

BankIslami

PAKISTAN'S
**BEST ISLAMIC
BANK** CERTIFIED BY
EUROMONEY



2026

SCHEDULE OF BANK CHARGES

1st January to 30th June

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1. INLAND REMITTANCES

A. Issuance of Pay Order	Rs.100/-
Islami Current Account	Rs.100/-
Islami Sahulat Account	Rs.100/-
Islami Bachat Account	Rs.100/-
Islami Khair Current Account	Rs.100/-
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 instrument of educational institutions, HEC / Board	0.50% of fees / dues or Rs.25/- per instrument whichever is less

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
G. Providing duplicate Debit / Credit advices, additional copies of L/Cs SWIFT messages, etc.	Rs.50/- per item
H. Duplicate Statement of Account	Rs.40/-
I. Issuance of loose cheques. (subject to clearance by the Branch Manager)	Service not available
J. Balance confirmation to Auditors	Free
K. Service charges on subscription of successful Application (bankers to issue)	Upto 0.50% of the volume routed through BankIslami Minimum Rs. 15,000/-
L. Account Closing charges	Nil
M. Tax Certificate Issuance Charges	Free
N. Any other type of certificate issuance regarding business dealing with the bank.	Rs.200/- per instance
O. Hold mail charges	Rs.1,250/- p.a. - recoverable semiannually or part thereof
P. Registration / permits of student cases	Rs.2,000/- p.a.
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 Customer collect the cheque book within 30 days otherwise will be charged at Rs.20/- per leaf. Subsequent Cheque Book issuance Rs. 20/- per leaf
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.
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.

T. Standing Instructions	Rs.200/-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;
U. Intercity clearing via NIFT	Rs.300/- per item (or actual charges, whichever is higher)
V. Credit Report Charges / CIB Online charges	Rs.200/- per customer report
W. E-Statements	Free
X. Utility Bill Payment	Rs.8/- per bill or as advised by SBP / PBA from time to time (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 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
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

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. 1,800/-
(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.35 /-
(c) Receipt Printing Charges	Rs. 6 /-
(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 | 4.00% of Amount |

(iv) BALANCE INQUIRY

- | | |
|--|----------|
| (a) BankIslami Card on BankIslami ATM | Free |
| (b) BankIslami Card on 1Link ATM | Rs.6 /- |
| (c) Balance Inquiry Receipt Printing Charges | Rs.6 /- |
| (d) BankIslami Card on International ATM | Rs.350/- |

(v) IBFT (INTER BANK FUNDS TRANSFER)

- | | |
|--------------------------|--|
| (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 |
| (c) Via Mobile App | Rs. 25,000 in a month. |
| (d) Raast | Free |

(vi)BILLS & PAYMENTS

- | | |
|--------------------------|------|
| (a) Via BankIslami ATM | Free |
| (b) Via Internet Banking | Free |
| (c) Via Mobile App | Free |
| (d) Contact Center | Free |

(vii) 1Bill

- | | |
|-----------------------|---------|
| (a) 1Bill transaction | Rs.10/- |
|-----------------------|---------|

C. DISPUTE PROCESSING CHARGES (PER TRANSACTION)
(i) DOCUMENT RETRIEVAL CHARGES

- | | |
|---|-------------|
| (a) Domestic Disputed Transactions | Rs.200/- |
| (b) International Disputed Transactions | Rs. 1,000/- |

(ii) FALSE DISPUTES

- | | |
|-----------------------------|-------------|
| (a) Per Transaction Charges | Rs. 1,000/- |
|-----------------------------|-------------|

(iii) ARBITRATION CHARGES

- | | |
|---------------------------|-------------------------|
| (a) Domestic Transactions | USD 500/- OR EQUIVALENT |
| (b) International Charges | USD 500/- OR EQUIVALENT |

D. ONE TOUCH BANKING

- | | |
|--------------------------------|------|
| (a) One Touch Banking | Free |
| (b) Funds Transfer within Bank | Free |
| (c) IBFT Branch Counter | Free |

