



Half Yearly

Schedule of Bank Charges

Effective **01.01.2022 to 30.06.2022**

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) freezed under advice of C&ICD.

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
A				
<u>IMPORTS</u>				
I - <u>LETTER OF CREDIT COMMISSION</u>				
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)	<u>Amendments</u> 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

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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
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, minimim 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

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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
B- EXPORTS				
1	Letters of Credit			
	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
5	COLLECTIONS			
	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.				

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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

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

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	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) At Collecting End			
	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
4	Foreign Fax / Telephone	102060903	Rs. 750/- or actual which ever is higher	No
5	a) Issuance of Proceeds Realization Certificate after one year.	102060405	Rs. 1000/- (Flat) per Certificate.	Yes
	b) Duplicate Proceeds Realization Certificate	102060405	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.	102060402	Ps. 04 per US\$ or equivalent in other currencies. Minimum Rs.500/-	Yes
	b) Test/Signatures/Mail LCs verification charges	102061065	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	102060405	Rs.1000/-	Yes
	ii) Freight subsidy Claim Processing	102061065	Rs.100/- per case	Yes
10	<u>PURCHASE (FBP / FDBP)</u>			
	a. Clean bills including T.Cs. drawn on banks abroad.	102010201	OD Buying Rate is to be applied plus Commission US\$10/- Flat or equivalent in other FC plus Postages/ SWIFT/ Courier charges	Yes
	b. Documentary	102010201	Relevant Bill Buying Rates, as circulated vide our daily exchange rate bulletin, are to be applied plus postage/SWIFT/ Courier charges. Note: In case the proceeds of the bills are not realized within maturity/ due date (i.e. max upto 21 days in case of sight bills or as allowed in CA or in case of usance the due date calculated as per tenor of the bill). 0.30 % flat, Rs.350/- Minimum or as approval of Sanctioning Authority.	Yes
	c. Handling of export documents under foreign LC	102060402	NIL	
	d. FDBP	102060405	(i) Rs.2,400/- only (Clean) or (ii) In case discrepant Rs.1,680/-	
11	Commodity Exchange Arrangements	102010503	Handling commission of 0.5 % flat on the amount of commodity exchange arrangement.	Yes

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E- CHARGES ON MAINTENANCE OF FOREIGN CURRENCY A/Cs

1	Cash Handling Charges			
	a) At the time of cash receipt into account.	102060401	a) NIL	Yes
	b) At the time of withdrawal from account.	102060401	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)	
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)	102010302	US\$ 5 per collection or its equivalent in other currencies plus SWIFT/ Courier charges (if any)	Yes
	b. Outward collection drawn on BOP Branches	102010302	Collection charges NIL SWIFT / courier (if any) Actual	
	c. Inward Collection	102010302	US \$ 15 plus Swift/ courier charges (if any) (These charges are to be deducted from the proceeds of remittance)	
	d. Outward/inward collection items returned unpaid	102060801	Rs.250/-plus Foreign bank charges at actual plus SWIFT/courier charges (if any)	No
4	Standing Instructions	102061043	US\$ 5/- per transaction or equivalent in other currencies.	Yes
5	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
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

I- OUTWARD

1	Outward remittance through Debit of Foreign Currency Account excluding Travelers Cheques.	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).	
	SWIFT Charges		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.				

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II- FOREIGN REMITTANCES AGAINST PAK RUPEES

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

III- INWARD REMITTANCES

Home Remittances					
1	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

REMITTANCES

LOCAL CURRENCY (LCY)

Universal Cheque					
1)	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		102010102	Rs.350/- (Flat) per UC	Yes
	For Non account holders			Rs.720/- (Flat) per UC	
	c) Issuance of Duplicate Universal Cheque for Account Holder		102010103	Rs.350/- (Flat) per UC	Yes
	For Non account holders			Rs.800/- (Flat) per UC	
	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

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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 availment or end of availment 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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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
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 or as negotiated / approved	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 FED/PST) 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	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 Charges	N/A	At Actual (To be recovered upfront)	No
	Late Payment Penalties	102061030	Re. 1/- per thousand per day of installment amount from due date till actual payment	Yes
	Income estimation charges	N/A	At Actual	No
	Repossession Charges	N/A	Up to Rs.100,000/- as repossession charges or actual, (whichever is lower)	No
	Pre Payment (Partial or Full 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

