

## BOP ROSHAN DIGITAL ACCOUNT (RDA) S-(Regular & Low Income Segment) Non-Resident Rupee Value Foreign Currency Value Account (FCVA) Account (NRVA) Account maintenance 1 Free Free 2 Cash Withdrawal 2.1 Intercity Free Free 2.2 Intra-city(Within) Free Free 2.3 BOP ATM N/A Free Free 2.4 Other ATM N/A 2.5 International cash withdrawal via Debit card N/A Free 3 SMS alert Free Free Debit Cards -PKR 4-A Platinum Card (Issuance / Renewal / Replacement) N/A PKR 4,500 per annum 4.1a Supplementary Card (Issuance / Renewal / Replacement) N/A PKR 2,500 per annum Gold Card (Issuance / Renewal / Replacement) 4.2a N/A PKR 3,000 per annum N/A PKR 1,500 per annum Classic Card ( Issuance / Renewal / Replacement) Supplementary Card ( Issuance / Renewal / Replacement) N/A PKR 2,300 per annum 4.3a N/A PKR 1,300 per annum 4.4a Balance inquiry at other ATM N/A Free 4.5a International Balance inquiry N/A Free 4.6a Shopping at POS Free N/A 4-B FCY Debit Cards-USD **RDA Regular :** 4.1b USD 15 per annum N/A FCY Debit Platinum Card-USD (Issuance /Renewal /Replacement) RDA Lower Income : 4.2b USD 12 per annum N/A FCY Debit Gold Card-USD (Issuance /Renewal /Replacement) ote: Charges as per Section -M ( from serial no 7 to 21) will be applicable Cheque Book /Debit Cards-Delivery Charges At actual, capped at PKR 5,000/- At actual, capped at PKR 5,000/-5 ote: PKR 5,000 will be deducted upfront. If the actual billed amount is less than PKR 5,000 then differentia nount will be credited back to customer on receipt of courier bill 6 Cheque Book 1st Free. 1st Free, subsequent PLS: Rs 18 per Leaf subsequent PLS: Rs 18 per Leaf 6.1 Issuance Subsequent CD: Rs 12 per leaf Subsequent CD: Rs 12 per leaf 6.3 Stop payment Free Free 7 Remittance (Local)(UC) Free 7.1 Issuance Free 7.2 7.3 Cancellation Free Free Free Duplicate issuance Free Outward Remittance (OFDD) 8 8.1 Issuance Free Free Free. However Foreign Bank's Free. However Foreign Bank's 8.2 Duplicate issuance charges also apply. charges also apply. Free. However Foreign Bank's Free. However Foreign Bank's Cancellation 8.3 charges also apply. charges also apply. Inward/Outward Remittance 9 Free. However Correspondent Free. However Correspondent OFTT 9.1 Bank Charges will apply Bank Charges will apply 9.2 SWIFT charges Free Free Free. However Correspondent Free. However Correspondent 9.3 Inward Remittance Bank Charges will apply Bank Charges will apply 10 Account Statement (E-Statement) Free Free 11 Funds transfer N/A Free 11.1 Through ADC 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 ROSHAN APNI CAR 15 Application Processing Fee For Men: Rs. 7.200 per case N/A 15.1 -a) (Inclusive of documentation charges) For Women: Rs. 5.200 per case 15.1 -b) Income Estimation Charges At Actual N/A At Actual - as charged by 15.1 -c) Vehicle Insurance & Tracker Cost N/A Insurance Company 15.1 -d) Evaluation charges of pre owned / used and imported vehicles N/A At Actual At Actual 15.1 -e) Registration Charges N/A 5% of Principal outstanding against lease/loan account. (However, if the customer repays 15.2 Early Termination / Pre Payment Penalty N/A in order to obtain finance for new vehicle no penalty shall be charged) 5% of Principal adjusted against 15.3 Partial Payment N/A lease/loan account. N/A 15.4 Vehicle Appraisal (if applicable) At Actual At Actual upto maximum of PKR 15.5-a) Re-possession Charges N/A 100,000/-, whichever is lower

15.5-b)	Survey charges for repossessed vehicle		
15.5-c)	Warehouse charges for repossessed vehicle		
15.6	Legal charges		
15.7	Late Payment Charges		
15.8	Balloon Payment		
16	ROSHAN APNA GHAR		
16.1	Processing Fee - (Non Refundable) Including FED		
16.2	Loan Enhancement Fee including FED		
16.1	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to Mortgage of property, Lien Marking etc.		
