BankIslami

SCHEDULE OF BANK CHARGES 1ST JULY TO 31ST DECEMBER



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1. INLAND REMITTANCES

A. Issuance of Pay Order	
Islami Current Account	Free
Islami Sahulat Account	Free
Islami Bachat Account	Free
Islami Khair Current Account	Free
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.400/-
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	đ

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 (Inclusive of cheque returned charges if any)	Rs.375/- per cheque / instrument

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	E-Statements	Free
	Intercity clearing via NIFT Credit Report Charges / CIB Online charges	Rs.100/- per item (or actual charges, whichever is higher) Rs.200/- per customer report
T.	Standing Instructions	Rs.90/-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;
S.	Foreign Exchange Conversion	 For USD, 0.19% charges on amount withdrawn via Conversion/Transfer within 15 days of FCY Cash deposit, otherwise free. For All FCYs other than USD, 0.50% charges on amount withdrawn via Conversion/Transfer within 90 days of FCY Cash deposit, otherwise free.
R.	Local U. S. Dollar Clearing i) Outward ii) Inward	Processing charges USD 5/- per instrument. 0.19% charges on amount withdrawn via Inward Clearing within 15 days of FCY Cash deposit, otherwise Free.
Q.	Issuance of Cheque Books Islami Current Account Islami Khair Current Account Islami Sahulat Account Islami Bachat Account	First Cheque Book Free (10 leaves) provided that custome collect the cheque book within 30 days otherwise will be charged at Rs.10/- per leaf. Subsequent Cheque Book issuance Rs. 10/- per leaf
P.	Registration / permits of student cases	Rs.2,000/- p.a.
0.	Hold mail charges	Rs.1,000/- p.a recoverable semiannually or part thereof
	business dealing with the bank.	
N.	Any other type of certificate issuance regarding	Rs.200/- per instant
M.	Tax Certificate Issuance Charges	Free
L.	Account Closing charges	Nil
K.	Service charges on subscription of successful Application (bankers to issue)	Upto 0.50% of the volume routed through BankIslami; Minimum Rs. 15,000/-
J.	Balance confirmation to Auditors	Free
I.	Issuance of loose cheques. (subject to clearance by the Branch Manager)	Service not available
H.	Duplicate Statement of Account	Rs.35/- (inclusive of FED)
G.	Providing duplicate Debit / Credit advices, additional copies of L/Cs SWIFT messages, etc.	Rs.50/- per item

Y Litility Bill Daymont	Rs.8/- per bill or as advised by SBP / PBA from time to time
X. Utility Bill Payment	(Included in Bill Amount)
Y. Stop Payment Charges	Rs.400/- per Leaf and Max Rs. 2,000/- for local instruments; Actual correspondent charges for FC instruments
Z. Old record information charges (subject to prior approval of the concerned BM)	Rs.300/- per instance
AA. Change Address	Free
AB. Online Transactions	
(i) Cash Deposit	Free
(ii) Cash withdrawal	Free
AC. Investor Portfolio Securities (IPS) Account	
(i) Holding Charges Per Annum (to be	0.25% of investment amount plus CDC Charges at Actual
recovered on monthly basis)	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
AD. Scrips Equity Trading	
(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

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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"

Rs.500/-

Rs.1,200/- (per case) inclusive of FED

B. EMPLOYEE BANKING SERVICES – BIKE AND DURABLE GOODS FINANCING

- (i) Application fee & Processing Charges
- (ii) Documents Charges At Actual
- (iii) Duplicate Schedule / copies of Legal Documents

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. 1,800/-
(iv)	Internet Banking / Mobile App	Free
(v)	SMS Banking Service	Rs.170 Per month or 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
(1)		

(d) BankIslami Card on International ATM 4.00% of Transaction Amount

(iii) INTERNET SHOPPING ON DEBIT CARD

- (a) BankIslami Card on Domestic Internet Free Merchants
- (b) BankIslami Card on International Internet 4.00% of Amount Merchants

