



SCHEDULE OF BANK CHARGES



January to June 2025

S- BOP ROSHAN DIGITAL ACCOUNT (RDA) (Regular & 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-A	Debit Cards -PKR
4.1a	Platinum Card (Issuance / Renewal / Replacement) Supplementary Card (Issuance / Renewal / Replacement)
4.2a	Gold Card (Issuance / Renewal / Replacement) Supplementary Card (Issuance / Renewal / Replacement)
4.3a	Classic Card (Issuance / Renewal / Replacement) Supplementary Card (Issuance / Renewal / Replacement)
4.4a	Balance inquiry at other ATM
4.5a	International Balance inquiry
4.6a	Shopping at POS
4-B	FCY Debit Cards-USD
4.1b	RDA Regular : FCY Debit Platinum Card-USD (Issuance /Renewal /Replacement)
4.2b	RDA Lower Income : FCY Debit Gold Card-USD (Issuance /Renewal /Replacement)
Note: Charges as per Section -M (from serial no 7 to 21) will be applicable	
5	Cheque Book /Debit Cards-Delivery Charges
Note: PKR 5,000 will be deducted upfront. If the actual billed amount is less than PKR 5,000 then differential amount will be credited back to customer on receipt of courier bill	
6	Cheque Book
6.1	Issuance
6.3	Stop payment
7	Remittance (Local)(UC)
7.1	Issuance
7.2	Cancellation
7.3	Duplicate issuance
8	Outward Remittance (OFDD)
8.1	Issuance
8.2	Duplicate issuance
8.3	Cancellation
9	Inward/Outward Remittance
9.1	OFTT
9.2	SWIFT charges
9.3	Inward Remittance
10	Account Statement (E-Statement)
11	Funds transfer
11.1	Through ADC
11.2	Online (Within/Intercity)
12	Mobile Banking Subscription/Annual Charges
13	* Clearing
13.1	Normal/intercity
13.2	Same Day
* Outward Clearing is applicable only for collection of instruments in respect of disinvestment in real estate	
14	Others
14.1	Account closure
14.2	Balance confirmation certificate
14.3	Tax deduction certificate
14.4	Utility bill payments
14.5	Processing Naya Pakistan Applications
15	ROSHAN APNI CAR
15.1 -a)	Application Processing Fee (Inclusive of documentation charges)
15.1 -b)	Income Estimation Charges
15.1 -c)	Vehicle Insurance & Tracker Cost
15.1 -d)	Evaluation charges of pre owned / used and imported vehicles
15.1 -e)	Registration Charges
15.2	Early Termination / Pre Payment Penalty
15.3	Partial Payment
15.4	Vehicle Appraisal (if applicable)
15.5-a)	Re-possession 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

N/A	PKR 4,500 per annum
N/A	PKR 2,500 per annum
N/A	PKR 3,000 per annum
N/A	PKR 1,500 per annum
N/A	PKR 2,300 per annum
N/A	PKR 1,300 per annum
N/A	Free
N/A	Free
N/A	Free

USD 15 per annum	N/A
USD 12 per annum	N/A

At actual, capped at PKR 5,000/-	At actual, capped at PKR 5,000/-
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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
Free	Free

Free	Free
Free	Free
Free	Free

Free	Free
Free. However Foreign Bank's charges also apply.	Free. However Foreign Bank's charges also apply.
Free. However Foreign Bank's charges also apply.	Free. However Foreign Bank's charges also apply.

Free. However Correspondent Bank Charges will apply	Free. However Correspondent Bank Charges will apply
Free	Free
Free. However Correspondent Bank Charges will apply	Free. However Correspondent Bank Charges will apply
Free	Free

N/A	Free
Free	Free
N/A	Free

Free	Free
Free	Free

Free	Free
Free	Free
Free	Free
N/A	Free
Free	Free

N/A	For Men: Rs. 7,200 per case For Women: Rs. 5,200 per case
N/A	At Actual
N/A	At Actual - as charged by Insurance Company
N/A	At Actual
N/A	At Actual
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)
N/A	5% of Principal adjusted against lease/loan account.
N/A	At Actual
N/A	At Actual upto maximum of PKR 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
17.1	Processing Fee - (Non Refundable) Including FED
17.2	Loan Enhancement Fee including FED
17.3	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc.
17.4	Late / Non-Payment Charges (including FED)
17.5	Life & Property Insurance Cost
17.6	Pre-Payment (Partial or Full Adjustment)
17.7	Income Estimation Charges
18	LOW COST HOUSING
18.1	Processing Fee/ Charges (Non Refundable)
18.2	External agency charges
18.3	Early payment (unit purchase option)
18.4	Pre-Payment Charges (partial or full adjustment)
18.5	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc.
18.6	Late / Non-Payment Charges (including FED)
18.7	Life** & Property Insurance Cost **Life Assurance is optional.
18.8	Income Estimation Charges

N/A	At Actual
N/A	At Actual (Max. Rs. 500/- per day)
N/A	At Actual
N/A	PKR 1/- per thousand per day of installment amount from due date 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	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
N/A	Optional – Covering death (due to any cause) & accidental/natural disability
N/A	1% will be charged for 1st year and 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	PKR 1/- per thousand per day of installment amount from due date till actual payment
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	No restriction on early payment/unit purchase
N/A	Free
N/A	At Actuals - borne by customer
N/A	PKR 1/- per thousand per day of installment amount from due date till actual payment
N/A	At Actuals - borne by customer
N/A	At Actuals - borne by customer