



Half Yearly
Schedule of Bank Charges
Effective **01.07.2022 to 31.12.2022**
Operations Group, Head Office Lahore

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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.
- The Charges for making UC and other related instruments for payment of fee dues in favor of educational institutions, HEC/Boards etc. shall not exceed 0.50% of fee/dues or Rs.25/- per instrument, whichever is less.
- 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 / FED in FATA/PATA and Gilgit-Baltistan.
- 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.
- Service charges i.e. ATM/Debit Card renewal, SMS banking Service charges, Locker rent, account maintaining charges, etc. cannot be recovered from prohibited Accounts of UNSC, OFAC (US) & 4th scheduled Persons/Entities (proscribed individuals/entities) freed under advice of C&ICD.

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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. 3000/-	Yes
2 a)	L/C upto PKR 25 M against Lien on PKR Profit Bearing BOP Deposit/All types of BOP FC Deposits	102010204	Commission @ 0.05% per qtr, min. Rs. 1000/-	Yes
2 b)	L/C up to PKR 25 M against 100 % Cash Margin or Lien on PKR Return Free BOP Deposits	102010204	LC of any amount if against 100% Cash Margin or return free deposits then Rs. 1,000/- only.	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. 1000/-	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 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.5000/- 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. 5000/-	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.5000/-	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.1000/- 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.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, Ps.44/ Rs.1000 per day or as per approval	No
8)	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, Ps.50/Rs.1000 per day. 3) If retired after 20 days from date of negotiation / remittance, Ps.65/Rs.1000/day. 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 @ Ps.70/Rs. 1000/day.	No

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
8-a)	Overdue FIM & FATR/FE 25 etc.	101010805 & 101010804 / 101010813	As per sanctioned advice otherwise Ps. 70/Rs. 1000 per day	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, minimum charges as per SOC 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\$ 65/- (Flat) from forwarding bank plus courier / SWIFT charges, if any.	Yes
10)	Collection	102060402	Rs.1400/- per collection	Yes
11)	Fee for registration of contract CAD/DA Basis/Amendments	102010221	0.20% Min. Rs.1,500/- (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	Rs.1,400/- Per Collection + service charges @0.12% (Minimum Rs.1,200/-) + telephone/Swift	Yes No
13)	Service charges against import transactions i.e. import bills / PAD collections	102060405	0.12% - Min Rs.1200/-	Yes
14)	Endorsement of AWB for release of goods under registered contract/ collection (Bank to Bank Only)/LC.	102060402	Rs.2000/- per collection	Yes
15)	LC / Contract Cancellation Charges	102061065	Rs.1500 + SWIFT/Courier charges (if any)	Yes
16)	Correspondent bank Charges	N/A	At actual + SWIFT/Courier charges (if any) or as negotiated by FID	Yes
17)	Handling of discrepant import documents	102061065 102061065	US\$75/- flat (to be recovered from the presenting bank) this clause must always be incorporated in the LC under the head "Other terms and conditions", OR recover these charges from the Applicant's account instead of Foreign Bank's proceeds.	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.1000/- Per certificate	Yes
21)	SBP Approval cases for remittances / import related transactions i.e. Advance Payment , excess shipment etc.	102061065	Rs.6,000/- Per SBP case	Yes
22)	EIF Approval on FOC basis (Open Account, FOC, under warranty claim or any other with similar nature)	102061033	Rs.2400/- per EIF	Yes

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
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/-	Yes No Yes
	b) Amendment Advising	102010207	Rs. 1000/- (Flat) + Courier (if applicable) Rs. 1800/- + Courier (if applicable) for Non-Customers	Yes
	c) Negotiation of Rupee Bills under Export LCs	101011004	0.30% flat Minimum Rs. 100/- 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.1,920/- Per LC	Yes
	f) Reimbursement payment to other local Banks from Non-Resident Rupee A/C	102061065	Rs.1000/-	Yes
2	If the documents are sent to other Banks for negotiation under restricted L/C	102061065	Rs.500/-	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.2000/- 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.450/- per collection or as per approval by respective business head	Yes
6	Handling of Duty Draw Back Claim/DL/TL	102060405	0.40% per claim minimum Rs. 600/-	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.1,800/- Flat per case	Yes
ii)	Preparation of Substitution case in ERF-Pre shipment	102060405	Rs.2,000/- Flat per case	Yes
iii)	1) Overdue Export Refinance 2) FAFB/ FAPC Own Source 3) FE 25 etc	101010811	For LCY Financing: Markup @ Ps. 55/1000 per day 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 @ Ps. 55/1000 per day OR as per approved CA Package.	No

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
C- INLAND LETTER OF CREDIT				
1	Inland handling charges	102060405	Rs.1000/- flat	Yes
2	Forced PAD Inland Bills	101010803	Ps. 44 per Rs.1000/- per day for first 10 days. For next 10 days commission @ 0.30% + Ps. 50 per Rs.1000/- per day & after 20 days Ps. 55 per Rs.1000/- per day will be applied till full & final adjustment.	No Yes No 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. 1000/- only.	Yes
4	Amendment Charges	102010204	Rs.1000/- 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. 1000 (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 PKR 500/- Courier charges Rs.150/- 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.600/- (Flat) Per Bill + Courier Charges Rs.150/-	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	Ps. 54/1,000 per day or as per approval	No
	ii) If retired after 3 days but within 20 days of lodgment	101010803	Ps. 56/1,000 per day or as per approval	No
	iii) If retired after 20 days of lodgment	101010803	Ps. 70/1,000 per day or as per approval	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.				
Usance Bills				
	1) <u>Negotiating End</u>	101011004	Charges are negotiable as per approval or 0.50% flat - Min PKR 500/- Courier charges Rs.150/- 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.	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.500/- (Flat)	Yes
	c) At the time of maturity/due date	102060402	Rs.500/- (Flat)	Yes
	3) <u>At Collecting End</u>			
	a) Collection charges	102060402	Commission 0.25% Minimum Rs.750/-, Maximum Rs.5,000/- + courier charges Rs.150/-	Yes
D- MISCELLANEOUS 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. 1200/- Full message Rs. 2400/-	No

