



TAQWA ISLAMIC BANKING
SCHEDULE OF BANK CHARGES
JANUARY 01, 2023 – JUNE 30, 2023



Half Yearly
SCHEDULE OF BANK CHARGES

OF


TAQWA ISLAMIC BANKING
THE BANK OF PUNJAB

EFFECTIVE FOR THE PERIOD

January 01, 2023 TO June 30, 2023

SHARI'AH CLEARANCE

This clearance certificate represents only Shariah aspect of the facility while risk assessment, financial analysis, administrative approvals and regulatory requirements shall be obtained/ completed from the relevant department/ division as per rules and regulations of State Bank of Pakistan and Taqwa Islamic Banking – The Bank of Punjab.



MUHAMMAD UMAR IRFAN
Resident Shariah Board Member
TAQWA ISLAMIC BANKING
THE BANK OF PUNJAB
HEAD OFFICE LAHORE.

Resident Shariah Board Member

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A. INTERNATIONAL BANKING

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
A-1	REMITTANCES - OUTWARD		
A-1.1	Outward Remittance through debit of FC Account	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). Plus SWIFT Charges	-
A-1.2	Issuance of duplicate FDD	Rs. 650/-. Plus SWIFT/Courier Charges (if any). Foreign Bank's charges also apply	Yes
A-1.3	Cancellation of FDD / FTT	Rs. 650/-. Plus SWIFT/Courier Charges (if any).	Yes
	Note: All charges may be recovered in Pak. Rupees or equivalent in other foreign currencies.		
A-2	REMITTANCES - INWARD		
A-2.1	<u>Home Remittances</u> If proceeds are to be credited to Pak Rupees Account maintained with any of our branches	NIL	N/A
A-2.2	<u>Home Remittances</u> Others, where proceeds are to be paid in Pak Rupees to other local banks	Charges on Universal Cheque (if any) Plus Courier/Postage charges	Yes

Sr. No.	BANKING SERVICES	CHARGES		FED/PST Applicability
A-2.3	If proceeds are to be paid in foreign currency to other local banks.	US\$ 25 Plus SWIFT/Courier Charges (if any)		Yes
A-2.4	Inward cheques received from local branches or local banks for payment in Pak Rupees	If received from BOP Branches	NIL	N/A
	(Convert the relevant foreign currency at TT buying rate)	Others	Rs. 370/- Plus Swift/ Courier charges	Yes
A-2.5	Inward collection received from abroad or local banks & where the payment is demanded in foreign currency	Rs. 550/- Plus SWIFT / Courier charges		Yes
A-2.6	Outward collection (of OFBCs) realized for credit into Pak Rupees Account	Rs. 550/- Plus SWIFT / Courier charges		Yes
A-3	FOREIGN REMITTANCES AGAINST PAK RUPEES			
A-3.1	Students For education purposes	PKR 350 (inclusive of FED/PST) plus out of pocket charges (USD10 minimum)		-
A-3.2	Patients For health purposes	PKR 350 (inclusive of FED/PST) plus out of pocket charges (USD10 minimum)		-
A-3.3	For Staff	Free plus out of pocket foreign bank charges (USD10 minimum)		Yes

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
A-3.4	Other Payments (Regardless of Amount)	PKR 1,160 or 0.29% of TT amount (Inclusive of FED/PST), whichever is higher	-
A-3.5	SWIFT Charges	SWIFT charges applicable as per SOBC Sr.# A-5.3	No
A-4	MAINTENANCE OF FOREIGN CURRENCY ACCOUNTS		
	Cash handling charges		
A-4.1	At the time of cash deposit into account	NIL	N/A
A-4.2	At the time of withdrawal (if funds deposited in cash) from account	<p>No charges on withdrawals up to USD 5,000/-, GBP 3,000/-, Euro 3,000/-.</p> <p>For amount above these 0.5% of the withdrawals (Cash/Transfer/Remittances), if not retained in the account for 15 days.</p> <p>Amount may be deducted in foreign currency or in equivalent Pak Rupees at BOP Buying rate.</p>	Yes
	Foreign currency account handling charges		
A-4.3	Outward collection drawn on other banks (other than export proceeds)	<p>US\$ 5/- per collection or its equivalent in other currencies.</p> <p>Plus SWIFT/Courier Charges (if any).</p> <p>(These charges are to be deducted from proceeds of the remittance).</p>	Yes
A-4.4	Outward collection drawn on BOP Branches	<p>Collection Charges: NIL</p> <p>Plus Swift/Courier</p> <p>(These charges are to be deducted from proceeds of the remittance).</p>	Yes

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability	
A-4.5	Inward collection	US\$ 15/- Plus SWIFT/Courier Charges (if any) (These charges are to be deducted from proceeds of the remittance).	Yes	
A-4.6	Outward / Inward Collection items returned unpaid	Rs.250/-plus Foreign Bank Charges: At Actual Plus SWIFT/Courier Charges (if any)	Yes	
A-4.7	Standing instructions	US\$ 5/- per transaction or equivalent in other currencies.	Yes	
A-4.8	Issuance of cheque book in lieu of lost cheque book (These charges are in addition to stop payment charges)	US\$ 5/- or equivalent in other foreign currencies. (No FED / Provincial Sales Tax in Branches operating in Islamabad, AJK, Tribal Areas and Gilgit-Baltistan)	Yes	
A-4.9	Stop payment of cheque (FCY Accounts)	US\$ 10 per instruction or equivalent in other currencies (one instruction may include advice for series/multiple instructions)	Yes	
A-5	OTHER CHARGES			
A-5.1	Foreign postage	Rs. 300/- or actual, whichever is higher.	No	
A-5.2	Foreign courier	Rs. 4,500/- or actual, whichever is higher. Note: Where the party has direct arrangements with the courier company, no charges to be recovered.	No	
A-5.3	Foreign SWIFT	Message for LCs/ SBLC / LG / Misc. Communications		
		Short message	Rs. 1,200/-	No
		Full message	Rs. 2,400/-	No

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
A-5.4	Foreign Fax / Telephone	Rs. 750/- or actual, whichever is higher	No
A-5.5	Issuance of Proceeds Realization Certificate, after one year	Rs. 1,000/- flat per certificate.	Yes
A-5.6	Issuance of Duplicate Proceeds Realization Certificate	Rs. 1,000/- flat per certificate.	Yes
A-5.7	Handling charges in lieu of exchange earning where; importers / exporters, buy/sell Foreign Exchange from/to other banks for <ul style="list-style-type: none"> - LC opened - Contract registered - Export documents issued - Export documents lodged through us. 	Ps. 04 per US\$ or equivalent in other currencies. Minimum Rs. 500/-.	Yes
A-5.8	LCs verification charges Test / Signature / Mail	Rs. 600/-	Yes
A-5.9	<u>Agency Agreements</u> Arrangements with banks, institutions and companies for handling their inward, outward remittances and other services.	As per agreement.	Yes
A-5.10	Issuance of business performance certificate at customer request	Rs. 1,000/-	Yes
A-5.11	Freight Subsidy Claim Processing	Rs. 100/- per case.	Yes
A-5.12	SWIFT Funds Return Charges USD/EUR/GBP/JPY/SAR/AED	20/- In respective currencies.	Yes



TAQWA ISLAMIC BANKING
SCHEDULE OF BANK CHARGES
JANUARY 01, 2023 – JUNE 30, 2023



Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
	NOTE:		
a.	Charges may be collected in Pak-Rupee or Foreign Currency in all categories.		
b.	Any out of pocket expenses related to bank transactions, not covered above, will also be charged to the clients.		
c.	Clarifications issued by International Division vide their F.E. Information Circular No. 146, Dated: 13.11.2002 must also be referred.		
d.	No FED applicable on free banking services.		

