



Schedule of Bank Charges

July to December 2024

Registered Office: BOP Tower, 10-B, Block E-II, Main Boulevard Gulberg III, Lahore
UAN: 111-267-200
www.bop.com.pk

| Sr.# | DESCRIPTION |
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GENERAL NOTES

- Charges for Consumer Finance shall be as per policy and terms of the approved Scheme/PPM
- Bank reserves the right to change markup rates.
- Facilities under specialized products/deposit Schemes shall be applicable.
- No Service fees shall be charged from the student depositing the fee directly in the fee collection account of the educational institution
- All types of government levies from time to time including FED, Provincial Taxes, Duties, Zakat, etc on customer account will be deducted in addition to the bank charges, where applicable.
- All banking services are exempted from applicability of Provincial sales tax (PST) / Federal Excise Duty (FED) in Gilgit-Baltistan.
- Banking services (Cheque book issuance charges, Cheque return charges, Hajj & Umrah charges and Utility bills collection) are exempted from applicability of Provincial sales tax (PST) / Federal Excise Duty (FED) in Azad Jammu & Kashmir and Islamabad.
- In case of clients maintaining substantial deposit and/or routing handsome ancillary business, the bank reserves the right to waive some/all charges. Such waiver will be approved by respective Business/Group Head or relevant committee.
- Charges are negotiable, as per approval terms
- In case of Govt/Treasury Collections, Rs. 15/- (inclusive of taxes) will be charged for printing of duplicate challan form; subject to availability of option by respective biller.
- Charges for ATM/Debit Card renewal, SMS banking, Locker rent, account maintaining etc. cannot be recovered from prohibited Accounts of UNSC, OFAC (US) & 4th scheduled Persons/Entities (proscribed individuals/entities) frozen under advice of CCG and Deceased Accounts.
- BLIND CUSTOMERS/ DIFFERENTLY ABLED PERSONS:** All accounts of customers who are blind or differently-abled, as evidenced through their C/SNICs or written medical evidence, are exempted from levy of monthly Account Maintenance charges. All other charges are applicable, as per the features of specific accounts opened by such customers will be in accordance with the SOBC.
- GL Codes are mentioned against respective service charges where applicable. However where it is not required, N/A has been mentioned

| Provincial sales tax (PST) / Federal Excise Duty (FED) Grid | |
|---|---|
| Yes | Tax applicable |
| No | a) Tax not applicable b) Services are free |
| TAI | Tax already included |
| TORI | Tax on Residual Income /Bank's Income |

- SMS Fee Waiver on Naaz Saving and Behtareen Munafa Accounts have been discontinued now.
- Classic Debit Card Fee Waiver on Behtareen Munafa Accounts have been discontinued now.
- Standard SMS alert charges will be applicable on Asaan Current and Asaan Digital Current Account

Red Font indicates "Changes" from previous SOBC

SOBC Effective from 01.07.2024 to 31.12.2024

| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
|------------|--|--------------------------------|---|--------------------------|
| A- | IMPORTS | | | |
| I - | LETTER OF CREDIT COMMISSION | | | |
| 1 | Letter of Credit | 102010204 | a) 0.5% per QTR Subsequent QTR 0.45% per QTR Min Rs. 3,000/- | Yes |
| 2 a) | L/C upto PKR 25 M against Lien on PKR Profit Bearing BOP Deposit/All types of BOP FC Deposits | 102010204 | Same as mentioned in part 1 (I) Letter of Credit | Yes |
| 2 b) | L/C up to PKR 25 M against 100 % Cash Margin or Lien on PKR Return Free BOP Deposits | 102010204 | Same as mentioned in part 1 (I) Letter of Credit | Yes |
| | NOTE: In case the Letter of Credit liability increases due to exchange rate fluctuation, by virtue of providing forward cover to the customer, the above L/C commission at a) is also to be charged on enhanced amount. Further reduction in charges as above, needs relevant Business Head's approval. | | | |
| 3) | Revalidation Commission | 102010204 | As applicable for opening of fresh LCs, i.e. in item I (1 to 2) Commission will be charged on liability amount, calculated as per prevailing exchange rate on the date of revalidation | Yes |
| 4) | Change of Beneficiary / Transfer of LC | 102010204 | When beneficiary of the LC is changed at the request of the applicant, commission is charged as applicable in case of fresh LC, as mentioned in item I (1 to 2) above | Yes |
| 5 a) | Non reimbursable LC under Barter / Aid / Loans | 102010204 | 1% for 1 st quarter and 0.30% for each subsequent quarter or part thereof – Minimum Rs. 1,000/- | Yes |
| b) | LC or LG under "Suppliers/ Buyers Credit" Pay as You Earn Scheme And Deferred Payment LCs for Period over one year. | 102010204(LC) 102010203(LG) | 1. Commission @ Rs.0.50% per quarter or part thereof at the time of opening of LC on full amount of LC/LG liability plus interest payable thereon for the period from the date of opening of LC/LG till expiry. Thereafter Commission to be recovered on six monthly basis on outstanding / reducing liability as per Schedule of Bank Charges in vogue. In case forward cover is provided against LC/LG under suppliers/ buyers Credit, LC/LG Commission shall be recovered at the booked rate. Min. Rs.5,000/- 2. In case LC not involving Usance bills, such as deferred payment LCs, acceptance commission @ 0.30% per quarter is also to be recovered for any period after the validity of LC at the time of payment of installment even if the installment falls due after the expiry of the Letter of Credit. Min Rs. 5,000/- | Yes |
| c) | Issuance of LG undertaking favoring any bank for providing forward exchange risk cover under supplier/ buyers Credit on behalf of applicant. | 102010203 | Commission @0.5% per quarter to be charged on reducing liability on booked rate. Min. Rs.5,000/- | Yes |
| 6) | If bills are to be drawn at a Usance under LCs other than "Pay As You Earn Scheme (PAYES)", suppliers / buyers credit and deferred payment LCs on yearly basis. | 102061065 | 0.50 % per quarter Flat till the date of maturity of acceptance & no commission will be charged for the overdue acceptance period. | Yes |
| 7) | Amendments i) Without increase in amount or extension in period of shipment / negotiation. | 102010204 | Rs.1,500/- per amendment (flat) plus SWIFT / Courier charges (if any). | Yes |
| | ii) Involving increase in amount and/or extension in period of shipment / negotiation. | 102010204 | Rs.1,500/- per transaction plus commission as per item 01 to 02 + SWIFT / Courier charges (if any) Min Rs. 1500/- | Yes |
| 8) | Markup on Import Bills under Letter of Credit. (Mark up is to be charged on Daily Product basis from the date of negotiation till the date of payment /retirement of bill.) | 101010803 | a) SIGHT BILLS 1) If retired within 10 days from date of negotiation / remittance, Mark-up @ 3Months KIBOR + 5%. | No |
| | If the negotiating bank mentions the date of claim of reimbursement on its covering schedule / SWIFT message, mark up should be charged from that date instead of date of negotiation) | 101010803 | 2) If retired after 10 and within 20 days from date of negotiation / remittance, 3Months KIBOR + 10%. 3) If retired after 20 days from date of negotiation / remittance, 3Months KIBOR + 15% b) USANCE BILLS In case of Overdue Acceptances / Overdue Payments created due to non-payment on maturity against Usance LCs/ Suppliers' Credit / Pay As You Earn Scheme / Deferred Payment LCs: As per sanction advice otherwise Mark-up @ 3Months KIBOR+ 20% | No |

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|--|---|-----------------------------------|--|--------------------------|
| 8-a) | Overdue FIM & FATR/FE 25 etc. | 101010805 & 101010804 / 101010813 | As per sanctioned advice otherwise markup @ 3Months KIBOR + 5% on outstanding amount from the date of overdue till full adjustment | No |
| <p>Note: a) Markup will be charged on import bill net of cash margin deposited with the branch before the date of negotiation till the retirement of the bill. However, no markup will be charged if 100% cash margin is held. b) Rate of mark-up is subject to change/or as approved by respective credit committee. c) Even commission will be charged as per CA, minimim charges as per SOBC are mandatory to be charged to the customer. Further reduction in charges LCs/amendments and / or contract needs relevant Business Head's approval.</p> | | | | |
| II- HANDLING CHARGES | | | | |
| 9) | Import Bills returned unpaid | 102061065 | US\$ 75/- (Flat) from forwarding bank plus courier / SWIFT charges, if any. | Yes |
| 10) | Collection | 102060402 | i) Upto Rs. 1,200/- per collection if charges are on Drawee's (Importer's) account ii) US\$ 75/- if charges are on Drawer's (Exporter's) account | Yes |
| 11) | Fee for registration of contract CAD/DA Basis/Amendments | 102010221 | 0.20% Min. Rs.1,800/- (Flat), uptill 1 year and later on the commission will be recovered again @ 0.20 %. | Yes |
| 12) | Import against advance payment to Suppliers/ Import against receipt of documents directly by the importers | 102060402 | Upto 0.15% (Min charges: Upto Rs. 1,500/-) plus applicable SWIFT charges | Yes No |
| 13) | Service charges against import transactions i.e. import bills / PAD collections | 102060405 | 0.12% - Min Rs.1,200/- | Yes |
| 14) | Endorsement of AWB for release of goods under registered contract/ collection (Bank to Bank Only)/LC. | 102060402 | Rs.2,300/- per collection | Yes |
| 15) | LC / Contract Cancellation Charges | 102061065 | Rs.1,800 + SWIFT/Courier charges (if any) | Yes |
| 16) | Correspondent bank Charges | N/A | At actual + SWIFT/Courier charges (if any) or as negotiated by FID | No |
| 17) | Handling of discrepant import documents | 102061065 102061065 | i) If charges are on Importer/LC Applicant's account All charges for correspondence SWIFT etc. plus foreign banks charges (if any) ii) If charges are on Exporter/LC Beneficiary's account:- upto US\$ 75/- or equivalent | Yes |
| 18) | Registration of Contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from foreign lenders. | 102010221 | Handling Charges 0.20% - Min. Rs.5,000/- | Yes |
| 19) | Issuance of Certificate regarding opening of L/C Registration of Contract to another bank for booking of forward exchange at importer's request | 102061065 | Flat Rs.1,000/- per application | Yes |
| 20) | Issuance of Freight Certificate for Imports on FOB Basis. | 102061065 | Rs.1,250/- Per certificate | Yes |
| 21) | SBP Approval cases for remittances / import related transactions i.e. Advance Payment , excess shipment etc. | N/A | Free | No |
| 22) | EIF Approval on FOC basis (Open Account, FOC, under warranty claim or any other with similar nature) | 102061033 | Rs.2,400/- per EIF | Yes |
| 23) | Acceptance lodgment under foreign collection documents (DIFC) | 102010221 | Flat 0.2% Min Rs,1,200/- per collection | Yes |
| B- EXPORTS | | | | |
| Letters of Credit | | | | |
| 1 | a) Advising | 102010207 | i) If payable by beneficiary Rs.2,400/- (Flat) + applicable courier / swift charges. ii) If payable by applicant US \$50/- + applicable courier / swift charges. | Yes Yes |
| | b) Amendment Advising | 102010207 | Rs. 1,000/- (Flat) + Courier (if applicable) Rs. 1,800/- + Courier (if applicable) for Non-Customers | Yes |
| | c) Negotiation of Rupee Bills under Export LCs | 101011004 | 0.30% flat Minimum Rs. 500/- OR subject to negotiation and approval from competent authority | Yes |
| | d) Confirmation | 102010207 | Confirmation charges for both Foreign and Local banks to be negotiated and approved by FID | Yes |
| | e) Transfer of Export LCs | 102010207 | Rs. 2,400/- Per LC | Yes |

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| | f) Reimbursement payment to other local Banks from Non-Resident Rupee A/C | 102061065 | Rs.1,000/- | Yes |
| 2 | If the documents are sent to other Banks for negotiation under restricted L/C | 102061065 | Rs.1,000/- | Yes |
| 3 | Charges on advance payment | 102060405 | 0.20% Min. Rs.1,500/- on realization with no documents handling charges. Handling charges of PKR 1,200/- if we handle documents of other banks. | Yes |
| 4 | Research & Development Surcharge/Handling charges | 102060405 | Rs.2,000/- per case | Yes |
| COLLECTIONS | | | | |
| 5 | a) Clean (against export proceeds). | 102060405 | Rs. 300/- per collection + Courier charges | Yes |
| | b) Documentary (on which banks do not earn any exchange difference). | 102060405 | 0.20 % Min Rs.1,000/- per collection or as per approval by respective business head | Yes |
| 6 | Handling of Duty Draw Back Claim/DL/TL | 102060405 | 0.50% per claim minimum Rs. 900/- | Yes |
| 7 | Service Charges against Export Documents sent on Collection Basis Where payment cover is already received in our NOSTRO A/c | 102060405 | 0.20 % Min Rs. 1,500/- per collection | Yes |
| Note: Any charges for delayed repatriation of export proceeds levied by State Bank of Pakistan, will be recovered from the concerned client accordingly. | | | | |
| 8 EXPORT REFINANCE | | | | |
| i) | NOC for Export Refinance Entitlement(EE & EF) | 102060405 | Rs.2,100/- Flat per case | Yes |
| ii) | Preparation of Substitution case in ERF-Pre shipment | 102060405 | Rs.2,300/- Flat per case | Yes |
| iii) | 1) Overdue Export Refinance 2) FAFB/ FAPC Own Source 3) FE 25 etc | 101010811 | For LCY Financing: Markup @ 3Months KIBOR + 5% from due date till the adjustment or as per CA Package For FCY Financing under F.E 25: LIBOR + 5% OR as per approved CA Package. | No |
| iv) | Over due FDBP/IDBP (If not available in sanction advice) | 101011004 | Mark-up @ 3Months KIBOR +5% from due date till the adjustment OR as per approved CA Package. | No |
| Note: In case of New EFS Facility i.e. Rupee based discounting (ERF Facility and FDBP will be applied) | | | | |
| C- INLAND LETTER OF CREDIT | | | | |
| 1 | Inland handling charges | 102060405 | Flat Rs.1,000/- each bill | Yes |
| 2 | Forced PAD Inland Bills | 101010803 | 3Months KIBOR + 3% for first 10 days, For next 10 days 3Months KIBOR + 5% & After 20 days 3Months KIBOR + 6% | No |
| 3 | Inland Letters of Credit | 102010204 | 0.50% per quarter Min. Rs. 3,000/- Discrepant document handling charges on inland LCs Rs. 5,000/- + FED/PST. LC of any amount if against 100% Cash Margin or return free deposit then Rs. 1,000/- only. | Yes |
| 4 | Amendment Charges | 102010204 | Rs.1,500/- per transaction flat plus commission as above, if amendment involves increase in amount or extension in period | Yes |
| 5 | Service Charges | 102060405 | 0.10 % (Minimum Rs.500/-).For each bill lodged. | Yes |
| 6 | Advising/Amendment/Confirmation charges of (inward) Inland LCs. | 102010207 | Rs. 1,000 (flat) for advising and amendment. Confirmation charges shall be negotiated by FID separately on case to case basis. | Yes |
| Documentary Bills Drawn Against Inland Letter of Credit. | | | | |
| Sight Bills | | | | |
| | a) At Negotiating end | 101011004 | Charges are negotiable as per approval or 0.50% flat - Min Rs. 600/- Courier charges Rs.200/- in either case. | Yes |
| | b) Collection charges for restricted LC (where negotiation is restricted to some other Banks and presented to us for forwarding) | 102010303 | Rs.750/- (Flat) Per Bill + Courier Charges Rs.300/- | Yes |
| 7 | c) At opening end (at the time of retirement) Rates of Mark-up: i) If retired within 3 days from the date of lodgment | 101010803 | 3Months KIBOR + 2% | No |

