



## Schedule of Charges

July to December 2017

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## FOREIGN CURRENCY ACCOUNTS & REMITTANCES

### Outward

Foreign Remittance through FCY account	USD 20/- inclusive of SWIFT or equivalent in other foreign currencies
Foreign Currency DD (FDD) Issuance	USD 20/- or equivalent in other foreign currencies
Remittance against cash deposited in FCY Accounts within 1 week from the date of such deposit	0.5% additional charges in addition to remittance charge
Remittance/FDD Cancellation charges	USD 5/- plus postage/SWIFT if any
Issuance of Duplicate FDD	USD 10/- or equivalent in other foreign currencies

### Inward

Home Remittance (including PRI)	Free if proceeds are credited to an account with our bank; otherwise, PO along with courier charges will apply
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### Collection & Clearing

Clean Outward Bills for Collection (OBC) Lodgement	0.1%. Minimum USD 5/-, maximum USD 25/- or equivalent foreign currency
Inward Bills for Collection (IBC)	USD 5/- or equivalent foreign currency inclusive of SWIFT
US Dollar Outward Local Clearing	USD 5/-
Return of cheque in local Dollar Clearing:	
(a) Inward Clearing	(a) USD 10/-
(b) Outward Clearing	(b) USD 5/-
Stop Payment of Cheque	USD 10/-

### Miscellaneous Charges

Issuance of Certificate regarding Performance, Balance, Maintenance, etc.	Rs. 200/- per item
Cheque Book Issuance	Rs. 10/- per leaf in FCY equivalent
Duplicate Statement of Account	Rs. 35/- per item

Cash Handling Charges for FCY accounts	0.1% of amount. Maximum USD 100/- or equivalent for other foreign currencies. Waiver on 1 <sup>st</sup> deposit
Standing Instruction Charges in Foreign Currency Accounts	USD 5/- or equivalent in other foreign currencies per transaction
Foreign SWIFT Charges	Full: Rs. 2000/- or USD 20/- Short: Rs. 1500/- or USD 15/-
Correspondent Charges (if any)	To be recovered as per actual
Postage & Courier (if any)	To be recovered as per actual

## DOMESTIC BANKING

### Remittances

Issuance of Pay Order (PO)/CDR: (a) Emaan Current & Emaan Asaan Current Account	(a) Rs. 10/-
(b) Emaan Savings	(b) Rs. 100/-
(c) Emaan Enhanced Savings	(c) Rs. 150/-
(d) Emaan Premium Savings	(d) Rs. 200/-
(e) Special Savings	(e) Rs. 300/-
Pay Order in favour of Educational Institution, HEC/ Board, etc. for payment of student dues/fees	0.50% of dues/fees or Rs. 25/- per instrument, whichever is lower
Issuance of DD - drawn on branches of Correspondent Bank	
(a) Up to Rs. 100,000/-	(a) 0.2%. Minimum Rs. 200/-
(b) Over Rs. 100,000/-	(b) 0.1%. Minimum Rs. 500/-
Stop Payment of PO/DD/CDR	Rs. 500/- plus courier charges (if any)
Cancellation of PO/DD/CDR	Rs. 500/-

## Online, Clearing & Collection Transactions

Within City Online Cash/ Cheque Deposit & Withdrawal	Free
Inter-city Online Cash/Cheque:	
(a) Deposit	(a) Rs. 150, Free if average balance of Rs. 30,000/- maintained with the bank
(b) Withdrawal	(b) Rs. 150, Free if average balance of Rs. 30,000/- maintained with the bank
Same Day Clearing Charges	Current Account: Rs. 300/- Savings Account: Rs. 500/-
Cheque Returned Unpaid:	
(a) Inward Clearing	(a) Rs. 500/-
(b) Outward Clearing	(b) Free
Inter-city Outward Clearing	Rs. 150/-
Outward Bills for Collection (where NIFT not available)	Rs. 200/- Plus Courier Charges