B. DOMESTIC BANKING

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
B-1	REMITTANCES		
	Issuance of Universal Cheques	For Account Holders	
B-1.1	Issuance of Universal Cheques	Through A/c Rs 400/- (Flat) irrespective of current or saving account	Yes
	Issuance of Universal Cheque (UC) (For Non-Account Holder / Account Holder who wants issuance of UC against cash) i. UC issuance favoring educational institutions/HEC/Boards/etc. for payment of educational fees/dues (up to any amount). ii. Issuance of UC for general purpose shall not be allowed.		Yes
B-1.2	a. Cancellation charges Universal Cheque	For Account Holders	For Cash / Non Account Holders (Subject to completion of all KYC Requirement)
		Rs. 400/- Flat per UC	Rs.720/- Flat per UC
	b. Issuance of Duplicate Universal Cheque	For Account Holders	For Cash / Non Account Holders (Subject to completion of all KYC Requirement)
		Rs. 400/- Flat per UC	Rs. 800/- Flat per UC
c. Charges for making UC & 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.		Yes
d. Customers handled under cash management services (Duly approved by the competent authority)	Negotiable		Yes

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
B-2	CALL DEPOSITS	For Account Holders	
B-2.1	a. Issuance of Call Deposit to A/c Holders through debiting his/her own account	Free	Yes
	b. Issuance of duplicate CDR	1) 300 for account holder 2) 350 for non-account holder	
	c. Cancellation of CDR	Free	
Note: No charges are to be recovered on CDRs favoring 'Food Department' for issuance of BARDANA, as detailed in Misc. Inst. Circular No: 2018/058 dated 16.04.18.			
B-3	REMITTANCE FACILITY FOR STAFF		
B-3.1	Remittance Facilities for Staff (UC)	Re. 1/- per instrument Irrespective of the amount	Yes
B-4	BILLS		
	Collections		
B-4.1	Documentary	0.40% - Minimum Rs. 500/- Plus Postage/Courier charges Rs. 75/- Flat. If BOP branch exists in collecting city, Rs.1,000/- Flat.	Yes
B-4.2	OBC	0.25% - Minimum Rs. 300/- : Max. Rs. 5,000/- Plus Postage/Courier charges Rs. 75/- Flat.	Yes No
B-4.3	Same day clearing through NIFT	Rs. 525/- per collection	Yes
B-4.4	Collection made on Staff A/cs	Re. 1/- per instrument	Yes
B-4.5	Intercity Clearing through NIFT	Rs. 325/-	Yes
B-4.6	Collection of instruments through on-line deposited with any Branch	Nil <u>Note:</u> For instruments sent in intercity / same day clearing, intercity / same day clearing charges will be recovered.	No Yes
B-4.7	Instruments cleared / collected within Local area of NIFT	Nil	N/A

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
	Note: If total annual/annualized volume exceeds Rs. 50 (M) following slabs shall be applicable:-		
	Up to Rs. 100 (M)	0.20% Minimum Rs. 35/-	Yes
	Above Rs. 100 (M) Up to Rs. 500 (M)	0.15% Minimum Rs. 35/-	Yes
	Above Rs. 500 (M) Up to Rs. 1,000 (M)	0.10% Minimum Rs. 35/-	Yes
	Above Rs. 1000 (M)	0.05% Minimum 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 and agreed by the Customer and Bank.		
	a. 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.		No
	b. Collecting agent charges, if the collecting bank is other than the bank, will be extra.		No
	c. Telephone/Fax charges will be extra, if fate of the instrument is asked by Telephone/Fax.		No
B-4.8	Return Charges is case of instruments are returned unpaid for:		
a.	Documentary Collections	Rs. 500/- flat per bill	Yes
b.	Clean Collections (Including LBC/OBC)	Rs. 300/- flat per bill	Yes
	Note: No FED / Provincial Sales Tax for branches operating in Islamabad, AJK, Tribal Areas and Gilgit-Baltistan.		
B-4.9	Direct Cheque Deposit Facility	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

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
B-5	STANDING INSTRUCTIONS FEE		
B-5.1	Standing Instructions fee will be recovered in addition to the usual charges on remittances/other services, if any.	Rs. 255/- per transaction (Inclusive of FED/PST)	-
B-5.2	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable	Yes
B-6	ON-LINE BANKING		
B-6.1	Online Facilities are free for all customers; - Cash deposit & cash withdrawal - Cheque transfer - On-line collection/receipt/remittance through challans in accounts of newly established Metropolitan/Municipal Corporations, Municipal Committees & District Councils.		N/A

Sr. No.	BANKING SERVICES	CHARGES		FED/PST Applicability
B-7	ATM / DEBIT CARD / DIGITAL BANKING CHARGES			
B-7.1	Issuance, Renewal & Replacement of BOP Debit Master Card and PayPak Debit Card	Classic Card	Normal Saving & Current Accounts PKR 1,300 Per Annum Supplementary Card PKR 800 Per Annum	Yes
		Gold Card	PKR 2,000 Per Annum Supplementary Card: PKR 1,000 Per Annum	
		Platinum Card	PKR 2,600 Per Annum Supplementary Card: PKR 2,000 Per Annum	
		KHAAS Platinum Debit Master Card (for Non-Priority customers only)	Issuance & Renewal/Replacement PKR 3,500 per annum Supplementary @ PKR 2,400 per annum	
		PayPak Debit Card	PKR 950 Per Annum For Issuance/Renewal/Replacement	
		PayPak (Classic) Debit Card (Asaan Remittance, Saving & Current Accounts) Issuance/Renewal/Replacement (For other Debit Cards, charges will apply as per applicable Schedule of Bank Charges)	PKR 950/- per annum for Issuance/Renewal/Replacement	
		Lahore Qalandars Debit card	Issuance/Renewal/Replacement PKR 2,100/- per annum Supplementary @ PKR 1,000 per annum	

Sr. No.	BANKING SERVICES	CHARGES		FED/PST Applicability
B-7.2	Arbitration Charges / False Charge back (Local & International)	USD 550/- or Equivalent Per Case		Yes
B-7.3	Document Retrieval Charges for POS disputes	Local Transaction	PKR 200 per Document	
		International Transaction	US\$10 or Eqv. PKR per Document	
B-7.4	International Cash Withdrawal at Master Card ATMs	4% of the transaction amount		Yes
B-7.5	Cash Withdrawal at BOP ATM	Free.		N/A
B-7.6	Cash Withdrawal at 1Link/Mnet Non-BOP ATM	PKR 23.44 per Transaction (Inclusive of FED/Provincial Sales Tax)		-
B-7.7	International Balance Inquiry at Master Card ATMs	PKR 300 Per Inquiry		Yes
B-7.8	Receipt on ATM Cash Withdrawal/ Balance inquiry	PKR 2.50 per inquiry (Inclusive of FED/Sales Tax)		-
	Balance inquiry at Mnet/1 LINK Non-BOP ATMs	PKR 3.13 per inquiry (Inclusive of FED/ Provincial Sales Tax)		-
B-7.9	Mini Statement on BOP ATMs	Nil		N/A
B-7.10	Direct Shopping at POS	Local Transactions	Free	N/A
		International Transactions	4% of the transaction amount for international purchases	Yes
B-7.11	E-Commerce Transaction	Free for local purchase		N/A
		4% of transaction amount for International Purchases		Yes
B-7.12	*SMS Banking Service Charges	PKR 110/- per month		Yes
	*AIC Asaan Account	PKR 110/- per month		
	* SMS Alerts for all international and domestic digital transactions (such as ATM, POS and Internet / Mobile banking transactions etc.) are free of cost.			
B-7.13	SMS Service charges for intimating customers fate of their instruments sent in outward clearing	Free of Charge		-