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| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
| | ii) If retired after 3 days but within 20 days of lodgment | 101010803 | 3Months KIBOR + 5% | No |
| | iii) If retired after 20 days of lodgment | 101010803 | 3Months KIBOR + 6% | No |
| | NOTE: No Mark-up will be charged from the date of negotiation till the date of lodgment of documents received under Inland LCs, where the payment as per reimbursement arrangement is made to the negotiating bank only on receipt of documents. No Markup charged if already held cash margin under said LC. Further reduction in charges/markup needs relevant Business Head approval. | | | |
| 8 | Usance Bills | | | |
| | 1) <u>Negotiating End</u> | 101011004 | Charges are negotiable as per approval or 0.50% flat - Min Rs. 600/- Courier charges Rs.200/- in either case. | Yes |
| | a) Markup on documentary Bills Purchased /Negotiated under Inland LC | 101011004 | I) In case of Sight LCs Mark-up is to be recovered/charged as per approval of Sanctioning Authority. II) In case of Usance LCs Mark-up is to be recovered/charged as per approval of Sanctioning Authority. III) In case of Usance LCs of our own Bank, Mark up is to be recovered / charged as per approval of Sanctioning Authority. | No |
| | 2) <u>Opening End</u> | | | |
| | a) At the time of Acceptance of the Bills and for deferred payment LCs as well. | 102060402 | Acceptance Commission @ 0.20% per month shall be recovered/charged for the Usance Import Bills for the period beyond the date upto which the commission has already been charged at the time of opening of LC or thereafter any extension is made in the validity of the LC. | Yes |
| | b) At the time of booking | 102060402 | Rs.600/- (Flat) | Yes |
| | c) At the time of maturity/due date | 102060402 | Rs.600/- (Flat) | Yes |
| | 3) <u>At Collecting End</u> | | | |
| a) Collection charges | 102060402 | Commission 0.25% Minimum Rs.900/-, Maximum Rs.5,000/- + courier charges Rs.300/- | Yes | |
| D- OTHER CHARGES (To be recovered where applicable) | | | | |
| 1 | Foreign Postage | 102060901 | Rs. 300/- or actual which ever is higher | No |
| 2 | Foreign Courier | 102060902 | Rs. 4,500/- or actual which ever is higher (Note: Where the party has direct arrangements with the courier company, no charges are to be recovered) | No |
| 3 | Foreign Cable / SWIFT | 102060904 | Message for LCs/SBLC/LG/Misc. Communications Short message Rs. 1,000/- Full message Rs. 2,000/- | No |
| 4 | Foreign Fax / Telephone | 102060903 | Actual (if applicable) | No |
| PRC (Proceeds Realization Certificate) | | | | |
| 5 | a) Issuance of Proceeds Realization Certificate within one year. | N/A | Free | No |
| | b) Issuance of Proceeds Realization Certificate after one year. | 102060405 | Rs.500/- (Flat) per Certificate. | Yes |
| | c) Duplicate Proceeds Realization Certificate | 102060405 | Rs.500/- (Flat) per Certificate. | Yes |
| 6 | a) Handling Charges in lieu of exchange earning where importers / exporters buy/sell Foreign Exchange from/to other Banks for LC opened / contract registered/export documents issued / lodged through us. | 102060402 | Ps. 04 per US\$ or equivalent in other currencies. Minimum Rs.500/- | Yes |
| | b) Test/Signatures/Mail LCs verification charges | 102061065 | Rs.600/- | |
| | c) Handling charges for export payments transferred to other banks within Pakistan, on customer's request. | 102060426 | Rs.5,000/- on per transfer. | Yes |
| 7 | Obtaining credit report on foreign buyer/ supplier. | 102061065 | Rs. 350/- plus foreign bank / credit reporting agency charges and SWIFT / Courier charges (if any) | Yes |
| 8 | Agency Arrangements: Arrangements with banks, institutions and companies for handling their inward, outward remittances and other services. | 102010108 | As per agreement | Yes |
| 9 | i) Issuance of Business performance Certificate at customers request | 102060405 | Rs.1,000/- | Yes |
| | ii) Freight subsidy Claim Processing | 102061065 | Rs.100/- per case | |
| PURCHASE (FBP / FDBP) | | | | |
| | a. Clean bills including T.Cs. drawn on banks abroad. | 102010201 | OD Buying Rate is to be applied plus Commission US\$10/- Flat or equivalent in other FC plus Postages/ SWIFT/ Courier charges | Yes |

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| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
|-----------|--|-----------|--|--------------------------|
| 10 | b. Documentary | 102010201 | Relevant Bill Buying Rates, as circulated vide our daily exchange rate bulletin, are to be applied plus postage/SWIFT/ Courier charges. Note: In case the proceeds of the bills are not realized within maturity/ due date (i.e. max upto 21 days in case of sight bills or as allowed in CA or in case of usance the due date calculated as per tenor of the bill). 0.30 % flat, Rs.350/- Minimum or as approval of Sanctioning Authority. | Yes |
| | c. Handling of export documents under foreign LC | N/A | Free | No |
| | d. FDBP | 102060405 | (i) Rs.2,400/- only (Clean) or (ii) In case discrepant Rs.1,680/- | Yes |
| 11 | Commodity Exchange Arrangements | 102010503 | Handling commission of 0.5 % flat on the amount of commodity exchange arrangement. | Yes |
| 12 | SWIFT Funds Return Charges USD/EUR/GBP/JPY/SAR/AED | 102061033 | 20/- In respective currencies. | Yes |
| E- | CHARGES ON MAINTENANCE OF FOREIGN CURRENCY A/Cs | | | |
| 1 | <u>Cash Handling Charges</u> a) At the time of cash deposit receipt into account. | N/A | a) Free | a) No b) Yes |
| | b) At the time of withdrawal (if funds deposited in cash) from account. | 102060401 | b) No Charges on withdrawals upto USD 5000, GBP 3,000 EURO 3,000 For amount above these, 0.5% of the cash withdrawals / Remittance / transfer from account, if not retained in the account for 15 days. (Charges may be deducted in foreign currency or in equivalent PAK Rupees at BOP Buying Rate) | |
| 2 | Incidental charges, if average monthly balance in any account falls below US\$ 500/- or equivalent in other currencies. | 102060415 | Upto Rs 50 /or equivalent per month | TAI |
| 3 | a. Outward collection drawn on other banks (other than exports proceeds) | 102010302 | US\$ 5 per collection or its equivalent in other currencies plus SWIFT/ Courier charges (if any) | Yes |
| | b. Outward collection drawn on BOP Branches | 102010302 | Collection charges : Free SWIFT / courier (if any) Actual | No |
| | c. Inward Collection | 102010302 | US \$ 15 plus Swift/ courier charges (if any) (These charges are to be deducted from the proceeds of remittance) | Yes |
| | d. Outward/inward collection items returned unpaid | 102060801 | Rs.250/-plus Foreign bank charges at actual plus SWIFT/courier charges (if any) | No |
| 4 | Standing Instructions | 102061043 | US\$ 5/- per transaction or equivalent in other currencies. | Yes |
| 5 | Cheque Book issuance Charges - FCY <i>Note: No PST/FED in branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan</i> | 102060403 | PLS A/c Rs. 22/- per leaf CD A/ c Rs. 12/- per leaf Note: Facilities under Specialized Products/ Deposit schemes shall be applicable Customized cheques (Negotiable on Case to Case basis) | Yes |
| 6 | Issuance of new Cheque Book in lieu of Lost Cheque Book or Cheque Book Requisition (These charges are in addition to Stop Payment charges -if any) <i>Note: No PST/FED in branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan</i> | 102061004 | Same as Cheque book issuance charges - FCY | Yes |
| 7 | Stop payment of cheques | 102060910 | a) Up to 5 cheques per instruction Rs. 600/- b) More than 5 cheques per instruction Rs. 1,150/- | Yes |
| 8 | Release of Stop Payment of Cheques | N/A | Free Note : If the Cheque(s) for which Stop Payment instruction is being released is among the series of stopped cheques, then remarking Stop Payment for rest of the Cheque (as per system functionality) will be free of cost. | No |

Note:

- Charges may be collected in Pak Rupee or Foreign Currency in all categories.
- Any out of pocket expenses related to the bank transactions, not covered above, will also be charged to the clients.
- Clarification issued by International Division vide their F.E. Information Circular # 146 dated 13.11.2002 must also be referred.

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|--|---|--|---|--------------------------|
| F- REMITTANCES | | | | |
| A) FOREIGN CURRENCY (FCY) | | | | |
| I- OUTWARD REMITTANCES: | | | | |
| 1 | Outward remittance through Debit of Foreign Currency Account excluding Travelers Cheques (OFTT , FDD, FMT) SWIFT Charges | OFTT: 102010113 FDD/FMT: 102010104 102060904 | i) Up to US \$ 25,000 (or equivalent): US \$ 15 (or equivalent, inclusive of FED/PST). ii) Above US \$ 25,000 (or equivalent): US \$ 30 (or equivalent, inclusive of FED/PST). As per point D- 3 of this SOBC | TAI |
| 2 | a) Issuance of duplicate FDD | 102061033 | Rs.650/- plus SWIFT/Courier charges, (if any). Foreign Bank's charges also apply. | Yes |
| | b) Cancellation of OFTT /FDD | 102061033 | Rs.650/- plus SWIFT/Courier charges, (if any) | |
| Note: All charges may be recovered in Pak Rupees or equivalent in other foreign currencies. | | | | |
| FOREIGN REMITTANCES AGAINST PAK RUPEES: | | | | |
| 3 | a) Students (for education purposes) OFTT FDD/FMT | 102010113 102010104 | PKR 350 (inclusive of FED/PST) plus out of pocket charges (USD10 minimum) | TAI |
| | b) Patients (for health purposes) OFTT FDD/FMT | 102010113 102010104 | PKR 350 (inclusive of FED/PST) plus out of pocket charges (USD10 minimum) | TAI |
| | c) Other Payments (Regardless of Amount) OFTT FDD/FMT | 102010113 102010104 | PKR 1160 or 0.29% of TT amount (Inclusive of FED/PST), whichever is higher | TAI |
| | d) For Regular Trade Customer OFTT FDD/FMT | 102010113 102010104 | Negotiable | Yes |
| II- INWARD REMITTANCES | | | | |
| Home Remittances | | | | |
| 1 | a) If proceeds are to be credited to Pak Rupees account maintained with any of our branches. | N/A | Free | No |
| | b) Others, where proceeds are to be paid in Pak Rupees to other local banks | 102010106 | Charges /Commission on Universal Cheque/Pay Order (if any) plus Courier/Postage charges | Yes |
| 2 | Inward Cheques received from local branches or local banks for payment in Pak rupees (convert the relevant foreign currency at TT buying rate). | 102010106 | a) If received from BOP branches --- Free b) Others --- Rs.370/-plus Cable/Courier charges | a) No b) Yes |
| 3 | Inward Collection received from abroad or local banks and where the payment is demanded in foreign currency. | 102010107 | Rs.550/- plus SWIFT/ Courier charges | Yes |
| 4 | Outward Collection (of OFBCs) realized for credit into Pak Rupees Account | 102010302 | Rs.550/- plus SWIFT/ Courier charges | Yes |
| B) LOCAL CURRENCY (LCY) | | | | |
| Universal Cheque (UC) | | | | |
| 1) | a) Issuance of Univeral Cheque | 102010101 | i) Through A/c Rs. 450/- (Flat) irrespective of current or saving account. ii) Charges for issuance of Universal Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc.0.50% of fee/dues or Rs.25/- per instrument, whichever is less. (Free as per product features , if qualified.) | Yes |
| | b) Cancellation of Univeral Cheque for Account Holder For Non account holders | 102010102 | Rs. 475/- (Flat) per UC Rs.720/- (Flat) per UC | Yes |
| | c) Issuance of Duplicate Univeral Cheque for Account Holder For Non account holders | 102010103 | Rs. 475/- (Flat) per UC Rs.800/- (Flat) per UC | Yes |
| | Customers handled under cash management services (Duly approved by the Competent Authority) | N/A | Negotiable | Yes |

