 903</td> <td>Bronze 10,401</td> </tr> <tr> <td><b>40 - 49 Years</b></td> <td><b>50 - 59 Years</b></td> </tr> <tr> <td>Gold 41,911</td> <td>Gold 47,069</td> </tr> <tr> <td>Silver 27,941</td> <td>Silver 31,379</td> </tr> <tr> <td>Bronze 13,970</td> <td>Bronze 15,690</td> </tr> <tr> <td><b>60 - 64 Years</b></td> <td><b>65 - 69 Years</b></td> </tr> <tr> <td>Gold 52,719</td> <td>Gold 69,814</td> </tr> <tr> <td>Silver 35,146</td> <td>Silver 46,543</td> </tr> <tr> <td>Bronze 17,573</td> <td>Bronze 23,271</td> </tr> </table> | <b>2 - 24 Years</b> | <b>25 - 39 Years</b> | Gold 20,709 | Gold 31,203 | Silver 13, 806 | Silver 20,802 | Bronze 6, 903 | Bronze 10,401 | <b>40 - 49 Years</b> | <b>50 - 59 Years</b> | Gold 41,911 | Gold 47,069 | Silver 27,941 | Silver 31,379 | Bronze 13,970 | Bronze 15,690 | <b>60 - 64 Years</b> | <b>65 - 69 Years</b> | Gold 52,719 | Gold 69,814 | Silver 35,146 | Silver 46,543 | Bronze 17,573 | Bronze 23,271 |  |  |
| <b>2 - 24 Years</b>                             | <b>25 - 39 Years</b>  |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| Gold 20,709                                     | Gold 31,203   |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| Silver 13, 806                                  | Silver 20,802   |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| Bronze 6, 903                                   | Bronze 10,401   |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| <b>40 - 49 Years</b>                            | <b>50 - 59 Years</b>  |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| Gold 41,911                                     | Gold 47,069   |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| Silver 27,941                                   | Silver 31,379   |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| Bronze 13,970                                   | Bronze 15,690   |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| <b>60 - 64 Years</b>                            | <b>65 - 69 Years</b>  |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| Gold 52,719                                     | Gold 69,814   |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| Silver 35,146                                   | Silver 46,543   |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |
| Bronze 17,573                                   | Bronze 23,271   |                     |                      |             |             |                |               |               |               |                      |                      |             |             |               |               |               |               |                      |                      |             |             |               |               |               |               |  |  |

| Particulars   | Charges   | Code |    |
|---|---|------|----|
|   |   | GL   | SC |
| vii) Transactional Protection Cover- Debit & Credit Cards               | Annual Charges<br>Option 1: PKR 5,000<br>Option 2: PKR 3,000<br>Option 3: PKR 2,500<br>Option 4: PKR 1,500<br>Option 5: PKR 1,000 |      |    |
| 25) Minimum Monthly Payment   | 5% of outstanding balance or 500(whichever is higher)   |      |    |
| 26) Global Customer Assistance service Fee                              |   |      |    |
| a) Lost & Stolen Card   | USD 35/- per request  |      |    |
| b) Emergency Card Replacement (Gold & Platinum)                         | USD 250/- per request   |      |    |
| c) Emergency Card Replacement (Classic)                                 | USD 225/- per request   |      |    |
| d) Emergency Cash Disbursement  | USD 175/- per request   |      |    |
| e) Emergency Service Request denied or fulfilled by issuer or cancelled | USD 50/- per request  |      |    |
| f) Card Holder Inquiry Service / Visa Assistance Center                 | USD 7.5/- per request   |      |    |
| <b>ONLY FOR FORMER SILKBANK CUSTOMERS</b>                               |   |      |    |
| 27) PayOrder / Demand Draft Issuance Charges                            | Free  |      |    |
| 28) Voucher Retrieval Fee   | Free  |      |    |
| 29) Litigation Charges  | At actual   |      |    |
| 30) Other Card Bill Payment via Silkbank Credit Card                    | 2.5% of transaction amount  |      |    |
| 31) Reward Category Switching cost                                      | Rs. 1,500/- per instance  |      |    |
| 32) Critical Illness Insurance Plan Charges (1 year Coverage)           | Plan A: Rs. 9,900/-<br>Plan B: Rs. 16,500/-<br>Plan C: Rs. 23,100/-   |      |    |
| 33) Purchase Protection Charges   | Rs. 190/- to Rs. 6,120/- (Varies as per sum insured and desired coverage period)  |      |    |
| 34) Travel Cover Insurance Charges                                      |   |      |    |
| i) Domestic Air Travel  | Rs. 90/- to Rs. 1,600/-   |      |    |
| ii) International Air Travel  | Rs. 600/- to Rs. 93,000/-   |      |    |
| iii) Student Air Travel   | Rs. 9,500/- to Rs. 53,500/- (Varies as per desired plan)  |      |    |
| 35) Covid-19 Protection Insurance Plan                                  | Rs. 1,450/- to Rs. 27,325/- (Varies as per desired Plan)  |      |    |
| 36) Education Insurance Plan  | Plan A: Rs. 3,300/-<br>Plan B: Rs. 6,500/-<br>Plan C: Rs. 9,800/-   |      |    |
| 37) Education / Medical Installment Plan                                | Rs 1,000/- or 1.5% 3-months<br>Rs 1,000/- or 3% 6-months<br>Rs 1,000/- or 6% 12-months (whichever is higher)                      |      |    |
| 38) Income Continuity Plan (1 year Coverage)                            | Plan A: Rs. 4,500/-<br>Plan B: Rs. 8,100/-<br>Plan C: Rs. 14,100/-  |      |    |