Sr. No.	BANKING SERVICES	CHARGES		FED/PST Applicability
B-7.14	IBFT through ATM	Transfer Amount	Fee	-
		Upto PKR 25,000/Month	Free	
		Amount exceeding PKR 25,000 for the month	0.1 % of transaction amount or PKR 200, whichever is lower (Inclusive of FED/PST)	
B-7.15	Cash Withdrawal through Biometric Verification	Rs. 250/- per transaction		Yes
B-7.16	International ATM Withdrawals through BOP ATMs	Rs. 650/- plus FED per transaction		-
B-7.17	BOP Biometric Verification through ATM	PKR 15/- plus FED per transaction		-
B-7.18	ATM Biometric transaction	Rs 10 + FED per session		No
B-7.19	ADC Charges for Staff	Free		N/A
B-7.20	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable		Yes
	Internet/Mobile Banking Charges			
B-7.21	Subscription charges BOP Internet/Mobile Banking Service	Initial Registration fee	NIL	N/A
		Annual Subscription	NIL	
B-7.22	Internet/Mobile Banking – IBFT	Transfer Amount	Fee	-
		Upto PKR 25,000/Month	Free	
		Amount exceeding PKR 25,000 for the month	0.1 % of transaction amount or PKR 200, whichever is lower (Inclusive of FED/PST)	

Sr. No.	BANKING SERVICES		CHARGES		FED/PST Applicability
B-8	LOCKERS				
B-8.1	Size of Lockers	Annual Rent (Inclusive of FED/PST)	Key Deposit (FED/PST Not Applicable)	Breaking Charges (PST on Residual Value)	
	Small	Rs. 5,220/-	Rs.5,220/-	Actual Or Rs. 4,000/- whichever is higher (FED/PST Applicable)	-
	Medium	Rs. 6,960/-	Rs.6,960/-		
	Large	Rs. 8,120/-	Rs.8,120/-		
	Extra Large	Rs. 11,310/-	Rs.11,310/-		
	Note: Rent/Fee/Key Deposit etc. for Safe Deposit Lockers to be recovered in advance.				-
B-8.2	Customers handled under cash management services (Duly approved by the competent authority)		Negotiable		Yes
B-8.3	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.		-
B-9	GOVERNMENT ACCOUNTS / BUSINESS CHARGES				
B-9.1	Collection (including all types of Clearing lodgment and cheque return (inward and outward)) made on government accounts including market committees etc.		No charges to be recovered including returning charges.		N/A
B-9.2	<u>Miscellaneous Charges - Government Accounts</u> -Duplicate Statement of Accounts or as and When demanded by the A/c Holder other than periodic statements dispatched - Issuance of Balance Confirmation Certificate/Account Maintenance Certificate -Issuance of Balance Confirmation Certificate to External Auditors		Nil Charges		N/A

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
B-10	MISCELLANEOUS CHARGES		
B-10.1	Public floatation of shares	Case to case basis.	Yes
B-10.2	Issue of right shares	Case to case basis.	Yes
B-10.3	Reactivation of Dormant / Unclaimed Account within branch	Free.	N/A
B-10.4	Retrieval of unclaimed amount from SBP	Rs. 200/- per instance.	YES
B-10.5	Duplicate Statement of Account or as and when demanded by the A/C Holder other than periodical Statement dispatched	Rs. 30.17 per statement + Province wise FED/PST	-
B-10.6	Verification of payment instruments UC, CDR etc.	Free.	N/A
B-10.7	3 rd party Funds Transfer through PRISM (MT-103)	Monday to Friday 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/- Plus Bank commission @10% of SBP charges - Bank charges will be deducted and parked at Branch Level - RTGS SBP share will be transferred to Treasury Operations Note: Currently charges are NIL. Will be reinstated as above after notification from SBP.	No Yes
B-10.8	3 rd party Funds Transfer through PRISM (MT-102)	Maximum PKR 50/- per payment instructions (PKR 25/- SBP Charges + PKR 25/- Bank Charges) - Bank charges will be deducted and parked at Branch Level - RTGS SBP share will be transferred to Treasury Operations Note: Currently charges are NIL. Will be reinstated as above after notification from SBP.	No Yes
B-10.9	Reprocessing of returned funds	SBP Charges.	No
B-10.10	Issuance of SBP/NBP Cheque	Rs. 500/- per cheque. No charges if issued to Bank's / DFI's & Corporate Customers (Current & Saving Both)	Yes
B-10.11	Handling charges for issuance of Student Exchange Remittance Permit and maintenance of record for subsequent remittances	Rs. 145/- per annum.	Yes

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
B-10.12	Stop payment of cheque (LCY A/Cs)	A) Up to 5 cheques Rs. 550/- B) More than 5 cheques Rs. 1,100/-	Yes
Cheque Return Charges			
B-10.13	Cheque return charges presented in normal outward clearing.	Nil for PKR.	N/A
	US Dollar Clearing (As a collecting Banker)	US\$ 5 per transaction.	Yes
B-10.14	Cheque return unpaid in outward clearing (Same day and intercity)	Rs. 350/-	Yes
B-10.15	Cheques received in inward clearing and returned unpaid	LCY	Yes
		FCY	
		<p>Rs. 550/- including NIFT Charges.</p> <p>US.\$ 7/-, GBP.£ 6/-, Euro.€ 6/- (FCY).</p> <p>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.</p>	
No FED / Provincial Sales Tax for branches operating in Islamabad, AJK, Tribal Areas and Gilgit-Baltistan.			

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability	
B-10.16	Photo Copy of the Paid Cheque to Customer:			
	Up to One Year	Rs. 250/- per cheque	Yes	
	Above one year up to three years	Rs. 750/- per cheque		
	Above three years	Rs. 1,500/- per cheque		
B-10.17	Issuance of Balance Confirmation Certificate / Account Maintenance Certificate	Rs. 300/- per certificate	Yes	
B-10.18	Issuance of Certificate "TO WHOM IT MAY CONCERN" (Business Performance Certificate)	Rs. 450/- per certificate	Yes	
B-10.19	Issuance of Balance Confirmation Certificate to External Auditors	Rs. 300/- per certificate	Yes	
B-10.20	Certificate regarding profit & tax deducted during current or other than current financial years	Free	No	
B-10.21	Issuance of Duplicate RFC's in lieu of original reported lost	Rs. 300/- per certificate	YES	
B-10.22	Cheque Book issuance Charges (No FED / Provincial Sales Tax for branches operating in Islamabad, AJK, Tribal Areas and Gilgit-Baltistan)	a. First 25 leave cheque book free.	Yes	
		After first free cheque book;		
		b. All Accounts		Rs. 18/- per leaf.
		i. Staff members – Re. 1/- per cheque book, Zakat Committees and Zakat Mustehqeen A/Cs are exempted. ii. Facilities under specialized products, deposit schemes shall be applicable. iii. Customized cheques – Negotiable on case to case basis.		

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
B-10.23	NIFT charges for Non-MICR coded instruments	Rs. 12.50/-.	Yes
B-10.24	Handling Charges for marking of lien on Govt. securities	Rs. 750/- per cheque.	Yes
B-10.25	Marking of Lien on securities issued by the Bank for other Banks	Rs. 750/- per cheque	Yes
B-10.26	Issuance of new cheque book in lieu of lost cheque book/Cheque book requisition	Rs. 325/- + Actual Cheque book issuance charges	Yes
B-10.27	Collection of charges on behalf of the Govt. received through challan	Rs. 20/- per Challan from Depositor Free for depositors depositing challans of Local Govt. Institutions i.e. Metropolitan/Municipal Corporations, Municipal Committees & District Councils-	Yes
B-10.28	Customers handled under cash management services (Duly approved by the competent authority)	Negotiable	Yes
B-10.29	Breach of Deposit/Withdrawal limits in BBA	Rs.50/- (inclusive of FED/PST) per month	-

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
B-11	SPECIALIZED PRODUCT (INCLUDING WAIVERS/CONCESSIONS)		
B.11.1	TAQWA Business Account , Local Currency Product (PKR) Only		
	Free Services	<ul style="list-style-type: none"> • Free IBFT • Free Online Banking • Free ATM/Debit Card (Issuance is free and for subsequent years) • Free issuance of Cheque Book • Free issuance of universal cheque • Free issuance of CDR • Free e-banking facility to view account balance and statement of account • Free of Cost Utility Bills Deposit Facility through BOP ATM Network, BOP Phone Banking and self-service IVR system <p>Note:</p> <p>01) In case Customer does not maintain the monthly average balance of Rs.25,000/- in a month, then exclusive free services – offered under TAQWA Business Account - on the account will be charged as per prevailing Schedule of Bank Charges.</p>	

B.11.2	Taqwa Kissan Dost Saving Account	
Free Services		<ul style="list-style-type: none"> • Free IBFT • Free Online Banking • Free issuance of first Pay Pak Card. • Free issuance of 1st Cheque Book (25 Leaves) • Free issuance of universal cheques upto 2 instruments per month • Free issuance of CDR • Free e-banking facility to view account balance and statement of account is available • Free of Cost Utility Bills Deposit Facility through BOP ATM Network, BOP Phone Banking and self-service IVR system is available <p>Note:</p> <ul style="list-style-type: none"> • In case Customer don't maintain the monthly average balance of Rs. 25,000/- in a month, then exclusive free services – offered under TAQWA Kissan Dost Saving Account - will be charged as per prevailing Schedule of Bank Charges. • Free services offered under TAQWA Kissan Dost Saving Account will be applicable as per Product Features as updated from time to time. • WHT & Zakat will be deducted as per prevailing rules & regulations.