(d) Utility Bills Payment	Free
(e) Mobile Top up	Free
(f) Pay Order	Free

E. 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) Utility Bills Payments	Free

5. FINANCING

A. CONSUMER FINANCE

a) AUTO FINANCE

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

- Processing Fee Rs. 5,000/- per applicant/customer (Exclusive of FED)
- Documentation & Processing At Actual
- Valuation Not required

(ii) New Vehicle (Financing above Rs.10 M but less than Rs.50 M)

- Processing Fee Rs. 5,000/- per applicant/customer (Exclusive of FED)
- Documentation & Processing At Actual
- Valuation Not required

(iii) Old (Local / Imported) Vehicle (Financing upto Rs.10 M)

- Processing Fee Rs. 5,000/- per applicant/customer (Exclusive of FED)
- Documentation & Processing At Actual
- Valuation As Per Actual

(iv) Old (Local / Imported) Vehicle (Financing above Rs.10 M but less than Rs.50 M)

- Processing Fee Rs. 5,000/- per applicant/customer (Exclusive of FED)
- Documentation & Processing At Actual
- Valuation As per Actual

(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 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 Repossession Charges Light vehicles Upto 2000cc For NR/ Skipped Vehicles			
Description		Charges	
Within the City Limits		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/-			
1 Year + Non-Recoverable / Skipped Heavy Vehicles			
Charges may be vary from case to case basis from Rs.50,000/- to 150,000/-			
Secured Transaction Registry (STR) Fee: Upto Rs. 1,040/- (each registry) or at actual			
BIKES(EBS)			
Within the City Limits	Rs.6,000/-		
Out of City (within the Province)	Rs.8,000/-		
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 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/- (inclusive of FED)

- Re- verification charges due to customer's non availability Rs. 1,000
- Vehicle change after issuance of offer letter Rs. 1,500

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

b) HOUSING FINANCE (MUSKUN)

- (i) **Application** Rs. 15,000/- (exclusive of FED)
- (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 Charge 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. Additional 5% of Musharakah unit price of the units being purchased.
- (vi) **Incidentals** At actual

c) ISLAMI SECURED PERSONAL FINANCE

- i. **Processing Fee Stage-I** Rs. 2,000/- + FED
(Initial Stage Processing which includes Home & Office Verification, Income verification, ECIB, Tasdeeq and NADRA checks etc) *Processing Fee is applicable upfront to every customer, whether case gets approved or not.
- ii. **Processing Fee Stage-II** Rs. 8,000/- + FED
(Credit Study Processing which includes Credit Assessment and Credit Approvals etc.) *Processing Fee is applicable upfront to every customer, whether case gets approved or not.

- | | | |
|------|---|---|
| iii. | Documentation Charges | At actual |
| iv. | Valuation Charges: | At actual |
| v. | Additional Musharakah Unit Price
in case of early purchase | 5% of the Outstanding Musharakah units. |

d) BIKE FINANCE

- | | | |
|------|---|---|
| i. | Processing Fee | Rs. 2,000 Application Charges (Nonrefundable) |
| ii. | Documentation Charges | (At Actual) |
| iii. | Additional Musharakah Unit Price
in case of early purchase | a. Within 12 months - 8% additional Unit price on outstanding Musharakah Units
b. 13th months till 24 months 6% additional Unit price on outstanding Musharakah Units
c. After 24 months no additional Unit price on outstanding Musharakah Units |

e) ISLAMI UNSECURED PERSONAL FINANCE

- | | | |
|------|--|------------------|
| i. | Processing Fee Stage -I
(Initial Stage Processing which includes
Income verification, ECIB, Tasdeeq and
NADRA checks etc.)
*Processing Fee is applicable upfront to
every customer, whether case gets approved
or not. | Rs. 2,000/- +FED |
| ii. | Processing Fee Stage –II
(Credit Study Processing which includes
Credit Assessment and Credit Approvals etc)
*Processing Fee is applicable upfront to every
customer, whether case gets approved or not | Rs. 5,000/- +FED |
| iii. | Documentation charges | At actual |