16.2	Late / Non-Payment Penalties (including FED)		
16.3	Property Insurance		
16.4	Life Assurance		
16.5	Partial Pre-Payments/Early Termination		
17	GENERAL HOUSING FINANCE		
17 17.1	GENERAL HOUSING FINANCE Processing Fee - (Non Refundable) Including FED		
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17.1	Processing Fee - (Non Refundable) Including FED Loan Enhancement Fee including FED		
17.1 17.2	Processing Fee - (Non Refundable) Including FED Loan Enhancement Fee including FED Valuation Charges, Legal Charges, foreclosure charges. All stamp		
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17.1 17.2 17.3	Processing Fee - (Non Refundable) Including FED Loan Enhancement Fee including FED Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc.		
17.1 17.2 17.3 17.4	Processing Fee - (Non Refundable) Including FED Loan Enhancement Fee including FED Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc. Late / Non-Payment Charges (including FED)		
17.1 17.2 17.3 17.4 17.5 17.6 17.7	Processing Fee - (Non Refundable) Including FED Loan Enhancement Fee including FED Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc. Late / Non-Payment Charges (including FED) Life & Property Insurance Cost Pre-Payment (Partial or Full Adjustment) Income Estimation Charges		
17.1 17.2 17.3 17.4 17.5 17.6 17.7 <b>18</b>	Processing Fee - (Non Refundable) Including FED Loan Enhancement Fee including FED Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc. Late / Non-Payment Charges (including FED) Life & Property Insurance Cost Pre-Payment (Partial or Full Adjustment) Income Estimation Charges LOW COST HOUSING		
17.1 17.2 17.3 17.4 17.5 17.6 17.7 <b>18</b> 18.1	Processing Fee - (Non Refundable) Including FED Loan Enhancement Fee including FED Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc. Late / Non-Payment Charges (including FED) Life & Property Insurance Cost Pre-Payment (Partial or Full Adjustment) Income Estimation Charges LOW COST HOUSING Processing Fee/ Charges (Non Refundable)		
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17.1 17.2 17.3 17.4 17.5 17.6 17.7 <b>18</b> 18.1	Processing Fee - (Non Refundable) Including FED Loan Enhancement Fee including FED Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc. Late / Non-Payment Charges (including FED) Life & Property Insurance Cost Pre-Payment (Partial or Full Adjustment) Income Estimation Charges LOW COST HOUSING Processing Fee/ Charges (Non Refundable)		
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N/A       At Actual (Max. Rs. 500/- per day)         N/A       At Actual         PKR 1/- per thousand per day of installment amount from due dat till actual payment         N/A       Isstallment amount from due dat till actual payment         N/A       S% of Principal adjusted against lease/loan account.         N/A       PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED)         N/A       PKR 5,000/-         N/A       At Actual         N/A       At Actual         N/A       PKR 1/- per thousand per day of installment amount from due dat till actual payment         N/A       At Actual         N/A       Deptional – Covering Finance amount absolutely Free         N/A       Optional – Covering death (due to any cause) & accidental/natural disability         N/A       1% will be charged for 1st year an after one year NO Charges         N/A       Si / SEP = PKR 8,000/-         N/A       At Actuals         N/A       PKR 1/- per thousand per day of installment amount from due dat till actual payment         N/A       At Actuals         N/A       PKR 1/- per thousand per day of N/A         N/A       At Actuals         N/A       At Actuals         N/A       At Actuals         N/A       At Actuals <td< th=""><th>N/A</th><th>At Actual</th></td<>	N/A	At Actual
N/A         At Actual           PKR 1/- per thousand per day of installment amount from due dat till actual payment           N/A         S% of Principal adjusted against lease/loan account.           N/A         PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED)           N/A         PKR 5,000/-           N/A         PKR 5,000/-           N/A         PKR 1/- per thousand per day of installment amount from due date till actual payment           N/A         PKR 1/- per thousand per day of installment amount from due date till actual payment           N/A         Covering Finance amount absolutely Free           Optional - Covering death (due to any cause) & accidental/natural disability           N/A         1% will be charged for 1st year an after one year NO Charges           N/A         SI / SEP = PKR 8,000/- Others = PKR.10,000/-           N/A         At Actuals           N/A         Free           N/A         <		
N/A         PKR 1/- per thousand per day of installment amount from due dat till actual payment           N/A         S% of Principal adjusted against lease/loan account.           N/A         PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED)           N/A         PKR 5,000/-           N/A         PKR 1/- per thousand per day of installment amount from due date till actual payment           N/A         At Actual           N/A         Covering Finance amount absolutely Free           Optional – Covering death (due to any cause) & accidental/natural disability           N/A         1% will be charged for 1st year an after one year NO Charges           N/A         SI / SEP = PKR 8,000/- Others = PKR.10,000/-           N/A         At Actuals           N/A         For all categories: Rs. 5,000/-           N/A         At Actuals           N/A         At Actuals           N/A         At Actuals           N/A         Free	N/A	At Actual (Max. Rs. 500/- per day)