B.11.3	“BOP KHAAS” for Islamic Banking Customers	
Free Services	<p>Following services will be offered to all “BOP Khaas” Islamic Banking Customers as mentioned below:</p> <ul style="list-style-type: none"> • Free IBFT (ATM, Mobile App & Online Banking) • Free Universal Cheques • Free Issuance of "BOP Khaas" Platinum Card along with waiver of Annual Subscription Fee • Free Issuance of Cheque Books • 100 % waiver of Locker rent in 1st year and 50% waiver in the subsequent years against all sizes (subject to availability) • Free subscription of Mobile App, Internet Banking & SMS Alert Services. <p>Note:</p> <p>a. Fee Waiver will be applied at CIF Level.</p> <p>b. Qualification Criteria</p> <p>i. Relationships having average clubbed balance of PKR 3 Million in Q4-2021 (or equivalent FCY)</p> <p>ii. Clients with monthly salary of PKR 500K or more crediting into BOP account. These accounts will be allowed to grow in 12 -month period to reach minimum threshold of PKR 3 Million as relationship balance. In case of non-qualification these clients will be downgraded after a period of 12 months.</p> <p>c. In case of downgrading of relationship, Fee waiver will be revoked on CIF level.</p>	



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Notes:

1.	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) & 4 th Scheduled Persons/Entities (proscribed individuals/entities) frozen under advice of bank's Compliance & Internal Control Department.
2.	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.

C.

ISLAMIC FINANCING / INVESTMENTS

Corporate, Commercial, SME & Consumer

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
C-1	IJARAH		
	<u>Facility</u>	<u>Processing Fee</u>	
	TAQWA CAR IJARAH – CONSUMER FINANCE		
C-1.1	a. Motor Cycle	Rs. 1,500/-per Motor Cycle For Men & Women (Includes FED/PST)	-
	b. Motor Vehicle	For Men Rs. 6,000/- per Motor Vehicle For Women: Rs. 4,000/- per case (Includes FED/PST)	-
C-1.1.1	Early Termination / Prepayment Charges	5% of outstanding Asset Value (Less Security Deposit) at the time of facility settlement, However, No prepayment charges applicable in case customer gets another Car Ijarah from BOP-TIB within 2 months. *	Yes
C-1.1.2	Income Estimation Charges	At Actual	No
C-1.1.3	Vehicle Valuation Charges (Used Vehicle) proposed for Ijarah facility	At Actual	No
C-1.1.4	Vehicle Registration Charges	At Actual	No
C-1.1.5	Cheque Return Charges	PKR 500/- per presentation	Yes
C-1.1.6	Charity on Delayed Payments	24% per annum of overdue Rental	No
C-1.1.7	Survey Charges for Repossessed Vehicle	At Actual	No

C-1.1.8	Warehouse Charges for Repossessed Vehicle	At Actual (Max. Rs. 500/- per day)	No
C-1.1.9	Vehicle Takaful and Tracker Cost	At Actual	No
C-1.1.10	Legal Charges	At Actual	No
C-1.1.11	Any Other Charges	At Actual	-
<p>* Note: Initially penalty will be charged. However, upon disbursement of another/new Car Ijarah facility, only amount of prepayment charges will be adjusted in Down payment.</p>			
C-1.2	SME/Commercial/Corporate Ijarah (Sanctioned Amount)		
	a. Up to Rs. 1,000,000/-	Rs. 5,000/-	Yes
	b. Rs. 1,000,001/- up to Rs. 10,000,000/-	Rs. 25,000/-	Yes
	c. Rs. 10,000,001/- and above	0.25% of the Ijarah amount	Yes
C-1.3	Financing Proposal charges (Corporate/Commercial/SME)	Negotiable for all customers.	Yes
C-2	DIMINISHING MUSHARAKAH		
	Processing Fees is refundable in case of decline of the request after deduction of actual expenses.		Yes
	Sanctioned Limit (Fresh Cases)	Processing Fee	Yes
	Up to Rs. 100,000/-	Rs. 1,000/-	Yes
	Rs. 100,001/- to Rs. 2,000,000/-	Rs. 5,000/-	Yes
	Rs. 2,000,001/- to Rs. 5,000,000/-	Rs. 10,000/-	Yes

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
	Rs. 5,000,001/- to Rs. 10,000,000/-	Rs. 20,000/-	Yes
	Rs. 10,000,001/- to Rs. 50,000,000/-	As per Approval Minimum: Rs. 30,000/-	Yes
	Over Rs. 50,000,000/-	As per Approval	Yes
	Valued corporate customers	Negotiable	Yes
C-3	MISCELLANEOUS CHARGES		
C-3.1	Misc. Service Charges (i.e. charged for documents, legal charges, evaluation of security and maintenance thereof etc.)	Actual	No
C-3.2	Search Report charges	Actual	No
C-3.3	Godown Rent	Actual	No
C-3.4	Delivery Service charges if a Godown Keeper is not posted. Conveyance charges will be recovered.	Actual	No
C-3.5	eCIB Report Charges	Rs. 50/- per report / borrower	No
C-3.6	Other expenses	Actual	No
C-3.7	Muqaddam Charges	At Actual	No
C-3.8	For Finance against pledge/ hypothecation the various charges may be levied as follows: - For each delivery Order issued Charges against per Pledge	Rs.100/- per delivery order or as per Facility Offer Letter (FOL).	Yes
C-3.9	TASDEEQ charges	Rs 150/- (inclusive of FED/PST)	-

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
C-4	LETTER OF GUARANTEE		
1	No Processing Fee shall be charged.		No
2	Federal Excise Duty / Provincial Sales Tax applicable.		Yes
	Guarantee Amount Range		
	From	To	Per Quarter Charges or part thereof (FED/PST Applicable)
	Amount Up to	300,000	1,500
	300,001	500,000	2,000
	500,001	1,500,000	5,000
	1,500,001	2,000,000	8,750
	2,000,001	2,500,000	11,250
	2,500,001	3,000,000	13,750
	3,000,001	3,500,000	16,250
	3,500,001	4,000,000	18,750
	4,000,001	4,500,000	21,250
	4,500,001	5,000,000	23,750
	5,000,001	5,500,000	26,250
	5,500,001	6,000,000	28,750
	6,000,001	6,500,000	31,250
	6,500,001	7,000,000	33,750
	7,000,001	7,500,000	36,250
	7,500,001	8,000,000	38,750
	8,000,001	8,500,000	41,250
	8,500,001	9,000,000	43,750
	9,000,001	9,500,000	46,250
	9,500,001	10,000,000	48,750
	10,000,001	12,500,000	56,250
	12,500,001	15,000,000	68,750
	15,000,001	17,500,000	81,250
	17,500,001	20,000,000	93,750
	20,000,001	22,500,000	106,250