f) GOLD FINANCE

- | | | |
|----|--|---|
| i. | Processing Fee Stage-I
(Initial Stage Processing which includes
Income verification, ECIB, Tasdeeq and
NADRA checks etc)
*Processing Fee is applicable upfront to every
customer, whether case gets approved or not | Financing upto Rs. 2M - Rs. 5,000/- + FED
Financing upto Rs. 3M - Rs. 5,000/- + FED
Financing upto Rs. 4M - Rs. 5,000/- + FED
Financing Above Rs. 4M - Rs. 5,000/- + FED |
|----|--|---|

ii.	Processing Fee Stage-II (Credit Study Processing which includes Credit Assessment and Credit Approvals etc.) *Processing Fee is applicable upfront to every customer, whether case gets approved or not.	Financing upto Rs. 2M - Rs. 0 Financing upto Rs. 3M - Rs. 5,000/- + FED Financing upto Rs. 4M - Rs. 10,000/- + FED Financing Above Rs. 4M - Rs. 15,000/- + FED
iii.	Documentation charges	At actual

g) SOLAR FINANCE

i.	Processing Fee *Processing Fee is applicable upfront to Every customer whether case gets approved or not.	Rs. 5,000/- upfront
ii)	Takaful Charges (Solar Solution)	At Actual
iii)	Legal Document Charges	At Actual (varies from province to province)
iv)	Valuation Charges - if any	At Actual
v)	Secured Transaction Registry (STR) Fee	Existing Customer Rs. 500/- New Customer Rs. 1,000/- Litigation charges At Actual

Note: All Processing Fee in this section(A) are non-refundable & applicable upfront to every customer whether case gets approved or not.

B. CORPORATE / SME FINANCING/ FLEET FINANCING

a) VEHICLES

(i)	New / Local / Imported /Used	
	• Processing Fee	Upto Rs. 10 Million = Rs. 6,000/- Upto Rs. 20 Million = Rs. 12,000/- Upto Rs. 30 Million = Rs. 18,000/- Upto Rs. 40 Million = Rs. 24,000/- Upto Rs. 50 Million = Rs. 30,000/- At actual
	• Documentation	
(ii)	Old (Local / Imported)	
	• Processing Fee	Upto Rs. 10 Million = Rs. 6,000/- Upto Rs. 20 Million = Rs. 12,000/- Upto Rs. 30 Million = Rs. 18,000/- Upto Rs. 40 Million = Rs. 24,000/- Upto Rs. 50 Million = Rs. 30,000/- At actual
	• Documentation	

- Valuation Rs. 5,000/- per vehicle or at actual whichever is higher
- Registration Service Fee As per the rate quoted by Registration Vendor (enlisted)
- ECIB Report Charges At Actual
- Takaful Charges As per the rate quoted by the Takaful Company
- Fleet repossession charges As per standard Autos Repossession Charges (as above)
- Duplicate NOC Up to Rs. 1000/- (tax applicable)
- SECP Charge At Actual
- Secured Transaction Registry (STR) Fee Up to Rs. 1,040/- (each registry) or at actual

Note: All Processing Fee mentioned above are non-refundable & applicable upfront to every customer whether case gets approved or not.

