

Tawa Islamic Banking
Roshan Digital Account (RDA)

Schedule of Bank Charges – July to Dec 2024

| F: BOP Roshan Digital Account (RDA) (Normal & Low Income Segment) | | | | | FED/PST Applicability |
|---------------------------------------------------------------------------------------------|-------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------|-----|--------------------------|
| Sr. No. | Service/Features | Foreign Currency Value Account FCVA | Non-Resident Rupee Value Account NRVA | | |
| 1 Account maintenance | | | | | |
| 1.1 | Account maintenance | Free | Free | NA | |
| 2 Cash Withdrawal | | | | | |
| 2.1 | Intercity | Free | Free | NA | |
| 2.2 | Intra-city(Within) | Free | Free | NA | |
| 2.3 | BOP ATM | N/A | Free | NA | |
| 2.4 | Other ATM | N/A | Free | NA | |
| 2.5 | International cash withdrawal via Debit card | N/A | Free | NA | |
| 3 SMS Alert | | | | | |
| 3.1 | SMS alert | Free | Free | | |
| 4 Debit Card (Platinum Card for normal RDA, Classic Card for Low Income Segment RDA) | | | | | |
| 4.1 | Issuance-Platinum Card | N/A | Free | NA | |
| 4.2 | Annual | N/A | Free | NA | |
| 4.3 | Replacement | N/A | Free | NA | |
| 4.4 | Supplementary- Issuance/Annual/Replacement | N/A | Free | NA | |
| 4.5 | Balance inquiry at other ATM | N/A | Free | NA | |
| 4.6 | International Balance inquiry | N/A | Free | NA | |
| 4.7 | Shopping at POS | N/A | Free | NA | |
| 5 Courier | | | | | |
| 5.1 | Delivery Charges | Free | Free | NA | |
| 6 Cheque Book | | | | | |
| 6.1 | Issuance | 1st Free subsequent Rs 18 per Leaf for All Accounts | 1st Free subsequent Rs 18 per Leaf for All Accounts | Yes | |
| 6.2 | Stop payment | Free | Free | NA | |
| 7 Remittance (Local)(UC) | | | | | |
| 7.1 | Issuance | Free | Free | NA | |
| 7.2 | Cancellation | Free | Free | NA | |
| 7.3 | Duplicate issuance | Free | Free | NA | |
| 8 Outward Remittance (OFDD) | | | | | |
| 8.1 | Issuance | Free | Free | NA | |
| 8.2 | Duplicate issuance | Free. However Foreign Bank's charges also apply. | Free. However Foreign Bank's charges also apply. | NA | |

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|-----------|----------------------------------------------------------------------------------------------------------------|--|-----------------------------------------------------|---------------------------------------------------------------------|----|
| 8.3 | Cancellation | | Free. However Foreign Bank's charges also apply. | Free. However Foreign Bank's charges also apply. | NA |
| 9 | Inward/Outward Remittance | | | | |
| 9.1 | OFTT | | Free. However Correspondent Bank Charges will apply | Free. However Correspondent Bank Charges will apply | NA |
| 9.2 | SWIFT charges | | Free | Free | NA |
| 9.3 | Inward Remittance | | Free. However Correspondent Bank Charges will apply | Free. However Correspondent Bank Charges will apply | NA |
| 10 | Account Statement (E-Statement) | | | | |
| 10.1 | E-Statement | | Free | Free | NA |
| 11 | Fund transfer | | | | |
| 11.1 | Through ADC | | N/A | Free | NA |
| 11.2 | Online (Within/Intercity) | | Free | Free | NA |
| 12 | Mobile Banking | | | | |
| 12.1 | Mobile Banking Subscription/Annual Charges | | N/A | Free | NA |
| 13 | * Clearing | | | | |
| 13.1 | Normal/intercity | | Free | Free | NA |
| 13.2 | Same Day | | Free | Free | NA |
| | * Outward Clearing is applicable only for collection of instruments in respect of disinvestment in real estate | | | | |
| | Other | | | | |
| | Account closure | | Free | Free | NA |
| | Balance confirmation certificate | | Free | Free | NA |
| | Tax deduction certificate | | Free | Free | NA |
| | Utility bill payments | | N/A | Free | NA |
| | Processing Naya Pakistan Applications | | Free | Free | NA |
| 14 | ROSHAN APNI CAR (ISLAMIC) | | | | |
| 14.1 | Application Processing Fee (Inclusive of documentation charges) | | N/A | For men Rs. 6,000/- & For Women: Rs. 4,000/- per case+ FED per case | - |
| 14.2 | Early Settlement Charges | | N/A | as per payment schedule | |
| 14.3 | Partial Payment | | N/A | Not Applicable | NA |
| 14.4 | Vehicle Appraisal (if applicable) | | N/A | At Actual | No |

| | | | | | |
|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------|--|-----|---------------------------------------------------------------------------------------------------------------|-----|
| 14.5 | Re-possession Charges | | N/A | At Actual Upto maximum of Rs.100,000/-, whichever is lower | |
| 14.6 | Warehouse charges for repossessed vehicle | | N/A | At Actual or (Max. Rs. 500/- per day) | No |
| 14.7 | Legal Notice Fee | | N/A | At Actual | No |
| 14.8 | Vehicle Registration Charges | | N/A | At Actual | No |
| 14.9 | Cheque Return Charges | | N/A | PKR 500/- per presentation | Yes |
| 14.10 | Survey Charges for Repossessed Vehicle | | N/A | At Actual | No |
| 14.11 | Vehicle Takaful and Tracker Cost | | N/A | At Actual | No |
| 14.12 | Any Other Charges | | N/A | At Actual | - |
| 15 | ROSHAN APNA GHAR - ISLAMIC (Subsidized & Normal House Finance) | | | | |
| 15.1 | Processing Fee - (Non Refundable) Including FED | | N/A | PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED) | - |
| 15.2 | Finance Limit Enhancement Fee including FED | | N/A | PKR 5,000/- | - |
| 15.3 | Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and are expenses related to Mortgage of property, Lien Marking etc. | | N/A | At Actual | No |
| 15.4 | Property Takaful | | N/A | Covering Finance amount absolutely Free | - |
| 15.5 | Life Takaful | | N/A | Optional – Covering death (due to any cause & accidental/natural disability) | - |
| 15.6 | 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 | - |
| 15.7 | Pricing/Rental rate for delay in purchase of Musharakah Unit(s) by the Customer | | N/A | As per agreed pricing | No |
| 15.8 | Any Other Charges | | N/A | At Actual | No |

Note:

- For other charges please refer to our Schedule of Bank Charges.
- *Outward Clearing not applicable,
- * Outward Clearing is applicable only for collection of instruments in respect of disinvestment in real estate.
- No PST/ FED for branches operating in Islamabad, Azad Jammu & Kashmir and Gilgit-Baltistan.