



Schedule of Charges

July to December 2024

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FOREIGN CURRENCY ACCOUNTS & REMITTANCES

Outward

| | |
|---|--|
| Foreign Remittance through FCY Account | USD 25/- inclusive of SWIFT or equivalent in other foreign currencies |
| Foreign Currency DD (FDD) Issuance | USD 25/- or equivalent in other foreign currencies |
| Remittance of cash deposited in FCY Accounts and withdrawn via FTT/FDD/Conversion/Transfer/Inward Clearing within 15 Days from the date of such deposit | 0.5% flat minimum, USD 12/- or equivalent in other foreign currency in addition to remittance charge |
| Remittance/FDD Cancellation Charges | USD 10/- plus postage/SWIFT (if any) |
| Issuance of Duplicate FDD | USD 10/- or equivalent in other foreign currencies |

Inward

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

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. 300/- per item |
| Cheque book Issuance for FCY accounts | Rs. 30 per leaf |
| Duplicate Statement of Account | Rs. 35/- per item |

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|---|---|
| Cash Handling Charges for FCY Accounts | 0.1% of amount, maximum USD 100/- or equivalent for other foreign currencies. Waiver on 1 st deposit |
| Standing Instruction Charges in Foreign Currency Accounts | USD 10/- or equivalent in other foreign currencies per transaction |
| Foreign SWIFT Charges | Full USD 20/- or equivalent in other currencies Short USD 15/- or equivalent in other currencies |
| 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. 15/- |
| (b) Emaan Savings | (b) Rs. 150/- |
| (c) Emaan Enhanced Savings | (c) Rs. 300/- |
| (d) Emaan Premium Savings | (d) Rs. 300/- |
| (e) Emaan Special Savings | (e) Rs. 450/- |
| 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 / Refund of PO / DD | Rs. 500/- |
| Cancellation / Refund of CDR | Free |
| RTGS | Free |

Online, Clearing & Collection Transactions

| | |
|--|--------------------------|
| Within City Online Cash/ Cheque Deposit & Withdrawal | Free |
| Intercity Online Cash/Cheque: | |
| (a) Deposit | Free |
| (b) Withdrawal | Free |
| Over-the-Counter Cash Withdrawals | |
| If Account Balance Less than Rs.50,000 | Rs.110/- per Transaction |
| If Account Balance is Rs.50,000 and above | Free |

| | |
|--|---|
| Same Day Clearing / Return Charges | Rs. 550/- per instruction |
| ECIB Report | Rs. 120/- |
| Cheque Returned Unpaid: | |
| (a) Inward Clearing | (a) Rs. 650/- |
| (b) Outward Clearing | (b) Free |
| Intercity Outward Clearing | Rs. 300/- |
| Online Transfer from One Customer Account to Another Account | Same as intercity charges//Free- Within the branches of same city and between:-i) Rawalpindi and Islamabad city branches-ii) Lahore and Raiwind city branches For Asaan Account Rs. 175 or 0.1% whichever is higher |
| Charge Back - International | Rs. 500/- (per transaction) |
| Charge Back-Local | Rs. 300/- (per transaction) |
| Arbitration charges | At actual |
| VDC Limit Enhancement | Rs.1,450/- |
| Outward Bills for Collection (where NIFT not available) | Rs. 300/- plus courier charges |

Miscellaneous Charges

| | |
|--|---|
| Cheque Book Issuance | Rs. 25/- per leaf |
| Stop Payment of Cheques | Rs. 600/- per instruction |
| Standing Instruction Charges | Rs. 370/- per instruction |
| Account Closing Charges | Rs. 500/- Asaan, Current and Regular Savings Accounts are exempted |
| Issuance of Balance/Account Maintenance | Rs. 300/- per certificate |
| Issuance of WHT Certificate | Free |
| All other Certificates not specified elsewhere | Rs. 370/- per certificate |
| Hold Mail Service | Rs. 2,000/- per annum in advance (Jan to Dec) |
| Retrieval of Old Records: | Rs. 500/- |
| SMS Alerts Service: | |
| a)ATM / POS Transaction | Free |
| b)All Transactions | Rs.180/- per month (flat)" |
| E-Alert charges: | Free |
| Ad hoc Account Statement Issuance Charge | Rs. 35/- |
| All Reminder Letters Charges | Rs. 130/- |

VISA DEBIT CARD

| | |
|---------------------------------------|-----------------------|
| PayPak Debit Card | Rs. 1,375/- |
| VISA Debit Card Annual Charges | Rs. 2,450/- per annum |
| VISA Debit Card Replacement Charges | Rs. 1,200/- |
| PayPak Debit Card Replacement Charges | Rs. 900/- |

Cash Withdrawal

| | |
|------------------------|--|
| From Own Bank ATM | Free |
| From Other Banks' ATMs | Rs. 23.44/- |
| International ATMs | Rs. 500/- or 4.5%, whichever is higher |