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|---|---|-----------|--|--------------------------|
| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
| 2) | Call Deposit Receipt (CDR) | | | Yes |
| | a) Issuance of Call Deposit Receipt to A/c holders through debiting his/her own A/c | 102010105 | Rs.130/- Flat | |
| | b) Issuance of duplicate CDR | 102010103 | 1. Rs. 300/- for account holder 2. Rs. 400/- for non account holder | Yes |
| | c) Cancellation of CDR | N/A | Free | No |
| Note: No charges are to be recovered on CDRs fvg. 'Food Department' for issuance of BARDANA, as detailed in Misc.Inst.Circular No:2018/058 dated 16.04.18. | | | | |
| 3) | Verification of Payment Instruments (UC, CDR etc) | N/A | Free | No |
| G- BILLS | | | | |
| I Collections | | | | |
| a) | Documentary | 102010301 | 0.40% Minimum Rs. 500/- + Postage/Courier Charges Rs.75/- Flat. If BOP branch exists in collecting city, Rs. 1000/- Flat | Yes |
| b) | Outward Bills for Collection (OBC) | 102010301 | 0.25% Minimum Rs. 300/- Maximum Rs.5,000 + Courier Charges Rs.75/- Flat. | Yes No |
| c) | Same day clearing through NIFT | 102010309 | Rs.525/- per collection | Yes |
| d) | Intercity clearing through NIFT | 102010304 | Rs.325/- | Yes |
| e) | Bank Gurantee collection / Handling Charges | 102060402 | 0.1% of the Gurantee amount with minimum of Rs. 1000/- | Yes |
| f) | Collection of instruments through on-line deposited with any Branch. | N/A | Free Note: For instruments sent in intercity/same day clearing, intercity/same day clearing charges will be recovered. | No |
| g) | Direct Cheque Deposit Facility | 102010310 | 0.2 % of transaction amount, Maximum Rs.500/- Note: Charges will be recovered upfront from the customer presenting the cheque for payment in his/her account. | Yes |
| II Purchase of Bills, Cheques etc. | | | | |
| | Documentary Bills other than those Drawn against Letters of Credit and Clean Bills/Trade Cheques | 101011006 | Markup rate 6 Months KIBOR + 5% with a minimum of Rs. 500/- (plus charges as applicable w.r.t. clearing /collection service used) or any other special rate approved by the relevant credit committee. | No Yes |
| III | | | | |
| a) | Instruments cleared/collected within Local Area of NIFT | N/A | Free | No |
| NOTE: | | | | |
| If total annual/annualized volume exceeds Rs.50(M) following slabs shall be applicable: | | | | |
| | Up to Rs.100(M) | | 0.20% Min Rs.35/- | Yes |
| | Above Rs.100(M) up to Rs.500(M) | | 0.15% Min Rs.35/- | Yes |
| | Above Rs.500(M) up to Rs.1000(M) | | 0.10% Min Rs.35/- | Yes |
| | Above Rs.1000(M) | | 0.05% Min Rs.35/- | Yes |
| Imports volume (Local +foreign) to be considered for Imports Exports volume (Local +foreign) to be considered for Exports Note:- LCs for machinery / Project will not qualify for volume criteria and rate may be negotiated & agreed by the customer and Bank. | | | | |
| 1. Postage/Courier Charges are to be recovered on Collection/Realization of each instrument (whether clean or Documentary). However, in case where party has deposited more than one Cheque/instrument on a particular date to be collected/drawn on the same drawee or on the same Branch of the Bank, postage/courier charges are to be recovered once only. 2. Collecting agent's charges, if the collecting bank is other than the bank, will be extra. 3. Telegram/Trunk call charges will be extra, if fate of the instrument is asked by Telephone/Fax | | | | |
| IV | Returning charges in case the instruments are returned unpaid for: Documentary Collections Clean collections (Including LBC/OBC) | 102060802 | Rs.500/- flat per bill Rs.300/- flat per bill | Yes |
| Note: No PST / FED for branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan | | | | |
| V | <u>Mark up shall be applied as under on Bills Purchased/ Negotiated including Documentary Bills other than those drawn under Inland LCs</u> If proceeds are not realized within 12 days from the date of purchase and upon maturity of the Usance period | 102010214 | Ps. 70/1000 per day or Markup as per approval of Sanctioning Authority plus collection/courier charges | No |

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| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
| H- CHARGES FOR ON-LINE BANKING (CASH/CLEARING/TRANSFER) | | | | |
| 1) | Inter city & Intra city For Savings & Current Cash Withdrawal Cash Deposit Cheque Transfer | N/A | Free | No |
| 2) | On-line collection/receipt/ remittance through challans in accounts of Newly established Metropolitan/ Municipal Corporations, Municipal Committees & District Councils | N/A | Free | No |
| 3) | Customers handled under Cash management services | N/A | Free | No |
| 4) | Online Collection of Govt Taxes & Duties (OTC & ADCs) | N/A | Free | No |
| I - STANDING INSTRUCTIONS FEE | | | | |
| 1) | Standing Instructions fee will be recovered in addition to the usual charges on remittances/other services, if any. | 102061068 | Rs. 280/- per transaction (inclusive of FED/PST) Free for Bancassurance Standing Instructions | TAI No |
| 2) | Customers handled under Cash Management Services (Duly approved by the Competent Authority) | N/A | Negotiable | Yes |
| J - SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND IPS | | | | |
| 1) | Sale and Purchase of shares & securities | 102060402 | 0.35% upto Rs. 10,000/- of purchase price or Cost thereof Min. Rs. 40/- 0.20% On amount exceeding Rs.10,000/- Min. Rs.75/- | Yes |
| Note: a) The above charges are in addition to brokerage. b) Commission is not to be recovered on purchase of newly floated securities, where it is payable by the Government/Government Agencies and from the subscribers to new shares floatation. c) When orders for purchase or sale of shares/securities are executed through the bank's other offices, all incidental expenses, such as postage/courier, insurance charges etc., incurred will be recovered in addition to commission/ brokerage charges. | | | | |
| I) | Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal). | 102060402 | 0.25% upto Rs. 10,000/- of the paid-up or face value. Min. Rs. 20/- 0.125% on amount exceeding Rs.10,000/- | Yes |
| II) | Withdrawal fee on Govt. securities. | 102060402 | Rs. 10/- per scrip | |
| Note: Where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities, as shown against item (I) or withdrawal fees, as shown against item (II) and (III) whichever is higher, will be charged, but not both. | | | | |
| III) | Charges for collection of interest/return/dividend. | 102060402 | 0.30% on the amount of interest/ return/ dividend collected/ paid. Min. Rs. 20/- | Yes |
| IV) | Handling Charges for conversion renewal, consolidation or subdivision of Government Securities. | 102060402 | Rs. 20/- per scrip | |
| V) | Public Flotation of Shares | 102060402 | Case to case basis | |
| VI) | Issue of Right Shares | 102060402 | Case to case basis | |
| VII) | IPS Account Service Charges | N/A | Opening of IPS A/c Free Maintenance of IPS A/c Free | No |
| VIII) | Movement of Securities | N/A | Transfer in from Other Banks Free Transfer to Other Banks Free Collection of Coupon from SBP Free | No |
| 2) | Articles in Safe Custody | | | |
| a) | Boxes (Duplicate Keys of other bank branches will be accepted in Boxes) | 102060427 | Rs. 5/- (flat) per 100 cubic inches or any part thereof with a min of Rs. 400/- per Qtr. + FED/PST Branches must ensure to recover/deduct charges along with applicable FED/PST and credit in the GL | Yes |
| b) | Envelopes | 102060427 | Rs. 3/- (flat) per 25 sq. inches or any part thereof with a min of Rs. 400/- per Qtr. + FED/PST Branches must ensure to recover/deduct charges along with applicable FED/PST and credit in the GL | Yes |
| K- LOCKERS Rent/Fee/Key Deposit, etc. for Safe Deposit Lockers (To be recovered in advance) | | | | |
| Annual Rent (Inclusive of FED/PST) | | | | |
| 1 | Small | 102060101 | Rs.5,220/- | TAI |
| | Medium | | Rs.6,960/- | |
| | Large | | Rs.9,000/- | |
| | Extra Large | | Rs.12,400/- | |
| Key Deposit (FED/PST Not Applicable): | | | | |
| 2 | Small | 403011512 | Rs.5,220/- | No |
| | Medium | | Rs.6,960/- | |
| | Large | | Rs.8,120/- | |
| | Extra Large | | Rs.11,310/- | |

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|--|---|-----------|---|--------------------------|
| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
| 3 | Late Payment Fee | 102060102 | Per month charges with grace period of one Month. | Yes |
| | Small | | Rs 250/- | |
| | Medium | | Rs 300/- | |
| | Large | | Rs 350/- | |
| | Extra Large | | Rs 700/- | |
| 4 | Locker Breaking Charges | 102060105 | Actual or Rs. 4,000/- which ever is higher (FED/PST on residual income) | TORI |
| 5 | Customers handled under cash management services (duly approved by the competent authority) | N/A | Rate Negotiable | Yes |

Note: Key deposit to be taken from all account holders of all product types such as BTA, NAAZ Account, BOP KHAAS Account etc.

| L- | MISCELLANEOUS CHARGES | | | |
|---|---|-----------|--|--------------------|
| 1 | a) Reactivation of Dormant Account | N/A | Free | No |
| | b) Retrieval of unclaimed amount from SBP | N/A | Free | No |
| 2 | Duplicate statement of account or as and when demanded by the A/c holder other than Periodical statements dispatched | 102060411 | Rs. 30.17 per statement + Province wise FED/PST | Yes |
| 3 | E-Statement | N/A | Free | No |
| 4 | a) 3rd Party Funds Transfer through PRISM (MT 103) - Bank charges will be deducted and parked at Branch Level. - RTGS SBP share will be transferred to Treasury Operations | 102010111 | SBP charges 9:00 a.m. to 2:00 p.m Rs.200 2:00 p.m. to 3:30 p.m Rs.300 3:30 p.m. to 4:30 p.m Rs.500 + Bank's commission @10% of SBP charges Note: Currently charges are FREE. Will be reinstated as above after notification from SBP. | No Yes |
| | b) 3rd Party Funds Transfer through PRISM (MT-102) - Bank charges will be deducted and parked at Branch Level - RTGS SBP share will be transferred to Treasury Operations | 102010111 | Maximum PKR 50/- per payment instructions (PKR 25/- SBP Charges + PKR 25/- Bank charges) Note: Currently charges are FREE. Will be reinstated as above after notification from SBP. | No Yes |
| | c) Reprocessing of Returned Funds | 102061033 | SBP charges | No |
| 5 | Issuance of SBP/NBP cheques | 102061033 | Rs.500/- per cheque No charges if issued to Banks/DFIs & Corporate Customers | Yes |
| 6 | Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances | 102061033 | Rs.145/- per annum | Yes |
| 7 | 1. Cheques return charges presented in Normal Outward Clearing. US Dollar Clearing (as a collecting Banker) | 102060801 | Free for PKR US \$ 5 per Transactions | No Yes |
| | 2 (i) Cheque return unpaid in outward clearing same day intercity | 102060801 | Rs. 350/- | Yes |
| | (ii) Cheques received in inward clearing and returned unpaid | 102060801 | Rs.550/- including NIFT charges (LCY) US\$ 7, GB.£ 6, Euro€ 6 (FCY) These charges are to be recovered from the drawer (our A/c holder) who has issued the cheque drawn on our bank branch which is returned unpaid due to insufficient funds, where cheque returned on counter no charges will be recovered. | Yes |
| Note: No PST / FED for branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan | | | | |
| 8 | Photo Copy of the Paid Cheque(s) | 102061033 | Upto one year | Rs. 250 per cheque |
| | Above one year upto three years | | Rs. 750/- per cheque | |
| | Above three years | | Rs. 1,500/- per cheque | |
| 9 | Issuance of Balance Confirmation Certificate / Account Maintenance Certificate | 102061033 | Rs. 300/- per Certificate | Yes |
| 10 | Issuance of Certificates "TO WHOM IT MAY CONCERN" (Business Performance Certificate) | 102061033 | Rs. 450/- per certificate | Yes |
| 11 | a) Issuance of Balance Confirmation Certificate to External Auditors | 102061033 | Rs. 300/- per Certificate | Yes |
| | b) Certificate regarding profit & tax deducted during current or other than current financial year | N/A | Free | No |
| 12 | Account closing charges | N/A | Free | No |
| 13 | NIFT charges for Non-MICR coded instrument | 302012106 | Rs.12.50/- | No |
| 14 | Handling Charges for marking of Lien on Govt. securities. | 102060402 | Rs 500/- | Yes |
| 15 | Marking of Lien on securities issued by the Bank for other Banks | 102060402 | Rs 500/- | Yes |

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| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
|-----------|--|-----------|--|--------------------------|
| 16 | Cheque Book issuance Charges - LCY Note: No PST/ FED for branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan | 102060403 | PLS/Finance A/c Rs. 22/- per leaf CD/BBA Rs. 12/- per leaf (Zakat Committees and Zakat Mustehqeen A/Cs are exempted) Note: Facilities under Specialized Products/ Deposit schemes shall be applicable Customized cheques (Negotiable on Case to Case basis) | Yes |
| 17 | Issuance of new Cheque Book in lieu of Lost Cheque Book or Cheque Book Requisition (These charges are in addition to Stop Payment charges -if any) Note: No PST/FED in branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan | 102061004 | Same as Cheque book issuance charges - LCY | Yes |
| 18 | Stop payment of cheque | 102060909 | a) Up to 5 cheques per instruction Rs. 600/- b) More than 5 cheques per instruction Rs. 1,150/- | Yes |
| 19 | Release of Stop Payment of Cheques | N/A | Free Note : If the Cheque(s) for which Stop Payment instruction is being released is among the series of stopped cheques, then remarking Stop Payment for rest of the Cheque (as per system functionality) will be free of cost. | No |
| 20 | Account maintaining charges on CD A/Cs only where the Average Balance is below Rs.10,000/- during a month | 102060410 | i) Rs.50/- (inclusive of FED/PST) per month (except zakat committees, students, mustehqeen-e-zakat, salary A/cs of Govt/Semi Govt employees, Pensioner's account (only for salary/pension purpose) including widows/children of deceased employees eligible for family pension/benevolent fund grant etc. ii) All CD accounts opened by the TDR holders, exclusively for the purpose of crediting half year return, account opened for for the purpose of availing BOP consumer Finance are exempted. iii) BBA, Assan Accounts, Assan Remittance Accounts and Assan Digital Accounts are also exempted. iv) No charges shall be levied on dormant/ unclaimed accounts. v) Exempted for specific Government Schemes | TAI |
| 21 | Breach of deposit/withdrawal limits in BBA | 102060410 | Rs.50/- (inclusive of FED/PST) per month | TAI |
| 22 | Collection of charges on behalf of the Govt. received through challan | 102061033 | To be negotiated with customer on case to case basis as per signed SLAs/Cash Management Services/Collection arrangement. | Yes |
| 23 | Salary Handling charges | 102060407 | Rs.25/- should be recovered from the employer's a/c. (Govt/semi Govt employee's are exempted) However, UC/CDR issuance charges shall apply in case of private, in addition to Salary Handling Charges, in all cases where mode of disbursement is UC/CDR which will be recovered from employer's account or as per arrangement. In case of Govt, it is exempted. | Yes |
| | Note: customers handled under cash management services (duly approved by the competent authority) | | Negotiable | Yes |
| 24 | Cash withdrawal through Biometric Verification | 102010514 | Rs.250/- per transaction | Yes |
| 25 | Payment of Prize Money of National Prize Bonds (NPBs) | 102061033 | Cash-In-Transit (CIT) Charges At actual plus Rs.100/- CIT Charges:- Claim(s) by Single customer Full charges, as per actual Claims by Multiple customers Respective share (actual CIT charges to be divided among number of claimants) | TORI |
| 26 | Emigrant/Overseas Employment Certificate | | | |
| i) | Fee for Emigrant/Overseas Employment Certificate (Under the Emigration Rules, 1979-Certificate Type, Form 7 & 9) Issuance/Duplicate | N/A | Free | No |
| ii) | Encashment/ Refund of Emigrant Fee: i) Encashment to Promoter in BOP account only. (Note: Only issuing branch is eligible to encash Certificate in the promoter's account being maintained with BOP for the purpose.) ii) Refund, through transfer to Emigrant's BOP account/Issuance of UC to "Walk-in" Emigrant. (Note: Only issuing branch is eligible to refund the emigration fee) | N/A | i) Free ii) Free | No |
| 27 | Over-the-Counter IBFT Services for BOP Account Holders | 102060779 | Transfer Amount Upto PKR 25,000/month Amount exceeding PKR 25,000 for the month Fee Free 0.1 % of transaction amount or Rs. 200 whichever is lower (inclusive of FED/PST) | TAI |