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
4	Foreign Fax / Telephone	102060903	Rs. 750/- or actual which ever is higher	No
5	a) Issuance of Proceeds Realization Certificate after one year. b) Duplicate Proceeds Realization Certificate	102060405 102060405	Rs. 1000/- (Flat) per Certificate. Rs.1000/- (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. b) Test/Signatures/Mail LCs verification charges	102060402 102061065	Ps. 04 per US\$ or equivalent in other currencies. Minimum Rs.500/- Rs.600/-	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 ii) Freight subsidy Claim Processing	102060405 102061065	Rs.1000/- Rs.100/- per case	Yes
10	PURCHASE (FBP / FDBP) a. Clean bills including T.Cs. drawn on banks abroad. b. Documentary c. Handling of export documents under foreign LC d. FDBP	102010201 102010201 102060402 102060405	OD Buying Rate is to be applied plus Commission US\$10/- Flat or equivalent in other FC plus Postages/ SWIFT/ Courier charges 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. NIL (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
E- CHARGES ON MAINTENANCE OF FOREIGN CURRENCY A/Cs				
1	Cash Handling Charges a) At the time of cash receipt into account. b) At the time of withdrawal from account.	102060401 102060401	a) NIL b) No Charges on withdrawals upto USD 5000, GBP 3000 EURO 3000 For amount above these, 0.5% of the cash withdrawals / Remittance / transfer from account, if not retained in the account for 7 days. (Charges may be deducted in foreign currency or in equivalent PAK Rupees at BOP Buying Rate)	Yes
2	Incidental charges, if average monthly balance in any account falls below US\$ 500/- or equivalent in other currencies.	102060415	US\$ 1/- per month (or equivalent in other currencies) on monthly basis. (Inclusive of FED/PST)	
3	a. Outward collection drawn on other banks (other than exports proceeds) b. Outward collection drawn on BOP Branches c. Inward Collection d. Outward/inward collection items returned unpaid	102010302 102010302 102010302 102060801	US\$ 5 per collection or its equivalent in other currencies plus SWIFT/ Courier charges (if any) Collection charges NIL SWIFT / courier (if any) Actual US \$ 15 plus Swift/ courier charges (if any) (These charges are to be deducted from the proceeds of remittance) Rs.250/-plus Foreign bank charges at actual plus SWIFT/courier charges (if any)	Yes No
4	Standing Instructions	102061043	US\$ 5/- per transaction or equivalent in other currencies.	Yes
5	Issuance of Cheque Book in lieu of lost Cheque Book. (These charges are in addition to stop payment charges)	102061004	* US\$ 5/- or equivalent in other foreign currencies.	Yes

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
6	Stop payment of cheques	102060910	US\$ 10 per instruction or equivalent in other currencies (one instruction may include advice for series/multiple instructions)	Yes

* No Sales Tax in branches operating in Islamabad, AJK, Tribal Areas and Gilgit-Baltistan

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.

F- REMITTANCES

FOREIGN CURRENCY (FCY)

I- OUTWARD

1	Outward remittance through Debit of Foreign Currency Account excluding Travelers Cheques. 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 SOC	
2	a) Issuance of duplicate FDD	102061033	Rs.550/- plus SWIFT/Courier charges, (if any). Foreign Bank's charges also apply.	Yes
	b) Cancellation of FDD/FTT	102061033	Rs.550/- plus SWIFT/Courier charges, (if any)	
Note: All charges may be recovered in Pak Rupees or equivalent in other foreign currencies.				

II- FOREIGN REMITTANCES AGAINST PAK RUPEES

1	Students (for education purposes)	OFTT	102010113 102010104	PKR 350 (inclusive of FED/PST) plus out of pocket charges (USD10 minimum)	
2	Patients (for health purposes)	OFTT	102010113 102010104	PKR 350 (inclusive of FED/PST) plus out of pocket charges (USD10 minimum)	
3	For Staff	OFTT	102010113 102010104	Free plus out of pocket foreign bank charges (USD10 minimum)	Yes
4	Other Payments (Regardless of Amount)	OFTT	102010113 102010104	PKR 1160 or 0.29% of TT amount (Inclusive of FED/PST), whichever is higher	Yes
5	For Regular Trade Customer	OFTT	102010113 102010104	Negotiable	Yes

III- INWARD REMITTANCES

1	Home Remittances				
	a) If proceeds are to be credited to Pak Rupees account maintained with any of our branches.	102010106		NIL	Yes
	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	
2	If proceeds are to be paid in foreign currency to other local banks.		102010107	US\$ 25+ SWIFT/courier charges(if any)	Yes
3	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 ---- Nil charges b) Others --- Rs.370/-plus Cable/Courier charges	Yes
4	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
5	Outward Collection (of OFBCs) realized for credit into Pak Rupees Account		102010302	Rs.550/- plus SWIFT/ Courier charges	Yes

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
REMITTANCES				
LOCAL CURRENCY (LCY)				
1)	Universal Cheque a) Issuance of Universal Cheque	102010101	i) Through A/c Rs. 325/- (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 of BTA, LCA & YEA if qualified.)	Yes
	b) Cancellation of Universal Cheque for Account Holder For Non account holders	102010102	Rs.350/- (Flat) per UC Rs.720/- (Flat) per UC	Yes
	c) Issuance of Duplicate Universal Cheque for Account Holder For Non account holders	102010103	Rs.350/- (Flat) per UC Rs.800/- (Flat) per UC	Yes
	Customers handled under cash management services (Duly approved by the Competent Authority)		Negotiable	
The Charges for making UC and other related instruments for payment of fee dues in favor of educational institutions, HEC/Boards etc. shall not exceed 0.50% of fee/dues or Rs.25/- per instrument, which ever is less.				Yes
2	Call Deposits			
i)	Issuance of Call Deposit Receipt to A/c holders through debiting his/her own A/c	102010105	Rs.130/- Flat	Yes
ii)	Issuance of duplicate CDR	102010103	1. Rs. 300/- for account holder 2. Rs. 350/- for non account holder	
iii)	Cancellation of CDR		Free	
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.				
c)	Verification of Payment Instruments (UC, CDR etc)	N/A	Free	
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)	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)	Collection made on staff A/cs	102010301	Re. 1/- per instrument	Yes
e)	Intercity clearing through NIFT	102010304	Rs.300/-	Yes
f)	Bank Gurantee collection / Handling Charges	102060402	0.1% of the Guarantee amount with minimum of Rs. 1000/-	Yes
g)	Collection of instruments through on-line deposited with any Branch.	102010305	Nil Note: For instruments sent in intercity/same day clearing, intercity/same day clearing charges will be recovered.	
h)	Direct Cheque Deposit Facility	102060805	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

