



بئنڪ اسلامي



# Schedule of Bank Charges

# BankIslami Pakistan Ltd

July to December, 2024

**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

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**1. INLAND REMITTANCES**

**A. Issuance of Pay Order**

Islami Current Account	<b>Free</b>
Islami Sahulat Account	<b>Free</b>
Islami Bachat Account	<b>Free</b>
Islami Khair Current Account	<b>Free</b>

**B. Issuance of DD / TT**

Upto Rs.10,000/-: Rs.30 (Flat)+Correspondent Charges at actual; From Rs.10,001/- to Rs.100,000/-: 0.20%  
Minimum Rs.50/- + Correspondent Charges as per actual;  
Over Rs.100,000/-: 0.25% - minimum Rs.300/-

**C. Drafts, MTs and TTs against cash**

Service not provided

**D. DD / PO Cancellation**

**Rs.350/-**

**E. Duplicate Demand Draft**

Rs.300/-

**F. Duplicate Pay Order**

**Rs.300/-**

**G. Collection of Fees of Educational Institutions**

FREE

**H. Issuance of Pay Order of Educational Institutions**

FREE

**I. Issuance of Demand Draft or any other**

0.50% of fees / dues or Rs.25/- per instrument whichever is less  
instrument of educational institutions, HEC / Board

**2. Collection and other services**

**A. Foreign Bills for Collection Clean Cheque / DD (FBC)**

**a) Collection Charges (Clean Cheques)**

For USD Instruments (Minimum USD 25/- + Actual Correspondent Charges + Courier Charges)  
For Other Currencies Instruments 0.3% of the instrument, Minimum Rs.400/-, Maximum Rs.1,500/- + Courier Charges + Actual Foreign Correspondent Charges (if any).

**b) Foreign Clean Cheque Return Charges**

Actual

**B. Local Bills for Collection clean / cheques (LBC) –**

Rs.200/- (Flat) inclusive of courier charges

**C. Clean item sent on collection return unpaid (Local)**

Actual correspondent charges

**D. Issuance of SBP / NBP Cheques**

Rs.500/- (Flat)

**E. Cheque Return Administrative Charges**

Inward Clearing / Cash Cheque: Rs.500/-(Flat);  
Outward Clearing: FREE

**F. Special clearing charges through NIFT**

Rs.375/- per cheque / instrument

(Inclusive of cheque returned charges if any)

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<b>G.</b> Providing duplicate Debit / Credit advices, additional copies of L/Cs SWIFT messages, etc.	Rs.50/- per item
<b>H.</b> Duplicate Statement of Account	Rs.35/-
<b>I.</b> Issuance of loose cheques. (subject to clearance by the Branch Manager)	Rs.500/- per cheque
<b>J.</b> Balance confirmation to Auditors	<b>Free</b>
<b>K.</b> Service charges on subscription of successful Application (bankers to issue)	Upto 0.50% of the volume routed through BankIslami; Minimum Rs.15,000/-
<b>L.</b> Account Closing charges	Nil
<b>M.</b> Tax Certificate Issuance Charges	Free
<b>N.</b> Any other type of certificate issuance regarding business dealing with the bank.	Rs.200/- per instant
<b>O.</b> Hold mail charges	Rs.1,000/- p.a. - recoverable semiannually or part thereof
<b>P.</b> Registration / permits of student cases	Rs.2,000/- p.a.
<b>Q.</b> Issuance of Cheque Books Islami Current Account Islami Khair Current Account Islami Sahulat Account Islami Bachat Account	First Cheque Book Free (10 leaves) subsequently Cheque Book issuance Rs.5/- per leaf
<b>R.</b> Handling charges for foreign currencies Cash Deposit	(i) 0.15% for USD Cash Deposit/Conversion (reversible if deposit not withdrawn within 4 weeks) (ii) 0.15% for GBP Cash Deposit/Conversion. (iii) 0.15% for Other Foreign Currencies Cash Deposit/Conversion.
<b>S.</b> Local U. S. Dollar Clearing	Processing charges; USD 5 per instrument
<b>T.</b> Standing Instructions Fee	Rs.75/-per instruction for LCY Accounts and USD 1/- or equivalent in other currencies for FCY Accounts. Standing Instructions fee will be recovered in addition to the usual charges on remittances, if any;
<b>U.</b> Intercity clearing via NIFT	Rs.100/- per item (or actual charges, whichever is higher)
<b>V.</b> Credit Report Charges / CIB Online charges	Rs.200/- per customer report

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<b>W.</b>	E-Statements	FREE
<b>X.</b>	Utility Bill Payment	Rs.8/- per bill or as advised by SBP / PBA from time to time (Included in Bill Amount)
<b>Y.</b>	Stop Payment Charges	Rs.400/- per Leaf and Max Rs.2,000/- for local instruments; Actual correspondent charges for FC instruments
<b>Z.</b>	Old record information charges (subject to prior approval of the concerned BM)	Rs.300/- per instance
<b>AA.</b>	Change Address	<b>Free</b>
<b>AB.</b>	Online Transactions	
	a) Cash Deposit	FREE
	b) Cash withdrawal	FREE
<b>AC.</b>	Investor Portfolio Securities (IPS) Account	
	(i) Holding Charges Per Annum (to be recovered on monthly basis)	0.25% of investment amount plus CDC Charges at Actual Min Rs.2,499/- , Max Rs.4,999/-.
	(ii) Account Statement	Rs.100/- (Flat)
	(iii) Transaction Charges Sale/Purchase	Rs.350 Per Transaction.
	(iv) Security Movement	Rs.350 Per Transaction plus CDC Charges At actual
<b>AD.</b>	<b>Scripts Equity Trading</b>	
	(i) Account Opening Charges	
	a) Individual	NIL
	b) Corporate	NIL
	(ii) (Share/Security)	
	Upto Rs.199.99	NIL
	From Rs.200 to 399.99	NIL
	From Rs.400 & above	NIL
	(iii) Custodial Charges (per annum)	
	a) For Shares (Only Shariah Compliant)	Actual
	b) For TFCs (Only Shariah Compliant)	Actual
	c) For Rights (Only Shariah Compliant)	Actual
	(iv) Shares Transfer Charges (Per Share)	Actual
	(v) Shares Pledge Charges (Per Share)	Actual
	(vi) NCCPL Charges (Per Share)	Actual
	(vii) UIN Charges (Per Annum)	
	a) Individual	Actual
	b) Corporate	Actual
	(viii) CDC Sub Account Fee (Per Annum)	Actual