(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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(v) IBFT	(INTER BANK FUNDS TRANSFER)	
(a) V	Via BankIslami ATM	Free up to Rs. 25,000 (monthly) 0.1% or Rs.200 whichever is lower
(b) V	Via Internet Banking	whichever is lower on amount exceeding Rs. 25,000 in a month.
(c) V	Via Mobile App	
(d) I	Raast	Free
(vi) BILL	S & PAYMENTS	
(a) V	Via BankIslami ATM	Free
(b) V	Via Internet Banking	Free
(c) V	Via Mobile App	Free
(d) (Contact Center	Free
(vii) 1Bil	1	
(a) 1	Bill transaction	Rs.10/-
	UTE PROCESSING CHARGES (PER TH DCUMENT RETRIEVAL CHARGES	RANSACTION)
	Domestic Disputed Transactions	Rs.200/-
	nternational Disputed Transactions	Rs. 1,000/-
	ALSE DISPUTES	
(a)	Per Transaction Charges	Rs. 1,000/-
	RBITRATION CHARGES	
(a) I	Domestic Transactions	USD 500/- OR EQUIVALENT
	International Charges	USD 500/- OR EQUIVALENT
D. ONH	E TOUCH BANKING	
(a)	One Touch Banking	Free
(b) 1	Funds Transfer within Bank	Free
(c)	IBFT Branch Counter	Free
(d)	Utility Bills Payment	Free
(e) 1	Mobile Top up	Free
(f) 1	Pay Order	Free
E. CAL	L CENTRE / IVR	
(a) A	Account Statement (New / Old)	Free
(b) E	2-Statement Request	Free
(c) B	Balance / Reference Certificate	Rs.200/-
(d) P	Pay Order Request	Free
(e) F	unds Transfers (Intra-Bank)	Free
	ayments to Facility Account(s) from Depo Account(s)	osit Free
	Jtility Bills Payments	Free
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5. FINANCING

A. CONSUMER FINANCE

a) AUTO FINANCE

(i) New Vehicle (Financing upto Rs.10M)

Application Fees	Upto Rs. 2,449/- per applicant/customer (Exclusive of FED)
	(non-refundable)
Documentation & Processing	At Actual
Valuation	Not required
(ii) New Vehicle (Financing above Rs.10 M but	less than Rs.50 M)
Application Fees	Upto Rs. 2,449/- per applicant/customer (Exclusive of FED)
	(non-refundable)
Documentation & Processing	At Actual
Valuation	Not required
(iii) Old (Local / Imported) Vehicle (Financing u	upto Rs.10 M)
Application Fees	Upto Rs. 2,449/- per applicant/customer (Exclusive of FED)
	(non- refundable)

- (10)
- Documentation & Processing At ActualValuation As Per Actual
- (iv) Old (Local / Imported) Vehicle (Financing above Rs.10 M but less than Rs.50 M)

•	Application Fees	Upto Rs. 2,449/- per applicant/customer (Exclusive of FED)
		(non- refundable)
•	Documentation & Processing	At Actual
•	Valuation	As per Actual
(v)	Repossession of Vehicle charges as pe	r following schedule: -

Approved Repossession Charges Light vehicles Upto 2000cc		Approved Repossession Charges Light vehicles Above 2000cc		
Description	Charges	Description	Charges	
Within the City Limits	Rs.40,000 /-	Within the City limits	Rs.55,000 /-	
Out of City (within the Province)	Rs.45,000/-	Out of City (within the Province)	Rs.60,000/-	
Out of Province	Rs. 50,000/-	Out of Province	Rs.65,000 /-	
Approved Repos	session Charges Light	vehicles Upto 2000cc For NR/ Sk	ipped Vehicles	
Descript	ion	Char	Charges	
Within the City Limits		Rs.50,000/- to	Rs.50,000/- to Rs.60,000/-	
Out of City (within the Province)		Rs.55,000/- to Rs.65,000/-		
Out of Province		Rs.60,000/- to Rs.70,000/-		
Non-Recoverable / Skipped	Heavy Vehicles Above	2000CC		
Charges may be vary from case to case basis from Rs.50,000/- to 100,000/-				

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1 Year + Non-Recoverable / Skipped Heavy Vehicles			
Charges may be vary from case	Charges may be vary from case to case basis from Rs.50,000/- to 150,000/-		
BIKES(EBS)			
Within the City Limits	Rs.6,000/-		
Out of City (within the	Rs.8,000/-		
Province)			
Out of Province	Rs.10,000 /-		

(vi)	Change of vehicle after disbursement	Upto Rs.1,500/- (flat)
(vii)	Additional Musharakah Unit Price in case of	Upto 08%
	Early Purchase	
(viii)	Tracker charges (Installation, monitoring	As per actual
	fee and other charges)	
(ix)	Additional Charges	
	Vehicle Storage Charges	As Per Actual
	Legal and Administrative Charges	As Per Actual
	• Evaluation Charges for Repossessed	As Per Actual
	Vehicle	
	Income Estimation Charges	As per Actual
	NOC Revalidation Charges	Upto Rs. 1,500/- (inclusive of FED)
	Re- verification charges due to	Rs. 1,000
	customer`s non availability	
	Vehicle change after issuance of	Rs. 1,500
	offer letter	