| Particulars  | Charges  |                      |                         |                                     | Code |          |   |
|--|--|----------------------|-------------------------|-------------------------------------|------|----------|---|
|  |  |                      |                         |                                     | GL   | SC       |   |
| 39) Installment Plan   | 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%                              |      |          |   |
| 40) SMS Alert Fee  | Free for Digital Messages (PKR 250/- for other Messages) |                      |                         |                                     |      |          |   |
| 41) Global Service - Mastercard  |  |                      |                         |                                     |      |          |   |
| a) Mastercard Fee Lost & Stolen Card   | USD 40/- per request                                     |                      |                         |                                     |      |          |   |
| b) Emergency Card Replacement  | USD 148/- per request                                    |                      |                         |                                     |      |          |   |
| c) Emergency Authorization   | USD 125/- per request                                    |                      |                         |                                     |      |          |   |
| d) Emergency Service Request Denied or Fulfilled by Issuer or Cancelled  | USD 50/- per request                                     |                      |                         |                                     |      |          |   |
| e) Cardholder Inquiry Service / Mastercard Assistance Centre   | USD 7.75/- per request                                   |                      |                         |                                     |      |          |   |
| <b>Important Points:</b>   |  |                      |                         |                                     |      |          |   |
| 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 and will not be refundable.  |  |                      |                         |                                     |      |          |   |
| Notes:   |  |                      |                         |                                     |      |          |   |
| * If assigned credit limit is exceeded due to any charges 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 and CHUBB 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/-   |  |                      |                         |                                     |      |          |   |
| <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) Cheque Return Fee   | Rs 1,000/-   |                      |                         |                                     |      |          |   |

| Particulars   | Charges                  | Code |    |
|---|--------------------------|------|----|
|   |                          | GL   | SC |
| <b>H. ASSURE FINANCE</b><br>a) Processing Fee<br>b) Late Fee  | Rs. 1,500/-<br>Rs. 500/- |      |    |
| <p><b>Important Points:</b></p> <ul style="list-style-type: none"> <li>• Markup will be charged on unpaid principal amount.</li> <li>• Annual fee shall be recovered in advance. No refunds shall be offered on account closures</li> <li>• In addition to the charges above, all applicable government levies, taxes and charges shall also be recovered and will not be refundable.</li> </ul> <p><b>Notes:</b></p> <p>* This is a third party insurance product. UBL is acting as a distributor of EFU Insurance Company and Chubb, and premium amount shall be charged with the consent of the customer. Charges are quoted by vendor and are subject to change.</p> <p>** All transactions for this product shall be subjected to international usage charges</p> <p>*** 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/-</p> <p><b>Note:</b><br/>           For details on complimentary visits, kindly check latest information as available on <a href="http://ubldigital.com/discounts">ubldigital.com/discounts</a></p> |                          |      |    |

# INTERNATIONAL BANKING

| Particulars   | Charges  | Code                             |                   |
|---|--|----------------------------------|-------------------|
|   |  | GL                               | SC                |
| <b>A. IMPORTS</b>   |  |                                  |                   |
| <b>B. Cash Letters of Credit:</b>   |  |                                  |                   |
| 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)<br>b) Extra Commission @ 0.10% per month or part thereof from any period beyond the L/C validity till maturity of the bill.             | 54206750<br>54206000             | HDC<br>LEC        |
| <p>• <b>Note</b><br/>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.</p> |  |                                  |                   |
| 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/- paisa per Rs .100/-   | 54206750<br>54206400<br>57800400 | HDC<br>RTC<br>SWS |
| 12) Mark-up & commission in case of import bills under Import L/Cs  | Min, Rs 2,000/- swift Charges Rs.1,000/-   |                                  |                   |

| 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<br>54206400 | -<br>- |
| 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/-  | 57800400             | 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 Rs 1,500/- per certificate                      | 54206850             | HDC    |
| 18) Issuance of freight certificate for Imports on FOB basis   |  |                      |        |
| 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/<br>54206850 | ESC/<br>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. Incase proceeds not realized/credited to our a/c within 03 days from the date of the maturity till its adjustment than mark-up is applicable to our customer's NICF facility or as per special approval by the competent authority. In case of no NICF facility is available to the customer than mark-up will be charged | Mark-up rate @ 54 paisa per Rs.1,000/- per day to be charged              | 52600330              | EMU         |
| 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 chargest    | 54206450              | CAN         |