**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

**3. Cash Management and Employee Banking Service Charges**

**A. Cash Management**

"All charges for Cash Management Products (Collections & Payments) will be decided on a case to case basis through agreement between the bank and the customer"

**B. Employee Banking Services – Bike and Durable Goods Financing**

- |       |  |  |
|-------|--|--|
| (i)   | Application fee & Processing Charges           | Rs.1,200/- (per case) inclusive of FED |
| (ii)  | Documents Charges                              | At Actual                              |
| (iii) | Duplicate Schedule / copies of Legal Documents | Rs.500/-                               |

**4. DIGITAL DELIVERY CHANNELS**

**A. Issuance / Annual Subscription & Replacement (For Cards)**

- |       |                               |                                       |
|-------|-------------------------------|---------------------------------------|
| (i)   | Classic Debit Mastercard      | Rs. 2,900/-                           |
| (ii)  | Titanium Debit Mastercard     | Rs. 4,000/-                           |
| (iii) | PayPak Debit Card             | Rs. 1,500/-                           |
| (iv)  | Internet Banking / Mobile App | Free                                  |
| (v)   | SMS Banking Service           | Rs.170 Per month<br>Rs.2,000 Per year |
| (vi)  | E-Statement Charges           | Free                                  |

**B. BankIslami Debit Cards - Per Transaction Charges**

**(i) POS (POINT OF SALE) PURCHASE**

- |     |                                      |                 |
|-----|--------------------------------------|-----------------|
| (a) | BankIslami Card on Domestic POS      | Free            |
| (b) | BankIslami Card on International POS | 4.00% of Amount |

**(ii) CASH WITHDRAWAL**

- |     |                                      |                             |
|-----|--------------------------------------|-----------------------------|
| (a) | BankIslami Card on BankIslami ATM    | Free                        |
| (b) | BankIslami Card on 1Link ATM         | Rs.23.44/-                  |
| (c) | Receipt Printing Charges             | Rs. 3.00/-                  |
| (d) | BankIslami Card on International ATM | 4.00% of Transaction Amount |

**(iii) INTERNET SHOPPING ON DEBIT CARD**

- |     |   |                 |
|-----|---|-----------------|
| (a) | BankIslami Card on Domestic Internet Merchants      | Free            |
| (b) | BankIslami Card on International Internet Merchants | 3.75% of Amount |

**(iv) BALANCE INQUIRY**

- |     |  |           |
|-----|--|-----------|
| (a) | BankIslami Card on BankIslami ATM        | Free      |
| (b) | BankIslami Card on 1Link ATM             | Rs.5.63/- |
| (c) | Balance Inquiry Receipt Printing Charges | Rs.3.00/- |
| (d) | BankIslami Card on International ATM     | Rs.350/-  |

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<b>(v)</b>	<b>IBFT (INTER BANK FUNDS TRANSFER)</b>	
(a)	Via BankIslami ATM	Free up to Rs.25,000 (monthly) 0.1% or Rs.200
(b)	Via Internet Banking	whichever is lower on amount exceeding Rs.
(c)	Via Mobile App	25,000 in a month.
(d)	Raast	Free
<b>(vi)</b>	<b>BILLS &amp; PAYMENTS</b>	
(a)	Via BankIslami ATM	Free
(b)	Via Internet Banking	Free
(c)	Via Mobile App	Free
(d)	Contact Center	Free
<b>(vii)</b>	<b>PAY 2 ANYONE</b>	
(a)	Via BankIslami ATM	Rs.100/-
(b)	Via Internet Banking	Rs.100/-
(c)	Via Mobile App	Rs.100/-
<b>(viii)</b>	<b>BUS &amp; Airline Ticket Purchases (Via Mobile App)</b>	
(a)	Bus Tickets	Rs.75/- per Ticket
(b)	Airline Tickets	Rs.300/-per Ticket
<b>(ix)</b>	<b>1Bill</b>	
(a)	1Bill transaction	Rs.10/-
<b>E. Dispute Processing Charges (per transaction)</b>		
<b>(i)</b>	<b>DOCUMENT RETRIEVAL CHARGES</b>	
(a)	Domestic Disputed Transactions	Rs.200/-
(b)	International Disputed Transactions	Rs.1,000/-
<b>(ii)</b>	<b>FALSE DISPUTES</b>	
(a)	Per Transaction Charges	Rs.1,000/-
<b>(iii)</b>	<b>ARBITRATION CHARGES</b>	
(a)	Domestic Transactions	USD 500/- OR EQUIVALENT
(b)	International Charges	USD 500/- OR EQUIVALENT
<b>F. One Touch Banking</b>		
(i)	One Touch Banking	Free
(ii)	Funds Transfer within Bank	Free
(iii)	IBFT Branch Counter	Free
(iv)	Utility Bills Payment	Free
(v)	Mobile Top up	Free
(vi)	Pay Order	Free



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**G. CALL CENTRE / IVR**

(a) Account Statement (New / Old)	Free
(b) E-Statement Request	Free
(c) Balance / Reference Certificate	Rs.200/-
(d) Pay Order Request	Free
(e) Funds Transfers (Intra-Bank)	Free
(f) Payments to Facility Account(s) from Deposit Account(s)	Free
(g) Subsequent Cheque Book issuance	Rs. 15/- per leaf
(h) Utility Bills Payments	Free
(i) Cheque Stop Payment Request	Rs.400/- per Leaf and Max Rs.2000/- for local instruments; Actual correspondent charges for FC instruments