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
2	AGRI VEHICLE LEASE Processing Fee - Non Refundable (includes 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 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
	Registration Charges	N/A	At Actual (vary from case to case)	No
	Late Payment Penalties	102061030	Re. 1/- per thousand per day of installment amount from due date till actual payment	Yes
	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
	Pre Payment (Partial or Full Adjustment)	102061007	3 % of Principal Payment	Yes
	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
3	AGRI RUNNING FINANCE Processing Fee/ Renewal/ Enhancement 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.	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 markup amount from due date till actual payment	
	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) 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.	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

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
	Late / Non-Payment Penalties (including FED/PST)	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
<p>Note:</p> <p>a) The above charges are in addition to brokerage.</p> <p>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.</p> <p>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.</p>				
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/-	
II)	Withdrawal fee on Govt. securities.	102060402	Rs. 10/- per scrip	
<p>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.</p>				
III)	Charges for collection of interest/return/dividend.	102060402	0.30% on the amount of interest/ return/ dividend collected/ paid. Min. Rs. 20/-	Yes
IV)	Handling Charges for conversion renewal, consolidation or subdivision of Government Securities.	102060402	Rs. 20/- per scrip	
V)	Public Flotation of Shares	102060402	Case to case basis	
VI)	Issue of Right Shares	102060402	Case to case basis	
VII)	IPS Account Service Charges	102060405	Opening of IPS A/c NIL Maintenance of IPS A/c NIL	
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			
a)	Boxes (Duplicate Keys of other bank branches will be accepted in Boxes)	102060402	Rs. 5/- (flat) per 100 cubic inches or any part thereof with a min of Rs. 400/- per Qtr.	Yes
b)	Envelopes		Rs. 3/- (flat) per 25 sq. inches or any part thereof with a min of Rs. 400/- per Qtr.	
K- LOCKERS				
Rent/Fee/Key Deposit, etc. for Safe Deposit Lockers (To be recovered in advance).				
1	Size of Locker		Annual Rent (Inclusive of FED/PST)	
	Small	102060101	Rs.5220/-	
	Medium		Rs.6960/-	
	Large		Rs.8120/-	
	Extra Large		Rs.11310/-	
<p>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</p>				Yes

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
	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. a) Guarantee on customer request in Pakistan b) Guarantee issued by Banks abroad at our request c) For back to back guarantees	102060402 102060402 102060402	Rs.1800/- Flat To be negotiated by respective business and FID on case to case basis To be decided by FID on case to case basis.	Yes
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)	
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

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

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
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 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	
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 1,000 per annum Supplementary @ PKR 650 per annum	Yes
	Gold Debit Master Card	102060714	Issuance & Renewal/Replacement PKR 1,600/- per annum Supplementary @ PKR 800 per annum	
	Platinum Debit Master Card	102060715	Issuance & Renewal/Replacement PKR 2,000/- per annum Supplementary @ PKR 1,700 per annum	
KHAAS Platinum Debit Master Card (for Non-Priority customers only)		Issuance & Renewal/Replacement PKR 3,000 per annum Supplementary @ PKR 2,000 per annum		
2	PayPak Debit Card	102060724	PKR 700/- per annum for Issuance/Renewal/Replacment	
3	Arbitration Charges / False Chargeback (Local and International)	102061033	USD 550 or equivalent per case	
4	Document Retrieval Charges for POS Disputes	102061033	PKR 200 per document (Local Transaction)	
			PKR equivalent to USD 10.00 per document for (International Transaction)	

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
5	International Cash Withdrawal at MasterCard ATMs	102060706	3.5% of the transaction amount	
6	Cash Withdrawal at BOP ATM		Free	
7	Cash Withdrawal at 1Link/Mnet Non-BOP ATM	407130610	PKR 18.75 per Transaction (Inclusive of FED/Provincial Sales Tax)	
8	Receipt on ATM Cash Withdrawal/Balance Inquiry	407130610	Rs. 2.50 per transaction	
9	International Balance Inquiry at MasterCard ATMs	102060703	PKR 300 per inquiry	Yes
10	Balance Inquiry at Mnet/1 LINK Non-BOP ATMs		PKR 2.50 per inquiry (Inclusive of FED/Provincial Sales Tax)	
11	Mini Statement on BOP ATMs		NIL	
12	Direct Shopping at POS	102060716	Free local transaction 3.5% of the Transaction Amount for International Purchases	Yes
13	E-Commerce Transaction	102060716	Free for local purchases 3.5% of transaction amount for International Purchases	Yes
14	* SMS Banking Service Charges	102061002	PKR 79/- per month Free For BOP YES Business Account	Yes
	* CD Asaan Accounts	102061002	PKR 50/- 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.			
15	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	Yes
16	ATM Biometric transaction		Rs 10 + FED per session	
17	ADC Charges for staff	N/A	FREE	
Customers handled under Cash management services (Approved by the Competent Authority) Negotiable				
O- MOBILE BANKING CHARGES				
	Mobile Banking Service Charges	102061059	Initial Registration fee (including 1st year subscription) Free 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	Yes
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- 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
	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