| Particulars   | Charges   | Code     |      |
|---|---|----------|------|
|   |   | GL       | SC   |
| <p>• <b>Note:</b><br/>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.</p> <ul style="list-style-type: none"> <li>• In addition to above, commission / 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 Business Head / Divisional Head.</li> <li>• In addition to the charges above, all applicable Government levies will also be recovered.</li> </ul> |   |          |      |
| 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><br>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.<br><b>Saving FCY Accounts:</b><br>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.<br>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   | 54207550 | 4004 |
| (iv) (a) Local USD Clearing through NIFT<br>(b) Foreign Currency Collection Cheques   | Min Charges : US \$10 or equivalent<br>Max Charges: US \$ 125 or equivalent<br>Free<br>0.7%, Min. USD 8, Max USD 18 or equivalent Rupees per collection.<br>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).<br>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<br>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%,<br>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<br>Opening Welcome Pack/Cheque<br>Book/Debit Card | Free                    |          |         |
| 4) Swift   |                         | 57800400 | 1021    |
| a) Full Text LC / Guarantee & Long<br>Messages                                   | Rs.2,000/-flat          |          |         |
| b) Short Text/LC amendment & other<br>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  |  |          |      |
| 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  | Free   | 5420366  | 1089 |
| 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 Other Transaction   | Free   |          |      |
| 5) Inter Bank Fund Transfer- IBFT  |  |          |      |
| i) Branches  | Rs. 200/- (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<br>7) Duplicate ACOII Issuance Charges<br>8) DD/MT/PO Cancellation Charges<br>9) Issuance of ASDR (Ameen Security Deposit Receipt) through A/c<br>Through Cash<br>10) Duplicate ASDR Issuance Charges<br>11) Cancellation/Refund of ASDR   | Free<br>Rs. 300/- (flat)<br>Rs. 750/- (flat)<br><br>Free<br>Free<br>Rs. 300/- (flat)<br>Free                                     | 54200400<br>54200150 | 1111<br>1010 |
| <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 CBS branches.</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>Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.</li> <li>For Inter Branch Online transaction, OBC charges would not apply.</li> <li>Where Online system is down, remittance may be sent by other means but Inter Branch Online Transactions charges will be recovered</li> <li>See Misc. for waivers on Ameen Business Account.</li> <li>ISB/Rwp, Chenab Nagar (Rabwah)/Chiniot and Khusab/Jahurabad are to be treated as twin cities &amp; all online transactions should be treated as within city.</li> </ul>  |  |                      |              |
| <b>B. BILLS</b>   |  |                      |              |
| 1) a) Clean (including cheques / dividend warrants / Bank Drafts, beyond NIFT / OBC Centers/ APC etc.)<br>b) Deduction of Cashier's Cheque Issuance Charges in Direct Collection where NIFT/NBP services are not available  | 0.25% of the amount<br>Min. Rs. 475/-<br>Max Rs. 12,500/-<br>Rs. 250/- (flat) plus courier charges or actual wherever applicable | 54201450<br>1014     |              |
| <b>Note:</b> <ul style="list-style-type: none"> <li>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.</li> <li>Postage / Courier charges are to be recovered on collection / realization of each instrument (w hether clean or documentary).</li> <li>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> |  |                      |              |
| <b>C. FINANCING/PROJECT FINANCE</b>   |  |                      |              |
| 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/ Corporate/Commercial Financing including Funded and Non-Funded Facilities (Fresh/Enhancement/Renewal)  |  |          |      |
| 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 |          |      |
| 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,   | At Actual                                |          |      |
| ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation  | At Actual                                | 54202250 | 2011 |
| d) CIB Report  |  | 57800700 | 2012 |
| i) For Individual  | Rs. 50/- (flat)                          |          |      |
| ii) For Corporate Entities   | Rs. 50/- (flat)                          |          |      |
| e) Other Incidental Expenses: Insurance /Takaful/  | At Actual                                |          |      |
| f) Handling charges on marking of lien on Shariah Compliant Govt. Securities Premium/ Contribution, Legal Charges,   | 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 |

**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 Regional Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.

**D ). SALE AND PURCHASE OF SECURITIES & SAFE CUSTODY ARTICLES IN SAFE DEPOSIT**

|   |   |
|---|---|
| 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/-  |
| 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).<br>ii) Free - In case of dividend payment transfer through RTGS. |
| 3) Stop payment Charges per Dividend Warrant  | Rs.150/- flat No NIFT charges if MICR codes are on the Dividend Warrant   |
| 4) NIFT charges on the Dividend Warrant   | otherwise Rs.10/- each  |

**E. Lockers**

a) Safe deposit lockers fee to be recovered in advance at the commencement of the period

|  | Small    | Medium    | Large     | Extra Large |                      |              |
|--|----------|-----------|-----------|-------------|----------------------|--------------|
| Option 1: Annual Fee/ Rented Locker<br>Note: Key deposit to be recovered                             | 7,500/-  | 10,000/-  | 12,500/-  | 15,500/-    | 54202850             | 1017<br>1065 |
| Option 2: Security Deposit<br>Note: Key deposit to be recovered *Subject to availability of facility | 75,000/- | 100,000/- | 125,000/- | 160,000/-   | 41805100<br>41802600 | -            |
| Key Deposit (One time only)  | 3,500/-  | 4,000/-   | 5,000/-   | 6,500/-     |                      |              |

Key deposit Amount will be refundable at the time of vacation of locker.

|                     |           |          |      |
|---------------------|-----------|----------|------|
| b) Breaking Charges | At Actual | 54202850 | 1020 |
|---------------------|-----------|----------|------|

**Note:**

- In addition to above, 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 Regional Business Head / Divisional Head.
- No special waiver for current account holder will be allowed until approved / waived across the board for all account holders.
- In addition to the charges above, all applicable Government levies will also be recovered.

| Particulars                    | Charges    | Code   |   |
|--------------------------------|------------|--|---|
|                                |            | GL   | SC  |
| <b>F. GUARANTEES</b>           |            |  |   |
| <b>Guarantees Amount Range</b> |            |  | <b>Amount in PKR</b>                                      |
| <b>From</b>                    | <b>To</b>  | <b>Service Charges per quarter or part thereof</b> | <b>Service Charges subsequent quarter or part thereof</b> |
| 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 as per Guarantees Amount Slab/Range Min US \$100   | 54203150 | --      |    |
| 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     |    |
| b) Guarantees issued at request of foreign banks / back to back   | Rs. 2,000/- (flat)   | 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   | 54203150 | BGC     |    |
| <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>From</b>                      | <b>To</b>  | <b>Minimum Rs. 2,200</b> |    |
| UPTO                             | 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/- (F i r s t Q u a r t e r ) per Rs. 1 Million each (or part thereof) and Rs. 2,500/- (for Subsequent Quarter)</li> </ul> |  |          |     |
| 1) Local Imports LC  | as per Letter of credit  | 54206000 | LOC |
| a) Inland Letters of Credit issuance   | (Inland) grid  |          |     |
| 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   | Min. Rs.1,000/- or actual whichever is higher  | 57800500 | --  |
| i) LC Issuance   |  |          |     |
| ii) Amendment Issuance   | Rs.350/- per duplicate advice  |          |     |
| e) Sales Tax/ FED invoice certificate  | Rs.1,000/- per certificate   | 54206850 | --  |
| f) Inland LC Cancellation Charges  | Rs.2,000/- plus swift charges<br>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  | 0.40% per bill Min. Rs.1,500/-   | 54206400 | RT1 |
| i) Collection Charges  | If bill matures after expiry of LC   | 54206300 | LEC |
| ii) If bill matures after expiry of LC   | (Acceptance) Grid*<br>(Next Page)  |          |     |
| c) Payment of Bill drawn under Inland LC   | Payment commission;<br>Rs.600/- (flat)   | 54201000 | POC |