**5. FINANCING**

**A. CONSUMER FINANCE**

**a) AUTO FINANCE**

(i) New Vehicle (Financing upto Rs.10M)	
• Application Fees	Upto Rs.1,500/- per Car (inclusive of FED)
• Documentation & Processing	Upto Rs.6,300/- per Car (inclusive of FED)
• Valuation	Not required
(ii) New Vehicle (Financing above Rs.10 M but less than Rs.50 M)	
• Application Fees	Upto Rs.1,500/- per car (inclusive of FED)
• Documentation & Processing	Upto Rs.15,600/- per car (inclusive of FED)
• Valuation	Not required
(iii) Old (Local / Imported) Vehicle (Financing upto Rs.10 M)	
• Application Fees	Upto Rs.1,500/- per car (inclusive of FED)
• Documentation & Processing	Upto Rs.6,300/- per car (inclusive of FED)
• Valuation	As Per Actual
(iv) Old (Local / Imported) Vehicle (Financing above Rs.10 M but less than Rs.50 M)	
• Application Fees	Upto Rs.1,500/- per car (inclusive of FED)
• Documentation & Processing	Upto Rs.15,600/- per car (inclusive of FED)
• Valuation	As per Actual

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(v) Repossession of Vehicle charges as per following schedule:-

Approved Repossession Charges Light vehicles Upto 2000cc		Approved Repossession Charges Light vehicles Above 2000cc	
Description	Charges	Description	Charges
Within the City	30,000	Within the City	45,000
Out of City (within the Province)	35,000	Out of City (within the Province)	50,000
Out of Province	45,000	Out of Province	55,000
Approved Repossession Charges Light vehicles Upto 2000cc For NR/ Skipped Vehicles			
Description	Charges		
Within the City	40,000/- to 50,000/-		
Out of City (within the Province)	45,000/- to 55,000/-		
Out of Province	50,000/- to 60,000/-		
1 Year + DPD / Non-Recoverable / Skipped Heavy Vehicles Above 2000CC			
Charges may be vary from case to case basis from Rs.50,000/- to 150,000/-			

- (vi) Change of vehicle after disbursement Upto Rs.1,500/- (flat)
- (vii) Additional Musharakah Unit Price in case of Early Purchase Upto 08%
- (viii) Tracker charges (Installation, monitoring fee and other charges) As per actual
- (ix) Additional Charges
  - Vehicle Storage Charges As Per Actual
  - Legal and Administrative Charges As Per Actual
  - Evaluation Charges for Repossessed Vehicle As Per Actual
  - Income Estimation Charges As per Actual
  - NOC Revalidation Charges Upto Rs.1,500/-

Note : Financing limits and Vehicle types are subject to applicable SBP regulations

**b) HOUSING FINANCE (MUSKUN)**

- (i) Application Rs.8,000/- (inclusive of FED) (Non-refundable)
  - Processing Charges Rs.4,500/- (inclusive of FED) (Non-refundable)
- (ii) **Appraisal (House/ Flat)**
  - Financing Upto 10M Rs.4,500/- Land:Rs.4,000/-
  - Property Value above 10M Rs.9,000/-
  - BOQ Verification Rs.3,000/-
  - BOQ Tranche Visit Rs.3,000/- Per Visit
  - Lawyers' Fee At actual

**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

- Income Estimation Rs.7,000/-
- External Agencies visit Charges At actual
- (iii) Musharakah Documentation At actual**
  - In case of SLB (additional charges) At actual
- (iv) Additional Musharakah Unit Price in case of Early Purchase**
  - If paid within 1st Year of disbursement. 5% of the outstanding facility amount
  - If paid after 1st Year of disbursement NIL
- (v) Balloon Payment Option**
  - Customers can once in 6 month's pay off balloon amount. However, the amount must be equal to at least 3 installments.
- (vi) Incidentals At actual**

**c) COMMERCIAL MORTGAGES**

- (i) Application** Rs.10,000/- (inclusive of FED) (Non-refundable)
- Processing Charges Financing upto 10 M = 0.4% of Financing Amount
  - In case of successful application Rs.10,000/- will be deducted from processing charges Financing above 10 M and upto 25 M = 0.35% of Financing Amount or Rs.40,000/- (whichever is higher)
  - Financing above 25 M = 0.25% of Financing Amount or Rs.62,500/- (whichever is higher)

**(ii) Appraisal (House/ Flat)**

- Financing upto 10 M Rs.4,500/- (Land: Rs.4,000)
- Property Value above 10M Rs.9,000/-
- BOQ Verification Rs.3,000/-
- BOQ Tranche Visit Rs.3,000/- Per Visit
- Lawyers' Fee At actual
- Income Estimation Rs.7,000/-

**(iii) Musharakah Documentation At actual**

- (iv) Partial /Full Early purchase**
- Additional Musharakah Unit Price in case of Partial/Full Early purchase within first 3 years of disbursement 5%

Additional Musharakah Unit Price in case of Partial/Full Early purchase after first 3 years of disbursement. 3%

- (v) Incidentals At actual**

**d) ROSHNI ASAAN (ISLAMIC FINANING FACILITY FOR RENEWABLE ENERGY)**

- i. Processing Fee Rs.6,000/- (Including FED)
- ii. Documentation Charges At actual
- iii. Vendor survey Charges At actual
- iv. Net Metering Charges At actual

**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

**e) Takaful**

- (i) Change of beneficiary in first year FREE
- (ii) Change of beneficiary after first year Rs.1,000/- per case (inclusive of FED)

**B. CORPORATE / SME FINANCING**

**a) VEHICLES**

- (i) New
  - Documentation At actual
- (ii) Old (Local / Imported)
  - Documentation At actual
  - Valuation Upto Rs.5,000/- per vehicle
- (iii) Prime Minister's Kamyab Jawan Rs 100
  - Processing Fee At Actual
  - Other Charges

**b) OTHER EQUIPMENT**

- (i) Processing Rs.15,000/-
- (ii) Documentation as per actual
- (iii) Valuation as per actual

- a) Processing, Structuring and Advisory Fees. In case of Renewal, it will be applicable on short term facility (Funded / Non Funded)

For SME Customers		For Corporate Customers	
Facilities in (Million PKR)	**Minimum Fee (PKR)	Facilities in (Million PKR)	**Minimum Fee (PKR)
Upto 10.000	5,000	Upto 50.000	20,000
Upto 25.000	10,000	Upto 100.000	40,000
Upto 35.000	15,000	Upto 200.000	75,000
Upto 50.000	20,000	Upto 300.000	100,000
Upto 75.000	25,000	Upto 400.000	125,000
Upto 100.000	40,000	Upto 500.000	150,000
Upto 150.000	50,000	Upto 750.000	200,000
Upto 200.000	75,000	Upto 1000.000	300,000
		Upto 1500.000	350,000
		Upto 2000.000	400,000
		Upto 2500.000 & Above	500,000

\* Processing Fee is applicable upfront to every customer whether case gets approved or not.