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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.				
R- 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.				
S- PERSONAL 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	102060512	Salaried Individuals: Rs. 2500/- SEB/SEP: Rs. 5000/-	
	Renewal Charges fee for Quick Finance/Emergency Limit Approval/Running Finance Including FED/PST The Bank shall not charge separately for ECIB, NADRA Verisys and Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps	102060512	Rs. 2,000/-	
	Pre payment / Pre-Mature Termination Charges	102061020	Salaried Individuals: NIL SEB/SEP: 5% of outstanding principal	Yes
	Late / Non-Payment Penalty	102061017	1) Rs. 1/- per thousand per day of installment amount from due date till actual payment. (Term Finance) 2) Rs. 1/- per thousand per day of markup amount from due date till actual payment. (Running Finance)	Yes
	Verification Charges	N/A	At Actual, as charged by external agency	No
	Income Estimation Charges	N/A	At Actual	No
	Balloon / partial payment (DF facility)	102061020	Salaried Individuals: NIL SEB/SEP: Rs. 10,000/- or 1% of Partial Payment whichever is higher.	Yes
	Legal Charges	N/A	At Actual	No
	Service Charge on emergency limit including FED/PST	102060512	3% of every draw down / loan amount	
T- 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 Aailed or Rs. 100 whichever is higher	
	Late Payment Charges	102060524	2.5% of Loan Aailed on Monthly Basis	Yes

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
U- CONSUMER AUTO LEASE (CarGar)				
	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	102060513	Rs.6000 per case For Women: Rs. 4,000/- per case Rs.1500 fo motorcycle	
	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
V- 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
W- 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 Bolan Mehran	102061009	Rs.35 per day per rental from due date till actual payment Rs.25 per day per rental from due date till actual payment	Yes
	Vehicle Insurance & Tracker Cost	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
X- 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.			
Y- FLEET FINANCING				
	* 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	102060503	Rs. 5,000/- per Vehicle	

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
	Evaluation/ Registration/ Legal Charges	N/A	At Actual	No
	Repossession Charges	N/A	At Actual up to maximum of Rs.100,000/-, 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	5% on the outstanding principal amount net off LKM	Yes
	Late Payment Penalty	102061019	Re. 1/- per thousand 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.			
Z- 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/- Self Employed Business / Others Rs.10,000/-	
	Loan Enhancement Fee including FED/PST	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	Actual	No
	Late / Non-Payment Penalties (including FED/PST)	102061015	Re. 1/- per thousand per day of instalment amount from due date till actual payment	
	Life & Property Insurance Cost	N/A	Actual	No
	Pre Payment (Partial or Full Adjustment)	102061023	3% of Principal Amount	Yes
	Income Estimation Charges	N/A	Actual	No
AA- 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	
	Life & Property Insurance Cost	N/A	At Actual	No
	Income Estimation Charges	N/A	At Actual	No
AB- BOP SHAMSI TAWANAI				
	Processing Charges	102060544 (Agri Lease) 102060545 (Consumer Lease)	Rs. 5,000/- per application or 0.1% of the loan amount, whichever is higher. For Women: Rs. 2,500/- per application or 0.05% of the loan amount, whichever is higher.	
AC- Mera Pakistan Mera Ghar (Low Cost Housing)				
	<u>Processing Fee/Charges (Non-refundable)</u>		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 (Partial or Full Adjustment)		NIL as per SBP	
	<u>Late / Non-Payment Charges (including FED)</u>		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	