| Particulars   | Charges  | Code                 |             |
|---|--|----------------------|-------------|
|   |  | GL                   | SC          |
| d) Inland LC Documents Returned Unpaid  | Rs. 3,000/- (flat) plus swift charge<br>Rs. 1,000/- flat & Communication charges | 54207650             | HDC         |
| e) Handling of Inland LC Documents with discrepancies                                       | Rs. 3,000/- (flat) plus swift charge<br>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             |             |
| 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         |
| 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) Documentary bills drawn against Inland Letter of Credit Sight bills                      |  |                      |             |
| i) Collection charges for inland LC / restricted LC   | Rs. 1,000/- (flat) per bill  | 54201200             | -           |
| ii) If negotiation is restricted to some other bank   | Rs. 600/- (flat) per bill will be charged by the forwarding branch               |                      |             |
| iii) Postage/Courier Charges for LCs & Amendments Advising                                  | Rs. 150/-  | 57800200             | COU/<br>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<br>Rs. 1,000/- flat & communication charges        | 52600330<br>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<br>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 | 1040          |
|   |  | 54204150 | 1041-<br>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<br>ii) Out of pocket expense Rs.12,000/- |          |               |
| <b>H.Miscellaneous</b>  |  |          |               |
| 1) a) Delivery of Statement of account (Mandatory)<br>b) Duplicate/On-Demand Statement of Account   | Free<br>Rs. 35/- per statement<br>(Charges are inclusive of Sales Tax/FED)                                       | 54203500 | -<br>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) |
|------------------|--------------------------|-------------------------------|
|                  | 9:00 am to 1:30 pm       | Free                          |
| Monday to Friday | 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  | Free  | 54203500 | 1027          |
| 6) Stop payment charges of Cheque /TT/PO/DD   | For PKR. A/c - Rs. 600/- (flat) per instruction*<br>For F.C A/c - US \$ 10/- per instruction*                   | 54202650 | 1004          |
| Note:<br>*one instruction may include advice for series/multiple instructions   | GBP 6/- per instruction*<br>EURO 7/- per instruction*<br>AED 35/- per instruction*<br>SAR 35/- per instruction* | 54203700 | 1032/<br>1033 |
| 7) Charges for cheque return unpaid (due to fault of customer)<br>a) Outward Clearing<br>b) Inward Clearing                 | Free<br>PKR 1,000/- , USD 5/-<br>GBP 3/-, EUR 4/-<br>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

| S# | Particulars  | Rates   |
|----|--|---|
|    |  | (Including All Taxes)   |
| 1  | Size 9.5" x 3.75"  | Rs. 11.00/- Per Cheque  |
| 2  | Size 9" x 12" A4 Size  | Rs. 14.30/- Per Cheque  |
| 3  | Size 2.85" x 8.5"  | Rs. 8.25/- 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

|   |                    |                                |          |               |
|---|--------------------|--------------------------------|----------|---------------|
| 9) Salary & Pension disbursement charges.<br>No charges to be recovered from Govt. & Semi Govt. Organizations and their employees/ retired employees<br>Photocopy of a Paid Cheques / Credit Voucher (Deposit Slip etc.) returned to customer | Case to case basis | 54203850                       | 1034     |               |
| Within 1 year   | Rs. 50/-           | } Charges per Cheque / Voucher | 54203900 | 1036          |
| Above 1 year  | Rs. 200/-          |                                | 54203900 | 1037-<br>1038 |

**Note:**

- No joining fee. Annual fee to be recovered in advance. No refund on account closure.
- In addition to above, commission/service charges, recovery of courier/postage fax charges will also be made according to prescribed tariff (wherever applicable).
- Charges negotiable on case basis under approval of relevant Regional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.

| Particulars   | Charges   | Code                                      |                |
|---|---|---|----------------|
|   |   | GL  | SC             |
| <b>WAIVER GRID (Segment wise)</b>   |   |   |                |
| <b>11) 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> |                |
| Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD (year-to-date) average balance in Current/Saving account of UBL Ameen Mukammal Account Segment |   |   |                |
| 1. Cheque Book  | Free  | Free                                      |                |
| 2. Primary Debit Card Issuance  | (PayPak/VISA Premium/Master Premium)                              |   |                |
| 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*                                     |                |
| 9. Go Green SMS Alerts  | Free*   | Free*                                     |                |
| <b>12) 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  |   |                |
| <ul style="list-style-type: none"> <li>● Income Continuation Takaful Coverage</li> <li>● Hospitalization Takaful Coverage</li> <li>● Telehealth Facility</li> </ul>                     | on maintaining 100,000 and above monthly average balance          |   |                |
| Cheque Book   | Free  |   |                |
| Primary Debit Card  | (PayPak/VISA Premium/Master Premium)                              |   |                |
| Issuance  | Free  |   |                |
| Annual  | Free*   |   |                |
| Note: Above free services shall be provided on maintaining Rs. 25,000/- or above YTD (year-to-date) average balance in Current/Saving account of UBL Ameen Esaar Account Segment        |   |   |                |
| <b>13) 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           |
| <b>14) Segment - UBL Ameen Asaan Account</b>  |   |   |                |
| <b>Services</b>   | <b>Current</b>  | <b>Savings</b>                            |                |
|   | UBL Ameen Asaan/Asaan Digital Account/Smart 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>15) Segment - UBL Ameen Business Accounts</b>  |   |   |                |
| UBL Ameen Financial Institution Deposit Account (AFIDA)<br>UBL Ameen Premium Account (APA)<br>UBL Ameen Business Account (ABA)<br>UBL Ameen Investment Account (AIA)                    |   |   |                |
| <b>Services</b>   | <b>Savings</b>  |   |                |
| Cheque Book   | Free  |   |                |
| Inter Branch Online Transaction-Country wide  | Free  |   |                |
| Issuance of Ameen Cashier's Cheque  | Free  |   |                |
| Cancellation of Cashier Cheque  | Free  |   |                |
| Clean Bill for Collection /Intercity Clearing   | Free  |   |                |
| Duplicate Ameen Cashier's Cheque  | Free  |   |                |
| Primary Debit Card (For APA & ABA)  | (PayPak/VISA Premium/Master Premium)                              |   |                |
| Issuance  | As per SOC  |   |                |
| Annual  | Free on maintaining 25,000/- YTD (year-to-date) Avg. Balance      |   |                |