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| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
|--|--|-----------|--|--------------------------|
| M- | ALTERNATE DISTRIBUTION CHANNELS (ADC) SERVICE CHARGES FOR ATM/DEBIT MASTERCARD | | | |
| 1 | Classic Debit Master Card | 102060713 | Issuance & Renewal/Replacement PKR 2,000 per annum Supplementary @ PKR 1,100 per annum | Yes |
| | Gold Debit Master Card | 102060714 | Issuance & Renewal/Replacement PKR 2,800 per annum Supplementary @ PKR 1,300 per annum | Yes |
| | Platinum Debit Master Card | 102060715 | Issuance & Renewal/Replacement PKR 3,800 per annum Supplementary @ PKR 2,200 per annum | Yes |
| | KHAAS Platinum Debit Master Card (for Non-Priority customers only) Issuance & renewal is free for priority customers. Charges will be applied if customer marked as Ex-priority. | 102060726 | Issuance, Annual/Renewal/Replacement PKR 4,400 per annum Supplementary @ PKR 2,800 per annum | Yes |
| | World Debit Master Card | 102060776 | Issuance, Annual/Renewal/Replacement: *For KHAAS/ Priority Current Account PKR 5,500 per annum *For KHAAS/ Priority Saving Account PKR 8,500 per annum For all Other customers PKR. 15,000 per Annum Supplementary: *For KHAAS/ Priority Current Account PKR 3,300 per annum *For KHAAS/ Priority Saving Account PKR 5,000 per annum For all Other customers PKR. 9,000 per Annum <i>*Subsidized rates will apply in case the customer profile is marked as a priority otherwise standard rates will be applied.</i> | Yes |
| 2 | PayPak Debit Card | 102060724 | PKR 1,500 per annum for Issuance/Renewal/Replacement | Yes |
| 3 | Lahore Qalandars Debit Card | 102060744 | Issuance/Renewal/Replacement PKR 2,500/- per annum Supplementary @ PKR 1,300 per annum | Yes |
| 4 | BOP Naaz Debit Card | 102060750 | Issuance/Renewal/Replacement PKR 2,200/- per annum Supplementary @ PKR 1,100 per annum | Yes |
| 5 | Freelancer Debit Card (PSEB) | 102060714 | Issuance/Renewal/Replacement PKR 2,200/- per annum Supplementary @ PKR 1,100 per annum | Yes |
| 6 | FCY Debit Card | 102060778 | Issuance/Renewal/Replacement USD 10/- per annum | Yes |
| 7 | Arbitration Charges / False Chargeback (Local and International) | 102061033 | USD 550 or equivalent per case | Yes |
| 8 | International Cash Withdrawal at MasterCard ATMs | 102060706 | 4% of the transaction amount | Yes |
| 9 | Cash Withdrawal at BOP ATM | N/A | Free | No |
| 10 | Cash Withdrawal at 1Link Non-BOP ATM | 407130610 | PKR 23.44 per Transaction (Inclusive of FED/Provincial Sales Tax) | TAI |
| 11 | Receipt on ATM Cash Withdrawal/Balance Inquiry | 407130610 | Rs. 3.13 per transaction (Inclusive of FED/Provincial Sales Tax) | TAI |
| 12 | International Balance Inquiry at MasterCard ATMs | 102060703 | PKR 300 per inquiry | Yes |
| 13 | Balance Inquiry at 1 LINK Non-BOP ATMs | 102060705 | PKR 3.13 per inquiry (Inclusive of FED/Provincial Sales Tax) | TAI |
| 14 | Mini Statement on BOP ATMs | N/A | Free | NO |
| 15 | Direct Shopping at POS | 102060716 | Free for local transaction 4% of the Transaction Amount for International Purchases | Yes |
| 16 | E-Commerce Transaction | 102060716 | Free for local purchases 4% of transaction amount for International Purchases | Yes |
| 17 | * SMS Banking Service Charges | 102061002 | PKR 175/- + tax per month Free For BOP YES Business Account | Yes |
| | SMS Service Charges for intimating customers fate of instruments sent in Outward Clearing | 302012607 | Free | No |
| * SMS alerts for all international and domestic digital transactions (such as ATM, POS and Internet/Mobile banking transactions, etc.) are free of cost. SMS Banking Service Charges cover the fees for push/pull SMS alerts services, through which customers can receive branch transaction alerts and access to Balance Inquiry and Card Management, etc. via SMS." | | | | |
| 18 | IBFT through ATM | 102060708 | Transfer Amount Upto PKR 25,000/month Amount exceeding PKR 25,000 for the month Fee Free 0.1 % of transaction amount or Rs. 200 whichever is lower (inclusive of FED/PST) | TAI |
| 19 | International ATM Withdrawals through BOP ATMs | 102060706 | Rs. 650/- plus FED per transaction | Yes |
| 20 | BOP Biometric Verification through ATM | 102060727 | PKR 15/- plus FED per transaction | Yes |
| 21 | WhatsApp Account Services | N/A | Free | No |

Note :

1Link Charges (where applicable) are subject to revision as per 1Link -SOC.

Customers handled under Cash Management Services (Approved by the Competent Authority) Negotiable

| SOBC Effective from 01.07.2024 to 31.12.2024 | | | | |
|--|--|-----------|---|--------------------------|
| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
| N- DIGITAL BANKING CHARGES | | | | |
| 1 | Internet /Mobile Banking Service Charges | 102061059 | Initial Registration fee (including 1st year subscription) Free Annual Subscription (subsequent renewal) Free | No |
| 2 | Internet /Mobile Banking - IBFT | 102061062 | Transfer Amount Upto PKR 25,000/month Free Amount exceeding PKR 25,000 for the month 0.1 % of transaction amount or Rs. 200 whichever is lower (inclusive of FED/PST) | TAI |
| N1 BOP MasterCard Payment Gateway Services -Merchant Acquiring Business | | | | |
| 1 | BOP POS - Merchant Discount Rate | 102060754 | Up to 2.5% of Transaction Value + FED/ PST | Yes |
| 2 | BOP MasterCard Payment Gateway Services - One Time Setup Fee (at the time of on-Boarding) | 102060753 | Up to Rs. 50,000 per merchant ID + FED/PST | Yes |
| 3 | BOP MasterCard Payment Gateway Services - Monthly Fee | 102060753 | Up to Rs 5,400/- per month per merchant ID + FED /PST | Yes |
| 4 | BOP MasterCard Payment Gateway Services Per Transaction Charges | 102060753 | Up to Rs 25/- per successful transaction + FED /PST | Yes |
| 5 | BOP MasterCard Payment Gateway Services Per Transaction Charges for real time transaction Monitoring (Applicable to E Gate only) | 102060753 | Up to Rs. 5/- for selected high-risk merchants only (Risk level to be determined by BOP at the time of onboarding and/or at any time while merchant relationship is active + FED/ PST | Yes |
| 6 | BOP MasterCard Payment Gateway Services Merchant Discount Rate (MDR) | 102060754 | Up to 3.5% of Transaction Value + FED /PST | Yes |
| 7 | BOP POS BNPL - Buy Now Pay Later Merchant Discount Rate (MDR) | 102060754 | Up to 15.35% of Transaction Value + FED / PST | Yes |

Note:

Merchant Discount rate and/or other charges may be revised for the merchants with exceptional business provisions subject to the management approval.

| N2 RAAST Services: | | | | |
|--|--|-----------|---|-----|
| 1 | RAAST ID Registration | N/A | Free | No |
| 2 | Interbank Fund Transfer via RAAST ID | N/A | Free | No |
| 0- CHARGES FOR BOP MASTER CREDIT CARD | | | | |
| 1 | Annual Fee (Basic) | 102060746 | Mastercard World: Rs. 20,000/- Mastercard Platinum: Rs. 10,000/- Mastercard Gold: Rs. 4,000/- Lahore Qalandar Business Credit Card: Rs. 4,000/- Lahore Qalandar Executive Business Credit Card: Rs. 10,000/- Mastercard Business Credit Card: Rs 4,000/- Mastercard Executive Business Credit Card: Rs 10,000/- | Yes |
| 2 | Annual Fee (Supplementary) | 102060746 | Mastercard World: Rs. 10,000 /- Mastercard Platinum: Rs. 5,000/- Mastercard Gold: Rs. 2,000 /- Lahore Qalandar Business Credit Card: Rs. 2,000/- Lahore Qalandar Executive Business Credit Card: Rs. 5,000/- Mastercard Business Credit Card: Rs 2,000/- Mastercard Executive Business Credit Card: Rs 5,000/- | Yes |
| 3 | APR (Annualized Percentage Rate) | 101012102 | 3.75% per month (45% Annual Percentage Rate) on Cash Advance 3.75% per month (45% Annual Percentage Rate) on Retail Transactions 2.08% per month (25% Annual Percentage Rate) on BTF Transactions | Yes |
| 4 | Cash Advance Fee | 102060730 | 3% of transaction amount or Rs 1,000/- (whichever is higher) | Yes |
| 5 | Late payment fee | 102060736 | Rs. 1,500/- | Yes |
| 6 | Over Limit Fee | 102060738 | Rs. 1,500/- | Yes |
| 7 | Return Cheque | 102060806 | Rs. 1,000/- | Yes |
| 8 | Card Upgrade Fee / Downgrade Fee | 102060728 | Rs. 1,000/- | Yes |
| 9 | Card Replacement Fee | 102060728 | Rs. 1,000/- | Yes |
| 10 | Utility Bill Payment Fee | 102010459 | Upto Rs. 100/- per transaction | Yes |
| 11 | 0% APR BT Processing Fee | 102060740 | 3-months: 3.5% 6-months: 7.00% 12-months: 14.00% | Yes |
| 12 | BTF On Installment Plans – Flat Service Fees | 102060740 | Upto 4% per month | Yes |
| | BTF On Installment Plans APR | 101012102 | 3-months: 26.80% 6-months: 30.23% 12-months: 31.72% 18-months: 31.76% 24-months: 31.46% 36-months: 30.59% 48-months: 29.70% 60-months: 28.88% | |
| | Retail Transactions Installment Plan – Flat Service Fees | 102060740 | Upto 4% per month | |

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| 13 | Retail Transactions Installment Plan APR | 101012102 | 3-months: 31.23% 6-months: 35.15% 12-months: 36.74% 18-months: 36.68% 24-months: 36.22% 36-months: 35.07% | Yes |
| 14 | PO/IBFT/Alliances Installment Plan – Flat Service Fees | 102060740 | Upto 4% per month | Yes |
| | PO/IBFT/Alliances Installment Plan APR | 101012102 | 3-months: 35.65% 6-months: 40.05% 12-months: 41.70% 18-months: 41.50% 24-months: 40.88% 36-months: 39.43% 48-months: 38.05% 60-months: 36.82% | Yes |
| 15 | Flexible Installment Plan Processing Fee | 102060740 | Retail: Rs. 1,000/- (Flat) Alliances: 1.5% or Rs. 500 (Whichever is higher) Online Installment Plans: 1.5% or Rs. 500 (Whichever is higher) | Yes |
| 16 | Flexible Installment Plan pre-payment Charges | 102060741 | 5% on Balance Amount or Rs 1,000/- whichever is higher | Yes |
| 17 | Foreign Transactions | 102060734 | Upto 5% over prevailing market rate or as per SBP directives. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with MasterCard. | Yes |
| 18 | MasterCard Arbitration Charges for disputed transactions | N/A | USD 500/- | Yes |
| 19 | Credit Cover Shield Premium | 407130763 | Upto 0.65% of outstanding amount | Yes |
| 20 | SMS & E-Alert Charges | 102061120 | Rs. 100/- per month | Yes |
| 21 | Litigation Charges | N/A | At Actual | No |
| 22 | Universal Cheque Issuance Charges | N/A | Rs. 500/- per request | Yes |
| 23 | Direct Debit Rejection Fee | 102060806 | Rs. 1,000/- | Yes |
| 24 | Lounge Access | N/A | MasterCard Airport Pass: - Free For Platinum & World Cardholders (As per MasterCard Fee Guide) -USD \$ 32.00 per Guest Visit (As per MasterCard Fee Guide) | Yes |
| 25 | Gym Visit Fee (Where visits exceed allotment or spend criteria is not met) | 102060729 | Rs. 1,500/- per visit | Yes |
| 26 | Other Credit Card Bill Payment via BOP Credit Card | N/A | 2% of Transaction Amount | Yes |
| 27 | Golf Visit Fee (Where visits exceed allotment or spend criteria is not met) | N/A | Rs. 2,900/ + FED/PST (or as per actual charges charged by merchant) | Yes |
| 28 | Cash on Call Processing Fee | 102060740 | 750 or 1.5% of transaction amount whichever is higher. Annual Charges: 38% annually | Yes |
| O1 | BOP Corporate Credit Card | | | |
| 1 | Annual Fee | 102060758 | Rs. 20,000/- | Yes |
| 2 | APR (Annualized Percentage Rate) | 101012106 | Upto 3.75% per month (45% per annum) of the outstanding amount. | Yes |
| 3 | Late Payment Fee | 102060772 | Rs 1,500/- | Yes |
| 4 | Card Replacement Fee | 102060761 | Rs 1,000/- | Yes |
| 5 | Cheque Return Charges | 102060764 | Rs 1,000/- | Yes |
| 6 | Direct Debit Rejection Fee | 102060774 | Rs 1,000/- | Yes |
| 7 | Foreign Transaction Charges | 102060766 | Upto 5% over prevailing market rate | Yes |
| 8 | Arbitration Charges | 102060774 | USD 500/- | Yes |
| 9 | SMS Alerts Fee | 102060773 | Rs 100/- per month | Yes |
| 10 | Credit Limit Enhancement Fee | 102060774 | Rs 1,000/- | Yes |