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	Guarantee Amount Range		Per Quarter Charges or part thereof (FED/PST Applicable)
	From	To	
	22,500,001	25,000,000	118,750
	25,000,001	27,500,000	131,250
	27,500,001	30,000,000	143,750
	30,000,001	32,500,000	156,250
	32,500,001	35,000,000	168,750
	35,000,001	37,500,000	181,250
	37,500,001	40,000,000	193,750
	40,000,001	42,500,000	206,250
	42,500,001	45,000,000	218,750
	45,000,001	47,500,000	231,250
	47,500,001	50,000,000	243,750
	50,000,001	52,500,000	256,250
	52,500,001	55,000,000	268,750
	55,000,001	57,500,000	281,250
	57,500,001	60,000,000	293,750
	60,000,001	62,500,000	306,250
	62,500,001	65,000,000	318,750
	65,000,001	67,500,000	331,250
	67,500,001	70,000,000	343,750
	70,000,001	72,500,000	356,250
	72,500,001	75,000,000	368,750
	75,000,001	77,500,000	381,250
	77,500,001	80,000,000	393,750
	80,000,001	82,500,000	406,250
	82,500,001	85,000,000	418,750
	85,000,001	87,500,000	431,250
	87,500,001	90,000,000	443,750
	90,000,001	92,500,000	456,250
	92,500,001	95,000,000	468,750
	95,000,001	97,500,000	481,250
	97,500,001	100,000,000	493,750

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
	<p>NOTES:</p> <p>I. Rs. 3,000/- will be charged on LGs up to Rs. 5.00 Million and Rs. 5,000/- will be charged on LGs above Rs. 5.00 Million issued against 100% cash margin / lien on BOP Islamic Banking (IPLS) deposit or RFC.</p> <p>It is to be advised that service charges are recoverable at the time of issuance of LGs for the entire period of LG. However at the time of renewal of LG the charges are to be recovered again according to the period of LG being issued. The charges are not allowed to be recovered in portion / segments.</p> <p>II. Minimum one quarter charges are to be recovered if the guarantee is issued for less than one quarter.</p> <p>III. All guarantees amount exceeding Rs. 100 Million shall attract additional service of Rs. 1,500/- per Rs. 1 Million each (Per quarter or part thereof.)</p> <p>IV. Rs. 1,000/- (flat) will be charged per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity of Guarantee.</p> <p>V. If Guarantee are got issued by any other Bank, that other Bank charges shall be recovered on actual basis.</p> <p>VI. Service charges for guarantees issued on behalf of banks (correspondent / local / foreign) under their counter guarantees may be negotiated on a case to case basis at the sole discretion of the bank.</p> <p>VII. Claim handling service charges Rs. 2,500/- (flat).</p> <p>VIII. Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.</p> <p>IX. Airway bill endorsement /Issuance of Shipping Guarantee Rs. 1,800/-.</p> <p>X. Issuance of Duplicate Bank Guarantee subject to Management approval PKR 5,000 Per Transaction.</p>		

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
C-5	LETTER OF CREDIT – INLAND		
C-5.1	Handling charges	Rs. 1,000-/ Flat.	Yes
C-5.2	In land letter of credit	As per below annexure.	Yes
	Inland Letter of Credit Amount Range		
	From	To	Per Quarter or part thereof (FED/PST Applicable)
	1	500,000	1,600
	500,001	800,000	2,900
	800,001	1,000,000	4,100
	1,000,001	1,500,000	5,600
	1,500,001	2,000,000	7,900
	2,000,001	2,500,000	10,100
	2,500,001	3,000,000	12,400
	3,000,001	3,500,000	14,600
	3,500,001	4,000,000	16,900
	4,000,001	4,500,000	19,100
	4,500,001	5,000,000	21,400
	5,000,001	5,500,000	23,600
	5,500,001	6,000,000	25,900
	6,000,001	6,500,000	28,100
	6,500,001	7,000,000	30,400
	7,000,001	7,500,000	32,600
	7,500,001	8,000,000	34,900
	8,000,001	8,500,000	37,100
	8,500,001	9,000,000	39,400
	9,000,001	9,500,000	41,600
	9,500,001	10,000,000	43,900
	10,000,001	12,500,000	50,600
	12,500,001	15,000,000	61,900
	15,000,001	17,500,000	73,100
	17,500,001	20,000,000	84,400

Inland Letter of Credit Amount Range		Per Quarter or part thereof (FED/PST Applicable)
From	To	
20,000,001	22,500,000	95,600
22,500,001	25,000,000	106,900
25,000,001	27,500,000	118,100
27,500,001	30,000,000	129,400
30,000,001	35,000,000	151,900
35,000,001	40,000,000	174,400
40,000,001	45,000,000	196,900
45,000,001	50,000,000	219,400
50,000,001	55,000,000	241,900
55,000,001	60,000,000	264,900
60,000,001	65,000,000	287,500
65,000,001	70,000,000	310,100
70,000,001	75,000,000	332,700
75,000,001	80,000,000	355,300
80,000,001	90,000,000	400,500
90,000,001	100,000,000	445,700
100,000,001	110,000,000	490,900
110,000,001	120,000,000	536,100
120,000,001	130,000,000	581,300
130,000,001	140,000,000	626,500
140,000,001	150,000,000	671,700
150,000,001	160,000,000	716,900
160,000,001	170,000,000	762,100
170,000,001	180,000,000	807,300
180,000,001	190,000,000	852,500
190,000,001	200,000,000	897,700
200,000,001	210,000,000	942,900
210,000,001	220,000,000	988,100
220,000,001	230,000,000	1,033,300
230,000,001	240,000,000	1,078,500
240,000,001	250,000,000	1,123,700

	250,000,001	260,000,000	1,168,900	
	260,000,001	270,000,000	1,214,100	
	Inland Letter of Credit Amount Range		Per Quarter or part thereof (FED/PST Applicable)	
	From	To		
	270,000,001	280,000,000	1,259,300	
	280,000,001	290,000,000	1,304,500	
	290,000,001	300,000,000	1,349,700	
	300,000,001	310,000,000	1,394,900	
	310,000,001	320,000,000	1,440,100	
	320,000,001	330,000,000	1,485,300	
	330,000,001	340,000,000	1,530,500	
	340,000,001	350,000,000	1,575,700	
	350,000,001	360,000,000	1,620,900	
	360,000,001	370,000,000	1,666,100	
	370,000,001	380,000,000	1,711,300	
	380,000,001	390,000,000	1,756,500	
	390,000,001	400,000,000	1,801,700	
	400,000,001	410,000,000	1,846,900	
	410,000,001	420,000,000	1,892,100	
	420,000,001	430,000,000	1,937,300	
	430,000,001	440,000,000	1,982,500	
	440,000,001	450,000,000	2,027,700	
	450,000,001	460,000,000	2,072,900	
	460,000,001	470,000,000	2,118,100	
	470,000,001	480,000,000	2,163,300	
	480,000,001	490,000,000	2,208,500	
	490,000,001	500,000,000	2,253,700	
	500,000,001	As decided by the Bank at the time of Approval of the Facility.		