### Miscellaneous Charges

Cheque Book Issuance:	
(a) Emaan Current Account & Emaan Asaan Current Account	(a) Rs. 2/- per leaf
(b) Emaan Savings	(b) Rs. 4/- per leaf
(c) Emaan Enhanced & Premium Savings	(c) Rs. 5/- per leaf
(d) Special Savings	(d) Rs. 10/- per leaf
Stop Payment of Cheques	Rs. 500/- per instruction
Standing Instruction Charges	Rs. 200/- per instruction
Account Closing Charges	Rs. 500/- Asaan, Current and Regular Savings Accounts are exempted
Issuance of Balance/Account Maintenance Certificate	Rs. 200/- per certificate
Issuance of WHT Certificate	Free
All other Certificates not specified elsewhere	Rs. 200/- per certificate
Hold Mail Service	Rs. 2,000/- per annum in advance (Jan to Dec)
Retrieval of Old Records:	
(a) Within One Year	(a) Rs. 250/-
(b) More than One Year	(b) Rs. 500/-
SMS Alerts Service	Rs. 50/- per month
Ad hoc Account Statement Issuance Charge	Rs. 35/-
Service Charges for Reminder Letters	Rs. 100/-

## VISA DEBIT CARD

VISA Debit Card Annual charges	Rs. 500/- per annum
VISA Debit Card Replacement charges	Rs. 200/-

### Cash Withdrawal

From Own Bank ATM	Free
From Other Bank's ATM	Rs. 15/-
International ATM	Rs. 500/- or 3.5%, whichever is higher

### Balance Inquiry

From Own Bank and 1-Link ATMs	Free
From Other Bank's ATM (MNET Network)	Rs. 5/-
International ATM	Rs. 200/-
Mini Statement (Own Bank ATM)	Free

### Point Of Sale (POS) Transactions

POS Transactions (In Pakistan)	Free
POS Charges (International)	Rs. 500/- or 3.5%, whichever is higher

### Miscellaneous Charges

IBFT Charges	0.1% or Rs. 50/- per transaction, whichever is higher
Document Retrieval Fee:	
(a) Local	(a) Rs. 200/- per document
(b) International	(b) Rs. 1,000/- per document
Utility Bill Payments	Nil

## LOCKERS

Small	First Year: Rs. 5,500/- Subsequent: Rs. 2,000/- p.a
Medium	First Year: Rs. 6,000/- Subsequent: Rs. 3,000/- p.a
Large	First Year: Rs. 8,000/- Subsequent: Rs. 4,000/- p.a
Locker Breaking Charges	Up to Rs. 5,000/-
Late Payment Charges (to be deposited in Charity fund)	N.A

## PRODUCT-BASED CHARGES & WAIVERS

Emaan Savings Premium & Special Saving	Two debit transactions per day free, subsequent transactions to be charged at Rs. 5/- per transaction
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## EMAAN TERM DEPOSIT PREMATURE ENCASHMENT

In case of premature upliftment, the account holder will receive profit for the last completed tenure based on respective profit rates for the number of days the funds were held with the bank. However, this is subject to a minimum investment period of 1 month. For upliftment within 1 month, profit will not be payable, only principal will be returned.

## TRADE SERVICES\*

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

To be paid flat/lump sum in advance

LC Opening Commission (Local as well as FCY)	Minimum Rs. 1,000 or;		
		1st QTR	Subs QTR
	Up to Rs. 5 million	0.35%	0.25%
	Rs. 5 million to Rs. 50 million	0.25%	0.20%
	Rs. 50 million to Rs. 100 million	0.15%	1.10%
	Rs. 100 million +	Negotiable	Negotiable
LC Amendments Commission (Local as well as FCY)	Rs. 1,000/- per transaction (flat)		
Commission on Retirement of Import Bills including LC (Local as well as FCY)	0.10% on Rupee value, Minimum Rs. 1,200/-		
LC Cancellation (Local as well as FCY)	Rs. 1,000/- (flat)		
Imports on consignment basis (Local as well as FCY)	a) Contract Registration Commission - Rs. 2,500/- (flat)		