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
III	a) Instruments cleared/collected within Local Area of NIFT	N/A	NIL	
	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 Provincial Tax / FED for branches operating in Islamabad, AJK, Tribal Areas 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
H- ADVANCES				
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	Yes
	Charges 1-5 may be waived/negotiated with the approval from the relevant approving authority/committee.			
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)	102060501	As per approval, minimum Rs.1,000/-	Yes
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)		As per approval, minimum Rs. 30,000/-	
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: 1. Charges to be recovered after acceptance of offer letter and before issuance of DAC. 2. These charges may be waived/negotiated with approval from relevant committee/authority. 3. No charges on review of long term funded facilities and open end guarantees for interim purposes. 4. Processing Fee for interim review will only be charged on the enhanced account.			
2-B TRANSFER OF LOAN ACCOUNT FROM ONE BRANCH TO OTHER (BOP) BRANCH.				
3	Charges of CIB report	407130603	Rs.50/- per report/borrower	
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	102061033	NIL Charges	
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/-	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 avallment or end of avallment or end of availability period (whichever comes earlier) for the undisbursed amount.	Yes
	Note: Misc. charges may be waived /negotiated with approval from relevant committee/authority.			

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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.100/- per delivery order or as per Facility Offer Letter (FOL)	Yes
d)	Stock Inspection Charges (Hypothecation /Pledge)	102061001	i) In case of inspection (Hypothecation or Pledge) by outside surveyors, actual billed amount to be recovered from customer's account. ii) If Pledge inspection is carried out by Bank staff as per CPM,PKR 2,000/- per site should be recovered as inspection charges in addition to travelling expenses. Note: 1. In case the Bank Staff visited along with outside surveyor, above charges will be applicable in addition to the charges billed by the surveyor. 2. No charges in case of surprise inspection by Bank's staff.	Yes
e)	Muqaddam Charges		At Actual	
1	Deferral/Interim Review (if do not involve any enhancements) charges on Finance	102060501	NIL or as per approval	Yes
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.				
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	TRACTOR			
	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.	102060501	Rs. 5,000 per tractor For women: Rs. 3,000 per tractor	Yes
	Valuation, Legal Charges, foreclosure charges. All stamp duties, CVT, and expenses related to property, mortgage, charge creation and redemption	N/A	At Actual	No
	Registration/ Transfer Charges	N/A	At Actual (To be recovered upfront)	No
	Late Payment Charges	102061030	Re. 1/- per thousand per day of each rental for overdue days (First 3 days grace period can be given by GH R&PSL)	Yes
	Income estimation charges	N/A	At Actual	No
	Repossession Charges	N/A	Repossession charges will be recovered on actual basis	No
	Early Termination/Partial adjustment	102061007	3 % of Principal Payment	Yes
	Warehouse Charges for repossessed tractors	N/A	Rs.1,000/- per day per tractor or actual , whichever is lower	No
	Insurance & Tracker Cost	N/A	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.	102060501	Rs. 5,000 per vehicle For Women: Rs. 3,000 per vehicle	Yes
	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
	Evaluation/Registration/Legal Charges	N/A	At Actual	No
	Late Payment Penalties	102061030	Re. 1/1000 per day of monthly rental from due date till actual payment date	Yes
	Fitness Certificate and route permit certificate, wherever applicable		The lessee shall be responsible to arrange fitness and route permit certificate and pay all related charges.	
	Early termination Charges		5% on the outstanding principle amount net of LKM	
	Balloon payment Penalty		0.3% of amount adjusted against principal amount	
	Income estimation charges	N/A	At Actual	No
	Repossession Charges	N/A	To be borne by the lessee Rs.10,000/- as fixed penalty and upto Rs.100,000/- as repossession charges or actual, whichever is lower	No
	Warehouse Charges for repossessed Agri Vehicles	N/A	Rs.1,000/- per day per vehicle or at actual , whichever is lower	No
	Insurance & Tracker Cost	N/A	At Actual, to be paid by lessee	No

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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		
	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		
	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.	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		
	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 (including FED/PST)	102061032	Re. 1/- per thousand per day of installment amount from due date till actual payment		
	Pre Payment (Partial or Full Adjustment)	102061007	3% of Principal Amount	Yes	
	Asset Insurance Cost	N/A	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.	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		
	Valuation, 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)	102061030	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	N/A	At Actual	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. 255/- per transaction (inclusive of FED/PST) Nil for Bancassurance Standing Instructions		
2)	Customers handled under Cash Management Services (Duly approved by the Competent Authority)	102061068	Negotiable	Yes	
J - SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS					
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/-		
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	102060405	Opening of IPS A/c NIL Maintenance of IPS A/c NIL		