| Particulars  | Charges  | Code                                      |    |
|--|--|---|----|
|  |  | GL  | SC |
| <b>16) Segment - UBL Ameen Saving Account Category</b>   |  |   |    |
| UBL Ameen Saving Account   |  |   |    |
| UBL Ameen Minor Saving Account   |  |   |    |
| <b>Current</b>   |  | <b>Savings</b>                            |    |
| 1. Cheque Book   | Free   |   |    |
| 2. Primary Debit Card  | (PayPak/VISA Premium/Master Premium)                         |   |    |
| Issuance   | As per SOC   |   |    |
| Annual   | Free on maintaining 25,000/- YTD (year-to-date) Avg. Balance |   |    |
| <b>17) Segment - UBL Ameen Pensioner Account</b>   |  |   |    |
| <b>Product Name</b>  | <b>UBL Ameen Pensioner Current Account</b>                   | <b>UBL Ameen Pensioner Saving Account</b> |    |
| 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                                      |    |
| Cancelation 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                                      |    |
| <b>18) Segment - UBL Ameen Urooj Account</b>   |  |   |    |
| <b>Product Name</b>  | <b>Current</b>   | <b>Saving</b>                             |    |
| Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD (year-to-date) average balance in Current/Saving account of UBL Ameen Urooj Account Segment |  |   |    |
| <b>(Monthly Average Balance of Below 500,000)</b>  |  |   |    |
| Primary Debit Card   | Free   | Free                                      |    |
| Issuance   | Free*  | Free*                                     |    |
| Annual   | Free   | Free                                      |    |
| Cheque Book  | *100% discount on  | *100% discount on                         |    |
| Locker rental-First year locker rental will be waived irrespective of locker size  | 1st year rental  | 1st year rental                           |    |
| UBL Net Banking/App  | Free   | Free                                      |    |
| SMS Alerts (Digital)   | Free   | Free                                      |    |
| E-Statement  | Free   | Free                                      |    |
| <b>18) Segment - UBL Ameen Urooj Account</b>   |  |   |    |
| <b>Product Name</b>  | <b>Current</b>   | <b>Saving</b>                             |    |
| Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD (year-to-date) average balance in Current/Saving account of UBL Ameen Urooj Account Segment |  |   |    |
| <b>(Additional Benefits on maintaining 500k &amp; Above Monthly Average Balance)</b>   |  |   |    |
| Discount on Rental Rate for Auto Financing (Ameen Drive)*  | Upto 1%  | Upto 1%                                   |    |
| Discount on Rental Rate for House Financing (Ameen Address)*   | 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)        |    |

| Particulars   | Charges | Code   |    |
|---|---------|--|----|
|   |         | GL   | SC |
| <b>19) Segment – UBL Ameen Freelancer Account</b>   |         |  |    |
| <b>Services</b>   |         | <b>Current and Saving</b>                                    |    |
| <b>Note:</b> Following free services shall be provided on maintaining Rs. 25,000/- or above YTD (year-to-date) average balance in Current/Saving account of UBL Ameen Freelancer Account Segment  |         |  |    |
| Cheque Book   |         | Free   |    |
| Primary Debit Card (PayPak/VISA Premium or freelancer/Master Premium)   |         | Free   |    |
| Issuance  |         | Free   |    |
| Annual  |         | Free*  |    |
| Inter Bank Fund Transfer (Digital Channel)  |         | Free*  |    |
| SMS Alerts (Branch Banking & ADCs)  |         | Free*  |    |
| ATM off Us Transactions   |         | Free*  |    |
| E-PRC (Proceed Realization Certificate)   |         | Free*  |    |
| Tax Facilitation (Befiler)  |         | *Discounted Rates**  |    |
| Co-working Space  |         | *Discounted Rates**  |    |
| <b>Additional Benefits: on maintaining PKR 500,000 or above Monthly Average Balance</b>   |         |  |    |
| Auto Financing (Ameen Drive)  |         | Up to 1% Discount  |    |
| Takaful Coverage (Mobile, Laptop, Wallet & Health)  |         | Free   |    |
| **Note: Discounts will be given on pricing grid agreed with the respective service provider   |         |  |    |
| <b>20) 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  |         | As per SOC   |    |
| Annual  |         | Free on maintaining 25,000/- YTD (year-to-date) 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 (year-to-date) 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. |         |  |    |
| <b>21) Ameen Sohni Dharti Remittance Account</b>  |         |  |    |
| <b>Note:</b> Following free services shall be provided on maintaining Rs. 25,000/- or above YTD (year-to-date) average balance in Current/Saving account of UBL Ameen Sohni Dharti Remittance Account Segment   |         |  |    |
| <b>Services</b>   |         | <b>Current &amp; Saving</b>                                  |    |
| Cheque Book   |         | Free   |    |
| Primary Debit Card  |         | PayPak Only  |    |
| Issuance Fee  |         | Free   |    |
| Annual Fee  |         | Free*  |    |
| Inter Branch Online Transaction - Country wide (local credit is not allowed)  |         | Free   |    |
| Ameen Cashier's Cheque (Issuance/Cancellation/Duplicate)  |         | Free   |    |
| Go Green SMS  |         | Free*  |    |
| Duplicate Account Statement   |         | Free*  |    |