\*\* A Higher Fee may be charged as agreed with the customer.

- c) " Additional price on early termination (in As per Agreement Ijarah & Diminishing Musharakah)

**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

**6. MISCELLANEOUS CHARGES ON FINANCING**

- |  |  |
|--|--|
| A. Miscellaneous Charges (i.e. charged for Actual cost incurred by BankIslami documents, documents security, evaluation of security and maintenance thereof etc.). |  |
| B. Issuance of delivery order against pledge   | Rs.500/- per delivery order                      |
| C. Search Report charges   | Actual cost incurred by BankIslami plus Rs.500/- |
| D. Godown Rent / Leased Assets Inspection Charges  | Actual cost incurred by BankIslami               |
| E. Godown Staff Keepers/Chowkidar  | Actual cost incurred by BankIslami               |
| F. Godown Inspection Charges   | Actual cost incurred by BankIslami               |
| G. Delivery Charges (If a Godown Keeper is not posted conveyance charges will also be recovered).  | Actual cost incurred by BankIslami               |
| H. Issuance of NOC in favor of other banks   | Rs.2,500/- (flat)                                |

**7. SAFE DEPOSIT LOCKERS**

- |                       |                                |
|-----------------------|--------------------------------|
| <b>A. Key Deposit</b> | <b>Rs.3,500/- (refundable)</b> |
|-----------------------|--------------------------------|

**Locker Rental (Annual) - to be recovered in advance**

- |                   |                        |   |
|-------------------|------------------------|---|
| <b>I. Small</b>   | <b>Rs.3,500/- p.a.</b> | <b>Free if maintained Rs.25,000/- as Security Deposit.*</b> |
| <b>II. Medium</b> | <b>Rs.5,000/- p.a.</b> | <b>Free if maintained Rs.35,000/- as Security Deposit.*</b> |
| <b>III. Large</b> | <b>Rs.7,000/- p.a.</b> | <b>Free if maintained Rs.50,000/- as Security Deposit.*</b> |

**\* Lockers shall only be issued on Security Deposit basis as mentioned above, however, already issued lockers on rental basis will continue to be managed till further advice.**

- |                                   |                  |
|-----------------------------------|------------------|
| <b>C. Locker breaking charges</b> | <b>At actual</b> |
|-----------------------------------|------------------|

\*(The amount of security deposit will be placed in Mudaraba based remunerative account)

**8. TRADE SERVICES**

**A. IMPORTS**

**a) Forgien & Local Letter of Credit Opening**

- |   |            |
|---|------------|
| (i) Minimum Charges   | Rs.2,200/- |
| (ii) From the Shariah Perspective, the Bank may charge a fee against L/C opening related services such as documentation, credit assessment, correspondence, account maintenance, monitoring, etc                      |            |
| (iii) All L/C amount exceeding Rs.100 Million shall attract additional service charges of Rs.4,000/- (First Quarter) per Rs.1 Million each (or part thereof) and Rs.2,000/- (for Subsequent Quarter) per Rs1 Million. |            |
| (iv) Rs.1,500/- (flat) will be charged per amendment along with service charges as above, if amendment involves increase in amount or extension in period of validity of L/C.   |            |
| (v) Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.  |            |
| (vi) Change of beneficiary in existing letter of credit, L/C commission will be charged as a new L/C according to Slab.   |            |
| (vii) Slabs for Letters of Credit service charges   |            |

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LC Amount		1st Quarter or part thereof	Subsequent Quarters or Part Thereof
From	To		
Upto	800,000	3,200	1,600
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	10,500,000	51,250	25,625
10,500,001	12,500,000	57,500	28,750
12,500,001	15,000,000	68,750	34,375

**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

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	131,250	65,625
27,500,001	30,000,000	143,750	71,875
30,000,001	32,500,000	156,250	78,125
32,500,001	35,000,000	168,750	84,375
35,000,001	37,500,000	181,250	90,625
37,500,001	40,000,000	193,750	96,875
40,000,001	42,500,000	206,250	103,125
42,500,001	45,000,000	218,750	109,375
45,000,001	47,500,000	231,250	115,625
47,500,001	50,000,000	243,750	121,875
50,000,001	52,500,000	256,250	128,125
52,500,001	55,000,000	268,750	134,375
55,000,001	57,500,000	281,250	140,625
57,500,001	60,000,000	293,750	146,875
60,000,001	62,500,000	306,250	153,125
62,500,001	65,000,000	318,750	159,375
65,000,001	67,500,000	331,250	165,625
67,500,001	70,000,000	343,750	171,875
70,000,001	72,500,000	356,250	178,125
72,500,001	75,000,000	368,750	184,375
75,000,001	77,500,000	381,250	190,625

**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

77,500,001	80,000,000	393,750	196,875
80,000,001	82,500,000	406,250	203,125
82,500,001	85,000,000	418,750	209,375
85,000,001	87,500,000	431,250	215,625
87,500,001	90,000,000	443,750	221,875
90,000,001	92,500,000	456,250	228,125
92,500,001	95,000,000	468,750	234,375
95,000,001	97,500,000	481,250	240,625
97,500,001	100,000,000	493,750	246,875

**b) Acceptance of Bills under Usance LC (Foreign & Local)**

- (i) **Minimum Charges** **Rs.2,000/-**
- (ii) All acceptance amount exceeding Rs.100 Million shall attract additional service charges of Rs.750/-(monthly) per Rs.1 Million each (or part thereof).
- (iii) Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.
- (iv) If maturity of the bill falls within the validity of L/C, then no acceptance will be charged. But if the bill falls due for payment beyond the expiry of the L/C, then the above service charges will be charged from the date of the expiry of the L/C till date of actual retirement of the bill.
- (v) Slabs for Acceptance of Bills under Usance LC service charges:-