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VIII)	Movement of Securities	102060405	Transfer in from Other Banks Rs.700/- per transaction, (Rs.500 bank + Rs.200 - SBP charges) Transfer to Other Banks Rs.500 per transaction Collection of Coupon from SBP NIL	
2)	Articles in Safe Custody	102060402	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	
a)	Boxes (Duplicate Keys of other bank branches will be accepted in Boxes)			
b)	Envelopes		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	
K- LOCKERS				
Rent/Fee/Key Deposit, etc. for Safe Deposit Lockers (To be recovered in advance).				
1	Size of Locker	102060101	Annual Rent (Inclusive of FED/PST)	
	Small		Rs.5220/-	
	Medium		Rs.6960/-	
	Large		Rs.8120/-	
	Extra Large		Rs.11310/-	
	Late Payment Fee Rs. 250/- for Small, Rs. 300/-for Medium, Rs.350/-for Large, Rs.700/-for Extra Large per month with grace period of one Month. GL: 102060102			Yes
	Key Deposit (FED/PST Not Applicable)	Small	Rs.5220/-	No
		Medium	Rs.6960/-	
		Large	Rs.8120/-	
		Extra Large	Rs.11310/-	
	Breaking Charges	102061033	Actual or Rs. 4000/- which ever is higher (FED/PST on residual income)	
Remarks All terms & conditions in our circulars issued from time to time				
2	Locker rent for staff members	102060101	Only One Small size locker is allowed, charges Re. 1.16 (inclusive of FED/PST), for other sizes, full rent on commercial rates will be received.	
3	Customers handled under cash management services (duly approved by the competent authority)		Rate Negotiable	Yes
Note: Key deposit to be taken from BTA account holders, availing lockers facility, regardless of maintaining Monthly Average Balance of Rs.1,000,000/- and above				
L- GUARANTEES				
I)	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	
	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.				
II)	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.1000/- Flat b) Commission rate as per I) above or Rs.10,000/- per quarter whichever is low	Yes
III)	Back to back Guarantee including counter Guarantee	102010203	To be decided by FID on case to case basis.	Yes
IV)	Service Charges for handling claims lodged by beneficiary.			Yes
	a) Guarantee on customer request in Pakistan	102060402	Rs.1800/- Flat	
	b) Guarantee issued by Banks abroad at our request	102060402	To be negotiated by respective business and FID on case to case basis	
	c) For back to back guarantees	102060402	To be decided by FID on case to case basis.	
V)	Amendment in Guarantee (other than increase in amount or extension of period)	102010203	Rs.1000/- Flat For Back to Back guarantee to be decided by FID on case to case basis.	
VI)	Charges for the vetting of Bank Guarantees from Lawyer on Bank's panel		Rs-3000/- Per guarantee text NO Charges for FID Guarantees	
M- MISCELLANEOUS CHARGES				
1	a) Reactivation of Dormant/Unclaimed Account within branch	102061033	FREE (FOR RELATION STRENGTHENING)	Yes
1	b) Retrieval of unclaimed amount from SBP	102061033	Rs.200/- per instance	Yes
2	Duplicate statement of account or as and when demanded by the A/c holder other than Periodical statements dispatched	102060411	Rs.35/- per statement (inclusive of FED/PST)	

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3) 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 NIL. Will be reinstated as above after notification from SBP.	No Yes
3) 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 NIL. Will be reinstated as above after notification from SBP.	No Yes
3) c	Reprocessing of Returned Funds	102061033	SBP charges	
4	Issuance of SBP/NBP cheques	102061033	Rs.500/- per cheque No charges if issued to Banks/DFIs & Corporate Customers	Yes
5	Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances	102061033	Rs.120/- per annum	Yes
6	Stop payment of cheque	102060909	a) Up to 5 cheques Rs. 550/- b) More than 5 cheques Rs. 1,100/-	Yes
7	1. Cheques return charges presented in Normal Outward Clearing, US Dollar Clearing (as a collecting Banker)	102060801	Nil for PKR US \$ 5 per Transactions	Yes
	2 (i) Cheque return unpaid in outward clearing same day intercity	102060801	Rs. 300/-	
	(ii) Cheques received in inward clearing and returned unpaid	102060801	Rs.475/- 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.	
	Note: No Provincial Tax / FED for branches operating in Islamabad, AJK, Tribal Areas and Gilgit-Baltistan			
8	Photo Copy of the Paid Cheque(s) Upto one year Above one year upto three years Above three years	102061033	Rs. 250 per cheque Rs. 750/- per cheque Rs. 1500/- per cheque	Yes
9	Issuance of Balance Confirmation 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
11 b)	Certificate regarding profit & tax deducted during current or other than current financial year	102061033	Free	No
12	Issuance of Duplicate TD booking certificate in lieu of original reported lost.	102061033	Rs.300/- per certificate	Yes
13	Account closing charges (where the account is being closed at the request of the customer) except PLS deposit accounts, Asaan Accounts and Asaan Remittance Accounts	102010507	Rs.150/- (Except Govt A/C, 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.) No charges if account is transferred to another branch or different type of account is opened at the same Branch.	Yes
14	Cheque Book issuance Charges (LCY+FCY) Note: No provincial Sales Tax / FED for branches operating in Islamabad, AJK, Tribal Areas and Gilgit-Baltistan	102060403	PLS/Finance A/c Rs. 18/- per leaf CD/BBA Rs. 12/- per leaf (Staff members (Rs.1 per cheque book), 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
15	NIFT charges for Non-MICR coded instrument	302012106	Rs.12.50/-	No
16	Handling Charges for marking of Lien on Govt. securities.	102060402	Rs 750/-	Yes
17	Marking of Lien on securities issued by the Bank for other Banks	102060402	Rs. 750/-	Yes
18	Issuance of new Cheque Book in lieu of lost Cheque book/Cheque book requisition	102061004 102060403	Rs.325/- + Actual Cheque book issuance charges	Yes
19	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 staff members, 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 the purpose of availing BOP consumer Finance are exempted. iii) All accounts falling under SBP BRD Circular # 30 dated 29-11-2005 are exempted. BBA, Assan Accounts and Asaan Remittance Accounts. iv) However no charges shall be levied on dormant/ unclaimed accounts. v) Exempted for specific waiver for Government Schemes	