| Particulars   | Charges   | Code                            |                                  |
|---|---|---------------------------------|----------------------------------|
|   |   | GL                              | SC                               |
| <b>22) 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>monthly Avg Bal &lt;500K</b> | <b>monthly Avg Bal &gt;=500K</b> |
| Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD (year-to-date) 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 1% Discount                |
| 12. House Financing   | As per actual   | As per actual                   | Up to 1% Discount                |
| 13. SE Financing (Self Employed)  | As per actual   | As per actual                   | Up to 2.00% Discount             |
| <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  |   |                                 |                                  |
| <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 2,500/- monthly<br>USD 10/-<br>EURO 8/-<br>GBP 7/-<br>AED 35/-<br>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 Issuance/Annual/Replacement/Supplementary (Fee)       | Free   | -        | -         |
| 18) Sameday Clearing Charges   | Free   | -        | -         |
| 19) FCY Collection/Local Clearing  | Free   | -        | -         |
| 20) ATM withdrawal (UBL/1Link/ Mnet)   | Free   | -        | -         |

# **CONSUMER BANKING**

| Particulars  |  | Charges  |  |                          | Code  |                                |
|--|--|--|--|--------------------------|---|--------------------------------|
|  |  |  |  |                          | GL  | SC                             |
| <b>UBL Ameen Debit Card Fees</b>   |  |  |  |                          |   |                                |
| <b>Debit Card Type</b>   | <b>Issuance Fee</b>                                      | <b>Annual Fee</b>  | <b>Replacement Fee</b>                                   | <b>Supplementary Fee</b> |   |                                |
| <b>Priority Banking Category</b>   |  |  |  |                          |   |                                |
| UBL Ameen VISA Infinite Debit Card   | PKR 45,000/-   | PKR 45,000   | PKR 1,800  | PKR 45,000               |   |                                |
| <b>Gold Category</b>   |  |  |  |                          |   |                                |
| UBL Ameen VISA Premium Plus Debit Card   | Rs. 3,500  | Rs. 3,500  | PKR 1,800  | PKR 2,400                |   |                                |
| <b>Premium Category</b>  |  |  |  |                          |   |                                |
| UBL Ameen Mastercard Premium Debit Card  | PKR 2,900  | PKR 2,900  | PKR 1,800  | PKR 1,500                | 54204750  | 1059-1060-1061                 |
| UBL Ameen VISA Premium Debit Card  | PKR 2,900  | PKR 2,900  | PKR 1,800  | PKR 1,500                |   |                                |
| UBL Ameen VISA Urooj Debit Card  | PKR 2,900  | PKR 2,900  | PKR 1,800  | PKR 1,500                | 5420750   | 1044-1046                      |
| UBL Ameen VISA Freelancer Debit Card   | PKR 2,900  | PKR 2,900  | PKR 1,800  | PKR 1,500                |   |                                |
| <b>Classic Category</b>  |  |  |  |                          |   |                                |
| UBL Ameen PayPak Debit Card  | PKR 2,000  | PKR 2,000  | PKR 1,800  | PKR 1,200                |   |                                |
| <b>FCY Business Category</b>   |  |  |  |                          |   |                                |
| UBL Ameen VISA FCY Business Debit Card   | USD 15/-<br>GBP 12/-<br>EUR 14/-<br>AED 56/-<br>CNY 75/- | USD 15/-<br>GBP 12/-<br>EUR 14/-<br>AED 56/-<br>CNY 75/- | USD 10/-<br>GBP 10/-<br>EUR 10/-<br>AED 35/-<br>CNY 45/- |                          |   |                                |
| <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)   |  |  |  |                          | <b>Rs. 35/-</b>   | 54204800 1067                  |
| ii) Withdrawals on other switches (Mnet)   |  |  |  |                          | <b>Rs. 35/-</b>   | 54204830 1068                  |
| iii) Foreign Bank card withdrawals on UBL ATMs   |  |  |  |                          | <b>1,000/- Plus Tax</b>                                       |                                |
| b) International Usage Charges   |  |  |  |                          |   |                                |
| i) ATM Withdrawal, POS & E-commerce Charges (Transaction in any currency)  |  |  |  |                          | 4.5% of the transaction amount or PKR 150 whichever is higher | 54204870 1051<br>54204850 1052 |