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)
	o 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
	 Income Estimation 	Rs. 7,000/-
	 External Agencies visit Charges 	At actual
(iii)	Musharakah Documentation	At actual
	 In case of SLB (additional charges) 	At actual

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(iv)	Additional Musharakah Unit Price in cas	se of Early Purchase
	• If paid within 1st Year of disbursemen	•
	-	facility amount
	• If paid after 1st Year of disbursement	NIL
(v)	Balloon Payment Option	
	• Customers can once in 6 month's pay must be equal to at least 3 installments	off balloon amount. However, the amount s.
(vi)	Incidentals	At actual
c) COMM	ERCIAL MORTGAGES	
(i) Applicat	ion	Rs. 10,000/- (inclusive of FED) (Non-refundable)
• Pro	cessing Charges	Financing upto 10 M = 0.4% of Financing Amount
	case of successful application Rs. 10,000/-	Financing above 10 M and upto $25 \text{ M} = 0.35\%$ of
wil	l be deducted from processing charges	Financing Amount or R $$ s.40,000/- (whichever is high
		Financing above 25 M = 0.25% of Financing Amount
		Rs. 62,500/- (whichever is higher)
	sal (House/ Flat)	
	ancing upto 10 M	Rs. 4,500/- (Land: Rs. 4,000)
	perty Value above 10M	Rs. 9,000/-
	Q Verification	Rs. 3,000/-
• BO	Q Tranche Visit	Rs. 3,000/- Per Visit
• Lav	vyers' Fee	At actual
• Inc	ome Estimation	Rs. 7,000/-
(iii) Mus	harakah Documentation	At actual
(iv) Parti	al /Full Early purchase	
Addit	ional Musharakah Unit Price in case of 5%	,
Partia	l/Full Early purchase within first 3	
years	of disbursement	
Addi	tional Musharakah Unit Price in case of 3%	
Partia	l/Full Early purchase after first 3 years of	
disbu	rsement.	
(v) Incid	entals	At actual
d) ROSH	NI ASAAN (ISLAMIC FINANING FACII	LITY FOR RENEWABLE ENERGY)
i. I	Processing Fee	Rs. 6,000/- (Including FED)
	0	At actual
	0	At actual
		At actual
e) TAKA	FUL	
	8	FREE
(ii) C	Change of beneficiary after first year I	Rs. 1,000/- per case (inclusive of FED)
f) ISLAN	AI SECURED PERSONAL FINANCE	
	8	Rs. 10,000
	8	At actual
iii.	Valuation Charges A	At actual
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(1st July to 31st December 2025)

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B. CORPORATE / SME FINANCING/ FLEET FINANCING

a) VEHICLES

(i) New	
Processing Fee	Upto Rs. 10 Million = Rs. 5,000/-
	Above Rs. 10 Million = Rs. 10,000/-
Documentation	At actual
(ii) Old (Local / Imported)	
Processing Fee	Upto Rs. 10 Million = Rs. 5,000/-
	Above Rs. 10 Million = Rs. 10,000/-
 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	**Minimum Fee (PKR)	Facilities in (Million	**Minimum Fee (PKR)
PKR)		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.

b) Additional price on early termination (in as per Agreement Ijarah & Diminishing Musharakah)

(1st July to 31st December 2025)

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6. MISCELLANEOUS CHARGES ON FINANCING

A. Miscellaneous Charg	es (i.e. charged for Actual cost incurred by BankIslami documents, documents security,
evaluation of securit	y 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	Actual cost incurred by BankIslami
	conveyance charges will also be recovered).	
H.	Issuance of NOC in favor of other banks	Rs.2,500/- (flat)

7. SAFE DEPOSIT LOCKERS

A. Key Deposit	Rs. 3,500/-(refundable)
----------------	-------------------------

B. Locker Rental (Annual) - to be recovered in advance

- (i) Small Rs.4,000/- p.a. Free if maintained Rs.35,000/- as Security Deposit.*
- (ii) Medium Rs.6,000/- p.a. Free if maintained Rs.50,000 /- as Security Deposit.*
- (iii) Large Rs.8,000/- p.a. Free if maintained Rs.75,000/- as Security Deposit. *

* 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.