Acceptance Amount Range		Per Month or Part Thereof
From	To	
500,001	800,000	975
800,001	1,000,000	1,350.00
1,000,001	1,500,000	1,875.00
1,500,001	2,000,000	2,625.00
2,000,001	2,500,000	3,375.00
2,500,001	3,000,000	4,125.00
3,000,001	3,500,000	4,875.00
3,500,001	4,000,000	5,625.00
4,000,001	4,500,000	6,375.00
4,500,001	5,000,000	7,125.00
5,000,001	5,500,000	7,875.00
5,500,001	6,000,000	8,625.00
6,000,001	6,500,000	9,375.00



(1<sup>st</sup> July to 31<sup>st</sup> December 2024)

6,500,001	7,000,000	10,125.00
7,000,001	7,500,000	10,875.00
7,500,001	8,000,000	11,625.00
8,000,001	8,500,000	12,375.00
8,500,001	9,000,000	13,125.00
9,000,001	9,500,000	13,875.00
9,500,001	10,000,000	14,625.00
10,000,001	10,500,000	15,375.00
10,500,001	12,500,000	17,250.00
12,500,001	15,000,000	20,625.00
15,000,001	17,500,000	24,375.00
17,500,001	20,000,000	28,125.00
20,000,001	22,500,000	31,875.00
22,500,001	25,000,000	35,625.00
25,000,001	27,500,000	39,375.00
27,500,001	30,000,000	43,125.00
30,000,001	32,500,000	46,875.00
32,500,001	35,000,000	50,625.00
35,000,001	37,500,000	54,375.00
37,500,001	40,000,000	58,125.00
40,000,001	42,500,000	61,875.00
42,500,001	45,000,000	65,625.00
45,000,001	47,500,000	69,375.00
47,500,001	50,000,000	73,125.00
50,000,001	52,500,000	76,875.00
52,500,001	55,000,000	80,625.00
55,000,001	57,500,000	84,375.00
57,500,001	60,000,000	88,125.00
60,000,001	62,500,000	91,875.00
62,500,001	65,000,000	95,625.00
65,000,001	67,500,000	99,375.00
67,500,001	70,000,000	103,125.00
70,000,001	72,500,000	106,875.00
72,500,001	75,000,000	110,625.00
75,000,001	77,500,000	114,375.00
77,500,001	80,000,000	118,125.00
80,000,001	82,500,000	121,875.00
82,500,001	85,000,000	125,625.00

**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

85,000,001	87,500,000	129,375.00
87,500,001	90,000,000	133,125.00
90,000,001	92,500,000	136,875.00
92,500,001	95,000,000	140,625.00
95,000,001	97,500,000	144,375.00
97,500,001	100,000,000	148,125.00

**c) Letter of Credit-Miscellaneous (foreign + local)**

(i)	Airway bill endorsement / Issuance of Shipping Guarantee.	Rs.3,000/-
(ii)	Registration of contract for Import on Collection basis.	0.20% Minimum Rs.3,000/-
(iii)	Amendment to Contract registration (irrespective of any increase in amount)	Rs.2,000/-
(iv)	Documents Handling Charges (Collection, open Account & Advance Payment)	Rs.2,000/-
(v)	Credit Information report including Credit Report on Foreign Suppliers/Buyers.	At actual
(vi)	Retirement of All Import Bills	0.15% minimum Rs.2,000/-
(vii)	Import Bills return Unpaid.	Rs.2,000 plus courier charges from the beneficiary.
(viii)	Correspondents reimbursement charges	At actual
(ix)	Remittance against import LC / Registration of Contract	0.15% minimum PKR2,000/- Plus SWIFT / FED Charges
(x)	Retirement of Import collection, open account and advance payment	0.20% minimum Rs.2,500/- Plus SWIFT / FED Charges
(xi)	Letter of Credit Cancellation	Rs.2,000/- plus swift charges.
(xii)	Discrepancy fee	USD 100 or equivalent in FCY (inclusive of FED) Or inland bills; Rs.4,000 Flat
(xii)	Issuance of any Business /Export/ Import Certificate & Freight Certificate	Rs.1,000/-
(xiii)	LC revalidation charges	As per above Slab 8a (vii)
(xiv)	SBP approval for imports advance & open account against expired GDs	Rs.2,000/- per case
(xv)	Profit on PAD (Through Islamic Mode)	As per the sanctions approval
(xvi)	EIF Under Sample Case/FOC Shipments	Rs.1,500/-
(xvii)	Valid Contract Cancellation Charges	Rs.2,000/-

**B. INLAND TRADE**

- a) Minimum Charges **Rs.2,000/-**
- b) All LC amounts exceeding Rs.100 Million shall attract additional service charges of Rs.4,000/- (First Quarter) per Rs.1 Million each (or part thereof) and Rs.2,000/- (for Subsequent Quarter).
- c) Rs.1,500/- (flat) will be charged per amendment along with service charges as above, if amendment involves increase in amount or extension in period of validity of L/C.
- d) Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.