| Particulars   | Charges  | Code  |   |
|---|--|---|---|
|   |  | GL  | SC  |
| c) Balance Inquiry<br>i) Domestic Transaction<br>ii) International Transaction<br>d) Internet Usage Charges<br>i) Activation/Session Charges<br>e) Charges for Declined Transaction<br>i) Domestic POS - Insufficient Balance or Excess Over Limit<br>ii) International ATM/POS - Insufficient Balance or Excess Over Limit<br>iii) E-commerce or International Transactions - Channel Disablement<br>f) Funds Transfer through ATM<br>i) Fund Transfer (UBL to UBL) IBFT<br>ii) Up to Rs. 25,000 (Monthly Limit)*<br>Above Rs. 25,000 (Monthly Limit)*<br><b>Note:</b> 25,000 is aggregate IBFT limit of ATM, Netbanking & Digital Channels<br>g) Biometric Transaction<br>i) UBL A/c holder on UBL ATM<br>ii) Other Bank Customer on UBL ATM<br>h) ATM Receipt Fee<br>i) UBL Card at UBL ATM<br>ii) UBL Card at other bank ATM<br>i) Bill Payment Service through ATM<br>i) Education Institutional Payments<br>ii) Other Companies<br><b>Note:</b> All switch transactions are subject to any changes by 1Link/SBP | Rs. 4.67/- per transaction<br>Rs. 250/- per transaction<br><br>Free<br><br>Rs. 7/-<br>Rs. 55/-<br>Rs. 100/-<br><br>Free<br>0.1% of the transaction amount or<br>Rs. 200/- whichever is lower. (Charges are inclusive of sales tax/FED)<br><br>Free<br>Up to Rs. 50/- per transaction<br><br>Rs. 3.75/- per transaction<br>Rs. 4.67/- per transaction<br><br>Free<br>Up to Rs. 50/- per transaction | 54204830<br><br>-<br><br>54204410<br><br>54200230<br><br>54204570 | 10171<br><br>-<br><br>1083-1084<br><br>1149-1049<br><br>- |
| <b>B. UBL GO GREEN</b><br>i) SMS Alert Charges<br>a) For LCY Accounts<br>b) For FCY Accounts<br><br><b>Note:</b><br>*Mandatory monthly deduction irrespective of number of SMS<br><br>ii) E-statement   | All digital transactions (including all transactions related to digital/branchless/self-service channel/mobile/internet/UBL digital, etc.) are free<br>Non digital/branch related SMS (for other than digital transactions) Rs. 250 + FED per month<br>Free  | 54204570  | -   |
| <b>Note:</b><br>• All regular Branch Banking charges shall be applied for the transaction conducted through branches<br>• In addition to the above, commission / service charges, courier / postage / fax charges will also be recovered according to prescribed tariff (where applicable)<br>• In addition to the charges above, all applicable Govt. levies shall be recovered as well.   |  |   |   |
| <b>C. AMEEN Drive - Auto Financing</b><br><b>1) Documentation Charges</b><br><br><b>2) Used Vehicle Evaluation Charges*</b><br><b>3) Charity on Delayed Payment</b><br><b>4) Vehicle Re-Possession Charges*</b>   | Rs. 14,000/- + FED (on approval) non Refundable if not specified Rs. 4,500/-<br>For individuals applying again on maturity of one facility Rs. 6,000/-<br>for individuals applying UBL Ameen Roshan Apni Car.<br><br>At actual<br><br>Rs. 500/- ( per Month per delayed Installment<br><br>Actual incurred by the bank up to a maximum of Rs. 100,000/-  | 54202200<br><br>57800710<br>41800230<br>70500850                  | -<br><br>-<br>-<br>-                                      |

| Particulars  | Charges   | Code     |    |
|--|---|----------|----|
|  |   | GL       | SC |
| 5) Repossessed Vehicle Evaluation Charges*   | At Actual   | 54205500 | -  |
| 6) Monthly Warehouse Charges   | Rs. 5,000/- per month   | 57800800 | -  |
| 7) Auction Charges   | Rs. 5,000/-   | 57800800 |    |
| 8) Insurance/TAKAFUL Contribution*   | As per the rate quoted by the Insurance/TAKAFUL Company   |          |    |
| Note: *These Charges are quoted by the vendor & are subject to change.   |   |          |    |
| 9) Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges  | Rs. 4,000/-   |          |    |
| 10) Lien removal authentication fee (shall be charged to customers upon noncompliance of completing vehicle transfer formalities as stated on NOC)         | Rs. 5,000/-   |          |    |
| 11) Change of vehicle after issuance of purchase order in advance  | Rs. 2,500/-   | 54202200 |    |
| 12) Revision of Sales Price in case of Early purchase of Musharakah units (Partial or complete Both). (In addition to outstanding Musharakah Unit Amount). | <b>After Delivery of vehicle</b><br>a) 8% of Bank's outstanding Musharakah Unit Amount in first year of financing<br>b) 6% of Bank's outstanding Musharakah Unit Amount 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.12,000/- for fresh booking (non refundable)<br>Rs. 4,800/- for individuals applying UBL Ameen Roshan Apna Ghar.   |
|   | Rs.6,000/- for BTF (non refundable)  |
| 2) Appraisal charges*   | 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.<br>if partial payment amount is in excess of 6 monthly installment then following additional sales price of units will be applicable.<br>a)First Year of Financing 8%<br>b)Second Year of Financing 5%<br>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%<br>b)Second Year of Financing 5%<br>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 (SBP INITIATIVES)**

|                       |  |
|-----------------------|--|
| 1) Processing Charges | Nil  |
| 2) Appraisal Charges* | 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   | 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.<br>a)First Year of Financing 8%<br>b)Second Year of Financing 5%<br>c)Third Year & Onwards of Financing 3%<br>Note: No additional sales price on Partial Purchase of Musharkah Units for SBP subsidized housing finance scheme |          |    |
| 6) Revision of sales price in case of Early Purchase of Musharakah Units - Full   | a)First Year of Financing 8%<br>b)Second Year of Financing 5%<br>c)Third Year & Onwards of Financing 3%<br>Note: No additional sales price on Partial Purchase of Musharkah Units for SBP subsidized housing finance scheme   |          |    |
| Note: *These charges are quoted by the vendor and are subject to change.  |   |          |    |
| <b>E. GENERAL CONSUMER BANKING CHARGES</b>  |   |          |    |
| 1) Collection on Customer Call  | Rs. 250/- per pickup  | 54202250 | -  |
| <b>Ameen Light Commercial Vehicle (LCV) Financing</b>   |   |          |    |
| 1) Documentation Charges  | Rs. 14,000/- + FED(on Approval) non-Refundable if not specified<br>Rs.4,500/- For individuals applying again on maturity of one facility  | 54202250 |    |
| 2) Used Vehicle Evaluation Charges  | at actual   | 57800710 |    |
| 3) Charity on Delayed Payment*  | Rs.1000/- ( per Month per delayed Installment)  | 41800230 |    |
| 4) Vehicle Re-Possession Charges*   | Actual incurred by the bank up to a maximum of Rs. 100,000/-  | 70500850 |    |
| 5) Repossessed Vehicle Evaluation Charges*  | At Actual   | 54205500 |    |
| 6) Monthly Warehouse Charges  | Rs. 5,000/- per month   | 57800800 |    |
| 7) Auction Charges  | Rs. 5,000/-   | 57800800 |    |
| 8) Insurance/TAKAFUL Contribution*<br>Note: *These Charges are quoted by the vendor & are subject to change   | As per the rate quoted by the Insurance/ TAKAFUL Company  |          |    |
| 9) Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges   | Rs. 4,000/-   |          |    |
| 10) Lien removal authentication fee (shall be charged to customers upon noncompliance of completing vehicle transfer formalities as stated on NOC)                | Rs. 5,000/-   |          |    |
| 11) Change of vehicle after issuance of purchase order in advance.  | Rs. 2,500/-   | 54202200 |    |
| 12) Revision of Sales Price in case of Early purchase of Musharakah units (Partial or complete Both).<br><br>(In addition to outstanding Musharakah Unit Amount). | After Delivery of vehicle<br>a) 5% of Bank's outstanding<br><br>Musharakah Unit Amount in whole Tenure of financing   |          |    |