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20	Breach of deposit/withdrawal limits in BBA	102060410	Rs.50/- (inclusive of FED/PST) per month	
21	Collection of charges on behalf of the Govt. received through challan	102061033	Rs.20/- per challan form depositor Free for depositors depositing challans of Local Govt. Institutions i.e. Metropolitan/Municipal Corporations, Municipal Committees & District Councils	Yes
22	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
23	Cash withdrawal through Biometric Verification	102010514	Rs.250/- per transaction	Yes
24	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)	Yes
N- Alternate Distribution Channels (ADC) Services CHARGES FOR ATM/DEBIT MASTERCARD				
1	Classic Debit Master Card Free for Salary Accounts of Govt, Semi Govt, Corporate employees	102060713	Issuance & Renewal/Replacement PKR 1,200 per annum Supplementary @ PKR 750 per annum	Yes
	Gold Debit Master Card	102060714	Issuance & Renewal/Replacement PKR 1,800 per annum Supplementary @ PKR 900 per annum	
	Platinum Debit Master Card	102060715	Issuance & Renewal/Replacement PKR 2,400 per annum Supplementary @ PKR 2,000 per annum	
KHAAS Platinum Debit Master Card (for Non-Priority customers only)		Issuance, Annual/Renewal/Replacement PKR 3,200 per annum Supplementary @ PKR 2,200 p+D426er annum		
2	PayPak Debit Card	102060724	PKR 850 per annum for Issuance/Renewal/Replacement	
3	Lahore Qalandars Debit card		Issuance/Renewal/Replacement PKR 2000/- per annum Supplementary @ PKR 1000 per annum	
4	Arbitration Charges / False Chargeback (Local and International)	102061033	USD 550 or equivalent per case	
5	Document Retrieval Charges for POS Disputes	102061033	PKR 200 per document (Local Transaction)	
			PKR equivalent to USD 10.00 per document for (International Transaction)	
6	International Cash Withdrawal at MasterCard ATMs	102060706	4% of the transaction amount	
7	Cash Withdrawal at BOP ATM		Free	
8	Cash Withdrawal at 1Link/Mnet Non-BOP ATM	407130610	PKR 23.44 per Transaction (Inclusive of FED/Provincial Sales Tax)	
9	Receipt on ATM Cash Withdrawal/Balance Inquiry	407130610	Rs. 2.50 per transaction	
10	International Balance Inquiry at MasterCard ATMs	102060703	PKR 300 per inquiry	Yes
11	Balance Inquiry at Mnet/1 LINK Non-BOP ATMs		PKR 3.13 per inquiry (Inclusive of FED/Provincial Sales Tax)	
12	Mini Statement on BOP ATMs		NIL	
13	Direct Shopping at POS	102060716	Free for local transaction 4% of the Transaction Amount for International Purchases	Yes
14	E-Commerce Transaction	102060716	Free for local purchases 4% of transaction amount for International Purchases	Yes
15	* SMS Banking Service Charges	102061002	PKR 89/- + tax per month Free For BOP YES Business Account	Yes
	* CD Asaan Accounts	102061002	PKR 62/- + tax per month	Yes
	SMS Service Charges for intimating customers fate of instruments sent in Outward Clearing	302012607	On actual cost	No
	* SMS alerts for all international and domestic digital transactions (such as ATM, POS and Internet/Mobile banking transactions, etc.) are free of cost.			
16	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)	
17	ATM Biometric transaction		Rs 10 + FED per session	
18	ADC Charges for staff	N/A	FREE	
19	International ATM Withdrawals through BOP ATMs		Rs. 650/- plus FED per transaction	
20	BOP Biometric Verification through ATM		PKR 15/- plus FED per transaction	
	Customers handled under Cash management services (Approved by the Competent Authority)		Negotiable	
O- MOBILE BANKING CHARGES				
	Mobile Banking Service Charges	102061059	Initial Registration fee Free (including 1st year subscription) Annual Subscription (subsequent renewal) Free	
	Mobile Banking - IBFT	102061062	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)	

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
P- CHARGES FOR ON-LINE BANKING (CASH/CLEARING/TRANSFER)				
	Inter city & Intra city For Savings & Current Cash Withdrawal Cash Deposit Cheque Transfer	102060601	NIL NIL NIL	
	On-line collection/receipt/ remittance through challans in accounts of Newly established Metropolitan/ Municipal Corporations, Municipal Committees & District Councils		NIL	
	Customers handled under Cash management services		NIL	
	Online Collection of Govt Taxes & Duties (OTC & ADCs)		NIL	
Q- CHARGES FOR BOP MASTER CREDIT CARD				
1	Annual Fee (Basic)		Mastercard World: Rs. 20,000/- Mastercard Platinum: Rs. 10,000/- Mastercard Gold: Rs. 4,000/-	Yes
2	Annual Fee (Supplementary)		Mastercard World: Rs. 10,000 /- Mastercard Platinum: Rs. 5,000/- Mastercard Gold: Rs. 2,000 /-	
3	APR (Annualized Percentage Rate)		3.5% per month (42% Annual Percentage Rate) on Cash Advance 3.5% per month (42% Annual Percentage Rate) on Retail Transactions 1.83% per month (22% Annual Percentage Rate) on BTF Transactions	
4	Cash Advance Fee		3% of transaction amount or Rs 1,000/- (whichever is higher)	
5	Late payment fee		Rs. 1,500/-	
6	Over Limit Fee		Rs. 1,500/-	
7	Return Cheque		Rs. 1,000/-	
8	Card Upgrade Fee		Rs. 1,000/-	
9	Card Replacement Fee		Rs. 1,000/-	
10	Utility Bill Payment Fee		Upto Rs. 100/- per transaction	
11	0% APR BT Processing Fee		3-months: 3.5% 6-months: 7.00% 12-months: 14.00%	Yes
12	BTF On Installment Plans APR		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%	Yes
13	Retail Transactions Installment Plan APR		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 APR		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	Voucher retrieval Fee		Local Transactions: Rs. 300/- International Transactions: Rs. 800/-	Yes
16	Flexible Installment Plan Processing Fee		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
17	Flexible Installment Plan pre-payment Charges		5% on Balance Amount or Rs 1,000/- whichever is higher	Yes
18	Foreign Transactions		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
19	MasterCard Arbitration Charges for disputed transactions		USD 500/-	Yes
20	Credit Cover Shield Premium		Upto 0.65% of outstanding amount	Yes
21	SMS & E-Alert Charges		Rs. 100/- per month	Yes
22	Litigation Charges		At Actual	
23	Universal Cheque Issuance Charges		Rs. 500/- per request	Yes
24	Direct Debit Rejection Fee		Rs. 1,000/-	Yes
25	Lounge Access		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
26	Gym Visit Fee (Where visits exceed allotment or spend criteria is not met)		Rs. 1500/- per visit	Yes
27	Other Credit Card Bill Payment via BOP Credit Card		2% of Transaction Amount	Yes
R- BANK CHARGES FOR GOVERNMENT BUSINESS				
a) IMPORTS				
	Letter of credit			
	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