	<p>b) Contract Amendment Commission - Rs. 1,500/- per amendment</p> <p>c) Document received against contract - Rs. 1,500/- per document</p> <p>d) Retirement Commission @ 0.10% on Rupee value, Minimum Rs. 2,000/-</p>
Import document handling against FCY Demand Draft/TT without LC Contract	0.10%. Minimum Rs. 2,500/-
Credit Report	Actual cost plus Rs. 2,000/- handling charges
Usance bills drawn under import bill (Local as well as FCY)	In case of usance bills, the bank may also charge commission up to the rate of 0.20% per month for the period beyond the validity of Letter of Credit, if the usance is covered by Letter of Credit period for which commission as per above has already been recovered. No extra commission up to the rate of 0.20% will be charged
Import Bills returned unpaid under collection/contract (Local as well as FCY)	Rs. 300/- (flat)
Discrepancy Fee	USD 100/- or equivalent plus Telex/SWIFT charges
Issuance of certificate for booking of foreign exchange under LC at importers request to other bank	Up to LC amount of Rs. 1 Million: Rs. 800/- (flat) per application  Over LC amount of Rs. 1 Million: Rs. 1,000/- (flat) per application

**Notes:**

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

## Exports (LC/Collection/Advance Payment)

To be paid flat/lump sum in advance

LC Advising/Amendment (Local as well as FCY)	<p>a) Advising - Rs. 1,500/-</p> <p>b) Amendments - Rs. 1,000/-</p>
Export LC Transfer/Reimbursement (Local as well as FCY)	<p>a) Transfer of Export LC - Rs. 1,500/- per transfer plus applicable communication charges</p> <p>b) Reimbursement payment to other banks from non-resident Rupee Account - Minimum Rs. 1,000/-</p>
Restricted Letter of Credit (Local as well as FCY)	If documents are sent to other local banks for negotiation under restricted Letter of Credit - Rs. 1,000/-
Documentary Export Collection (with/without Letter of Credit)	<p>a) Documentary collection Rs. 1,000/- per collection</p> <p>b) Handling of duty drawback claims 0.25%, Minimum Rs. 500/-</p> <p>c) 0.15% Exchange commission for export proceeds</p>
Documents returned unpaid under inland Letter of Credit	Rs. 500/-
NOC issued/Docs transferred	Rs. 1,000/-
EDS	Rs. 100/- per transaction
Handling of subsidy applications	0.25%. Minimum Rs. 500/- per application
Credit report charges	Actual cost plus Rs. 1,000/- handling charges
Handling of R&D cases	Rs. 1,500/- per case
LC confirmation charges	Rs. 1,500/- (flat)
Service charges for issuance of EPRC against advance payment	Rs. 500/- (flat)
Transfer of export bills lodged under collection to other bank	Rs. 1,000/- plus communication charges at actual
Handling of export documents against which advance payment is received	Rs. 1,000/- (flat)

Assignment of proceeds under LC	Rs. 500/- (flat) for single assignment
Collection clears	Rs. 100/- (flat)
Service charges against export documents sent on collection basis, where payment cover is already received/Advance payment in bank's Foreign Currency Account	Paisa 10 per Rs. 100/- (or Rs. 1 per mille), Minimum Rs. 200/- (flat), as per SBP regulation, or as revised from time to time
Handling of IERF application	Rs. 250/- (flat)
Export performance verification EE form	Rs. 500/- per case
Handling of substitution cases under IERS part 1	Rs. 500/- per case

### Inland Bills

Documentary Bills (with or without LC's) within Pakistan	<p>a) Sight bill (negotiation) commission 0.30% (flat), Minimum Rs. 500/- for each bill</p> <p>b) Usance bill (negotiation) commission 0.30% (flat), Minimum Rs. 500/- for each bill</p> <p>c) Documentary collection (inland) commission 0.30%, Minimum Rs. 1,500/- to be recovered upon realization of proceeds</p>
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### Guarantees

Guarantees	<p>a) Guarantee issuance 0.50% per quarter or part thereof, Minimum Rs. 1,000/- p.a. or part thereof (recoverable in lump sum in advance)</p> <p>b) Rs. 800/- per Amendment, including increase in amount or amendment extension in period</p> <p>c) Rs. 800/- for guarantee reissuance</p>
Back-to-Back - Guarantee issuance	0.45% per quarter or part thereof, Minimum USD 250/- p.a. or part thereof inclusive of correspondent charges or as per arrangement with correspondent bank
Legal Fees	To be recovered as per actual
Service charges for claims by Beneficiary	Rs. 1,000/- flat plus actual expense incurred by the bank
Endorsement of Airway bill & shipping guarantees-guarantees to issue to shipping companies in lieu of Bill of Lading	Rs. 2,000/- (flat)