# **INTERNATIONAL BANKING**

| 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           |    |
| <p>** Discount may be offered to customers in the above mentioned charges subject to the Regional/Business Head's approval.</p> <p>*** 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)</p> |  |                                  |                   |    |
| <b>A. IMPORTS</b>   |  |                                  |                   |    |
| 1) Cash Letters of Credit:  |  |                                  |                   |    |
| a) Issuance of Letter of Credit   | As per International import A, slab of SOC   | 54206000                         | LOC               |    |
| b) Profit on spot LC Murabaha   | Case to case basis as agreed by the party  |                                  |                   |    |
| c) Profit on spot/ deferred Murabaha  | As per Credit Approval   |                                  |                   |    |
| d) Profit on PAD in LC sight  | As per Credit Approval   |                                  |                   |    |
| 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 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),<br>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/-<br>Min, Rs 2,000/- swift Charges Rs.1,000/-   | 54206750<br>54206400<br>57800400 | HDC<br>RTC<br>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 paisa per Rs.100/-, Min Rs 1,500/- plus swift charges Rs. 1,000/-            | 54206750<br>54206400<br>57800400 | -<br>-<br>- |
| 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 paisa per Rs.100/-<br>Min. Rs.1,500/-  | 54206400                         | DEC         |
| b) Opened by us where Fx conversion / forward (WAAD) is done by other banks                     | @ 15 paisa per Rs.100/-<br>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)<br>Plus swift charges Rs. 1,000/- flat & communication charges<br>Rs 1,500/- per certificate | 54206850                         | HDC         |
| 15) Issuance of freight certificate for Imports on FOB basis                                    |   |                                  |             |
| 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/- per request</b>  |                                  |             |
| <b>B. EXPORTS</b>   |   |                                  |             |
| 1) Processing charges for Export Registration   | Nil   | 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,<br>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/<br>54206850 | ESC/<br>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,<br>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  | Rs. 500/- per transaction   |                       |             |
| 18) E-Commerce charges (B2C) handling  | Flat Rs. 1,500/- per transaction  |                       |             |
| 19) Handling of IERF Application   | Rs. 1,000/- per case  |                       |             |
| 20) Issuance of EE NOC to other banks  | Rs. 1,000/- per case  |                       |             |
| <b>Note:</b> <ul style="list-style-type: none"> <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, commission/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 Business Head / Divisional Head.</li> <li>In addition to the charges above, all applicable Government levies will also be recovered.</li> </ul> |   |                       |             |
| 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><br>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<br><br>Min Charges : US \$10 or equivalent<br><br>Max Charges: US \$ 125 or equivalent | 54207550 | 4004 |
|  |  |          | 4005 |
|  |  |          | 4006 |
| (iv) (a) Local USD Clearing through NIFT   | Free   | 54206760 |      |
| (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.   |          | 4007 |
| 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 | 4008 |
| b) Remittance abroad other than through Foreign Currency A/c   |  |          |      |
| i) Students (for education purpose)  | Rs. 200/- plus foreign bank charges  | 54207600 | 4010 |
| 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 | 4011 |
| iii) Commission against issuance of FTT against Export   | @ 15 paisas per Rs.100/-, Min. Rs. 500/- In addition to Commission mentioned under (a) (i) above plus SWIFT charges  | 54202450 | 4012 |
| c) i) FTT cancellation charges   | Rs. 500/- per item plus SWIFT charges.   | 54207750 |      |
| ii) Under general permission or specific approval of SBP   | Rs.500/-   | 54207750 | -    |
| iii) FTT cancellation charges against Export   | Rs. 1,000/- per cancellation plus SWIFT charges.   | 54207750 |      |
| 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 our various Nostros. These charges are to be recovered only when TT buying rate is applied. | Free   | 54207850            | -  |
| d) Direct Collection   |  | 5                   |    |
| 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) | 4207600<br>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%,<br>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:**

- UBL Branches, UBL Ameen branches, joint ventures and subsidiaries exempted.
- 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 Head
- 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<br>Opening Welcome Pack/Cheque Book/ Debit<br>Card | 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



*Signature*  
PRIORITY BANKING

# Experience Signature Banking

Your Gateway to a Privileged Lifestyle



Swift Onboarding & Premium Banking Experience



Free Banking Services & Discounted Products



Dedicated Customer Touchpoints



Lounge Access and Benefits



Complimentary UBL VISA Infinite Debit Card



International Outreach



Wealth Management Solutions



Complimentary Insurance Coverage



Maintain Signature Banking Criteria to avail the benefits

Terms and Conditions apply