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 Rs. 5 Million -	Rs. 5,000	Upto 50.000	20,000
ii) Above Rs. 5 Million to Rs. 10 Million -	Rs. 10,000	Upto 100.000	40,000
Above Rs. 10 Million to Rs. 25 Million	Rs. 20,000	Upto 200.000	75,000
Above Rs. 25 Million to Rs. 50 Million -	Rs. 30,000	Upto 300.000	100,000
Above Rs. 50 Million to Rs. 75 Million	Rs. 40,000	Upto 400.000	125,000
Above Rs. 75 Million to Rs. 100 Million	Rs. 50,000	Upto 500.000	150,000
Above Rs. 100 Million to Rs. 150 Million	Rs. 75,000	Upto 750.000	200,000
Above Rs. 150 Million to Rs. 200 Million	Rs. 100,000	Upto 1000.000	375,000
Above Rs. 200 Million to Rs. 250 Million	Rs. 150,000	Upto 1500.000	350,000

Above Rs. 250 Million to Rs. 300 Million	Rs. 200,000	Upto 2000.000	400,000
Rs. 300 Million and above -	Rs. 250,000	Upto 2500.000 & Above	500,000

*** Processing Fee 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)

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 Conducted by the bank's officer:
-Within city: Rs. 1,200/- for SME/Commercial Clients Rs. 2,400/- for Corporate Clients
-Outside city - At actual
Conducted by External Vendor: At actual
- 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.5,000/- (flat)

7. SAFE DEPOSIT LOCKERS

- A. Key Deposit Rs. 3,500/-(refundable)
- B. Locker Rental (Annual) - to be recovered in advance
- (i) Small Rs.5,000/- p.a. Free if maintained Rs. 45,000/- as Security Deposit. *
Takaful Coverage Limit Rs. 1,500,000 Limit per locker
- (ii) Medium Rs.7,000/- p.a. Free if maintained Rs. 65,000 /- as Security Deposit.*
Takaful Coverage Limit Rs. 2,000,000 Limit per locker
- (iii) Large Rs.9,000/- p.a. Free if maintained Rs.90,000/- as Security Deposit. *
Takaful Coverage Limit Rs. 2,500,000 Limit per locker

* 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

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
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
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
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
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
(xiii) Issuance of any Business /Export/ Import Certificate & Freight Certificate	Rs. 1,000/-
(xiv) LC revalidation charges	As per above Slab 8a (vii)
(xv) SBP approval for imports advance & open account against expired GDs	Rs. 2,000/- per case
(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 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.

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)
 - Amendment 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 / 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 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 plus communication charges/ Swift Charges at actual
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)

D. LETTERS 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.

i) 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
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

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
d) FTT Via SWIFT on "BEN" and "SHA" code on all currency	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.
e) FTT Via SWIFT- In case of 'Our' code on all currency	USD 40/- (Flat) or equivalent + Local Taxes & Duties will be Applicable upfront on Outward Remittances with charge code as 'OUR' 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.
f) Foreign Travelers Cheques	1% of the value of the Travelers' Cheques issued
g) Purchase of FDDs / TCS	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 & Enquiry Messages)	USD 15 /- or equivalent per message (to be recovered at branch end)
i) LG Issuance through Swift	Rs. 2,000/-
j) LG Amendment through Swift	Rs. 1,000/-
k) 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 (Cash over Counter)	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 000policy) Rs.475/= per document upto 6 months, Rs.1200/= per documents older than 6 months (to be recovered at branch end)
- d) Inward Return Payment Charges USD 10
(upon customer request recall etc.)

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)

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	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 whichever is lower on amount exceeding Rs. 25,000 in a month
21. OTP (Onetime Password via SMS)	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.	- Individual - Joint Account - Sole 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
20	Standing Order Instructions	Free
21	Locker Charges	Free *subject to availability Key Deposit (Refundable) will be applicable

C. WAIVERS ON CONSUMER BANKING PRODUCTS

1	Islamic 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	First Cheque Book Free (10 leaves) - provided that customer collect the cheque book within 30 days otherwise will be charged at Rs.20/- per leaf. Subsequent Cheque Book issuance Rs.20/- per leaf	First Cheque Book Free (10 leaves) - provided that customer collect the cheque book within 30 days otherwise will be charged at Rs.20/- per leaf. Subsequent Cheque Book issuance Rs.20/- per leaf
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:

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

*T&C Apply

b) HOUSING FINANCE (MUSKUN)