**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

**C. EXPORTS**

a) Letters of Credit	
(i) Advising Chargers	
• Advising Charges for BIPL Customer	Rs.3,000/- (Flat)
• Advising Charges for Other Bank Customer	Rs.3,500/- (Flat)
(ii)Amendment Advising	
• Amendment for BIPL Customer	Rs.2,000/-(Flat)
• Amendenent for Other Bank Customer	Rs.2,250/- (Flat)
(iii) Negotiation of Rupee Bills under L/C	As per Shariah approved modes
(iv) Confirmation	Rs.1,000/- (Flat)
(v)Transfer of export L/C	Rs.1,500/- (Flat)
b) If documents are sent to other local Banks for negotiation under restricted Letters of Credit.	Rs.1,000/- (Flat)
c) Handling of R & D / DTL (duty draw back claims)	0.25% of claim, minimum Rs.1,500/-per FORM-E
d) Documentary Collections (Local)	0.15% Minimum Rs.2,000/-
e) Service charges against export documents sent on collection basis, where payment cover is already received in bank's Nostro account.	Paisa 15 per Rs.100 Minimum Rs.2,000 or as revised from time to time
f) Handling of Freight Subsidy cases	Rs.1,500/- per case - subject to revisions made by the Export Promotion Bureau from time to time
g) Handling of Export Development Surcharge (EDS) cases	Rs.80/- per case - subject to revisions made by the Export Promotion Bureau from time to time
h) Service Charges for issuance of duplicate EPRC / Annexure A	Rs.500/- (Flat)
i) Islamic Export Refinance Scheme (IERS) Processing Fee	Rs.1500/- (Flat) per case
j) IERS - NOC for Entitlement against EE statement	Rs.1,000/- (flat) per NOC
k) Handling of Substitution Cases Under IERS part-I	Rs.1,000 per case
l) Charges submission & verification of EE/EF	Rs.2,000/- per EE / EF
m) EIF / EFE of BIPL transfer to PSW	Rs.1,000/- per EFE / EIF
n) Export L/C Pre-Advice (including L/C Amendments)	Rs.1,000/- (flat) plus courier charges, if any.
o) Transfer of export bills lodged under collection to other banks.	Rs.1,000/- (flat) per case
p) Service charges against export advance payment received	0.15% Minimum Rs.2,500/-
q) Service Charge for obtaining SBP approval regarding utilization of Export Advance Payment	Rs.2,000/-
r) Documents returned unpaid	Rs.1000/- (flat) per document.
s) Documents sent to other banks for negotiation under restricted L/C	Rs.1000/- (flat) per case
t) N.O.C to other Banks for 'E' Form Verification	Rs.1,000/- (Flat)

**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

**D. LETTERS OF GUARANTEE**

- a) Minimum Charges for Issuance/amendment of Letters of Guarantee Rs.3,000/- (flat)
- b) All guarantees amount exceeding Rs.100 Million shall attract additional service charges of Rs.8,000/- per Rs.1 Million each (per quarter or part thereof) + Rs.4,000/- subsequent quarters.
- c) Rs.2,000/- (flat) will be charge per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity of Guarantee.
- d) The Guarantee Confirmation Charges other than SWIFT Rs.1,000/-
- e) An upfront service charges will be deducted at the time of issuance of LG
- f) Charges for guarantees issued on behalf of banks [correspondent / local / foreign] under their counter guarantees may be negotiated on a case to case basis at the sole discretion of the bank.
- g) Claim handling charges Rs.5,000/- (flat)
- h) Overdue Export Bills Reporting Rs.1,000/-
- i) Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.
- j) Slabs for Letters of Guarantee;

Amount Range		First Quarter Charges	Subsequent Quarters or Part Thereof
From	To		
UPTO	800,000	6,400	3,200
800,001	1,000,000	8,100	4,050
1,000,001	1,500,000	11,250	5,625
1,500,001	2,000,000	15,750	7,875
2,000,001	2,500,000	20,250	10,125
2,500,001	3,000,000	24,750	12,375
3,000,001	3,500,000	29,250	14,625
3,500,001	4,000,000	33,750	16,875
4,000,001	4,500,000	38,250	19,125
4,500,001	5,000,000	42,750	21,375
5,000,001	5,500,000	47,250	23,625
5,500,001	6,000,000	51,750	25,875
6,000,001	6,500,000	56,250	28,125
6,500,001	7,000,000	60,750	30,375
7,000,001	7,500,000	65,250	32,625
7,500,001	8,000,000	69,750	34,875
8,000,001	8,500,000	74,250	37,125
8,500,001	9,000,000	78,750	39,375
9,000,001	9,500,000	83,250	41,625
9,500,001	10,000,000	87,750	43,875
10,000,001	10,500,000	92,250	46,125
10,500,001	12,500,000	103,500	51,750

(1<sup>st</sup> July to 31<sup>st</sup> December 2024)

12,500,001	15,000,000	123,750	61,875
15,000,001	17,500,000	146,250	73,125
17,500,001	20,000,000	168,750	84,375
20,000,001	22,500,000	191,250	95,625
22,500,001	25,000,000	213,750	106,875
25,000,001	27,500,000	236,250	118,125
27,500,001	30,000,000	258,750	129,375
30,000,001	32,500,000	281,250	140,625
32,500,001	35,000,000	303,750	151,875
35,000,001	37,500,000	326,250	163,125
37,500,001	40,000,000	348,750	174,375
40,000,001	42,500,000	371,250	185,625
42,500,001	45,000,000	393,750	196,875
45,000,001	47,500,000	416,250	208,125
47,500,001	50,000,000	438,750	219,375
50,000,001	52,500,000	461,250	230,625
52,500,001	55,000,000	483,750	241,875
55,000,001	57,500,000	506,250	253,125
57,500,001	60,000,000	528,750	264,375
60,000,001	62,500,000	551,250	275,625
62,500,001	65,000,000	573,750	286,875
65,000,001	67,500,000	596,250	298,125
67,500,001	70,000,000	618,750	309,375
70,000,001	72,500,000	641,250	320,625
72,500,001	75,000,000	663,750	331,875
75,000,001	77,500,000	686,250	343,125
77,500,001	80,000,000	708,750	354,375
80,000,001	82,500,000	731,250	365,625
82,500,001	85,000,000	753,750	376,875
85,000,001	87,500,000	776,250	388,125
87,500,001	90,000,000	798,750	399,375
90,000,001	92,500,000	821,250	410,625
92,500,001	95,000,000	843,750	421,875
95,000,001	97,500,000	866,250	433,125
97,500,001	100,000,000	888,750	444,375