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|---|--|-------------------------------------|--|---|
| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
| P- BANK CHARGES FOR GOVERNMENT BUSINESS | | | | |
| IMPORTS | | | | |
| Letter of credit | | | | |
| 1 | i) up to Rs. 1.000M | 102010204 | @1/8% per quarter or part thereof | Yes |
| | ii) Exceeding Rs. 1.000M | 102010204 | @1/16% per quarter or part thereof | yes |
| | iii) Non-reimbursable LC under Barter/Aid/ Loans | 102010204 | 3/8% of LC In addition to above, branches will recover the actual cable/ SWIFT charges where LCs are desired to be established through cable and confirmation charges of foreign bank if foreign bank's confirmation is also to be added on openers request. | yes |
| Note: The above concessionary rates/Charges will apply only to those letters of Credit which cover imports by the Government routed through SBP. In case L/C is received directly from the importing agency, normal charges are to be recovered. | | | | |
| 2 | Collection (including all types of Clearing lodgement and cheque return (inward and outward)) made on Government Accounts including Market Committees etc. | N/A | No charges to be recovered including returning charges. | No |
| 3 | Miscellaneous Charges -Government Accounts -Duplicate Statement of Accounts as and When demanded by the A/c Holder other than periodic statements dispatched - Issuance of Balance Confirmation Certificate/Account Maintenance Certificate -Issuance of Balance Confirmation Certificate to External Auditors -Account maintaining charges on CD A/Cs only where the Average Balance is below Rs.10,000/- during a month | N/A | Free | No |
| Q- GUARANTEES | | | | |
| 1 | Bid Bond Guarantee | 102010203 | * 0.50% Per Qtr. Min. Rs. 2400/- | Yes |
| | Performance Bond | 102010203 | * 0.50% Per Qtr. Min. Rs. 2400/- | |
| | Mobilization Advance | 102010203 | 0.50% Per Qtr. Min. Rs. 2400/- | |
| | Collector of Customs | 102010203 | 0.50% Per Qtr. Min. Rs. 2400/- | |
| | Financial Guarantee | 102010203 | 0.75% Per Qtr. Min. Rs. 2400/- | |
| | Other Guarantee | 102010203 | 0.50% Per Qtr. Min. Rs. 2400/- | |
| | Issuance of Duplicate Bank Guarantee subject to Management approval | | PKR 5,000 Per Transaction | |
| 2 | Shipping Guarantee | 102010205 | Rs 1,800/- (Flat) against 100 to 110% cash margin | |
| *For back to back guarantees, to be decided by FID on case to case basis. | | | | |
| 3 | a) Guarantee against 100 % cash margin or lien on PKR return free BOP deposit b) Guarantee against lien on PKR Profit Bearing BOP Deposit/All types of BOP FC Deposits | 102010203 | a) Rs.1,000/- Flat b) Commission rate as per I) above or Rs.10,000/- per quarter whichever is low | Yes |
| 4 | Back to back Guarantee including counter Guarantee | 102010203 | To be decided by FID on case to case basis. | Yes |
| 5 | Service Charges for handling claims lodged by beneficiary. a) Guarantee on customer request in Pakistan b) Guarantee issued by Banks abroad at our request c) For back to back guarantees | 102060402 102060402 102060402 | Rs.1,800/- Flat To be negotiated by respective business and FID on case to case basis To be decided by FID on case to case basis. | Yes |
| 6 | Amendment in Guarantee (other than increase in amount or extension of period) | 102010203 | Rs.1,000/- Flat For Back to Back guarantee to be decided by FID on case to case | Yes |
| 7 | Charges for the vetting of Bank Guarantees from Lawyer on Bank's panel | 102010203 | Rs-3,000/- Per guarantee text NO Charges for FID Guarantees | Yes |
| R- ADVANCES | | | | |
| R1 General | | | | |
| 1 | Fee and charges in respect of Project Financing in addition to mark-up/return on investment. | 102060501 | 1) Application/Evaluation/ Appraisal Fee Negotiable on case to case basis. To be recovered as per terms and conditions negotiated with the customer. 2) Commitment Fee 1.0% of the undisbursed amount at the end of availability period. 3) Legal Documentation Fee At actual 4) Project Monitoring Fee As negotiated with the customer 5) Trusteeship Fee As negotiated with the customer | 1) Yes 2) Yes 3) No 4) Yes 5) Yes |
| Charges 1-5 may be waived/negotiated with the approval from the relevant approving authority/committee. | | | | |

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|--|--|--|---|---------------------------|
| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
| 2-A | PROCESSING FEE FOR ALL TYPES OF CREDIT LINES ON FRESH, RENEWAL AND SUBSEQUENT ENHANCEMENT AND INTERIM REVIEWS (if involve any increase) | | | |
| 1 | upto Rs. 0.100(M) | | As per approval, minimum Rs.1,000/- | |
| 2 | Over Rs.0.100(M) To Rs.2(M) | | As per approval, minimum Rs.5,000/- | |
| 3 | Over Rs.2(M) to Rs.5(M) | | As per approval, minimum Rs.10,000/- | |
| 4 | Over Rs.5(M) to Rs.10(M) | | As per approval, minimum Rs.20,000/- | |
| 5 | Over Rs. 10(M) to Rs.50(M) | 102060501 | As per approval, minimum Rs. 30,000/- | Yes |
| 6 | Over Rs. 50(M) | | As per approval | |
| 7 | Finance 100% secured by Deposit with BOP | | As per approval | |
| 8 | One time accommodation | | Min Rs.1,000 or As per approval | |
| 9 | Excess Over Limit | | 0.10% of EOL amount Min. Rs. 500/- | |
| | Note: | | | |
| 2-B | TRANSFER OF LOAN ACCOUNT FROM ONE BRANCH TO OTHER (BOP) BRANCH. | N/A | Free | No |
| 3 | Charges of CIB report | 407130603 | Rs.60/- per report/borrower | No |
| 4 | MISC. CHARGES | | | |
| a) | NOC issuance on the request of customers/clients for creating additional/pari-passu charge /second charge on their fixed assets for acquiring further project finance from other Banks/ Financial Institutions. | 102061033 | On case to case basis as per agreement with the party Min upto Rs. 10,000/- | Yes |
| b) | All Other NOCs | N/A | Free | No |
| c) | Restructuring and re-scheduling Fee 1) Serviceable limits up to Rs.50M 2)Serviceable limits above Rs.50M | 102060501 | 1) 0.10% of restructured amount, minimum Rs. 10,000/- 2) 0.10% of restructured amount, minimum Rs. 50,000/- <i>Note: Restructuring and Rescheduling Fees are exempted in SAMD Non Performing Loan cases</i> | Yes |
| d) | Commitment Fee (for term loans other than Consortium / project lending) | 102060501 | 0.50% p.a. to be recovered on actual no. of days from 30 days after issuance of DAC till availment or end of availment or end of availability period (whichever comes earlier) for the undisbursed amount. | Yes |
| e) | TASDEEQ charges | 102061127 | Rs 150/- (inclusive of FED/PST) | TAI |
| | Note: Misc. charges may be waived /negotiated with approval from relevant committee/authority. | | | |
| 5 | For Finance against pledge/ hypothecation the various charges may be levied as follows:- | | | |
| a) | Godown Rent | 102060103 | Actual | No |
| b) | Godown Staff salaries. Salaries of Godown Keepers/ Chowkidar. | N/A | Actual | No |
| c) | For each delivery Order issued Charges against per FIM/Pledge | 102061033 | Rs.125/- per delivery order or as per Facility Offer Letter (FOL) | Yes |
| d) | Stock Inspection Charges (Hypothecation /Pledge) | 102061001 for booking charges at i)a. only | i) Stock inspection (Pledge) by Bank staff a. Inspection Charges PKR 2,500/- per site inclusive of FED/PST b. Travelling Expenses At Actual (to be credited to staff's account) ii) Stock inspection (Hypothecation or Pledge) by outside surveyors a. Inspection Charges At Actual (to be credited to vendor's account) b. Travelling Expenses At Actual (if Bank Staff visited along with surveyor) (to be credited to staff's account and vendor account) | TAI No No No |
| e) | Muqaddum Charges | N/A | At Actual | No |
| 1 | Deferral/Interim Review (if do not involve any enhancements) charges on Finance | 102060501 | Free or as per approval | No |
| 2 | Delivery Charges If Godown Keeper is not posted, conveyance charges will be recovered. | 102061033 | Actual | No |
| 3 | Other Incidental Expenses Insurance Premium, Legal Charges | 102060404 | Actual/arranged and paid by the customer | No |
| | Note: While recovering the miscellaneous charges like Godown rent, Godown staff salary, inspection charges etc. the amount recovered from the borrowers shall not exceed the total rent of the Godown, salary of the Godown staff etc. In other words miscellaneous charges should be levied as per actuals and should not become a source of profit to the bank. | | | |
| R2 | Agri Financing | | | |
| The below are standard charges which may be customized/increased/decreased based on individual approval of a loan or terms of MOU/arrangement agreed with particular organization on case to case basis. | | | | |
| 1 | BOP Tractor & Agri Implements/Machinery Leasing | | | |
| | Processing Fee - Non Refundable (includes Provincial Sales Tax/FED) The Bank shall not charge separately for ECIB, NADRA Verisys and Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps. | 102060565 | Rs. 5,000 per tractor For women: Rs. 3,000 per tractor | TAI |
| | Valuation, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property, mortgage, charge creation and redemption | 102060565 | At Actual | No |
| | Registration/ Transfer Charges | 407131297 | At Actual (To be recovered upfront) | No |

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| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
| | Late Payment Charges | 102061030 | Re. 1/- per thousand per day of each rental for overdue days | Yes |
| | Income estimation charges | 102060565 | At Actual | No |
| | Repossession Charges | 407130625 | Repossession charges will be recovered on actual basis | No |
| | Early Termination/Partial adjustment | 102061007 | 3 % of Principal Payment | Yes |
| | Warehouse Charges for repossessed tractors | 407130634 | Rs.1,000/- per day per tractor or actual , whichever is lower | No |
| | Insurance & Tracker Cost | 407130625 | Actual, to be paid by lessee | No |
| 2 | AGRI VEHICLE LEASE | | | |
| | Processing Fee - Non Refundable (includes Provincial Sales Tax/FED) Inclusive of revenue stamp, Govt. Duties/ Fee, ECIB Charges, Nadra Verisys etc. | 102060565 | Rs. 5,000 per vehicle For Women: Rs. 3,000 per vehicle | TAI |
| | Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property, mortgage, charge creation and redemption | 102060565 | At Actual | No |
| | Evaluation/Registration/Legal Charges | 407130633/407131297 | At Actual | No |
| | Late Payment Penalties | 102061030 | Re. 1/1000 per day of monthly rental from due date till actual | Yes |
| | Fitness Certificate and route permit certificate, wherever applicable | N/A | The lessee shall be responsible to arrange fitness and route permit certificate and pay all related charges. | No |
| | Early termination Charges | 102061007 | 5% on the outstanding principle amount net of LKM | Yes |
| | Balloon payment charges | 102061007 | 3% of amount adjusted against principal amount | Yes |
| | Income estimation charges | 102060565 | At Actual | No |
| | Repossession Charges | 407130625 | Upto Rs.100,000/- as repossession charges or actual, whichever is lower | No |
| | Warehouse Charges for repossessed Agri Vehicles | 407130634 | Rs.1,000/- per day per vehicle or at actual , whichever is lower | No |
| | Insurance & Tracker Cost | 407130625 | At Actual, to be paid by lessee | No |
| 3 | AGRI RUNNING FINANCE | | | |
| | Processing Fee/ Renewal/ Enhancement Fee Non Refundable (includes Provincial Sales Tax/FED) The Bank shall not charge separately for ECIB, NADRA Verisys and cost of charge Documents i.e. Government Duties/Fee/Revenue Stamps. | 102060501 | Financing Limit upto Rs.5 M = Rs. 5,000 Financing Limit above Rs.5 M upto Rs.10 M = Rs. 10,000 Financing Limit above Rs. 10 M = Rs.20,000 For women: Financing Limit upto Rs.5 M = Rs. 3,000 Financing Limit above Rs.5 M upto Rs.10 M = Rs. 5,000 Financing Limit above Rs. 10 M = Rs.10,000 | TAI |
| | Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property, mortgage, charge creation and redemption | N/A | At Actual | No |
| | Late/ Non Payment Penalties (includes Provincial Sales Tax/FED) | 102061032 | Re. 1/- per thousand per day of each due amount for overdue days from due date till recovery date | TAI |
| | Income Estimation Charges | N/A | At Actual | No |
| | Asset/ Crop Insurance | N/A | At Actual | No |
| 4 | AGRI TERM LOANS | | | |
| | Processing Fee (Non Refundable) Including FED The Bank shall not charge separately for ECIB, NADRA Verisys and cost of charge Documents i.e. Government Duties/Fee/Revenue Stamps. | 102060565 | Financing Limit upto Rs.5 M = Rs. 5,000 Financing Limit above Rs.5 M upto Rs.10 M = Rs. 10,000 Financing Limit above Rs. 10 M = Rs.20,000 For Women: Financing Limit upto Rs.5 M = Rs. 3,000 Financing Limit above Rs.5 M upto Rs.10 M = Rs. 5,000 Financing Limit above Rs. 10 M = Rs.10,000 | TAI |
| | Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property, mortgage, charge creation and redemption | 102060565 | At Actual | No |
| | Late / Non-Payment Penalties (including FED/PST) | 102061032 | Re. 1/- per thousand per day of installment amount from due date till actual payment | TAI |
| | Pre Payment (Partial or Full Adjustment) | 102061007 | 3% of Principal Amount | Yes |
| | Asset Insurance Cost | 407130625 | At Actual | No |
| | Income Estimation Charges | N/A | At Actual | No |
| 5 | NON FARM FINANCING | | | |
| | Processing Fee/ Renewal/ Enhancement Fee-Non Refundable (includes Provincial Sales Tax/FED) The Bank shall not charge separately for ECIB, NADRA Verisys and cost of charge Documents i.e. Government Duties/Fee/Revenue Stamps. | 102066019 | Financing Limit upto Rs.5 M = Rs. 5,000 Financing Limit above Rs.5 M upto Rs.10 M = Rs. 10,000 Financing Limit above Rs. 10 M = Rs.20,000 For Women: Financing Limit upto Rs.5 M = Rs. 3,000 Financing Limit above Rs.5 M upto Rs.10 M = Rs. 5,000 Financing Limit above Rs. 10 M = Rs.10,000 | TAI |
| | Valuation, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property, mortgage, charge creation and redemption | 102066019 | At Actual | No |
| | Late / Non-Payment Penalties (includes Provincial Sales Tax/FED) | 102061157 | Re. 1/- per thousand per day of installment amount from due date till actual payment (first 30 days grace period can be given by Head ACD) | Yes |
| | Income Estimation Charges | N/A | At Actual | No |
| | Insurance | 407131386 | At Actual | No |