N/A       installment amount from due dat till actual payment         N/A       5% of Principal adjusted against lease/loan account.         N/A       PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED)         N/A       PKR 5,000/-         N/A       PKR 1/- per thousand per day of installment amount from due date till actual payment         N/A       At Actual         N/A       Covering Finance amount absolutely Free         Optional – Covering death (due to any cause) & accidental/natural disability         N/A       1% will be charged for 1st year an after one year NO Charges         N/A       Si / SEP = PKR 8,000/- Others = PKR 10,000/-         N/A       At Actuals         N/A       At Actual         N/A       At Actuals         N/A       At Actuals         N/A       At Actuals         N/A       At Actual         N/A       At Actuals         N/A       At Actuals         N/A       At Actuals         N/A       At Actuals	N/A	At Actual
N/A         lease/loan account.           N/A         PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED)           N/A         PKR 5,000/-           N/A         PKR 1/- per thousand per day of installment amount from due date till actual payment           N/A         At Actual           N/A         PKR 1/- per thousand per day of installment amount from due date till actual payment           N/A         Covering finance amount absolutely Free           Optional – Covering death (due to any cause) & accidental/natural disability           N/A         1% will be charged for 1st year an after one year NO Charges           N/A         Si / SEP = PKR 8,000/- Others = PKR 10,00/-           N/A         At Actuals           N/A         At Actual           N/A         For all categories: Rs. 5,000/-           N/A         At Actual           N/A         At Actual           N/A         For all categories: Rs. 5,000/-	N/A	installment amount from due date till actual payment
N/A         Processing Fee + PKR 640/- FED)           N/A         PKR 5,000/-           N/A         At Actual           PKR 1/- per thousand per day of installment amount from due date till actual payment           N/A         Covering Finance amount absolutely Free           Optional - Covering death (due to any cause) & accidental/natural disability           N/A         1% will be charged for 1st year an after one year NO Charges           N/A         51 / SEP = PKR 8,000/- Others = PKR.10,000/-           N/A         PKR 1/- per thousand per day of installment amount from due dat till actual payment           N/A         At Actuals           N/A         For all categories: Rs. 5,000/-           N/A         Free           N/A         For all categories: Rs. 5,000/-           N/A         At Actuals           N/A         For all categories: Rs. 5,000/-           N/A         Free           N/A         Free           N/A         At Actuals - borne by customer           N/A         At Actuals - borne by customer	N/A	
N/A         Processing Fee + PKR 640/- FED)           N/A         PKR 5,000/-           N/A         At Actual           PKR 1/- per thousand per day of installment amount from due date till actual payment           N/A         Covering Finance amount absolutely Free           Optional - Covering death (due to any cause) & accidental/natural disability           N/A         1% will be charged for 1st year an after one year NO Charges           N/A         51 / SEP = PKR 8,000/- Others = PKR.10,000/-           N/A         PKR 1/- per thousand per day of installment amount from due dat till actual payment           N/A         At Actuals           N/A         For all categories: Rs. 5,000/-           N/A         Free           N/A         For all categories: Rs. 5,000/-           N/A         At Actuals           N/A         For all categories: Rs. 5,000/-           N/A         Free           N/A         Free           N/A         At Actuals - borne by customer           N/A         At Actuals - borne by customer		
N/A     At Actual       N/A     PKR 1/- per thousand per day of installment amount from due date till actual payment       N/A     Covering Finance amount absolutely Free       Optional – Covering death (due to any cause) & accidental/natural disability       N/A     1% will be charged for 1st year an after one year NO Charges       N/A     51 / SEP = PKR 8,000/- Others = PKR 10,000/- N/A       N/A     SI / SEP = PKR 8,000/- Others = PKR 10,000/- N/A       N/A     At Actuals       PKR 1/- per thousand per day of N/A     PKR 1/- per thousand per day of At Actuals       N/A     At Actuals       N/A     At Actuals       N/A     At Actuals       N/A     At Actual       N/A     At Actual       N/A     At Actual       N/A     For all categories: Rs. 5,000/- N/A       N/A     At Actual       N/A     At Actual       N/A     At Actual       N/A     Free       N/A     At Actuals - borne by customer       N/A     installment amount from due dat till actual payment	N/A	