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	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
b)	Collection Made on Government Accounts including Market Committees etc.	N/A	No charges to be recovered including returning charges.	No
	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.			
S- 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. 50/- per eCIB report	
	Late Payment Charges		@ 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.				
T- PERSONAL LOANS				
	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	102060512	Salaried Individuals (Men & Women): Rs. 2500/- SEB/SEP(Men): Rs. 5,000/- SEB/SEP (Women): Rs. 4,000/-	
	Renewal Charges fee for Quick Finance/Emergency Limit Approval/Running Finance (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	102060512	Rs. 2,000/-	
	Pre payment / Pre-Mature Termination Charges	102061020	Salaried Individuals: NIL SEB/SEP: 5% of outstanding principal	Yes
	Late / Non-Payment Penalty	102061017	Re.1/- per thousand per day per installment, for overdue days	Yes
	Verification Charges Upfront	N/A	At Actual, as charged by external agency	No
	Income Estimation Charges (if any)	N/A	At Actual	No
	Balloon / partial payment (DF facility)	102061020	Salaried Individuals – Nil SEB/ SEP – PKR. 10,000/- or 1% of partial payment amount, whichever is higher.	Yes
	Legal Charges if any	N/A	At Actual	No
	Service Charge on emergency limit including FED/PST	102060512	3% of every draw down / loan amount	
U- SMART ADVANCE CASH				
	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	102060524	2.5% of Amount Availed or Rs. 100 whichever is higher	
	Late Payment Charges	102060524	2.5% of Loan Availed on Monthly Basis	Yes
V- CONSUMER AUTO LEASE (CarGar)				
	Processing fee Non refundable (includes Provincial Sales Tax/FED) 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	
	Income Estimation Charges	N/A	At Actual	No
	Registration charges	N/A	At Actual	No
	Repossession charges	N/A	At Actual upto maximum of Rs.100,000/-, whichever is lower	
	Early Termination / Pre Payment Penalty	102061022	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.	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	N/A	At Actual - as charged by Insurance Company	No
	Survey charges for repossessed vehicle	N/A	At Actual	No
	Warehouse charges for repossessed vehicle	N/A	At Actual (Max. Rs. 500/- per day)	No
	Evaluation charges of pre owned / used and imported vehicles	N/A	At Actual	No
	Legal Charges	N/A	At Actual	No

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W- 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	
	Income Estimation Charges	N/A	At Actual	No
	Registration charges	N/A	Rs. 3,800/-	
	Repossession charges	N/A	At Actual upto maximum of Rs.25,000/-, whichever is lower	No
	Prepayment Penalty	N/A	There is no prepayment penalty	
	Late / Non Payment Penalties	102061016	Rs. 10/- per day from due date till actual payment date	Yes
	Vehicle Insurance	N/A	Rs. 5,800/- (at actual)	No
	Survey charges for repossessed vehicle	N/A	At Actual	No
	Warehouse charges for repossessed vehicle	N/A	At Actual (Max. Rs.100/- per day)	No
	Legal Charges	N/A	At Actual	No
X- SESEUY 1.0				
	Repossession charges	N/A	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/-	
	Pre Payment Penalty	102061010	5% on Principal Outstanding	Yes
	Late / Non-Payment Penalty Bolhan 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	N/A	Actual – charged by insurance company	No
	Survey charges for repossessed vehicle	N/A	Actual	No
	Warehouse charges for repossessed vehicle	N/A	Actual (Max. Rs.500/- per day)	No
	Legal Charges	N/A	Actual	No
Y- APNA ROZGAR SCHEME				
	Repossession charges	N/A	At actual upto maximum of Rs. 100,000/- whichever is lower	No
	Penalty on Repossession of Vehicles (Including FED/PST)	102061055	Rs. 10,000/-	
	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	N/A	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	N/A	Actual	No
	Note: The lessee shall be responsible to arrange fitness & route permit certificate and pay all related charges.			
Z- FLEET FINANCING				
	Processing Fees Non-Refundable (includes Provincial Sales Tax FED/PST/Documentation Charges inclusive of revenue stamp/ govt. duties/fees, ECIB charges, NADRA Verisys etc.)	102060503	Rs. 5,000/- per Vehicle	
	Evaluation/ Registration/ Legal Charges	N/A	At Actual	No
	Repossession Charges	N/A	To be borne by Lessee. Rs. 10,000/- as per fixed penalty and up to 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)	No
	Insurance & Tracker Cost	N/A	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 installment amount from due date till actual payment	Yes
	Balloon Payment Penalty	102061022	0.3% of amount adjusted against principal amount	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.			
AA- 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/-	
	Loan Enhancement Fee (includes Provincial Sales Tax/FED)	102060509	Rs. 5,000	
	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 Penalties (includes Provincial Sales Tax/FED)	102061015	Re. 1/- per thousand per day of instalment amount from due date till actual payment	
	Life & Property Insurance Cost	N/A	At Actual	No
	Pre Payment (Partial or Full Adjustment)	102061023	3% of Principal Amount	Yes
	Income Estimation Charges	N/A	At Actual	No
AB- 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/-	
	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 installment amount from due date till actual payment	Yes
	Prepayment / Partial Payment Penalty	102061024	No Prepayment / Partial Payment Penalty	