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

C. Locker breaking charges At actual

8. TRADE SERVICES

A. IMPORTS

a) Foreign & 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

SCHEDULE OF BANK CHARGES (1st July to 31st December 2025)

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LC An	LC Amount		Subsequent Quarters or Part Thereof
From	То		r art inereoi
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

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SCHEDULE OF BANK CHARGES (1st July to 31st December 2025)

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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
77,500,001	80,000,000	393,750	196,875

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SCHEDULE OF BANK CHARGES (1st July to 31st December 2025)

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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 form 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	То	
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
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

(1st July to 31st December 2025)

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
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

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c) Lett	er 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	Rs.2,000/-
	(irrespective of any increase in amount)	
(iv)	Documents Handling Charges (Collection,	Rs.2,000/-
	open Account & Advance Payment)	
(v)	Credit Information report including Credit	At actual
	Report on Foreign Suppliers/Buyers.	
(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	0.15% minimum PKR2,000/-
	of Contract	Plus SWIFT / FED Charges
(x)	Retirement of Import collection, open account and	0.20% minimum Rs.2,500/-
	advance payment	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
(xiii)	Issuance of any Business /Export/ Import	Rs. 1,000/-
	Certificate & Freight Certificate	
(xiv)	LC revalidation charges	As per above Slab 8a (vii)
(xv)	SBP approval for imports advance & open	Rs.2,000/- per case
	account against expired GDs	
(xvi)	Profit on PAD (Through Islamic Mode)	As per the sanctions approval
(xvii)	EIF Under Sample Case/FOC Shipments	Rs. 1,500/-
(xviii)	Valid Contract Cancelation 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.

C. EXPORTS

a) Letters of Credit

ers 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)
Amendment for Other Bank Customer	Rs.2,250/- (Flat)
(iii) Negotiation of Rupee Bills under L/C As per Sharia	h approved modes
(iv) Confirmation	Rs. 1,000/- (Flat)
(v) Transfer of export L/C	Rs. 1,500/- (Flat)

SCHEDULE OF BANK CHARGES (1st July to 31st December 2025)

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b)	If documents are sent to other local Banks for	Rs. 1,000/- (Flat)
c)	negotiation under restricted Letters of Credit. Handling of R & D / DLTL (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	Paisa 15 per Rs.100 Minimum Rs. 2,000 or as revised from
	collection basis, where payment cover is already	time to time
	received in bank's Nostro account.	
f)	Handling of Freight Subsidy cases	Rs.1,500/- per case – subject to revisions made by the Export
	Handling of Event Development Surcharge (EDS)	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 /	Rs.500/- (Flat)
)	Annexure A	
i)	Islamic Export Refinance Scheme (IERS)	Rs.1500/- (Flat) per case
	Processing Fee	-
j)	IERS - NOC for Entitlement against EE statement	Rs. 1,000/- (flat) per NOC
-	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
, í	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	Rs.1,000/- (flat) per case
0)	other banks.	Nonyout, (nat) per case
		$0.150/M_{\odot}^{\circ}$
p)	Service charges against export advance payment	0.15% Minimum Rs. 2,500/-
	received	
q)	Service Charge for obtaining SBP approval	Rs. 2,000/-
	regarding utilization of Export Advance Payment	
r)	Documents returned unpaid	Rs.1000/- (flat) per document.
s)	Documents sent to other banks for negotiation	Rs.1000/- (flat) per case
	under restricted L/C	
t)	N.O.C to other Banks for 'E' Form Verification	Rs. 1,000/- (Flat)
D. LET	TTERS OF GUARANTEE	

- a) Minimum Charges for Issuance 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 enhancement, extension or any type of clause amendment.
- 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 and SBLC 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) Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.

SCHEDULE OF BANK CHARGES (1st July to 31st December 2025)

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i) Slabs for Letters of Guarantee:

Amount Range		Elect Operator Charges	Subsequent Quarters or Part	
From	То	First Quarter Charges	Thereof	
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	
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	

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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

9. INTERNATIONAL REMITTANCES

A. OUTWARD

a) FDD Including SWIFT Message	USD 25/- (Flat) or equivalent in other currencies Additional charges:
	For USD, 0.19% charges on amount withdrawn within 15 days of
	FCY Cash deposit, otherwise free.
	For All FCYs other than USD, 0.50% charges on amount withdrawn
	within 90 days of FCY Cash deposit, otherwise free.
b) Duplicate FDD Including SWIFT Message	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