PKR 1/- per thousand per day of installment amount from due date till actual payment           N/A         Covering Finance amount absolutely Free           Optional – Covering death (due to any cause) & accidental/natural disability           N/A         1% will be charged for 1st year an after one year NO Charges           N/A         1% will be charged for 1st year an after one year NO Charges           N/A         1% will be charged for 1st year an after one year NO Charges           N/A         PKR 1/- per thousand per day of Others = PKR.10,000/-           N/A         At Actuals           N/A         For all categories: Rs. 5,000/-           N/A         For all categories: Rs. 5,000/-           N/A         At Actuals           N/A         For all categories: Rs. 5,000/-           N/A         At Actuals           N/A         For all categories: Rs. 5,000/-           N/A         At Actuals           N/A         Free           N/A         Free           N/A         At Actuals - borne by customer	N/A	PKR 5,000/-
N/A       installment amount from due date till actual payment         N/A       Covering Finance amount absolutely Free         Optional – Covering death (due te any cause) & accidental/natural disability         N/A       any cause) & accidental/natural disability         N/A       1% will be charged for 1st year an after one year NO Charges         N/A       1% will be charged for 1st year an after one year NO Charges         N/A       Si / SEP = PKR 8,000/- Others = PKR.10,000/-         N/A       PKR 1/- per thousand per day of installment amount from due date till actuals         N/A       At Actuals         N/A       At Actuals         N/A       At Actuals         N/A       For all categories: Rs. 5,000/- N/A         N/A       Foree         N/A	N/A	At Actual
N/A         absolutely Free           Optional – Covering death (due to any cause) & accidental/natural disability           N/A         1% will be charged for 1st year an after one year NO Charges           N/A         1% will be charged for 1st year an after one year NO Charges           N/A         Si / SEP = PKR 8,000/- Others = PKR.10,000/-           N/A         PKR 5,000           N/A         At Actuals           N/A         At Actuals           N/A         At Actuals           N/A         At Actuals           N/A         3% of Principal Amount N/A           N/A         For all categories: Rs. 5,000/-           N/A         For all categories: Rs. 5,000/-           N/A         Free           N/A         Free           N/A         At Actuals - borne by customer           N/A         At Actuals - borne by customer	N/A	installment amount from due
Optional – Covering death (due to any cause) & accidental/natural disability           N/A         1% will be charged for 1st year an after one year NO Charges           N/A         5i / SEP = PKR 8,000/- Others = PKR 10,000/- N/A           N/A         PKR 5,000           N/A         PKR 1/- per thousand per day of instaliment amount from due dat till actual payment           N/A         At Actuals           N/A         For all categories: Rs. 5,000/- N/A           N/A         For all categories: Rs. 5,000/- N/A           N/A         Free           N/A         Free           N/A         Free           N/A         At Actuals - borne by customer           N/A         At Actuals - borne by customer           N/A         At Actuals - borne by customer	N/A	
disability       N/A     1% will be charged for 1st year an after one year NO Charges       N/A     Si / SEP = PKR 8,000/- Others = PKR.10,000/-       N/A     PKR 5,000       N/A     At Actuals       PKR 1/- per thousand per day of installment amount from due dat till actual payment       N/A     At Actuals       N/A     At Actuals       N/A     At Actual       N/A     At Actual       N/A     At Actual       N/A     For all categories: Rs. 5,000/-       N/A     At Actuals       N/A     Free       N/A     At Actuals - borne by customer       N/A     installment amount from due dat till actual payment		Optional – Covering death (due to
N/A         after one year NO Charges           N/A         SI / SEP = PKR 8,000/- Others = PKR.10,000/-           N/A         PKR 5,000           N/A         PKR 5,000           N/A         At Actuals           PKR 1/- per thousand per day of instaliment amount from due dat till actual payment           N/A         At Actuals           N/A         For all categories: Rs. 5,000/-           N/A         At Actuals           N/A         Free           N/A         Free           N/A         At Actuals - borne by customer           N/A         instaliment amount from due dat till actual payment	N/A	
N/A         Others = PKR.10,000/-           N/A         PKR 5,000           N/A         At Actuals           PKR 1/- per thousand per day of instaliment amount from due dat till actual payment           N/A         At Actuals           N/A         At Actual           N/A         Charged at actual           N/A         For all categories: Rs. 5,000/-           N/A         Free           N/A         Free           N/A         At Actuals - borne by customer           N/A         instaliment amount from due dat till	N/A	1% will be charged for 1st year and after one year NO Charges
N/A         Others = PKR.10,000/-           N/A         PKR 5,000           N/A         At Actuals           PKR 1/- per thousand per day of instaliment amount from due dat till actual payment           N/A         At Actuals           N/A         At Actual           N/A         Charged at actual           N/A         For all categories: Rs. 5,000/-           N/A         Free           N/A         Free           N/A         At Actuals - borne by customer           N/A         instaliment amount from due dat till	0	