**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

**9. INTERNATIONAL REMITTANCES**

**A. OUTWARD**

- |  |  |
|--|--|
| a) FDD Including SWIFT Message Charges           | USD 25/- (Flat) or equivalent in other currencies  |
| b) Duplicate FDD Including SWIFT Message Charges | USD 18.75 (Flat) or equivalent in other currencies   |
| c) FDD Cancellation via SWIFT Message            | USD 18.75 (Flat) or equivalent in other currencies + Actual Correspondent Charges  |
| d) FTT Via SWIFT                                 | USD 28/- (Flat) or equivalent plus SWIFT / Correspondent Bank Charges (at Actual) +Local Taxes & duties when applicable.   |
| e) Foreign Travelers Cheques                     | 1% of the value of the Travelers' Cheques issued   |
| f) Purchase of FDDs / TCS                        | Handling charges: Rs.55/-;OD Buying rate to be applied;<br>Nonrealization of proceeds within 21 days: Charity Paise 36 per Rs.1,000/- per day in excess of 21 days wait period as per Customer's already signed undertaking (to be credited to charity account). |
| g) Swift Charges (Amendment & Enquiry Messages)  | USD 12 /= or equivalent per message (to be recovered at branch end)  |
| h) LG Issuance through Swift                     | Rs.2,000/-   |
| i) LG Amendment through Swift                    | Rs.1,000/-   |
| j) FCY Payment transfer to other Bank            | Rs.1500 + Swift Charges  |

**B. INWARD**

- |   |   |
|---|---|
| a) General                                | At actual (Sender Bank + Nostro Charges / Local Taxes when applicable etc.)                                       |
| b) Home Remittances                       | Within one year – FREE. Over the period one year – Rs.500/- Duplicate PRC – Rs.700/-                              |
| c) Remittance & Certificates / Other Docs |   |
| • Auto Issued to registered Email         | Free  |
| • Manually Issued (as per policy)         | Rs.375/= per document upto 6 months , Rs.1000/= per documents older than 6 months (to be recovered at branch end) |
| d) Inward Return Payment Charges          | USD 10  |

**10. POSTAGE & COMMUNICATIONS**

**A. Courier Charges (For all destinations)**

- |                              |  |
|------------------------------|--|
| (a) International            | Rs.7000/- or actual                                  |
| (b) Inland                   | Rs.100/- per 0.5 kg. or actual (whichever is higher) |
| (c) Local (within same city) | Rs.60/- per 0.5 kg. or actual (whichever is higher)  |

**B. Registered Post**

- |                              |                      |
|------------------------------|----------------------|
| (a) International            | Rs.500/- per 0.5 kg. |
| (b) Inland                   | Rs.60/- per 0.5 kg.  |
| (c) Local (within same city) | Free                 |

**C. SWIFT Charges**

- |   |  |
|---|--|
| (a) Letter of Credit – Full               | Rs.2,000/-                                   |
| (b) Letter of Credit – Short              | Rs.1,000/-                                   |
| (c) Letter of Credit – Amendment          | RS.1,000/-                                   |
| (d) SWIFT Charges – International (Trade) | USD 10/- (or equivalent in other currencies) |

**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

**D. RTGS Charges**

- |   |      |
|---|------|
| (a) For Amount Rs.100,000/- and above (MT102)   | Free |
| (b) For Amount Rs.1,000,000/- and above (MT103) | Free |

**E. FACSIMILE CHARGES**

- |                   |  |
|-------------------|--|
| (a) International | Actual ISD call rates per minute; Minimum: Rs.25/- |
| (b) Inland        | Actual NWD call rates per minute; Minimum Rs.15/-  |
| (c) Local         | Free   |

**F. Telephone**

- |                   |   |
|-------------------|---|
| (a) International | Actual ISD call rates per minute; Minimum Rs.50/- |
| (b) Inland        | Actual NWD call rates per minute; Minimum Rs.25/- |
| (c) Local         | Free  |

**11. For BIPL Staff (Salary Account Only)**

- |   |   |
|---|---|
| 1. Issuance of Pay Order  | Free  |
| 2. Issuance of DD   | Free  |
| 3. Issuance of FTT  | Free  |
| 4. DD / PO Cancellation   | Free  |
| 5. Duplicate DD / PO  | Free  |
| 6. Lockers (Small, Medium, Large)   | Free  |
| 7. Outward Bill for Collection drawn outside Pakistan (OBC)                                     | Free  |
| 8. OBC (drawn within Pakistan)  | Free  |
| 9. Inward Bill for Collections (IBC)  | Free  |
| 10. Outward FDD   | Rs.50/-   |
| 11. FTT / FDD Cancellation  | Rs.2/- per SMS  |
| 12. Cash Handling Charges on deposit of currency notes for credit to a Foreign Currency Account | Free  |
| 13. Stop Payment of cheques   | Free  |
| 14. Stop payment on account of Loss of a Cheque Book  | Free  |
| 15. Duplicate statement of account  | Free  |
| 16. Confirmation of Balance to Auditors   | Free  |
| 17. Account Reactivation Charges  | Free  |
| 18. Issuance of Checkbooks (all currencies)- 25 leaves only                                     | Free  |
| 19. PayPak Debit Card Issuance and Renewal  | Free  |
| 20. Classic Debit Mastercard  | Free  |
| 21. IBFT  | Free up to Rs.25,000 (monthly) 0.1% or Rs.200 whichever is lower on amount exceeding Rs.25,000 in a month |
| 22. OTP (One time Password via SMS)   | Free  |

**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

**12. BankIslami Priority Banking**

**A. Priority Banking Customer Relationship Criteria**

The Priority Banking services are offered by the Bank at its sole discretion to its customer (including current and saving account holders) who meet the required eligibility and maintain the required criteria as follows:

Account Category	Type of Customer	Total Relationship (Combined) Balance Requirement
All Types of Checking Accounts & Term Deposit Certificates in PKR & FCY.	<ul style="list-style-type: none"> <li>• Individual</li> <li>• Joint Account</li> <li>• Sole Proprietor</li> </ul>	Quarterly Average Balance of Rs.3 Million and Above (or equivalent in FCY)

**Note:** BankIslami Priority Banking services may be discontinued if the required criteria are not maintained. Subsequently, charges for services shall be levied as per the Bank’s Schedule of Charges.