Balance Inquiry

| | | |
|---------------------------------------|--------------------------------------|----------|
| From Own Bank's ATM (1-Link ATMs) | Free | |
| From Other Banks' ATMs (MNET Network) | Rs. 4/- | |
| From Other Banks' ATMs (1-Link ATMs) | Rs. 4/- | |
| International ATMs | Rs. 300/- | |
| ATM Slip Charges | Rs. 4/- per transaction | |
| Mini Statement (Own Bank's ATM) | Average Balance Below Rs. 50,000/- | Rs. 12/- |
| Note: Free for Asaan account | Average Balance Rs. 50,000/- & above | Free |

Point Of Sale (POS) Transactions

| | |
|--------------------------------|--|
| POS Transactions (In Pakistan) | Free |
| POS Charges (International) | Rs. 500/- or 4.5%, whichever is higher |

Miscellaneous Charges

| | | |
|-------------------------|----------------------------------|---|
| IBFT Charges | Aggregate Less than Rs. 25,000/- | Free |
| | More than Rs. 25,000/- | 0.1 % of the transactions amount or Rs. 200/- whichever is lower in a month |
| Document Retrieval Fee: | (a) Rs. 370/- per document | |
| (a) Local | (b) Rs. 1,000/- per document | |
| (b) International | | |
| Utility Bills Payment | Nil | |

LOCKERS

| | |
|---|---|
| Charges for Safe Deposit Lockers | |
| Small | Rs. 3,700/- per annum |
| Medium | Rs. 7,400/- per annum |
| Large | Rs. 10,000/- per annum |
| Extra Large | Rs. 12,000/- per annum |
| Lien against Locker Issuance | In addition to first year rental charges, lien will be marked for 01 year (as per size of Locker) |
| Late payment charge (to be deposited in Charity fund) | Rs. 600/- per Month In Case Locker Falls in arrears for more than one month |
| Key Deposit (Refundable) | Key Deposit will be charged at the time of issuing a new Locker and shall be refundable at the time of surrender of the Locker. |

| | |
|-------------------------|--|
| Small | Rs. 3,000/- |
| Medium | Rs. 3,500/- |
| Large | Rs. 4,000/- |
| Extra Large | Rs. 5,000/- |
| Locker Breaking Charges | Rs. 3,500/- per locker (for bank) plus actual expenses paid to third parties |

PRODUCT-BASED CHARGES & WAIVERS

| | |
|---|--|
| Emaan Premium Savings & Special Savings | Two debit transactions per day free, subsequent transactions to be charged at Rs. 5/- per transaction |
| Emaan Business Value Account Plus | <p>Waiver of Charges on below services based on maintaining a balance of Rs. 10,000/-</p> <ul style="list-style-type: none"> • Intercity Transactions • Cheque Books • Pay Orders & Demand Drafts • Emaan Debit Card • E-Statements Facility • Mobile Banking - SilkMobile • Internet Banking Facility • SMS Alerts for ADC transactions <p>In Addition to above Waivers, charges on following services will also be waived based on maintaining a balance of Rs. 100,000/-</p> <ul style="list-style-type: none"> • ATM Transactions from other Banks • Free Funds Transfer & Interbank Funds Transfer* • Free Inventory Takaful Coverage** • ATM Cash Withdrawal Takaful Coverage* <p>* Terms and conditions applied</p> |

Emaan All in One Account

Waiver of Charges on below services subject to maintenance of minimum monthly average balance of Rs. 100,000 and above:

- i) SMS Alerts for ADC Transactions
- ii) Pay Order & Demand Draft Issuance
- iii) ATM Transaction from other Banks' ATMs
- iv) Cheque Books
- v) Over the Counter Cash Withdrawal
- vi) Debit Card Fee on Annual basis
- vii) IBFT (Inter Bank Fund Transfer)
- viii) Complimentary Takaful Coverages*

* Terms and condition applied

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. 2,500 or; | | |
| | | 1st QTR | Subs QTR |
| | Up to Rs. 5 million | 0.35% | 0.25% |
| | Over Rs. 5 million to Rs. 50 million | 0.25% | 0.20% |
| | Over Rs. 50 million to Rs. 100 million | 0.15% | 1.10% |
| | Over 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. 1,500/- | | |
| 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. 3,000/- (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. 500/- (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 | <p>Up to LC amount of Rs. 1 Million: Rs. 800/- (flat) per application</p> <p>Over LC amount of Rs. 1 Million: Rs. 1,000/- (flat) per application</p> |

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. 2,000/-</p> <p>b) Amendments - Rs. 1,500/-</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. 2,000/- (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 cleans | Rs. 250/- (flat) |

| | |
|---|--|
| Service charges against export documents sent on collection basis, where payment cover is already received/Advance payment in bank's Foreign Currency Account | 10 paises 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> |
|--|---|

Guarantees

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|--|--|
| Guarantees | <p>a) Guarantee issuance of 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 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) |
|--|---|

*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 |
| Intercity 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 |
| Lien on Locker Rent | Free |
| Key Deposit | Free |
| Locker Rent | 50% free of actual charges |

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

Notes:

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