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| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
| 6 | MARKUP SUBSIDY & RISK SHARING SCHEME FOR FARM MECHANIZATION (MSRSSFM) | | | |
| | Processing Fee (includes FED) Inclusive of documentation Charges, revenue stamp, Govt. duties & fee, ECIB & Nadra Verisys charges etc. | FMC1: 102066019 FMC2 :102066020 | Financing Limit upto Rs.5 M = Rs. 5,000 Financing Limit above Rs.5 M upto Rs.15 M = Rs. 15,000 Financing Limit above Rs. 15 M = Rs.20,000 | TAI |
| | Evaluation/ Legal Charges | FMC1: 407131384 FMC2 : 407131385 | At Actual | No |
| | Registration/ Transfer Charges | FMC1: 407131390 FMC2 : 407131391 | At Actual (To be recovered upfront) | No |
| | Income estimation charges | FMC1: 102061161 FMC2 : 102061162 | At Actual | No |
| | Repossession Charges | FMC1: 407131392 FMC2 : 407131393 | Repossession charges will be recovered on actual basis | No |
| | Warehouse Charges for repossessed tractor/machinery | FMC1: 407131394 FMC2 : 407131395 | Rs.1,000/- per day per tractor/machinery or actual, whichever is higher. | No |
| | Insurance & Tracker (where applicable) Cost | FMC1: 407131386 FMC2 : 407131387 | Actual, to be paid by lessee | No |
| | Early Termination/Partial adjustments/ Balloon | N/A | Free | No |
| | Late payment charges | FMC1: 102061157 FMC2 : 102061158 | Re.1/- per thousand per day of each principal installment for overdue days | Yes |
| R3 | CONSUMER / SME FINANCING | | | |
| 1 | SONEY PE SUHAGA (Financing Against Gold/Gold Ornaments) | | | |
| | Processing Charges | 102060501 | 0.50% of loan amount or minimum Rs. 2,500/- (whichever is higher). Maximum Rs. 15,000/- | yes |
| | Valuation charges by Gold smith | N/A | Actual as per Shroff | No |
| | Documentation charges | N/A | At Actual | No |
| | Insurance charges | N/A | At Actual | No |
| | Early Settlement Charges (in case of Term / Demand Finance) | N/A | Allowed without penalty | No |
| | Facility Renewal Processing charges | 102060501 | Rs. 1,500/- (May be waived by the Business Head) | Yes |
| | ECIB Charges | 407130603 | Rs. 60/- per eCIB report | No |
| | Late Payment Charges | 101011808 | @ 2 % p.a. in addition to the mark-up rate | Yes |
| The below are standard charges which may be customized/increased/decreased based on individual approval of a loan or terms of MOU/arrangement agreed with particular organization on case to case basis. | | | | |
| 2 | PERSONAL LOANS | | | |
| | Processing Fee including upfront FED/PST for Fresh Facility (Non Refundable) The Bank shall not charge separately for ECIB, NADRA Verisys and Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps | 102060512 | Salaried Individuals = PKR. 2,500/- SEB/ SEP = PKR. 5,000/ SEB/ SEP (Women): = Rs. 4,000/- | TAI |
| | Renewal Charges (for Quick Cash)/ Emergency Limit approval including FED /PST The Bank shall not charge separately for ECIB, NADRA Verisys and Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps | 102060512 | Rs. 2,000/- | TAI |
| | Pre-Mature Termination Charges | 102061020 | Salaried Individuals: NIL SEB/SEP: 5% of outstanding principal | No Yes |
| | Late / Non-Payment Penalty | 102061017 | Re.1/- per thousand per day per installment, for overdue days | Yes |
| | Verification Charges Upfront | 102060517 | At Actual, Offset against processing fee | No |
| | Income Estimation Charges (if any) | N/A | At Actuals, to be borne by the customer | No |
| | Balloon / partial payment | 102061020 | Salaried Individuals – NIL SEB/ SEP – PKR. 10,000/- or 1% of partial payment amount, whichever is higher. | No Yes |
| | Legal Charges if any | 407131299 | At Actual | No |
| | Service Charge on emergency limit including FED/PST | 102060512 | 3% of every draw down / loan amount | TAI |
| 3 | SMART ADVANCE CASH | | | |
| | Processing fee inclusive of NADRA charges, ECIB/ Data check charges etc. (Non refundable) The Bank will not charge separately for ECIB, NADRA Verisys and Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps | 102060524 | 3% of Amount Availed OR Rs. 100/- whichever is higher | TAI |
| | Late Payment Charges (5 days grace period allowed after completion of 30 days tenure) | 102060524 | 3% of Loan Availed or Rs. 100/- whichever is higher on Monthly Basis | Yes |

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| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
| 4 | CONSUMER AUTO LEASE (CarGar) | | | |
| | Processing fee (Non Refundable) including FED / PST. The Bank will not charge separately for ECIB, NADRA Verisys and Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps | 102060513 | For Men: Rs. 6,000/- per case For Women: Rs. 4,000/- per case For Men & Women: Rs. 1,500/- for Motorcycles | TAI |
| | Income Estimation Charges | N/A | At Actual | No |
| | Registration charges | 407131299 | At Actual | No |
| | Repossession charges | 407131299 | At Actual upto maximum of Rs.100,000/-, whichever is lower | No |
| | Early Termination / Pre Payment charges | 102061022 | 5% of Principal outstanding against lease/loan account. | Yes |
| | Late / Non-Payment Penalty | 102061013 | Re. 1/- per thousand per day of installment amount from due date till actual payment | Yes |
| | Balloon Payment | 102061022 | 5% of Principal adjusted against lease/loan account. | Yes |
| | Vehicle Insurance & Tracker Cost | 407131285 | At Actual - as charged by Insurance Company | No |
| | Survey charges for repossessed vehicle | N/A | At Actual | No |
| | Warehouse charges for repossessed vehicle | 407131299 | At Actual (Max. Rs. 500/- per day) | No |
| | Evaluation charges of pre owned / used vehicles | N/A | At Actual | No |
| | Legal Charges | 407131299 | At Actual | No |
| 5 | BOP HUMRAHI | | | |
| | Processing Fee (Non Refundable) Including FED/PST The Bank shall not charge separately for ECIB, NADRA Verisys and cost of charge Documents i.e. Government Duties/Fee/Revenue Stamps | 102060511 | Rs. 5,000/- per case | TAI |
| | Income Estimation Charges | N/A | At Actual | No |
| | Registration charges | 403011622 | Rs. 3,800/- | Yes |
| | Repossession charges | 403011622 | At Actual upto maximum of Rs.25,000/-, whichever is lower | No |
| | Prepayment Penalty | N/A | There is no prepayment penalty | No |
| | Late / Non Payment Penalties | 102061016 | Rs. 10/- per day from due date till actual payment date | Yes |
| | Vehicle Insurance | 407131286 | Rs. 5,800/- (at actual) | No |
| | Survey charges for repossessed vehicle | N/A | At Actual | No |
| | Warehouse charges for repossessed vehicle | 403011622 | At Actual (Max. Rs.100/- per day) | No |
| | Legal Charges | 403011622 | At Actual | No |
| 6 | SESEUY 1.0 (Self-Employment Scheme for Unemployed Educated Youth) | | | |
| | Repossession charges | 407131299 | At actual upto a maximum of Rs. 100,000/- whichever is lower | No |
| | Penalty on Repossession of Vehicles (including FED/PST) | 102061055 | Rs. 10,000/- | TAI |
| | Pre Payment Penalty | 102061010 | 5% on Principal Outstanding | Yes |
| | Late / Non-Payment Penalty Bolan Mehran | 102061009 | Rs.35 per day per rental from due date till actual payment Rs.25 per day per rental from due date till actual payment | Yes |
| | Vehicle Insurance & Tracker Cost | 407131290 | Actual – charged by insurance company | No |
| | Survey charges for repossessed vehicle | 407131299 | Actual | No |
| | Warehouse charges for repossessed vehicle | 407131299 | Actual (Max. Rs.500/- per day) | No |
| | Legal Charges | 407131299 | Actual | No |
| 7 | APNA ROZGAR SCHEME | | | |
| | Repossession charges | 403011622 | At actual upto maximum of Rs. 100,000/- whichever is lower | No |
| | Penalty on Repossession of Vehicles (Including FED/PST) | 102061055 | Rs. 10,000/- | TAI |
| | Pre Payment Penalty | 102061054 | 5% on Principal outstanding | Yes |
| | Late/Non-Payment Penalty | 102061045 | Re. 1/- per thousand per day of installment amount from due date till actual payment | Yes |
| | Vehicle Insurance & Tracker Cost | 403011609 | Actual - charged by insurance company | No |
| | Survey charges for repossessed vehicle | N/A | Actual | No |
| | Warehouse charges for repossessed vehicle | 102061055 | Actual (Max. Rs.500/- per day) | No |
| | Legal Charges | 403011622 | Actual | No |
| Note: The lessee shall be responsible to arrange fitness & route permit certificate and pay all related charges. | | | | |

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|--|---|--|--|--------------------------|
| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
| 8 | FLEET FINANCING | | | |
| | Processing Fee (non-refundable) including FED/PST/ Documentation Charges inclusive of revenue stamp, Govt. duties/ fee, ECIB charges, NADRA Verisys etc. | 102060503 | Rs. 5,000/- per Vehicle | TAI |
| | Evaluation/ Registration/ Legal Charges | 407131294 | At Actual, to be borne by customer | No |
| | Repossession Charges | 407131299 | upto Rs.100,000/- as repossession charges or actual, whichever is lower | No |
| | Warehouse Charges for repossessed vehicles | 102061051 | Actual (Max. Rs.1,000/- per day) to be borne by customer | No |
| | Insurance & Tracker Cost | 407131299 | At Actual, to be paid by lessee | No |
| | * Early Termination | 102061025 | 3% on the outstanding principal amount net off LKM | Yes |
| | Late Payment Penalty | 102061019 | Re. 1/1000 per day of monthly principal portion of rental from due date till actual payment | Yes |
| | Balloon Payment Penalty | 102061022 | 3% of amount adjusted against principal amount | Yes |
| | * Charges negotiable on case to case basis | | | |
| 9 | HOUSE LOANS | | | |
| | Processing Fee (Non Refundable) Including FED/PST The Bank shall not charge separately for ECIB, NADRA Verisys and Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps. | 102060509 | Salaried individual/Self-employed professional (SI/SEP) Rs.8000/- Others Rs.10,000/- | TAI |
| | Loan Enhancement Fee including FED/PST | 102060509 | Rs. 5,000 | TAI |
| | Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property transfer, mortgage and redemption | N/A | At Actual | No |
| | Late / Non-Payment charges (including FED/PST) | 102061015 | Re. 1/- per thousand per day of instalment amount from due date till actual payment | TAI |
| | Life & Property Insurance Cost | 407131264/40 | At Actual | No |
| | Pre Payment (Partial or Full Adjustment) | 102061023 | 3% of Principal Amount | Yes |
| | Income Estimation Charges | N/A | At Actual | No |
| 10 | ASHIANA HOUSING FINANCE | | | |
| | Processing Fee (Non Refundable) Including FED/PST The Bank shall not charge separately for ECIB, NADRA Verisys and cost of charge Documents i.e. Government Duties/Fee/Revenue Stamps. | 102060514 | Rs. 4,000/- | TAI |
| | Verification Fee upfront (Non Refundable) | 102061050 | Rs. 1,000/- (No charges shall be recovered where verification report is being provided by DCOs) | Yes |
| | Valuation, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property, mortgage and redemption | N/A | At Actual | No |
| | Late Payment Penalties | 102061046 | Re. 1/- per thousand per day of instalment amount from due date till actual payment | Yes |
| | Prepayment / Partial Payment Penalty | 102061024 | No Prepayment / Partial Payment Penalty | No |
| | Life & Property Insurance Cost | 407131288/40 7131292 | At Actual | No |
| | Income Estimation Charges | N/A | At Actual | No |
| 11 | BOP SHAMSI TAWANAI | | | |
| | Processing Charges | 102060544 (Agri Lease) 102060545 (Consumer Lease) | Processing charges Rs. 5,000/- per application or 0.1% of the loan amount, whichever is higher. Processing charges would be subject to levy of sales tax at the rate applicable in the province where services are being consumed. For Women: Rs. 2,500/- per application or 0.05% of the loan amount, whichever is higher. | Yes |
| 12 | Mera Pakistan Mera Ghar (Low Cost Housing) | | | |
| | Processing Fee/Charges (Non-refundable) | 102060563 | For all categories: Rs.5,000/- plus FED/PST | Yes |
| | Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc. | 102060563 | At Actual-borne by applicant | No |
| | External agency charges | N/A | Charged at actual | No |
| | Early Payment (Unit Purchase Option) | 102061023 | No restrictions on early payment/unit purchase. | NO |
| | Pre-Payment Charges (Partial or Full Adjustment) | N/A | Free as per SBP | No |
| | Late / Non-Payment Charges (including FED) | 102061102 | Re. 1/- per thousand per day of instalment amount from due date till actual payment | TAI |
| | Life** & Property Insurance Cost **Life Assurance is optional. | 407131214/40 7131215 | At Actual-Borne by applicant | No |
| | Income Estimation Charges | N/A | At Actual-Borne by applicant | No |

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|--|---|-----------|---|--------------------------|
| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
| SME Financing | | | | |
| 13 | BOP Fori Sahulat | | | |
| | a) Application Processing Fee (Non-refundable, payable up-front) b) Annual Renewal Fee (Non-refundable, payable up-front) | 102060501 | a) 0.10% of the facility amount, min. PKR 5,000/- For women: 0.05% of the facility amount, min. PKR 2,500/- OR As negotiated with the customer on case to case basis, min PKR 5,000/- For women Min Rs. 2500/- b) 0.05% of the facility amount, min. PKR 2,500/- For women: 0.025% of the facility amount, min. PKR 1,250/- OR As negotiated with the customer on case to case basis, min PKR 2,500/- For women Min Rs. 1,250/- | Yes |
| 14 | BOP Apni Dokan | | | |
| | Documents charges | 102060527 | Actual cost of revenue and special adhesive stamps | No |
| | Legal charges | 407130818 | Actual and approved charges of lawyers on the bank's approved panel | No |
| | Valuation charges | 102060530 | Actual and approved charge of valutors on the bank's approved panel | No |
| | Late payment Charges | 102060527 | Late payment charges shall be calculated on the principal amount of the installment due at existing mark-up rate from 6 th day of the month. | Yes |
| | Processing Fee (up-front with LAF) | 102060527 | Rs. 10,000/- or 0.1% of the loan amount, whichever is higher. For women borrowers: Minimum of Rs. 5,000/- or 0.05% of the loan amount, whichever is higher. | Yes |
| 15 | BOP Kamyab Karobar | | | |
| | a) Application Processing Fee (Non-refundable, payable up-front) b) Annual Renewal Fee (Non-refundable, payable up-front) c) Interim Facility Enhancement | 102060501 | a) 0.10% of the facility amount, min. PKR 5,000/- For women borrowers: 0.05% of the facility amount, min. PKR 2,500/- OR As negotiated with the customer on case to case basis, min PKR 5,000/- For women Min Rs. 2500/- b) 0.05% of the facility amount, min. PKR 2,500/- For women borrowers: 0.025% of the facility amount, min. PKR 1,250/- OR As negotiated with the customer on case to case basis, min PKR 2,500/- For women Min Rs. 1,250/- c) 0.05% of the amount of excess requested over approved limits, min. PKR 2,500/- For women borrowers: 0.025% of the amount of excess requested over approved limits, min. PKR 1,250/- | Yes |
| | Property Evaluation Fee | N/A | At Actual | No |
| | Legal Fee | N/A | At Actual | No |
| | Credit/Market Check & Income Estimation Fee | N/A | At Actual | No |
| | Property Insurance Premium Rate | N/A | At Actual | No |
| 16 | BOP Supply Chain Finance | | | |
| | a) Processing Fee (up-front with LAF) b) Annual Renewal Fee | 102060501 | a) Rs.2,000 b) Rs.1,000 | Yes |
| 17 | BOP E-Business Qarza | | | |
| | Processing Fee including FED (At the time of disbursement of loan) | 102066002 | Rs. 8,000 including FED The bank shall not charge separately for e-CIB, / Data Check and E-Stamp paper / Stamp Duty payment | TAI |
| | Late Payment Charges (LPC) | 102061128 | Rs. 2,000 (including FED) per late payment of monthly markup amount | TAI |
| 18 | Electronic Warehouse Receipt Finance | | | |
| | Processing Fee/Renewal Fee (Non-Refundable) Including FED | 102060538 | Financing Limit up to Rs.10 M = Rs.5,000 Financing Limit up to Rs.20 M = Rs.10,000 Financing Limit up to Rs.30 M = Rs.20,000 Financing Limit Above Rs.30M= 0.10% of the finance amount. -> Reduction up to 50% to be approved by Head ACD/SMED. -> Reduction of more than 50% to be approved by GH-CBG. | TAI |
| | Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT and expenses related to Collateral, charge creation / removal and redemption etc. | 407130724 | At Actual | No |
| | Late/Non Payment charges (including FED) | 102061087 | Re.1/- per thousand per day of installment amount from due date till actual payment (First 30 days grace period can be given by BU Head) | TAI |
| | Income Estimation Charges | 407130723 | At Actual | No |
| | Any other charges | 407130723 | At Actual | No |