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
C-5.3	Amendment charges	Rs. 1,200/- per transaction flat Plus commission as per annexure as per C-5.2, if amendment involves increase in amount or extension in period.	Yes
C-5.4	Service charges	0.10% Minimum Rs. 500/- for each bill lodged	Yes
C-6	TAQWA HOME MUSHARAKAH – CONSUMER FINANCE		–
C-6.1	Processing Fee Home Musharakah (Includes FED/PST)	Salaried: PKR 8,000 Self Employed: PKR 10,000 Finance Enhancement Charges : PKR 5,000/-	-
C-6.2	Processing Fee Solar Finance (Includes FED/PST)	Processing charges Rs. 5,000/- per application or 0.1% of the facility finance 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. Finance Enhancement Charges : PKR 5,000/-	-
C-6.3	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and any expenses related to property transfer, mortgage and redemption etc.	At Actual — to be paid by the customer	No
C-6.4	Pricing/Rental rate for delay in purchase of Musharakah Unit(s) by the Customer	As per agreed pricing	No
C-6.5	Charity in case of delayed payment of rentals	24% P.A. (as per Undertaking by the Customer)	No

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
C-6.6	Life & Property Takaful Cost	At Actual	No
C-6.7	Early Payment charges (Partial or Full)	3% of Bank's outstanding share in Musharakah property to be incorporate in Buy-out price. For Woman customers: 25% waiver in Charges	Yes
C-6.8	Income Estimation Charges	At Actual	No
C-6.9	Valuation report of property/ vetting of BOQ/inspection of construction stages	At Actual	No
C-6.10	Legal Charges	At Actual	No
C-6.11	Any Other Charges	At Actual	-
C-7	AGRI FINANCING		-
C-7.1	Taqwa Islamic Tractor Financing		-
C-7.1.1	Processing Fee (includes FED/PST) Inclusive of documentation Charges, revenue stamp, Govt. duties & fee, ECIB & Nadra Verisys charges etc.	Rs.5,000/- per Tractor	-
C-7.1.2	Evaluation/ Legal Charges	At Actual	No

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
C-7.1.3	Registration/ Transfer Charges	At Actual (To be recovered upfront)	No
C-7.1.4	Income estimation charges	At Actual	No
C-7.1.5	Repossession Charges	Up to Rs.100,000/- as repossession charges or actual (whichever is lower).	No
C-7.1.6	Warehouse Charges for repossessed tractors	Rs.1,000/- per day per machinery or actual, whichever is lower	No
C-7.1.7	Takaful & Tracker Cost	Actual, to be paid by lessee	No
C-7.1.8	Early settlement	The Lessee may at any time during the Lease Term purchase the Leased Asset(s) by making the payment of Purchase Price as per Schedule in Undertaking to Purchase the Leased Asset(s) attached to the Lease Agreement (Undertaking to Purchase the Leased Asset(s) along with an increase in buyout price by 3 % or as per Sanction advice on the corresponding Purchase Price.) However, Bank will waive the increase in buyout price in case of the Early Settlement where customer terminates the existing facility to avail fresh financing facility.	Yes
C-7.1.9	Charity in case of delayed payment	In case of delayed payments, charity amount shall be received from customers due to the undertaking earlier signed by the customer at the rate of 24% p.a. on the due installment amount for the entire period of overdue. In case Rental date fall on holiday then next working day will be considered as due date without charging charity amount.	No

NOTES:

1. For outstation where the Bank of Punjab Branches are not located, processing fee may be charged up to double of the slabs given above for each Islamic Mode of Finance.
2. If any special scheme is launched for consumers, the processing fee shall be collected as per terms of the scheme.
3. Any other out of pocket expenses incurred will be treated as the cost incurred for acquiring the goods.
4. No processing Fee is charged for Murabaha Financing. All other charges will be recovered from customer at actual.

D. TRADE FINANCE

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
	IMPORTS		
D-1	LETTER OF CREDIT - Imports		
	Issuance of Letter of Credit – Sight		
D-1.1	Cash – Letter of Credit (established under Murabaha Agency Arrangements)	As per Annexure-A.	Yes
D-1.2	LCs to be issued against 100% cash margin.	50% of slabs of attached Annexure – A	Yes
	Issuance of Letter of Credit – Usance		
D-1.3	Usance – Letter of Credit (established under Murabaha Agency Arrangements)	As per Annexure-B.	Yes
D-1.4	LCs to be issued against 100% cash margin.	50% of slabs of attached Annexure – B	Yes
	LC Handling Charges		
	<p>Note: In case the letter of credit liability increase by virtue of exchange rate fluctuation and/or due to utilization of “Forward Cover Facility (by the customer), bank reserves the right to recover above letter of credit commission on increased liability for the un-expired letter of credit period. Charges may be collected in Pak Rupees or Foreign Currency in all categories. Bank reserve the right to change the rate of return on financing at any stage (in Murabaha only before signing sale Deed) rate not exceeding rates notified by the state bank of Pakistan or already rate conveyed to customer.</p>		
D-1.5	Revalidation commission	On expiry of LC when the same is re-validated, revalidation commission will be recovered as is applicable for opening fresh LC as per Annexure A & B. Revalidation commission will be charged on liability amount, calculated as per prevailing exchange rate on the date of revalidation.	Yes
D-1.6	Change of beneficiary / Transfer of LC	When beneficiary of the LC is changed, at the request of the applicant, transfer commission will be charged as applicable in case of opening of fresh letter of credit as per Annexure A & B.	Yes

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
D-1.7	If bills are to be drawn at Usance under letters of credits	<p>a) Rs.750/-per bill to be charged at the time of retirement of bill.</p> <p>0) As per applicable slab given in Annexure B.</p> <p>(For any period beyond the validity of letter of credit).</p> <p>However, no commission to be charged if the maturity/payment period of the bills fall within the period for which LC opening commission has already been recovered.</p>	Yes
D-1.8	<p>a. Letter of credit confirmation.</p> <p>b. LC confirmation cancellation in case where the charges are on account of opener.</p>	At actual.	No
D-1.9	Letter of Credit / Contract Cancellation charges	Rs. 1,500/- Plus SWIFT / Courier charges, if any	Yes
D-1.10	Service charges on retirement of Sight / Usance bills	0.10% flat. Minimum Rs. 750/-.	Yes
D-1.11	Issuance of NOC to other Banks for booking foreign exchange or effecting remittance under our L/C or registration contract.	Rs. 1,000/- flat per transaction.	Yes
Amendments			
D-1.12a	Amendments – letter of credit / contract Without increase in amount or extension in period of shipment / negotiation	Rs. 1,000/- per amendment (flat) Plus SWIFT/Courier charges, if any	Yes
D-1.12b	Amendment - letter of credit / contract Amendment involving increase in amount and / or extension in period of shipment / negotiation.	Rs. 500/- per transaction Plus commission as applicable in case of opening fresh letter of credit as per Annexure A & B. Minimum Rs. 1,500/-. Plus SWIFT/Courier charges, if any.	Yes
Import on Consignment basis			
D-1.13	Fee for registration of contract for imports on CAD/DA basis / Amendments	0.20% - Minimum Rs. 1,500/- (Flat) uptill 1 year and later on the commission will be recovered again 0.20 %.	Yes
D-1.14	Amendment of Contract Registration	Rs. 1,500/-	Yes

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
	Handling charges		
D-1.15	Profit rate to be applicable in case of Murabaha in Sight LC	14% to 18%.	Yes
D-1.16	Import bills returned unpaid	US\$ 65/- flat, from forwarding bank Plus Courier / SWIFT charges, if any	Yes
D-1.17	Collection	Rs. 1,400/- per collection	Yes
D-1.18	Import against advance payment to suppliers. Import against receipt of documents directly by the importers	Rs. 1,400/- per collection Plus Service Charges @ 0.12% Minimum Rs. 1,200/- Plus Telephone / Swift Rs. 1,000/-	Yes
D-1.19	Service charges against import transactions i.e Import bills without Murabaha arrangements	0.12% - Minimum Rs.1,200/-	Yes
D-1.20	Endorsement of AWB for release of goods under Registered Contract / Collection (Bank to Bank Only)/LC	Rs. 2,300/- per collection	Yes
D-1.21	Correspondent bank charges	At actual. Plus SWIFT/Courier charges, if any. Or as negotiated by FID	Yes
D-1.22	Handling of discrepant import documents	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 In case of proven negligence of the applicant, (or as the case maybe) charges maybe recovered from applicant's account instead of foreign bank with the condition of Shariah clearance/approval.	Yes

