

UBL Roshan Digital Account

Schedule of Bank Charges

(Exclusive of FED/Sales Tax, & other Govt. Levies etc. wherever applicable)

Effective from Jul 01, 2023 till Dec 31, 2023

Serial #	Description	Details of Charges**	
		FCY	PKR
	Account		
1	Account Opening	Free	Free
2	Account Maintenance	Free	Free
3	Debit Card & Cheque book		
4	Debit Card Issuance	Service Not Offered	6,500
5	Debit Card Annual Charges	Service Not Offered	2,500
6	Debit Card Replacement (if needed)	Service Not Offered	6,500
7	Supplementary Debit Card Issuance (If needed)	Service Not Offered	4,000
8	Supplementary Debit Card Replacement	Service Not Offered	4,000
9	Supplementary Debit Card Annual Charges	Service Not Offered	2,500
10	Account Balance Inquiry Charges (For 1 link)	Service Not Offered	3
11	Account Balance Inquiry (For International)	Service Not Offered	225
12	Debit Card Delivery charges	Service Not Offered	Free
13	Virtual Debit Card Issuance Charges	Service Not Offered	300
14	Virtual Debit Card Annual Charges	Service Not Offered	No Charges
15	Cheque Book Issuance(Per Leaf) ***	18	18
16	Cheque Book Delivery	Free	Free
17	Inward Remittance and Repatriation		
	Inward Remittance (from abroad) - Via Banking Channel*	Free	Free
	Inward Remittance (from abroad) - Via Exchange Company *****	Free	SAR 20
18	Outward Remittance (from Pakistan)*	Free	Free
19	Charges on Full Repatriation *	Free	Free
	Account Transactions		
20	Inter Bank Fund Transfer (local) **		
	Upto Aggregate Monthly Limit (Pkr 25,000)	Free	Free
	Aggregate Monthly Limit (Pkr 25,000)	0.1% of the transaction amount or Rs. 200, whichever is lower.	
21	Cash withdrawal through Card (within Pakistan)****	Service Not Offered	Free
22	Cash withdrawal through Card (International)	Service Not Offered	4.5% of Transaction Amount
23	Bill Payment	Currently not offered	No Charges
24	Internet Banking Activation	Free	Free
25	Mobile Banking Activation (transaction alerts - SMS / email)	Free	Free
26	Currency Conversion Charges	Free	Free
27	Application processing for Naya Pakistan Certificate	Free	Free
28	Application processing for CDC Account opening	Free	Free

* Correspondent bank charges may apply.

** Regular Account Operations charges for domestic transactions (In Pakistan) will apply as per Bank's standard SOC.

*** Cheque Book Charges for Saving Account is PKR 22/- Per Leaf.

****Charges will apply for 1 link member banks

***** All the other relevant charges may be referred from UBL SOC Jan till June 2023

***** Fee of 20 Saudi Riyal or equal in currency of customer account shall be charged.