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	Life & Property Insurance Cost	N/A	At Actual	No
	Income Estimation Charges	N/A	At Actual	No
AC- 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.	
AD- Mera Pakistan Mera Ghar (Low Cost Housing)				
	Processing Fee/Charges (Non-refundable)		For all categories: Rs.5,000/- plus FED/PST	
	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc.		At Actual-borne by applicant	
	External agency charges		Charged at actual	
	Early Payment (Unit Purchase Option)		No restrictions on early payment/unit purchase.	
	Pre-Payment Charges (Partial or Full Adjustment)		NIL as per SBP	
	Late / Non-Payment Charges (including FED)		Re. 1/- per thousand per day of installment amount from due date till actual payment	
	Life** & Property Insurance Cost **Life Assurance is optional.		At Actual-Borne by applicant	
	Income Estimation Charges		At Actual-Borne by applicant	
SME Financing				
AE- 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/- b) 0.05% of the facility amount, min. PKR 2,500/- For women: 0.025% of the facility amount, min. PKR 1,250/-	Yes
AF- BOP Apni Dokan				
	Documents charges		Actual cost of revenue and special adhesive stamps	
	Legal charges		Actual and approved charges of lawyers on the bank's approved panel	
	Valuation charges		Actual and approved charge of valuers on the bank's approved panel	
	Late payment Charges		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.	
	Processing Fee (up-front with LAF)	102060501	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
AG- BOP Kamyab Karobar				
	a) Application Processing Fee (Non-refundable, payable up-front) b) Facility Fee (Payable at the time of facility acceptance) c) Annual Renewal Fee (Non-refundable, payable up-front) d) 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/- b) 0.10% of the facility amount, min. PKR 2,500/- For women borrowers: 0.05% of the facility amount, min. PKR 1,250/- c) 0.05% of the facility amount, min. PKR 2,500/- For women borrowers: 0.025% of the facility amount, min. PKR 1,250/- d) 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		At Actual	
	Legal Fee		At Actual	
	Credit/Market Check & Income Estimation Fee		At Actual	
	Property Insurance Premium Rate		At Actual	
AH- 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
GOVERNMENT INITIATIVES				
AI- KAMYAB JAWAN YOUTH ENTREPRENEURSHIP SCHEME (KI-YES)				
	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
	Physical Verification/Registration/Income Estimation/Valuation/Legal/Documentation Charges inclusive of Revenue Stamp, Government Duties/Fee/ECIB/Nadra Verisys etc.	N/A	At Actual	No

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	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		NIL	
	Insurance including Tracker (if applicable)		For T2 & T3 (All Logistics Cases): At actual, to be paid by applicant	No
	Insurance animals(in case livestock/dairy)		Actual, to be paid by borrower	No
	Repossession Charges (For Logistics only)		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)		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)		The applicant shall be responsible to arrange fitness & route permit certificate & pay all related charges.	No
AJ- PUNJAB ROZGAR SCHEME				
	Processing Fee (Non Refundable)	102060539	Punjab Small Industrial Corporation (PSIC) shall forward Rs. 1,000/- per forwarded application to BOP which shall include ECIB, NADRA Verisys and Physical Verification charges.	
	Registration/ Valuation/Legal / Documentation Charges inclusive of revenue stamp, Govt. Duties / Fee etc.		At Actual	
	Repossession Charges (Logistics only)		To be borne by the applicant. Up to Rs.150,000/- as repossession charges or actual (whichever is lower)	
	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	
	Fitness Certificate & Route Permit Certificate, wherever applicable (For Logistics only)		The applicant shall be responsible to arrange fitness & route permit certificate & pay all related charges.	
	Insurance (if applicable) Insurance animals (in case livestock/dairy)		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	
	Partial/Balloon/Early Settlement	605010415 605010416 605010506 605010633 605010634	NIL	
	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	
AK- BOP SME Asaan Finance (SAAF)				
	Processing Fee Non Refundable		For SME business loans other than logistics: Rs. 5,000 or 1% of loan amount (whichever is higher) For Logistics: Rs. 5,000/- per vehicle, non refundable.	
	Registration/ Valuation/Legal / Documentation Charges inclusive of revenue stamp, Govt. Duties / Fee etc.		At Actual	
	Repossession Charges (Commercial Vehicle Only)		Rs. 10,000/- as fixed penalty and up to Rs. 100,000/- as repossession charges or actual (whichever is lower)	
	Warehouse Charges for repossessed vehicles (Commercial Vehicle Only)		Rs. 500/- per day per vehicle charges or Actual, whichever is lower.	
	Insurance & Tracker Cost (Fixed Assets & Commercial Vehicles) (if applicable) Tracker (In case of Logistic)		Actual	
	* Early Termination Partial/ Balloon /Early settlement		For RFD (Vehicles): For early settlement 3% on the outstanding Principal amount net of LKM (Lease Key Money) Balloon /Partial payment charges 0.3% 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.	

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	Late Payment Penalty (LPC) LPC shall be charged from applicant at the time of maturity		For RFD: Re 1 per 1000 per day on the overdue principal to be calculated from monthly installment due date till actual payment. SME: Late payment charges shall be calculated on principal amount of the installment due at existing mark-up rate.	
	* Charges negotiable on case to case basis			
	Note: The lessee shall be responsible to arrange fitness & route permit certificate and pay all related charges.			
AL-	BOP ROSHAN DIGITAL ACCOUNT (RDA) (Normal & Low Income Segment)		Foreign Currency Value Account (FCVA)	Non-Resident Rupee Value Account (NRVA)
1	Account maintenance		Free	Free
2	Cash Withdrawal			
2.1	Intercity		Free	Free
2.2	Intra-city(Within)		Free	Free
2.3	BOP ATM		N/A	Free
2.4	Other ATM		N/A	Free
2.5	International cash withdrawal via Debit card		N/A	Free
3	SMS alert		Free	Free
4	Debit Card (Platinum Card for normal RDA, Classic Card for Low Income Segment RDA)			
4.1	Issuance		N/A	Free
4.2	Annual		N/A	Free
4.3	Replacement		N/A	Free
4.4	Supplementary-Issuance/Annual/Replacement		N/A	Free
4.5	Balance inquiry at other ATM		N/A	Free
4.6	International Balance inquiry		N/A	Free
4.7	Shopping at POS		N/A	Free
5	Courier-Delivery Charges		Free	Free
6	Cheque Book			
6.1	Issuance		1st Free, subsequent PLS: Rs 18 per Leaf Subsequent CD: Rs 12 per leaf For TIB:1st Free, subsequent Rs 18 per Leaf for All Accounts	1st Free, subsequent PLS: Rs 18 per Leaf Subsequent CD: Rs 12 per leaf For TIB:1st Free, subsequent Rs 18 per Leaf for All Accounts
6.3	Stop payment		Free	Free
7	Remittance (Local)(UC)			
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	Application Processing Fee (Inclusive of documentation charges)		N/A	Rs. 6,000/- per case
15.2	Early Settlement Charges		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	Re-possession Charges		N/A	At Actual upto maximum of Rs.100,000/-, whichever is lower
15.6	Legal Notice Fee		N/A	At Actual
15.7	Late Payment Charges		N/A	Re. 1/- per thousand per day of installment amount from due date till actual payment
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	Re. 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