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
D-1.23	Issuance of freight certificate for imports on FOB basis	Rs. 1,000/- per certificate	Yes
D-1.24	SBP Approval cases for remittances / import related transactions i.e Advance Payment, Excess Shipment etc	Rs. 6,000/- per SBP case	Yes
D-1.25	EIF Approval on FOC basis (Open Account, FOC, under warranty claim or any other with similar nature)	Rs.2,400/- per EIF	Yes
D-1.26	Obtaining credit reports on foreign buyer / supplier	Rs. 350/- Plus foreign bank/credit reporting agency charges Plus SWIFT/Courier charges, if any.	Yes
D-1.27	Postage	Rs. 150/- or actual, whichever is higher.	Yes
D-1.28	Courier services	Rs. 2,000/- or actual, whichever is higher.	Yes
D-1.29	Tele messages/ SWIFT messages		
	i. Full telex of letters of credit/swift	Rs. 2,000/- or actual, whichever is higher.	Yes
	ii. Brief telex / SWIFT – Letters of Credit	Rs. 1,000/- or actual, whichever is higher.	Yes
	iii. Brief telex / Text amendment of LCs	Rs. 500/- Or as per the arrangement with customer.	Yes

ANNEXURE – A

IMPORT LETTER OF CREDIT
(FED/PST Applicable)

AMOUNT RANGE (Amount in PKR)		1 st Quarter or part thereof (FED/PST Applicable)	Subsequent quarters or part thereof (FED/PST Applicable)
FROM	TO		
1	500,000	1,500	1,000
500,001	750,000	1,900	1,300
750,001	1,000,000	2,500	1,700
1,000,001	1,500,000	3,500	2,200
1,500,001	2,000,000	5,200	3,400
2,000,001	2,500,000	6,700	4,400
2,500,001	3,000,000	8,200	5,400
3,000,001	3,500,000	9,700	6,400
3,500,001	4,000,000	11,200	7,400
4,000,001	4,500,000	12,700	8,400
4,500,001	5,000,000	14,200	9,400
5,000,001	5,500,000	15,700	10,400
5,500,001	6,000,000	17,200	11,400
6,000,001	6,500,000	18,700	12,400

	AMOUNT RANGE (Amount in PKR)		1 st Quarter or part thereof (FED/PST Applicable)	Subsequent quarters or part thereof (FED/PST Applicable)
	FROM	TO		
	6,500,001	7,000,000	20,200	13,400
	7,000,001	7,500,000	21,700	14,400
	7,500,001	8,000,000	23,200	15,400
	8,000,001	8,500,000	24,700	16,400
	8,500,001	9,000,000	26,200	17,400
	9,000,001	9,500,000	27,700	18,400
	9,500,001	10,000,000	29,200	19,400
	10,000,001	12,500,000	33,700	22,400
	12,500,001	15,000,000	41,200	27,400
	15,000,001	17,500,000	48,700	32,400
	17,500,001	20,000,000	56,200	37,400
	20,000,001	22,500,000	63,700	42,400
	22,500,001	25,000,000	67,200	43,800
	25,000,001	27,500,000	70,700	45,400
	27,500,001	30,000,000	73,800	46,000
	30,000,001	32,500,000	78,000	48,800
	32,500,001	35,000,000	84,300	50,500
	35,000,001	37,500,000	90,500	54,300
	37,500,001	40,000,000	96,800	58,000

	AMOUNT RANGE (Amount in PKR)		1 st Quarter or part thereof (FED/PST Applicable)	Subsequent quarters or part thereof (FED/PST Applicable)
	FROM	TO		
	40,000,001	42,500,000	102,400	61,800
	42,500,001	45,000,000	103,000	65,500
	45,000,001	47,500,000	107,400	69,300
	47,500,001	50,000,000	109,300	73,000
	50,000,001	52,500,000	112,400	76,800
	52,500,001	55,000,000	115,500	80,500
	55,000,001	57,500,000	117,400	84,300
	57,500,001	60,000,000	121,800	88,000
	60,000,001	62,500,000	122,400	91,800
	62,500,001	65,000,000	127,400	95,500
	65,000,001	67,500,000	132,400	99,300
	67,500,001	70,000,000	137,400	103,000
	70,000,001	72,500,000	142,400	106,800
	72,500,001	75,000,000	147,000	110,500
	75,000,001	77,500,000	152,000	114,300
	77,500,001	80,000,000	157,400	118,000
	80,000,001	82,500,000	162,400	121,800
	82,500,001	85,000,000	167,400	125,500

	AMOUNT RANGE (Amount in PKR)		1 st Quarter or part thereof (FED/PST Applicable)	Subsequent quarters or part thereof (FED/PST Applicable)
	FROM	TO		
	85,000,001	87,500,000	172,400	129,300
	87,500,001	90,000,000	177,400	133,000
	90,000,001	92,500,000	182,400	136,800
	92,500,001	95,000,000	187,400	140,500
	95,000,001	97,500,000	192,400	144,300
	97,500,001	100,000,000	197,400	148,000

NOTE:

1. All import LC amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 1,500/- per Rs. 1 Million each (Per quarter or part thereof.) and Rs. 1,000/- for subsequent quarters per Rs. 1 Million.
2. Charges related to corporate customers may differ as per the agreement between customers and the Bank.

ANNEXURE – B

ACCEPTANCE OF BILLS UNDER USANCE LETTER OF CREDIT
(FED/PST Applicable)

	ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month Or Part thereof (FED/PST Applicable)
	FROM	TO	
	1	500,000	500
	500,001	750,000	700
	750,001	1,000,000	900
	1,000,001	1,500,000	1,250
	1,500,001	2,000,000	1,750
	2,000,001	2,500,000	2,250
	2,500,001	3,000,000	2,750
	3,000,001	3,500,000	3,250
	3,500,001	4,000,000	3,750
	4,000,001	4,500,000	4,250
	4,500,001	5,000,000	4,750
	5,000,001	5,500,000	5,250
	5,500,001	6,000,000	5,750
	6,000,001	6,500,000	6,250
	6,500,001	7,000,000	6,750

ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month Or Part thereof (FED/PST Applicable)
FROM	TO	
7,000,001	7,500,000	7,250
7,500,001	8,000,000	7,750
8,000,001	8,500,000	8,250
8,500,001	9,000,000	8,750
9,000,001	9,500,000	9,250
9,500,001	10,000,000	9,750
10,000,001	12,500,000	11,250
12,500,001	15,000,000	13,750
15,000,001	17,500,000	16,250
17,500,001	20,000,000	18,750
20,000,001	22,500,000	21,250
22,500,001	25,000,000	23,750
25,000,001	27,500,000	26,250
27,500,001	30,000,000	28,750
30,000,001	32,500,000	31,250
32,500,001	35,000,000	33,750
35,000,001	37,500,000	36,250
37,500,001	40,000,000	38,750

	ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month Or Part thereof (FED/PST Applicable)
	FROM	TO	
	40,000,001	42,500,000	41,250
	42,500,001	45,000,000	43,750
	45,000,001	47,500,000	46,250
	47,500,001	50,000,000	48,750
	50,000,001	52,500,000	51,250
	52,500,001	55,000,000	53,750
	55,000,001	57,500,000	56,250
	57,500,001	60,000,000	58,750
	60,000,001	62,500,000	61,250
	62,500,001	65,000,000	63,750
	65,000,001	67,500,000	66,250
	67,500,001	70,000,000	68,750
	70,000,001	72,500,000	71,250
	72,500,001	75,000,000	73,750
	75,000,001	77,500,000	76,250
	77,500,001	80,000,000	78,750
	80,000,001	82,500,000	81,250
	82,500,001	85,000,000	83,750

	ACCEPTANCE AMOUNT RANGE (Amount in PKR)		Per Month Or Part thereof (FED/PST Applicable)
	FROM	TO	
	85,000,001	87,500,000	86,250
	87,500,001	90,000,000	88,750
	90,000,001	92,500,000	91,250
	92,500,001	95,000,000	93,750
	95,000,001	97,500,000	96,250
	97,500,001	100,000,000	98,750

NOTE:

1. All acceptance amounts exceeding Rs. 100 Million shall attract additional service charges of Rs. 750/- monthly per Rs. 1 Million each (or part thereof.)
2. Charges related to corporate customers may differ as per the agreement between customers and banks.