**B. Priority Banking Fee Waivers**

1	Priority Titanium Debit Mastercard Issuance	Free
2	Priority Titanium Debit Mastercard Replacement	Free
3	SMS Alert	Free
4	Internet Banking	Free
5	Mobile Application	Free
6	E Statement	Free
7	Pay Orders (PO)/ Demand Drafts (DD) Issuance	Free
8	Pay Orders (PO)/ Demand Drafts (DD) Cancellation	Free
9	Duplicate Pay Orders (PO)/ Demand Drafts (DD) Issuance	Free
10	Balance Certificate Issuance	Free
11	Duplicate Statement Issuance	Free
12	Inter Bank Funds Transfers	Free
13	Special Clearing Charges (sameday clearing)	Free
14	Online Banking	Free
15	One Touch Banking	Free
16	Cheque book Issuance	Free
17	Cheque Return Charges	Free
18	Cheque Stop Payment	Free
19	Inward Remittance	Free



**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

20	Standing Order Instructions	Free
21	Locker Charges	Free *subject to availability

**C. Waivers on Consumer Banking Products**

1	Islami Auto Finance Application Fee	Free
2	Muskun Home Financing Processing Charges	Free

The Branch Manager will serve as dedicated Relationship Manager for the Priority Customer.

**Note:**

- All other charges will be levied as per the Bank’s prevailing Schedule of Charges
- To discontinue Priority Banking Services, Customer may request in writing to concerned Branch.

**13. BankIslami Mashal - Women Banking**

**A. DEPOSIT PRODUCTS**

Features	Mashal Asaan Account*	Mashal Saving Account
Cheque Book	Free	Free
Pay Order	Free	Free
Debit Card	50% discount on issuance and annual subscription fee of Debit Card (Classic MasterCard/PayPak)	On average balance of Rs.100,000/- : Free issuance and annual subscription of Debit Card (Classic MasterCard/ PayPak).
Locker Rental (Annual)	Free if maintained following Security Deposit (SD):  SD Rs.25,000/- Small Locker SD Rs35,000/- Medium Locker SD Rs.50,000/- Large Locker	Free if maintained following Security Deposit (SD):  SD Rs.25,000/- Small Locker SD Rs35,000/- Medium Locker SD Rs.50,000/- Large Locker
Any Other Charges	All free services are applicable as per prevailing SOC else normal charges will apply	All free services are applicable as per prevailing SOC else normal charges will apply

\* Islami Mashal Asaan Remunerative Current Account

**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

**B. CONSUMER FINANCE**

**a) AUTO FINANCE**

Special offer for Working Women:

- i. Reduced\* Rental Rates
- ii. 50% Reduction in additional purchase price in case of early termination.
- iii. 75% Reduction in processing fee.

\*T&C Apply

**b) HOUSING FINANCE (MUSKUN)**

Special offer for Working Women:

- i. Reduced\* Rental Rates
- ii. 50% reduction in application processing fee.
- iii. 25% reduction in additional purchase price in case of early termination.

\*T&C Apply

**C. MASHAL BUSINESS FINANCE**

**Women Entrepreneur:** Any business entity in which shareholding of a female is 50% or more.

**i. Processing Fees:**

Facilities in (Million PKR)	Minimum Fee (PKR)
Up to 5 million	5,000

Processing Fee is applicable upfront to every customer, whether case gets approved or not.

Miscellaneous Charges (i.e. charged for documents, documents security, evaluation of security and maintenance thereof etc.) will be equal to actual cost incurred by BankIslami.

**14. AGRI-FINANCING**

- a. Tractor & Equipment Finance Processing Fee: 0.5% of the Finance Amount  
(Documentation At Actual)
- b. Other Farm & Non-Farm Finance Processing Fee:  
i) Up to Rs. 1 Million - Rs. 2,500  
ii) Above Rs. 1.0 M to Rs. 5.0 M - Rs. 5,000  
iii) Above Rs. 5.0 M - Rs.10,000/-  
(Documentation At Actual)
- c. Prime Minister Youth & Agriculture Loan Scheme Rs.100/- (Documentation At Actual)
  - 1. Processing Fee Rs.1,000/-
  - 2. For verification of documents, land, etc. (Documentation At Actual)
- d. Farm Mechanization Rs.100/- Application processing fee  
(Documentation At Actual)
- e. Markup/Profit Subsidy & Risk Sharing Scheme Rs. 1,000/- for verification of documents, land, etc.  
(Documentation At Actual)  
for Farm Mechanization

**(1<sup>st</sup> July to 31<sup>st</sup> December 2024)**

**15. Gen. Z Account**

**a. Cash Transaction**

- |                             |            |
|-----------------------------|------------|
| i. Intercity and Intra-city | Both Free  |
| ii. Own ATM withdrawal      | Free       |
| iii. Other Bank ATM         | PKR 23.44/ |

**b. SMS Alerts**

- |                             |                          |
|-----------------------------|--------------------------|
| i. ADC/Digital              | Free                     |
| ii. Clearing                | Rs.75/- per month        |
| iii. For other Transactions | Covered in above charges |

**c. Debit Card**

- |                             |      |
|-----------------------------|------|
| i. Classic Debit MasterCard | Free |
|-----------------------------|------|

**d. Remittance Local**

- |                             |      |
|-----------------------------|------|
| i. Banker cheque/ Pay Order | Free |
|-----------------------------|------|

**e. Statement of Account**

- |                          |           |
|--------------------------|-----------|
| i. Annual or Half Yearly | Both Free |
|--------------------------|-----------|

**f. Digital Banking**

- |  |      |
|--|------|
| i. Internet Banking and Mobile Banking | Free |
| subscription (one-time & annual)       |      |

**16. NOTES**

- A. Stamp Duty / FED if any will be recovered as per FBR regulations in addition to Bank's charges mentioned above.
- B. All charges are subject to government tax as announced/amended by the government from time to time.
- C. Discounts / waivers may be given to the customers on Management's Discretion.
- D. Current Accounts are based on 'Qard' therefore Bank will not give any extra benefit or waiver on any facility to Current Account holders.
- E. Any Charges, including out-of-pocket expenses, which are not covered under this schedule shall be recovered separately on case-to-case basis (subject to prior approval from Resident Shari'ah Board Member).