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
SME Financing				
AD- 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
AE- BOP Apni Doka				
	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
AF- 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
AG- 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				
AH- KAMYAB JAWAN YOUTH ENTREPRENEURSHIP SCHEME (KJ-YES)				
	Processing Fee (unsecured) (At the time of Disbursement of Loan. Non-refundable (vehicle) inclusive of NADRA online CNIC verification fees.) (SME)	102060526 102060527 102060528	Rs.100/- plus FED	Yes
	Physical Verification/Registration/Income Estimation/Valuation/Legal/Documentation Charges inclusive of Revenue Stamp, Government Duties/Fee etc.	N/A	At Actual	No
	Late Payment Charges (LPCs) Payment is due on 1st of every month, Grace (unsecured) period of 5 days apply. (vehicle) LPCs shall be applicable from 6th of each month. (SME) If 5th of any month is a holiday then grace period shall up till the next working day.	102061069 102061070 102061071	Re. 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 of one tranche		NIL	
	Insurance including Tracker (if applicable)		For T1: Life Assurance - Borne by bank 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 (For Logistics only) wherever applicable		The applicant shall be responsible to arrange fitness & route permit certificate & pay all related charges.	No
AI- 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.	

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
	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 Clean Business Secured Business Secured Logistics	605010415 605010416 605010506 605010633 605010634	NIL	
	Late Payment Charges (LPCs) Clean Business Secured Business Secured Logistics Payment is due on 1st of every month, Grace period of 5 days apply.	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	
AJ-	BOP SME Asaan Finance (SAAF)			
	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		For SME business loans other than logistics: Rs. 5,000 or 1% of loan amount (whichever is higher) non refundable. (to be applied to NTB customers) For Logistics: Rs. 5,000/- per vehicle, non refundable.	
	Repossession Charges		At Actual up to maximum of Rs.100,000/-, whichever is lower	
	Warehouse Charges for repossessed vehicles		Rs. 500/- per day per vehicle charges or Actual, whichever is lower.	
	Insurance & Tracker Cost		Actual, to be paid by lessee	
	* Early Termination		For RFD (Vehicles): For early settlement 3% on the outstanding Principal amount net of LKM (Lease Key Money) For SME Business Loans: i. Nil in case of Short-Term Loans ii. Surcharge @ 5% of outstanding principal amount in case of full payment during 1st year in case of Long-Term Loans. No surcharge on Long-Term Loans after completion of 1 year from disbursement date.	
	Late Payment Penalty		For RFD (Vehicles): Re 1 per 1000 per day on the overdue principal to be calculated from monthly installment due date till actual payment. For SME Business Loans: Late payment charges shall be calculated on principal amount of the installment due at existing mark-up rate.	
	Balloon Payment Penalty		0.3% of amount adjusted against principal amount	
	* Charges negotiable on case to case basis			
	Note: The lessee shall be responsible to arrange fitness & route permit certificate and pay all related charges.			
AK-	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			

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Sr. #	BANKING SERVICE	GL CODE	CHARGES		Applicability of FED/PST
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	
16.4	Life Assurance		N/A	Optional – Covering death (due to any cause) & accidental/natural disability	

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

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

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

Features

A. CURRENT

1 BOP Tjjarat 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

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Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
	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	
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 700 . 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 700 . 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	
B	SAVINGS			
9	Behreen Munafa Account			
	Debit Card		Issuance free for Classic Debit Card. For other Debit cards, charges will apply	
10	Young Lions Saving Account			
	Cheque Book		First 25 Leaf free	
	Debit Card		Issuance free for PayPak (Classic) Debit Card. For other Debit cards, charges will apply	

SOC Effective from 01.01.2022 to 30.06.2022

Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
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11 Asaan Saving Account

Debit Card (PayPak Classic)		Issuance & renewal at PKR 700 . For other Debit cards, charges will apply
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12 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

13 Salary Plus BOP@Work

Min Rs.25 per transaction from remitting account (or as per agreement / mandate)

No charges from Govt. or Semi Govt organizations

13.1 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

13.2 PKR Savings Account

Debit Card Issuance (Standard/ Personalized)		Free
E-Statement		Free
Mobile App		Free
Bank Statement		Free

14 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

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

SOC Effective from 01.01.2022 to 30.06.2022

Sr. #	BANKING SERVICE	GL CODE	CHARGES	Applicability of FED/PST
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CONCESSIONAL CHARGES TO STAFF OF BOP

Banking Service 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)