



Schedule of Charges

July to December 2023

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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Remittance of cash deposited in FCY Accounts and withdrawn via FTT/FDD/Conversion/Transfer/Inward Clearing within 15 Days from the date of such deposit	0.5% flat minimum, USD 12/- or equivalent in other foreign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

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. 250/- per item
Cheque book Issuance for FCY accounts	Rs. 25 per leaf
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 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. 10/-
(b) Emaan Savings	(b) Rs. 100/-
(c) Emaan Enhanced Savings	(c) Rs. 200/-
(d) Emaan Premium Savings	(d) Rs. 200/-
(e) Emaan Special Savings	(e) Rs. 400/-
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. 100/-
Cheque Returned Unpaid:	
(a) Inward Clearing	(a) Rs. 600/-
(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. 250/- (per transaction)
Arbitration charges	At actual
VDC Limit Enhancement	Rs.1200/-
Outward Bills for Collection (where NIFT not available)	Rs. 250/- plus courier charges

Miscellaneous Charges

Cheque Book Issuance	Rs. 20/- per leaf
Stop Payment of Cheques	Rs. 500/- per instruction
Standing Instruction Charges	Rs. 300/- 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. 300/- 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.125/- per month (flat)"
E-Alert charges:	*Rs. 75/- per month (flat) *Free if E-Alert availed with SMS Alert facility
Ad hoc Account Statement Issuance Charge	Rs. 35/-
All Reminder Letters Charges	Rs. 100/-

VISA DEBIT CARD

PayPak Debit Card	Rs. 900/-
VISA Debit Card Annual Charges	Rs. 1,650/- per annum
VISA Debit Card Replacement Charges	Rs. 825/-

Cash Withdrawal

From Own Bank ATM	Free
From Other Banks' ATMs	Rs. 23.44/-
International ATMs	Rs. 500/- or 4%, whichever is higher

Balance Inquiry

From Own Bank's ATM (1-Link ATMs)	Free	
From Other Banks' ATMs (MNET Network)	Rs. 5/-	
From Other Banks' ATMs (1-Link ATMs)	Rs. 4/-	
International ATMs	Rs. 250/-	
Mini Statement (Own Bank's ATM)	Average Balance Below Rs. 50,000/-	Rs. 10/-
	Average Balance Rs. 50,000/- & above	Free

Note: Free for Asaan account

Point Of Sale (POS) Transactions

POS Transactions (In Pakistan)	Free
POS Charges (International)	Rs. 500/- or 4%, 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) Local	(a) Rs. 300/- per document	
(b) International	(b) Rs. 1,000/- per document	
Utility Bills Payment	Nil	

LOCKERS

Charges for Safe Deposit Lockers	
Small	Rs. 3,000/- per annum
Medium	Rs. 6,000/- per annum
Large	Rs. 9,000/- 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 Fee	Rs. 500/- 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. 3,000/- 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 condition 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 paisas 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 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)
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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
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:

- 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 a 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