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
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
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	Re. 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	NIL
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	Re. 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

ase refer to our Schedule of Charges

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

LOCAL CURRENCY PRODUCTS

Features

CURRENT

1 BOP Tjariat Account

On Maintaining monthly average PKR 25,000

IBFT	* Free
Cheque Book	* Free
Debit Card	* Issuance free
	* Renewal free on maintaining PKR 25,000 as monthly average balance
Locker	* Rs. 1 (only small & medium) on maintaining monthly average balance of PKR 1,000,000 preceding issuance/renewal date
Universal Cheque Issuance	* Free
CDR Issuance	* Free
OBC Collection	* 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.

2 BOP Life Current Account

On Maintaining monthly average PKR 25,000

Debit Card	Issuance is free for Classic Debit Card. For other Debit cards, charges will apply
	* Renewal will be free subject to monthly average balance criteria
Universal Cheque Issuance	* 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	Issuance Free for Classic Debit Card. For other Debit cards, charges will apply
Collection of Outstation Cheques	Free upto 3 Gross Salaries in a Month

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
4	Youth Education Account			
	Debit Card		Issuance & renewal free for PayPak (Classic) debit card. For other Debit cards, charges will apply	
	Universal Cheque Issuance favouring educational institution		Free	
	Account Maintaining Charges		Exempted	
5	Asaan Current Account			
	Debit Card (PayPak Classic)		Issuance & renewal at PKR 850 . For other Debit cards, charges will apply	
	Cheque Book		First 25 Leaf free	
	SMS Alerts		PKR 50 P.M	
6	Asaan Remittance Current Account			
	Debit Card (PayPak Classic)		Issuance & renewal at PKR 850 . For other Debit cards, charges will apply (deductable on the receipt of 1st remittance in the account)	
7	YES Business Account			
	SMS Alerts		Free	
	Mobile Banking subscription		Free	
8	BOP Kissan Dost Current Account			
	On maintaining monthly average balance PKR 10,000			
	Debit Card		Free issuance of Debit Card (PayPak Classic). For renewal, charges apply as per SOC	
	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	
9	BOP Naz Current Account			
	Lockers		Locker Fee: Annual Rent - Free for 1st Year.	
	Debit Card		Free Issuance of Woman Debit Card (with Discounts on various outlets/ boutiques)	
	Cheque book		Free 1st, 25 leaves Cheque Book	
	SMS Alerts		Free	
B	SAVINGS			
10	Behreen Munafa Account			
	Debit Card		Issuance free for Classic Debit Card. For other Debit cards, charges will apply	
11	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	
12	Asaan Saving Account			
	Debit Card (PayPak Classic)		Issuance & Annual/renewal at PKR 850 . For other Debit cards, charges will apply	
13	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	
14	Salary Plus BOP@Work			
	Salary Disbursement Charges		As per agreement / mandate with the client No charges from Govt. or Semi Govt organizations	
14.1	PKR Current Account			
	Cheque Book		Free	
	Debit Card Issuance (Standard/ Personalized)		Free	
	Renewal		Free	
	Cash withdrawals (Off us)		Free	
	E-Statement		Free	
	Mobile App		Free	
	SMS Alert Charges (ATM)		Free	
	Bank Statement		Free	
	IBFT (interbank & within BOP) upto Rs.500,000/- through ATM & mobile banking app		Free	
14.2	PKR Savings Account			
	Debit Card Issuance (Standard/ Personalized)		Free	
	E-Statement		Free	
	Mobile App		Free	
	Bank Statement		Free	

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
15	BOP KHAAS			
	Issuance of KHAAS Platinum Card		Free	
	Renewal of KHAAS Platinum Card		Free	
	Supplementary KHAAS Platinum Debit Card		Free (If Primary Card is KHAAS Platinum)	
	Issuance of Universal Cheque		Free	
	Locker Annual Rent		50% Fee Waiver	
	SMS Alerts		Free	
	IBFT (ATM and Mobile Banking)		Free	
	Mobile Banking Annual Subscription		Free	
	Statement of Account (Annual/Half Yearly)		Free	
	Issuance of all Currency Cheque books (Any Size)		Free	
16	BOP Naz Saving Account			
	SMS Alerts		Free	

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)		Re 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)		Re 1 on maintaining above mentioned balance for six months.	
	OBC Facility (in PKR CD Account)		Free	
	Universal Cheque		Free	
	CDR		Free	

CONCESSIONAL CHARGES TO STAFF OF BOP

Banking Servc Description	Charges for Staff
Collection made on staff A/c	Re.1 per instrument
Locker rent for staff members	Only one small size locker is allowed , charges Re.1.16 (inclusive of FED/PST), for other sizes, full rent on commercial rates will be received.
Cheque book issuance charges	Re.1 per cheque book
Amount maintaining charges on CD A/c only where the average balance is below Rs.10000 during a month	(except staff members, Zakat committees, students....)
ADC charges for staff	Free
Remittance facility (issuance of UC & CDR)	Re.1/- per instrument.(irrespective of the amount)