N/A         PKR 5,000           N/A         At Actuals           PKR 1/- per thousand per day of installment amount from due dat till actual payment           N/A         At Actuals           N/A         At Actual           N/A         At actual           N/A         For all categories: Rs. 5,000/-           N/A         No restriction on early payment/ unit purchase           N/A         Free           N/A         At Actuals - borne by customer           N/A         At Actuals - borne by customer           N/A         instaliment amount from due dat till actual payment	N/A	
N/A         At Actuals           PKR 1/- per thousand per day of installment amount from due dat till actual payment           N/A         At Actuals           N/A         At Actuals           N/A         3% of Principal Amount           N/A         At Actuals           N/A         At Actual           N/A         For all categories: Rs. 5,000/-           N/A         Charged at actual           N/A         Charged at actual           N/A         For estriction on early payment/ unit purchase           N/A         Free           N/A         At Actuals - borne by customer           N/A         At Actuals - borne throw due dat till actual payment		
PKR 1/- per thousand per day of installment amount from due dat till actual payment           N/A         At Actuals           N/A         3% of Principal Amount           N/A         At Actuals           N/A         At Actuals           N/A         At Actual           N/A         At Actual           N/A         For all categories: Rs. 5,000/-           N/A         Korestriction on early payment/ unit purchase           N/A         Free           N/A         At Actuals - borne by customer           N/A         At Actuals - borne by customer           N/A         installment amount from due dat till actual payment	N/A	PKR 5,000
N/A     installment amount from due dat till actual payment       N/A     At Actuals       N/A     3% of Principal Amount       N/A     At Actuals       N/A     At Actuals       N/A     At Actuals       N/A     For all categories: Rs. 5,000/-       N/A     Charged at actual       N/A     No restriction on early payment/ unit purchase       N/A     Free       N/A     At Actuals - borne by customer       N/A     installment amount from due dat till actual payment	N/A	At Actuals
N/A         At Actuals           N/A         3% of Principal Amount           N/A         At Actual           N/A         For all categories: Rs. 5,000/-           N/A         Charged at actual           N/A         Charged at actual           N/A         No restriction on early payment/ unit purchase           N/A         Free           N/A         At Actuals - borne by customer           N/A         Instaliment amount from due dat till actual payment	N/A	installment amount from due date
N/A     3% of Principal Amount       N/A     At Actual       N/A     For all categories: Rs. 5,000/-       N/A     For all categories: Rs. 5,000/-       N/A     Charged at actual       N/A     No restriction on early payment/ unit purchase       N/A     Free       N/A     At Actuals - borne by customer       N/A     Free       N/A     At Actuals - borne by customer       N/A     installment amount from due dat till actual payment	N/A	
N/A         At Actual           N/A         For all categories: Rs. 5,000/-           N/A         Charged at actual           N/A         No restriction on early payment/ unit purchase           N/A         Free           N/A         At Actuals - borne by customer           N/A         PKR 1/- per thousdand per day of instalment amount from due dat till actual payment		
N/A         Charged at actual           N/A         No restriction on early payment/ unit purchase           N/A         Free           N/A         At Actuals - borne by customer           N/A         At Actuals - borne by customer           N/A         Installment amount from due dat till actual payment		
N/A         Charged at actual           N/A         No restriction on early payment/ unit purchase           N/A         Free           N/A         At Actuals - borne by customer           N/A         At Actuals - borne by customer           N/A         Installment amount from due dat till actual payment	·	
N/A         No restriction on early payment/ unit purchase           N/A         Free           N/A         At Actuals - borne by customer           N/A         PKR 1/- per thousdand per day of instaliment amount from due dat till actual payment	N/A	For all categories: Rs. 5,000/-
N/A         unit purchase           N/A         Free           N/A         At Actuals - borne by customer           N/A         At Actuals - borne by customer           N/A         Installment amount from due date           till actual payment         till actual payment	N/A	
N/A         Free           N/A         At Actuals - borne by customer           PKR 1/- per thousdand per day of N/A         PKR 1/- per thousdand per day of installment amount from due dat till actual payment	N/A	
N/A At Actuals - borne by customer PKR 1/- per thousdand per day of N/A installment amount from due dat till actual payment	N/A	
N/A installment amount from due dat till actual payment		
N/A At Actuals - borne by customer		PKR 1/- per thousdand per day of
	N/A	installment amount from due date
N/A At Actuals - borne by customer		installment amount from due date till actual payment