Special offer for Working Women:

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

*T&C Apply

c) KAROBAR 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 10 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: Rs.25,000/-
(Documentation At Actual) |
| b. Other Farm & Non-Farm Finance | Processing Fee:
i) Up to Rs. 20 Million - Rs. 25,000
ii) Above Rs. 20.0 M to Rs. 30.0 M - Rs. 30,000/-
iii) Above Rs. 30.0 M to Rs. 40 M - Rs. 40,000/-
iv) Above Rs. 40.0 M to Rs. 50 M - Rs. 50,000/-
v) Above Rs. 75 Million Rs. 75,000/- Flat
(Documentation At Actual) |
| c. Prime Minister Youth & Agriculture Loan Scheme | |
| 1. Processing Fee | Rs.100/- (Documentation at Actual) |
| 2. For verification of documents, land, etc. | Rs. 2,000/- (Documentation at Actual) |

15. GEN. Z ACCOUNT**a. Cash Transaction**

- | | |
|-----------------------------|-----------|
| i. Intercity and Intra-city | Both Free |
| ii. Own ATM withdrawal | Free |
| iii. Other Bank ATM | PKR 35/- |

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
subscription (one-time & annual) | Free |
|--|------|

16. AIK SCHEDULE OF CHARGES

Sr. No	Description	aik Bank Charges
1	Account Opening	Free
	Current, Bachat, Merchant	
Debit Card Issuance and Usage		
2	PayPak Debit Card	PKR 1,000
3	Mastercard Debit Card	PKR 1,000
4	Debit Card Re-Issuance Fee	PKR 1,000
5	International ATM Cash Withdrawal	4 % of Transaction Amount
6	Account Statement	Free
7	Closure of Account	Free
8	Cash Deposit - Intercity	Free
9	Cash Deposit - Intra city	Free
10	Cash Withdrawal - Intercity	Free
11	Cash Withdrawal - Intra city	Free
12	Cash Withdrawal - BIPL ATM	Free
13	Cash Withdrawal - Other Bank ATM	Rs, 35/- per transaction
14	SMS Alert - Digital	Free
15	aik debit card on Domestic POS	Free
16	aik debit card on Bank Islami ATM	Free
17	aik debit card on 1Link ATM	Rs. 35/-
18	Receipt Printing charges	Rs. 6/-
19	aik debit card on International ATM	4.00% of Transaction amount
20	aik debit card on Domestic Internet Merchants	Free
21	Balance inquiry on Bank Islami ATM	Free
22	Balance inquiry receipt printing charges	Rs. 6/-
23	Balance inquiry on International ATM	Rs. 350/-
24	IBFT via Bank Islami ATM	Free up to Rs. 25,000 (monthly) 0.1% or Rs.200 whichever is lower

25	E-Commerce transaction	Free
26	IBFT via Raast	Free
aik Mobile App		
1	Money Transfer (aik to aik)	Free
Money Transfer (aik to Other Account)		
2	aik to aik	Free
3	IBFT (Inter-Bank Funds Transfer) up to 25000/- per month	Free up to Rs. 25,000 (monthly) 0.1% or Rs.200 whichever is lower
4	Raast P2P funds transfer	Free
5	Mobile Top Up	Free
6	Utility Bill Payment	Free
7	Request For Money	Free
8	Gift Money	Free
9	Zakat Payments	Free
10	Donations	Free
11	aik Merchant QR Payments	Free
12	Raast Merchant QR (of other banks) Payments	Free
13	Standard MDR on receiving QR/Till Payments	0%
14	Standard MDR on In-coming IBFT	0%
15	Standard MDR on receiving Funds from aik Account	0%
It is aik's discretion to waive-off these charges on case-to-case basis subject to prior Shariah Board Approval		

17. HUMSAFAR-TRAVEL NOW---PAY LATER

i) Processing Charges

At Actual with the approval of Shariah Board.

18. 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 subject to prior Shariah Board Approval
- 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).