SCHEDULE OF BANK CHARGES (1st July to 31st December 2025)

d) FTT Via SWII	FT	USD 30/- (Flat) or equivalent including SWIFT / Correspondent Bank Charges (at Actual) +Local Taxes & duties when applicable. Additional charges:
		For USD, 0.19% charges on amount withdrawn within 15 days of
		FCY Cash deposit, otherwise free.
		For All FCYs other than USD, 0.50% charges on amount withdrawn
		within 90 days of FCY Cash deposit, otherwise free.
	FT- In case of 'Our' code	USD 40/- (Flat) or equivalent + Local Taxes & Duties will be applicable upfront on Outward Remittances with charge code as 'OUR'
	elers Cheques	1% of the value of the Travelers' Cheques issued
g) Purchase of F	DDs / ICS	Handling charges: Rs.55/-; OD Buying rate to be applied;
		Nonrealization of proceeds within 21 days: Charity Paisa 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).
h) Swift Charges ((Amendment & Enquirv Messag	es) USD 15 /= or equivalent per message (to be recovered at branch end)
	through Swift	Rs. 2,000/-
	ent through Swift	Rs. 1,000/-
	t 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 Remitt	tances	Within one year – FREE. Over the period one year – Rs.500/- Duplicate PRC – Rs.700/-
/	Certificates / Other Docs	
	sued to registered Email	Free
Manuall	ly Issued (as per policy)	Rs.475/= per document upto 6 months, Rs.1200/= per documents
		older than 6 months (to be recovered at branch end)
d) Inward Retur	n Payment Charges	USD 10
10. POSTAGE & C	COMMUNICATIONS	
A. COURIER CH	HARGES (FOR ALL DESTINA	
(a) Internation	nal	Rs.7000/- or actual
(b) Inland		Rs.100/- per 0.5 kg. or actual (whichever is higher)
(c) Local (wit	hin same city)	Rs.60/- per 0.5 kg. or actual (whichever is higher)
B. REGISTERED) POST	
(a) Internation		Rs.500/- per 0.5 kg.
(b) Inland		Rs.60/- per 0.5 kg.
(c) Local (wit	hin same city)	Free
C. SWIFT CHAF	RGES	
(a) Letter of C		Rs. 2,000/-
(b) Letter of C		Rs. 1,000/-
	Credit – Amendment	RS. 1,000/-
	arges – International (Trade)	USD 10/- (or equivalent in other currencies)
	,	

(1st July to 31st December 2025)

	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	C) Free
8.	OBC (drawn within Pakistan)	Free
9.	Inward Bill for Collections (IBC)	Free
10.	Outward FDD	Rs.50/-
11.	FTT / FDD Cancellation	As per actual
12.	Stop Payment of cheques	Free
13.	Stop payment on account of Loss of a Cheque Book	Free
14.	Duplicate statement of account	Free
15.	Confirmation of Balance to Auditors	Free
16.	Account Reactivation Charges	Free
17.	Issuance of Checkbooks (all currencies)- 25 leaves only	Free
18.	PayPak Debit Card Issuance and Renewal	Free
19.	Classic Debit Mastercard	Free
20.	IBFT	Free up to Rs. 25,000 (monthly) 0.1% or Rs.200 whichev
21.	OTP (Onetime Password via SMS)	is lower on amount exceeding Rs. 25,000 in a month Free

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.	IndividualJoint AccountSole Proprietor	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

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

C.

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).
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

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

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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		
	1. Pi	rocessing Fee	Rs.100/- (Documentation at Actual)	
	2. F	for verification of documents, land, etc.	Rs. 1,000/- (Documentation at Actual)	
15.	GEN. Z	ACCOUNT		
	a. Cas	h Transaction		
	i.	Intercity and Intra-city	Both Free	
	ii.	Own ATM withdrawal	Free	
	iii.	Other Bank ATM	PKR 23.44/	
	b. SM	S Alerts		
	i.	ADC/Digital	Free	
	ii.	Clearing	Rs.75/- per month	
	iii.	For other Transactions	Covered in above charges	
c. Debit Card		oit Card		
	i.	Classic Debit MasterCard	Free	
	d. Rer	nittance Local		
	i.	Banker cheque/ Pay Order	Free	
	e. Sta	tement of Account		
	i.	Annual or Half Yearly	Both Free	
		ital Banking		
	i.	Internet Banking and Mobile Banking	Free	
		subscription (one-time & annual)		

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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).