

# UBL Roshan Digital Account

## Schedule of Bank Charges

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

Effective from Jul 1, 2025 till Dec 31, 2025

Serial #	Description	**Detail 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	7,500
5	Debit Card Annual Charges	Service Not Offered	2,500
6	Debit Card Replacement (if needed)	Service Not Offered	7,500
7	Supplementary Debit Card Issuance (If needed)	Service Not Offered	5,000
8	Supplementary Debit Card Replacement	Service Not Offered	5,000
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	As per SOC
14	Virtual Debit Card Annual Charges	Service Not Offered	As per SOC
15	Cheque Book Issuance	As per Bank's SOC	As per SOC
16	Cheque Book Delivery Charges (PKR)*****	5,250	5,250
	Inward Remittance and Repatriation		
17	Inward Remittance (from abroad) - Via Banking Channel*	Free	Free
18	Inward Remittance (from abroad) - Via Exchange Company & MTOS*****	Free	SAR 35
19	Outward Remittance (from Pakistan)*	Free	Free
20	Charges on Full Repatriation *	Free	Free
	Account Transactions		
	Inter Bank Fund Transfer (local) **		
21	Upto Aggregate Monthly Limit (Pkr 25,000)	Free	Free
22	Aggregate Monthly Limit (Pkr 25,000)	0.1% of the transaction amount or Rs. 200, whichever is lower.	
23	Cash withdrawal through Card (within Pakistan)****	Service Not Offered	Free
24	Cash withdrawal through Card (International)	Service Not Offered	4.5% of Transaction Amount
25	Bill Payment	Currently not offered	No Charges
26	Internet Banking Activation	Free	Free
27	Mobile Banking Activation (transaction alerts - SMS / email)	Free	Free
28	Currency Conversion Charges	Free	Free
29	Application processing for Naya Pakistan Certificate	Free	Free
30	Application processing for CDC Account opening	Free	Free
31	Issuance of Cashier Cheque	Free	Free
* Correspondent bank charges may apply.			
** Regular Account Operations charges for domestic transactions(In Pakistan) will apply as per Bank's standard SOC.			
****Charges will apply for 1 link member banks			
***** Fee of 35 Saudi Riyal or equal in currency of customer account shall be charged.			
***** Delivery charges will be applied where customer requests for a cheque book only. In case of FCY account equivalent amount will be charged			
Note: All the other relevant charges may be referred from UBL SOC Jul 2025 till Dec 2025			