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|--|--|---|---|--------------------------|
| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
| R4 | GOVERNMENT INITIATIVES | | | |
| 1 | Prime Minister Youth Business & Agriculture Loan Scheme | | | |
| | Processing Fee (At the time of Disbursement of Loan. Non-refundable inclusive of NADRA online CNIC verification fees.) | Unsecured: 102060526 Vehicle: 102060527 SME: 102060528 | Rs.100/- plus FED | Yes |
| | Registration/Income Estimation/Valuation/Legal/Documentation Charges inclusive of Revenue Stamp, Government Duties/Fee/ECIB/Nadra Verisys etc. | N/A | At Actual | No |
| | Physical Verification | N/A | Rs.1,500/- per case to be borne by customer | No |
| | Late Payment Charges (LPCs) Payment is due on 1st of every month, Grace period of 5 days apply. LPCs shall be applicable from 6th of each month. If 5th of any month is a holiday then grace period shall up till the next working day. | Unsecured: 102061069 Vehicle: 102061070 SME: 102061071 | PKR 1 per 1000 per day on the principal amount due as monthly installment from due date till actual payment date | Yes |
| | Partial/Balloon/Early Settlement | N/A | Free | No |
| | Insurance including Tracker (if applicable) | N/A | For all Logistic cases & T3 (SME): At actual, to be paid by applicant. T3 (ACD Cases): Dairy & Fattening animals only, At actual, to be paid by applicant | No |
| | Repossession Charges (For Logistics only) | N/A | To be borne by the applicant. Up to Rs.150,000/- as repossession charges or actual (whichever is lower) | No |
| | Warehouse Charges for repossessed vehicles (For Logistics only) | N/A | To be borne by the applicant. Rs.500/- per day per vehicle or at actual, whichever is lower | No |
| | Fitness Certificate & Route Permit Certificate, wherever applicable (For Logistics only) | N/A | The applicant shall be responsible to arrange fitness & route permit certificate & pay all related charges. | No |
| 2 | Punjab Rozgar Scheme | | | |
| | Registration/ Valuation/Legal / Documentation Charges inclusive of revenue stamp, Govt. Duties / Fee etc. | 407130716 | At Actual | No |
| | Repossession Charges (Logistics only) | N/A | To be borne by the applicant. Up to Rs.150,000/- as repossession charges or actual (whichever is lower) | No |
| | Warehouse Charges for repossessed vehicles (Logistics only) | 608130697 | To be borne by the applicant. Rs.500/- per day per vehicle or at actual, whichever is lower | No |
| | Fitness Certificate & Route Permit Certificate, wherever applicable (For Logistics only) | N/A | The applicant shall be responsible to arrange fitness & route permit certificate & pay all related charges. | No |
| | Insurance (if applicable) Insurance animals (in case livestock/dairy) | 407130866 | For clean loans: Life Assurance - Borne by bank For SE + Logistics (including Tracker): At actual, to be paid by applicant For animals: At actual, to be paid by borrower | No |
| | Partial/Balloon/Early Settlement | N/A | Free | No |
| | Late Payment Charges (LPCs) Payment is due on 1st of every month, Grace period of 5 days apply. LPC shall be applicable from 6th of each month. If 5th is a holiday, then grace period shall be up to the next working day. LPC shall be charged from applicant at the time of maturity | 102061082 102061085 102061086 102061083 102061084 | Re. 1/- per 1000 per day on the principal amount to be calculated from monthly installment due date till actual payment | Yes |

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| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
|----------|--|--|---|--------------------------|
| 3 | BOP SME Asaan Finance (SAAF) | | | |
| | Processing Fee Non Refundable | 102060573 | For business loans other than logistics: Rs. 5,000 or 1% of loan amount (whichever is higher) Or As negotiated with the customer on case to case basis For Logistics: Rs. 5,000/- per vehicle, non refundable. | Yes |
| | Registration/ Valuation/Legal / Documentation Charges inclusive of revenue stamp, Govt. Duties / Fee etc. | 407131252 | At Actual | No |
| | Repossession Charges (Commercial Vehicle Only) | 407131252 | Rs. 10,000/- as fixed penalty and up to Rs. 100,000/- as repossession charges or actual (whichever is lower) | Yes |
| | Warehouse Charges for repossessed vehicles (Commercial Vehicle Only) | 407131252 | Rs. 500/- per day per vehicle charges or Actual, whichever is lower. | No |
| | Insurance & Tracker Cost (Fixed Assets & Commercial Vehicles) (if applicable) Tracker (In case of Logistic) | 407131245 | Actual | No |
| | * Early Termination Partial/ Balloon /Early settlement | 102061110 | For RFD (Vehicles): For early settlement 3% on the outstanding Principal amount net of LKM (Lease Key Money) Balloon /Partial payment charges 3% of amount adjusted against principle amount For SME Business Loans: i. Nil in case of Short-Term Loans ii. Surcharge @ 5% of outstanding principal amount in case of balloon/ full payment during 1st year in case of Long-Term Loans. No surcharge on partial/balloon payment of Long-Term Loans after completion of 1 year from disbursement date. | Yes |
| | Late Payment Penalty (LPC) LPC shall be charged from applicant at the time of maturity | 102061109 | Re 1 per 1000 per day on the overdue principal to be calculated from monthly installment due date till actual payment. | Yes |
| | * Charges negotiable on case to case basis Note: The lessee shall be responsible to arrange fitness & route permit certificate and pay all related charges. | | | |
| 4 | Interest-Free Bikes to Students in Punjab Province | | | |
| | Physical Verification Charges | 407131457 | Rs 1,500 (Non -Refundable) | No |
| | Legal/Adhesive/Booklet/Documentation charges | 407131456 | Rs.2,000/- (non-refundable) | No |
| | Verification/Processing Charges against unsuccessful applications | N/A | At Actual, maximum up to Rs.1,500/- shall be claimed from Transport & Mass transit Department | No |
| | Repossession Charges | 407131447 (E Bike) 407131454 (P Bike) | To be borne by the applicant up to Rs.25,000/- as repossession charges or at Actual (Whichever is lower) | No |
| | Warehouse charges for repossessed Bike | 407131448 (E Bike) 407131455 (P Bike) | To be borne by the applicant up to Rs.200/- per day per Bike or At Actual, whichever is lower. | No |
| | Partial/ Balloon /Early settlement | N/A | NIL | No |
| | Late Payment Charges (LPC) Payment is Due on 1st of every month LPC shall be charged from applicant at the time of maturity | 102061175 (E Bike) 102061177 (P Bike) | PKR 1 per 1,000 per day on the principal amount due as monthly installment from due date till actual payment date. | Yes |

S- BOP ROSHAN DIGITAL ACCOUNT (RDA) (Normal & Low Income Segment)

| | |
|----------|--|
| 1 | Account maintenance |
| 2 | Cash Withdrawal |
| 2.1 | Intercity |
| 2.2 | Intra-city(Within) |
| 2.3 | BOP ATM |
| 2.4 | Other ATM |
| 2.5 | International cash withdrawal via Debit card |
| 3 | SMS alert |
| 4 | Debit Card (Platinum Card for normal RDA, Classic Card for Low Income Segment RDA) |
| 4.1 | Issuance |
| 4.2 | Annual |
| 4.3 | Replacement |
| 4.4 | Supplementary-Issuance/Annual/Replacement |
| 4.5 | Balance inquiry at other ATM |
| 4.6 | International Balance inquiry |
| 4.7 | Shopping at POS |
| 5 | Courier-Delivery Charges |

| Foreign Currency Value Account (FCVA) | Non-Resident Rupee Value Account (NRVA) |
|---------------------------------------|---|
| Free | Free |

| | |
|------|------|
| Free | Free |
| Free | Free |
| N/A | Free |
| N/A | Free |
| N/A | Free |
| Free | Free |

| | |
|------|------|
| N/A | Free |
| N/A | Free |
| N/A | Free |
| N/A | Free |
| N/A | Free |
| N/A | Free |
| N/A | Free |
| Free | Free |

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|--|---|---------|---|---|--------------------------|
| Sr. # | BANKING SERVICE | GL CODE | CHARGES | | Applicability of FED/PST |
| 6 | Cheque Book | | | | |
| 6.1 | Issuance | | 1st Free, subsequent PLS: Rs 18 per Leaf Subsequent CD: Rs 12 per leaf | 1st Free, subsequent PLS: Rs 18 per Leaf Subsequent CD: Rs 12 per leaf | |
| 6.3 | Stop payment | | For TIB:1st Free, subsequent Rs 18 per Leaf for All Accounts | For TIB:1st Free, subsequent Rs 18 per Leaf for All Accounts | |
| 7 | Remittance (Local)(UC) | | Free | Free | |
| 7.1 | Issuance | | Free | Free | |
| 7.2 | Cancellation | | Free | Free | |
| 7.3 | Duplicate issuance | | Free | Free | |
| 8 | Outward Remittance (OFDD) | | | | |
| 8.1 | Issuance | | Free | Free | |
| 8.2 | Duplicate issuance | | Free. However Foreign Bank's charges also apply. | Free. However Foreign Bank's charges also apply. | |
| 8.3 | Cancellation | | Free. However Foreign Bank's charges also apply. | Free. However Foreign Bank's charges also apply. | |
| 9 | Inward/Outward Remittance | | | | |
| 9.1 | OFTT | | Free. However Correspondent Bank Charges will apply | Free. However Correspondent Bank Charges will apply | |
| 9.2 | SWIFT charges | | Free | Free | |
| 9.3 | Inward Remittance | | Free. However Correspondent Bank Charges will apply | Free. However Correspondent Bank Charges will apply | |
| 10 | Account Statement (E-Statement) | | Free | Free | |
| 11 | Funds transfer | | | | |
| 11.1 | Through ADC | | N/A | Free | |
| 11.2 | Online (Within/Intercity) | | Free | Free | |
| 12 | Mobile Banking Subscription/Annual Charges | | N/A | Free | |
| 13 | * Clearing | | | | |
| 13.1 | Normal/intercity | | Free | Free | |
| 13.2 | Same Day | | Free | Free | |
| | * Outward Clearing is applicable only for collection of instruments in respect of disinvestment in real estate | | | | |
| 14 | Others | | | | |
| 14.1 | Account closure | | Free | Free | |
| 14.2 | Balance confirmation certificate | | Free | Free | |
| 14.3 | Tax deduction certificate | | Free | Free | |
| 14.4 | Utility bill payments | | N/A | Free | |
| 14.5 | Processing Naya Pakistan Applications | | Free | Free | |
| 15 | ROSHAN APNI CAR | | | | |
| 15.1 -a) | Application Processing Fee (Inclusive of documentation charges) | | N/A | For Men: PKR 6,000/- per case For Women: PKR 4,000/- per case | |
| 15.1 -b) | Income Estimation Charges | | N/A | At Actual | |
| 15.1 -c) | Vehicle Insurance & Tracker Cost | | N/A | At Actual - as charged by Insurance Company | |
| 15.1 -d) | Evaluation charges of pre owned / used and imported vehicles | | N/A | At Actual | |
| 15.1 -e) | Registration Charges | | N/A | At Actual | |
| 15.2 | Early Termination / Pre Payment Penalty | | N/A | 5% of Principal outstanding against lease/loan account. (However, if the customer repays in order to obtain finance for new vehicle no penalty shall be charged) | |
| 15.3 | Partial Payment | | N/A | 5% of Principal adjusted against lease/loan account. | |
| 15.4 | Vehicle Appraisal (if applicable) | | N/A | At Actual | |
| 15.5-a) | Re-possession Charges | | N/A | At Actual upto maximum of PKR 100,000/-, whichever is lower | |
| 15.5-b) | Survey charges for repossessed vehicle | | N/A | At Actual | |
| 15.5-c) | Warehouse charges for repossessed vehicle | | N/A | At Actual (Max. Rs. 500/- per day) | |
| 15.6 | Legal charges | | N/A | At Actual | |
| 15.7 | Late Payment Charges | | N/A | PKR 1/- per thousand per day of installment amount from due date till actual payment | |
| 15.8 | Balloon Payment | | N/A | 5% of Principal adjusted against lease/loan account. | |
| 16 | ROSHAN APNA GHAR | | | | |
| 16.1 | Processing Fee - (Non Refundable) Including FED | | N/A | PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED) | |
| 16.2 | Loan Enhancement Fee including FED | | N/A | PKR 5,000/- | |
| 16.1 | Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to Mortgage of property, Lien Marking etc. | | N/A | At Actual | |
| 16.2 | Late / Non-Payment Penalties (including FED) | | N/A | PKR 1/- per thousand per day of installment amount from due date till actual payment | |
| 16.3 | Property Insurance | | N/A | Covering Finance amount absolutely Free | |
| 16.4 | Life Assurance | | N/A | Optional – Covering death (due to any cause) & accidental/natural disability | |
| 16.5 | Partial Pre-Payments/Early Termination | | N/A | 1% will be charged for 1st year and after one year NO Charges | |