Sr. No.	BANKING SERVICES	CHARGES		FED/PST Applicability
	EXPORTS			
D-2	LETTER OF CREDIT - Exports			
D-2.1	Advising	If payable by beneficiary	Rs. 2,400/- flat. Plus applicable courier / swift charges.	Yes
		If payable by applicant	US\$ 50/-.	Yes
D-2.2	Amendment advising	For customers	Rs. 1,000/- flat. Plus courier (if applicable)	Yes
		For Non-customers	Rs. 1,800/- flat. Plus courier (if applicable)	
D-2.3	Confirmation	Confirmation Charges for Both Foreign and Local Banks to be negotiated and approved by FID		Yes
D-2.4	Transfer of export letter of credit	Rs. 2,400/- (flat) per LC.		Yes
D-2.5	Reimbursement payment to other local banks from Non-Resident Pak-Rupees Account/Asian clearing Union accounts.	Rs. 1,000/- (flat).		Yes
D-2.6	If the documents are sent to other banks for negotiation under restricted LC	Rs. 500/-.		Yes
D-2.7	Charges on advanced payment	0.20% Minimum Rs. 1,500/- on realization with no documents handling charges. Handling charges of Rs. 1,200/-, if we handle documents of other banks.		Yes
D-2.8	Research & Development Surcharge / Handling Charges	Rs. 2,000/- flat per claim		Yes

Sr. No.	BANKING SERVICES	CHARGES	FED/PST Applicability
D-3	COLLECTIONS		
D-3.1	Clean (against export proceeds)	Rs. 300/- per collection. Plus courier charges.	Yes
D-3.2	Documentary (on which bank does not earn any exchange income)	0.20 % - Min Rs.450/- per collection or as per approval by respective business head	Yes
D-3.3	Services Charges against Export Documents sent on Collection Basis Where payment cover is already received in our NOSTRO A/c	0.20 % Minimum Rs. 1,500/- per collection	Yes
D-4	HANDLING CHARGES		
D-4.1	Handling of duty draw-back claim/DL/TL	0.50% per claim. Minimum Rs. 750/-.	Yes
D-4.2	NOC Issuing charges for each Form E	Rs. 100/- per form.	Yes
D-4.3	NOC for entitlement against EE statement	Rs. 1,200/- per NOC.	Yes
D-4.4	Handling charges in lieu of exchange earning where an exporter sells foreign exchange to some other bank while documents were sent for collection through BOP-IBD.	0.10%. Minimum Rs. 1,000/-.	Yes
D-4.5	Handling charges for export payments transferred to other banks within Pakistan, on customer's request.	Rs. 5,000/- on per transfer.	Yes
	NOTE: Any charges for delayed repatriation of export proceeds levied by State Bank of Pakistan, will be recovered from the concerned client accordingly.		

E. GENERAL NOTES

1.	The charges for making UC and other related instruments for payment of fee dues in favor of educational institutions, HEC/Board etc. shall not exceed 0.50% of fee/dues or Rs. 25/- per instrument, whichever is less.
2.	No service fee shall be charged from the student depositing the fee directly in the fee collection account of the educational institution.
3.	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) & 4 th Scheduled Persons/Entities (proscribed individuals/entities) frozen under advice of bank's Compliance & Internal Control Department.
4.	Facilities under specialized products / deposit scheme shall be applicable.
5.	Other charges for consumer finance shall be as per Policy and terms of the approved scheme/PPM.
6.	Charges are negotiable as per approval terms.
7.	IBD Management may waive off/exempt any charges to customer with approval of the Resident Shariah Board Member (RSBM).
FEDERAL EXCISE DUTY (FED) / PROVINCIAL SALES TAX (PST)	
8.	All type of government levies from time to time including FED, Excise duties Taxes, Zakat, etc. on customer account will be deducted in addition to the bank charges.
9.	The bank fee amount does not include Sales Tax in fee items where Sales tax is applicable. Where included, same has been mentioned.
10.	All banking services are exempted from applicability of Provincial Sales Tax / FED in FATA/PATA and Gilgit-Baltistan.
11.	No FED applicable on free banking services.

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

			charges also apply.	apply.	
8.3	Cancellation		Free. However Foreign Bank's charges also apply.	Free. However Foreign Bank's charges also apply.	NA
9	Inward/Outward Remittance				
9.1	OFTT		Free. However Correspondent Bank Charges will apply	Free. However Correspondent Bank Charges will apply	NA
9.2	SWIFT charges		Free	Free	NA
9.3	Inward Remittance		Free. However Correspondent Bank Charges will apply	Free. However Correspondent Bank Charges will apply	NA
10	Account Statement (E-Statement)				
10.1	E-Statement		Free	Free	NA
11	Fund transfer				
11.1	Through ADC		N/A	Free	NA
11.2	Online (Within/Intercity)		Free	Free	NA
12	Mobile Banking				
12.1	Mobile Banking Subscription/Annual Charges		N/A	Free	NA
13	* Clearing				
13.1	Normal/intercity		Free	Free	NA
13.2	Same Day		Free	Free	NA
	* Outward Clearing is applicable only for collection of instruments in respect of disinvestment in real estate				
	Other				
	Account closure		Free	Free	NA
	Balance confirmation certificate		Free	Free	NA
	Tax deduction certificate		Free	Free	NA
	Utility bill payments		N/A	Free	NA
	Processing Naya Pakistan Applications		Free	Free	NA
14	ROSHAN APNI CAR (ISLAMIC)				
14.1	Application Processing Fee (Inclusive of documentation charges)		N/A	For men Rs. 6,000/- & For Women: Rs. 4,000/- per case+ FED per case	-

14.2	Early Settlement Charges		N/A	as per payment schedule	
14.3	Partial Payment		N/A	Not Applicable	NA
14.4	Vehicle Appraisal (if applicable)		N/A	At Actual	No
14.5	Re-possession Charges		N/A	At Actual upto maximum of Rs.100,000/-, whichever is lower	
14.6	Warehouse charges for repossessed vehicle		N/A	At Actual or (Max. Rs. 500/- per day)	No
14.7	Legal Notice Fee		N/A	At Actual	No
14.8	Vehicle Registration Charges		N/A	At Actual	No
14.9	Cheque Return Charges		N/A	PKR 500/- per presentation	Yes
14.10	Charity on Delayed Payments		N/A	24% per anum of overdue Rental	No
14.11	Survey Charges for Repossessed Vehicle		N/A	At Actual	No
14.12	Vehicle Takaful and Tracker Cost		N/A	At Actual	No
14.13	Any Other Charges		N/A	At Actual	-
15	ROSHAN APNA GHAR - ISLAMIC (Subsidized & Normal House Finance)				
15.1	Processing Fee - (Non Refundable) Including FED		N/A	PKR 4,640/- (PKR 4,000/- Processing Fee + PKR 640/- FED)	-
15.2	Finance Limit Enhancement Fee including FED		N/A	PKR 5,000/-	-
15.3	Valuation Charges, Legal Charges, foreclosure charges. All stamp duties, CVT, and are expenses related to Mortgage of property, Lien Marking etc.		N/A	At Actual	No
15.4	Property Takaful		N/A	Covering Finance amount absolutely Free	-
15.5	Life Takaful		N/A	Optional – Covering death (due to any cause & accidental/natural disability)	-



TAQWA ISLAMIC BANKING
SCHEDULE OF BANK CHARGES
JANUARY 01, 2023 – JUNE 30, 2023



15.6	Partial Pre-Payments/Early Termination		N/A	In case of early termination for 1st year 1% increase in buyout price will made and after one year NO Charges	-
15.7	Pricing/Rental rate for delay in purchase of Musharakah Unit(s) by the Customer		N/A	As per agreed pricing	No
15.8	Charity in case of delayed payment of rentals		N/A	24% P.A. (as per Undertaking by the Customer)	No
15.9	Any Other Charges		N/A	At Actual	No

Note:

- For other charges please refer to our Schedule of Bank Charges.
- *Outward Clearing not applicable,
- * Outward Clearing is applicable only for collection of instruments in respect of disinvestment in real estate.