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

### Finance / Advances

Processing Fee for Fresh Credit Proposals/Renewals/Interim Reviews for Enhancement	0.10% of Total Facilities/ Rs. 15,000/- (whichever is higher) or as per arrangement (to be recovered upfront)
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\*Charges relating to customer may differ as per the arrangement between the customer and the bank

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

### Emaan Cash Management

Charges may vary as per agreement with the customer.

### WAIVERS FOR STAFF

Cheque Book Issuance	Free
Pay Order/Demand Draft Issuance	Free
Inter-city and Online Transactions	Free
Local Collection charge	Free
Cheque Return charge	Free
Stop Payment of Cheques	Free
Issuance of Certificates	Free
PO/DD Cancellation and Stop Payment	Free
VISA Debit Card Issuance and Annual Fee charges	Free
Premium/Special Savings charges on greater than 2 debit transactions per day	Free
SMS Alerts Service	Free
IBFT	Free

These waivers are applicable for both permanent and contractual staff only on salary account.

### Notes

- In addition to above withholding tax, excise duty, stamp duty, provincial federal tax or any other government tax announced from time to time for client account will be charged where applicable
- Charges may be reduced or waived on case-to-case basis or as per arrangement with the customer, with the approval of the Business Head
- Any charges which are not covered under this Schedule of Charges shall be recovered separately on case-to-case basis as per the agreement with the customer
- Emaan Current and Regular Savings Accounts also fulfill the criteria of Basic Banking Accounts (BBA) as defined by State Bank of Pakistan
- Charges for new products launched during the year will be communicated to SBP and customers accordingly



## ISLAMIC BANKING BRANCHES

### KARACHI

Shahrah-e-Faisal Branch,  
47-A, Dar-ul-Aman Housing Society, P.E.C.H.S.,  
Block 7/8, Shahrah-e-Faisal, Karachi.  
Tel: (021) 34533106-9, 34523099, 34521766  
Fax: (021) 34533110

Clifton Branch,  
Show Room No. 1, Plot No. D-69,  
Block 7, Clifton, Karachi.  
Tel: (021) 35371841-42, (021) 35860637  
Fax: (021) 35371839

### FAISALABAD

Madina Town Branch,  
6C-Z-101, Susan Road, Madina Town, Faisalabad.  
Tel: (041) 8503411-13, 8503414  
Fax: (041) 8503416

### LAHORE

T-Bock, D.H.A. 88 Sector CCA, Block T, Phase-II C, D.H.A.,  
Lahore.  
Tel: (042) 35748850, 35707636 (113)  
Fax: (042) 35707637

Gulberg Mini Market, Q Block, 6-Q Block, Gulberg-II, Lahore.  
Tel: (042) 35751536-7, 35754273  
Fax: (042) 35764076

### ISLAMABAD

8-C Shahwaiz Centre, F-8 Markaz, Islamabad.  
Tel: (051) 2287450, 2287455-57  
Fax: (051) 2287454

☎ 0800-EMAAN(36226)  
🌐 <http://emaan.silkbank.com.pk>



### RAWALPINDI

Chaklala Scheme-III Branch, Plot No. 46, Commercial Area,  
Chaklala Scheme-III, Rawalpindi.  
Tel: (051) 5766147, 5766151-52, 5153953  
Fax: (051) 5766150

### QUETTA

Quetta Branch, M. A. Jinnah Road, Quetta.  
Tel: (081) 2866201-03  
Fax: (081) 2866204

### ABBOTTABAD

Plot No. 7838, Opp. Daewoo Terminal, Mandian, Mansehra  
Road, Abbottabad, KPK.  
Dir: (0992) 385971, PABX: (0992) 385978-79  
Fax: (0992) 385976

### MARDAN

Mardan Branch, Silkbank Building, Mall Road, Saddar Bazar,  
Mardan.  
Tel: (0937) 867555, 867554, 867455  
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