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|--|---|---------|---------|---|
| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
| 17 | GENERAL HOUSING FINANCE | | | |
| 17.1 | Processing Fee - (Non Refundable) Including FED | | N/A | SI / SEP = PKR 8,000/- Others = PKR.10,000/- |
| 17.2 | Loan Enhancement Fee including FED | | N/A | PKR 5,000 |
| 17.3 | Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc. | | N/A | At Actuals |
| 17.4 | Late / Non-Payment Charges (including FED) | | N/A | PKR 1/- per thousand per day of installment amount from due date till actual payment |
| 17.5 | Life & Property Insurance Cost | | N/A | At Actuals |
| 17.6 | Pre-Payment (Partial or Full Adjustment) | | N/A | 3% of Principal Amount |
| 17.7 | Income Estimation Charges | | N/A | At Actual |
| 18 | LOW COST HOUSING | | | |
| 18.1 | Processing Fee/ Charges (Non Refundable) | | N/A | For all categories: Rs. 5,000/- |
| 18.2 | External agency charges | | N/A | Charged at actual |
| 18.3 | Early payment (unit purchase option) | | N/A | No restriction on early payment/ unit purchase |
| 18.4 | Pre-Payment Charges (partial or full adjustment) | | N/A | Free |
| 18.5 | Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc. | | N/A | At Actuals - borne by customer |
| 18.6 | Late / Non-Payment Charges (including FED) | | N/A | PKR 1/- per thousand per day of installment amount from due date till actual payment |
| 18.7 | Life** & Property Insurance Cost **Life Assurance is optional. | | N/A | At Actuals - borne by customer |
| 18.8 | Income Estimation Charges | | N/A | At Actuals - borne by customer |
| 19 | ROSHAN APNI CAR (ISLAMIC) | | | |
| 19.1 | Application Processing Fee (Inclusive of documentation charges) | | N/A | Rs. 6,000/- + FED per case |
| 19.2 | Early Settlement Charges | | N/A | as per payment schedule |
| 19.3 | Partial Payment | | N/A | Not Applicable |
| 19.4 | Vehicle Appraisal (if applicable) | | N/A | At Actual |
| 19.5 | Re-possession Charges | | N/A | At Actual upto maximum of Rs.100,000/-, whichever is lower |
| 19.6 | Warehouse charges for repossessed vehicle | | N/A | At Actual or (Max. Rs. 500/- per day) |
| 19.7 | Legal Notice Fee | | N/A | At Actual |
| 20 | ROSHAN APNA GHAR - ISLAMIC (Subsidized & Normal House Finance) | | | |
| 20.1 | Processing Fee - (Non Refundable) Including FED | | N/A | PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED) |
| 20.2 | Finance Enhancement Fee including FED | | N/A | PKR 5,000/- |
| 20.3 | Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to Mortgage of property, Lien Marking etc. | | N/A | At Actual |
| 20.4 | Property Takaful | | N/A | Covering Finance amount absolutely Free |
| 20.5 | Life Takaful | | N/A | Optional – Covering death (due to any cause) & accidental/natural disability |
| 20.6 | Partial Pre-Payments/Early Termination | | N/A | In case of early termination for 1st year 1% increase in buyout price will made and after one year NO Charges |

Note:For other charges please refer to our Schedule of Bank Charges

T- **FEATURES OF SPECIALIZED PRODUCT/DEPOSIT SCHEMES (INCLUDING WAIVER/CONCESSIONS)

LOCAL CURRENCY PRODUCTS

A. CURRENT ACCOUNTS

| | |
|---|--|
| 1 | BOP Tjjarat Account On Maintaining monthly average PKR 25,000 |
| | IBFT |
| | Cheque Book |
| | Debit Card |
| | Locker |
| | Universal Cheque Issuance |
| | CDR Issuance |
| | OBC Collection |

Features

| |
|--|
| * Free |
| * Free |
| * Issuance free |
| * Renewal free on maintaining PKR 25,000 as monthly average balance |
| * PKR 1 (only small & medium) on maintaining monthly average balance of PKR 1,000,000 preceding issuance/renewal date |
| * Free |
| * Free |
| * Free |

* Waiver to be applied for 1st month due to unavailability of monthly average. Preceding Month's Average balance criteria to be applied for later months.

** Conditions as per 'General Notes' apply.

SOBC Effective from 01.07.2024 to 31.12.2024

| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |
|-------|---|---------|---|--------------------------|
| 2 | BOP Life Current Account On Maintaining monthly average PKR 25,000 Debit Card Universal Cheque Issuance | | Issuance is free for Classic Debit Card. For other Debit cards, charges will apply *Renewal will be free subject to monthly average balance criteria * Free | |
| | * Waiver to be applied for 1st month due to unavailability of monthly average. Preceding Month's Average balance criteria to be applied for later months. | | | |
| 3 | Salary Plus Account Debit Card Collection of Outstation Cheques | | Issuance Free for Classic Debit Card. For other Debit cards, charges will apply Free upto 3 Gross Salaries in a Month | |
| 4 | Youth Education Account Debit Card Universal Cheque Issuance favouring educational institution Account Maintaining Charges | | Issuance & renewal free for PayPak (Classic) debit card. For other Debit cards, charges will apply Free Exempted | |
| 5 | Asaan Current and Asaan Digital Current Account Debit Card (PayPak Classic) Cheque Book | | Issuance/ replacement /renewal of Paypak at PKR 1,000/- for other card variants charges will be applied as per standard rates First 25 Leaf free | |
| 6 | Asaan Remittance Current Account Debit Card (PayPak Classic) | | Issuance/ replacement /renewal of Paypak at PKR.1,000 (deductible on the receipt of 1st remittance in the account) for other card variants charges will be applied as per standard rates | |
| 7 | YES Business Account SMS Alerts Internet /Mobile Banking subscription | | Free Free | |
| 8 | BOP Kissan Dost Current Account On maintaining monthly average balance PKR 10,000 Debit Card Cheque book Universal Cheque Agricultural (ACD) Financing | | Free issuance of Debit Card (PayPak Classic). For renewal, charges apply as per SOBC Free 1st 25 leaf cheque book Free upto 2 UCs per month Rate break/discount of 1.00% on all agricultural (ACD) Financing products | |
| 9 | BOP @ Work PKR Current Account Salary Disbursement Charges Cheque Book Debit Card Issuance Debit Card Renewal Cash withdrawals (Off us / Other Bank ATMs) E-Statement Mobile App SMS Alert Charges Bank Statement IBFT (interbank & within BOP) upto Rs.500,000/- through ATM & mobile banking app | | As per agreement / mandate with the client No charges from Govt. or Semi Govt organizations Free Salary up to 40K - Paypak Free Salary 40k -100K - Classic Debit Card Free Salary - 100K - 300K - Gold Debit card free Salary - above 300K - Platinum/ *KHAAS Platinum card free *KHAAS Platinum card will be issued to priority marked customers Note: PayPak debit card will be issued irrespective of salary range, however, customers have option to choose other card type as per the salary range Free Free Free Free Free Free Free | |

| SOBC Effective from 01.07.2024 to 31.12.2024 | | | | |
|--|-----------------|---------|---------|--------------------------|
| Sr. # | BANKING SERVICE | GL CODE | CHARGES | Applicability of FED/PST |

| | | | | |
|---|---|----------------------------|---|--|
| 10 | BOP KHAAS (Current Account) <i>"BOP KHAAS Customers": Customers who maintain a certain relationship for certain periods as defined by bank from time to time.</i> | | | |
| | Waivers: | | | |
| | Issuance of KHAAS Platinum Card | | Free - BOP KHAAS Customers | |
| | Renewal of KHAAS Platinum Card | | Free - BOP KHAAS Customers | |
| | Supplementary KHAAS Platinum Debit Card | | Free - BOP KHAAS Customers | |
| | Issuance of all Currency Cheque books (Any Size) | | Free - BOP KHAAS Customers | |
| | Issuance of Universal Cheque | | Free - BOP KHAAS Customers | |
| | CDR Issuance | | Free BOP KHAAS Customers | |
| | Locker Annual Rent | | Free for BOP KHAAS Customers | |
| | IBFT (ATM and Mobile Banking) | | Free - BOP KHAAS Customers | |
| Internet /Mobile Banking Subscription | | Free - BOP KHAAS Customers | | |
| SMS Alerts | | Free - BOP KHAAS Customers | | |
| Statement of Account (Annual/Half Yearly) | | Free - BOP KHAAS Customers | | |
| Charges: | | | | |
| Priority Fee | | | PKR 500 quarterly if quarterly average balance falls below 2M in relationship balance | |

Subject to fulfilling of pre-requisite of BOP KHAAS Customer.

For all Other/Regular Current accounts which have been marked as KHAAS, all of above mentioned waivers/ charges shall apply i.e. with the exception of waiver on Locker Annual Rent & CDR issuance charges, both of which shall be charged as per the below mentioned grid:

| | |
|--------------------|-------------------------------------|
| Locker Annual Rent | 50% Fee Waiver: BOP KHAAS Customers |
| CDR Issuance | As per regular charges |

| | | | | |
|------------|---------------------------------|------|--|--|
| 11 | BOP Naaz Current Account | | | |
| | Account Maintenance charges | | Free | |
| | Lockers | | Locker Fee: Annual Rent - Free for 1st Year. | |
| | Debit Card | | Free Issuance of 1st Naaz Debit Card | |
| | Cheque book | | Free 1st, 25 leaves Cheque Book | |
| SMS Alerts | | Free | | |

| | | | | |
|----|---|--|---|--|
| 12 | BOP SACA Account (Monthly average balance requirement - NIL) | | | |
| | Account Maintenance charges | | Free | |
| | Cash Transaction Intercity | | Free | |
| | Cash Transaction Intra-City | | Free | |
| | Own ATM Withdrawal | | Free | |
| | SMS Alerts | | Free | |
| | Debit Card Classic / Paypak (Issuance) | | Free classic / Paypak Card for other card variants charges will be applied as per standard rates | |
| | Debit Card Classic / Paypak (Renewal) | | Free classic / Paypak Card for other card variants charges will be applied as per standard rates | |
| | Cheque Book Issuance | | Free | |
| | Cheque book stop payment | | Free | |
| | UC Issuance (Through Account) | | Free | |
| | Fund Transfer (Digital) | | Free | |
| | Locker Rent (Small and Medium) | | Free (subject to maintenance of PKR 1 M Average balance in Last Month) | |
| | Issuance of duplicate statement of account | | Free | |
| | Issuance of duplicate UC | | Free | |
| | Cancellation of UC | | Free | |
| | Cheque Returned unpaid from Payees A/c Outward Clearing | | Free | |
| | Clean Bill for collection/ Intercity Outward clearing | | Free | |
| | Internet/ Mobile Banking Subscription and Renewal | | Free | |

B. SAVING ACCOUNTS

| | | | | |
|---|--|--|--|--|
| 1 | Young Lions Saving Account | | | |
| | Cheque Book | | First 25 Leaf free | |
| | Debit Card | | Issuance free for PayPak (Classic) Debit Card. Annual/renewal charges will apply. For other Debit cards, charges will apply as mentioned in Cards Section | |
| 2 | Asaan Saving and Asaan Digital Saving Account | | | |
| | Debit Card (PayPak Classic) | | Issuance & Annual/renewal at PKR 1,000. For other Debit cards, charges will apply | |
| 3 | BOP Kissan Dost Saving Account | | | |
| | On maintaining monthly average balance PKR 25,000 | | | |
| | Cheque book | | Free 1st 25 leaf cheque book | |
| | Universal Cheque | | Free upto 2 UCs per month | |
| | Agricultural (ACD) Financing | | Rate break/discount of 1.00% on all agricultural (ACD) Financing products | |

| SOBC Effective from 01.07.2024 to 31.12.2024 | | | |
|--|-----------------|---------|---------|
| Sr. # | BANKING SERVICE | GL CODE | CHARGES |

| | | | |
|---|--------------------------------------|--|---|
| 4 | BOP @ Work PKR Saving Account | | As per agreement / mandate with the client No charges from Govt. or Semi Govt organizations |
| | Salary Disbursement Charges | | |
| | Debit Card Issuance | | Salary up to 40K - Paypak Free Salary 40k -100K - Classic Debit Card Free Salary - 100K - 300K - Gold Debit card free Salary - above 300K - Platinum/ *KHAAS Platinum card free <i>*KHAAS Platinum card will be issued to priority marked customers</i> Note: PayPak debit card will be issued irrespective of salary range, however, customers have option to choose other card type as per the salary range |
| | E-Statement | | Free |
| | Mobile App | | Free |
| | Bank Statement | | Free |

| | | | |
|---|--|--|---|
| 5 | BOP KHAAS (Saving Account) | | |
| | <i>BOP KHAAS Customers are customers who maintain a certain relationship as defined by bank from time to time.</i> | | |
| | Waivers : | | |
| | Issuance of KHAAS Platinum Card | | Free - BOP KHAAS Customers |
| | Renewal of KHAAS Platinum Card | | Free - BOP KHAAS Customers |
| | Supplementary KHAAS Platinum Debit Card | | Free - BOP KHAAS Customers |
| | Issuance of Universal Cheque | | Free - BOP KHAAS Customers |
| | Locker Annual Rent | | 50% Fee Waiver: BOP KHAAS Customers |
| | SMS Alerts | | Free - BOP KHAAS Customers |
| | IBFT (ATM and Mobile Banking) | | Free - BOP KHAAS Customers |
| | Internet /Mobile Banking Subscription | | Free - BOP KHAAS Customers |
| | Statement of Account (Annual/Half Yearly) | | Free - BOP KHAAS Customers |
| | Issuance of all Currency Cheque books (Any Size) | | Free - BOP KHAAS Customers |
| | Charges: | | |
| | Priority Fee | | PKR 500 quarterly if quarterly average balance falls below 2M in relationship balance |
| <i>Subject to fulfilling of pre-requisite of BOP KHAAS Customer.</i> | | | |
| <i>All above waivers/charges shall also be applicable on Saving accounts marked as KHAAS.</i> | | | |

FOREIGN CURRENCY PRODUCTS

| | | | |
|---|--|--|--|
| 1 | FCY Supreme Current Account | | |
| | On maintaining minimum balance of USD 10,000 or EURO 8,000 or GBP 7,000 | | |
| | Debit Card for PKR Account | | Issuance & renewal free |
| | Cheque Book | | 1 free per month |
| | Locker (small & medium) | | PKR 1/- on maintaining above mentioned balance for six months. |
| | OBC Facility (in PKR CD Account) | | Free |
| | Universal Cheque | | Free |
| | CDR | | Free |

| | | | |
|---|--|--|--|
| 2 | FCY Supreme Saving Account | | |
| | On maintaining minimum balance of USD 15,000 or EURO 12,000 or GBP 10,000 | | |
| | Debit Card for PKR Account | | Issuance & renewal free |
| | Cheque Book | | 1 free per month |
| | Locker (small & medium) | | PKR 1/- on maintaining above mentioned balance for six months. |
| | OBC Facility (in PKR CD Account) | | Free |
| | Universal Cheque | | Free |
| | CDR | | Free |

U- BOP STAFF

| Banking Service Description (applicable for staff salary A/c only) | Charges for Staff |
|---|--|
| Collection made on A/c | PKR 1 per instrument |
| Locker rent | Only one small size locker is allowed , charges PKR 1.16 (inclusive of FED/PST). For other sizes, full rent on commercial rates will be received. Key Deposit is exempted for staff. |
| Cheque book issuance charges | Re.1 per cheque book |
| Amount maintaining charges on CD A/c only where the average balance is below Rs.10,000 during a month | Free |
| ADC charges | Free |
| Remittance facility (UC) | PKR 1/- per instrument.(irrespective of the amount) |
| Foreign Remittances against Pak Rupees (OFTT/FDD/FMT) | Free plus out of pocket foreign bank charges (USD10 minimum) |