



where **you** come **first**

Schedule of Bank Charges

July to December 2025





Free Online Banking

Free Cheque Book

Free Pay Order

Free Go-Green SMS Alerts*

Free Duplicate Account Statement*

Free UBL Classic Debit Card*

Free Insurance Coverage of up to PKR 2.5 Million for Accidental Death and Permanent Disability*

COMPLETE BANKING SOLUTION



Scan here to learn
more about UBL
Mukammal Account

Terms and Condition apply.

*Waivers can be availed by Mukammal account holders who maintain a YTD (year-to-date) average of PKR 25,000 or above in their Current Account relationship balance. First Debit Card issuance is free.

United Bank Limited
Schedule of Charges July to Dec 2025
Summary of Revision/ New Changes

Section	Refer to the items mentioned below	Revision/New Charge	Page
04.Consumer Banking			
H. Miscellaneous	8. Cost of issuance of customised cheque book		
	Size 9.5" x 3.75"	Change in Charge	11
	Size 9" x 12" A4 Size	Change in Charge	11
	Size 2.8" x 8.5"	Change in Charge	11
A. ATM/Debit Card	1. UBL Premium Debit MasterCard		
	Basic (Annual/Issuance Fee)	Change in Charge	32
	2. a) UBL VISA Premium Debit Card		
	Basic (Annual/Issuance Fee)	Change in Charge	31
	4. UBL VISA Urooj Debit Card		
	Basic (Annual/Issuance Fee)	Change in Charge	32
	5. UBL VISA Freelancer Debit Card		
	Basic (Annual/Issuance Fee)	Change in Charge	32
	6. UBL VISA Infinite Debit Card		
	Basic (Annual/Issuance Fee)	New Charge	32
	Supplementary (Annual/Issuance)	New Charge	32
	Replacement	New Charge	32
	7. Signature Master Debit Card		
	Basic (Annual/Issuance Fee)	New Charge	32
	Supplementary (Annual/Issuance)	New Charge	32
	Replacement	New Charge	32
	e) Charge on Decline POS	New Charge	31
	i) For Local - Incase of Low Balance and/or Excess Over Limit	Change in Charge	31
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	iii) For e-comm & international transaction decline due to channel disablement	New Charge	31
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	Limit Enhancement fees	Change in Charge	34
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United Bank Limited
Schedule of Charges July to Dec 2025
 Summary of Revision/ New Changes



Section	Refer to the items mentioned below	Revision/New Charge	Page
10.Consumer Banking			
H. Miscellaneous	8. Cost of issuance of customised cheque book		
	Size 9.5" x 3.75"	Change in Charge	60
	Size 9" x 12" A4 Size	Change in Charge	60
	Size 2.8" x 8.5"	Change in Charge	60
A. ATM/Debit Card	1. UBL Ameen Premium Debit MasterCard		
	Basic (Annual/Issuance Fee)	Change in Charge	68
	2. a) UBL Ameen VISA Premium Debit Card		
	Basic (Annual/Issuance Fee)	Change in Charge	68
	4. UBL Ameen VISA Urooj Debit Card		
	Basic (Annual/Issuance Fee)	Change in Charge	68
	5. UBL Ameen VISA Freelancer Debit Card		
	Basic (Annual/Issuance Fee)	Change in Charge	68
	6. UBL Ameen VISA Infinite Debit Card		
	Basic (Annual/Issuance Fee)	New Charge	68
	Supplementary (Annual/Issuance)	New Charge	68
	Replacement	New Charge	68
	e) Charge on Decline POS		
	i) For Local - Incase of Low Balance and/or Excess Over Limit	Change in Charge	69
	ii) For International - Incase of Low Balance and/or Excess Over Limit	Change in Charge	69
C. Ameen Drive - Auto Financing	iii) For e-comm & international transaction decline due to channel disablement	New Charge	69
		Change in Charge	
	"Revision of Sales Price in case of Early purchase of Musharakah units (Partial or complete Both). (In addition to outstanding Musharakah Unit Amount)	Change in Narration	70

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Schedule of Bank Charges

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

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DOMESTIC BANKING

Particulars	Charges	Code	
		GL	SC
A. REMITTANCES			
Free Online Banking			
1) Cashier's Cheque/Corporate Bankers Cheque - CBC / Payorder			
a) Issuance of Cashier's Cheque / CBC - Through Account	Free		
b) Cancellation of Cashier's Cheque /CBC For Account Holders	Free		
For Non Account Holders	Free		
c) Issuance of Duplicate Cashier's Cheque /CBC	Free		
d) Issuance of instrument for payment of fees/dues in favor of Educational Institution HEC/Board etc.	Free		
2) Inter Branch Online Transactions-both Within City & Intercity			
Note: No service fee shall be charged from students depositing the amount of fee directly in the fee collecting account			
a) Cash Deposits (Charges are to be recovered from the Depositor)			
i) Within City	Free		
ii) Intercity	Free		
b) Cash Withdrawals (Charges are to be recovered from the account holder)			
i) Within City	Free		
ii) Intercity	Free		
c) UBL Cheque Deposit (Charges are to be recovered from the Beneficiary)			
i) Within City and within the catchment area of one clearing house	Free		
ii) Intercity	Free		
d) Online Funds Transfer in PKR (Account to Account transfer within UBL) (Charges are to be recovered from the remitter)			
i) Within City	Free		
ii) Intercity	Free		
3) Clearing	Free		
i) Intercity clearing charges	Free		
ii) Charges for Sameday collection/clearing cheque through NIFT	Free		
4) Cost of Issuance of all currency cheque books			
i) For PLS Accounts	Free		
ii) For all other Accounts	Free		
Other Transaction			
5) Inter Bank Fund Transfer- IBFT			
i) Branches	Rs. 500/- (Flat)	54200250	1095
ii) ATM, Digital Application & NetBanking		54200230	1049
a) Up to Aggregate Monthly Limit (Rs. 25,000)	Free		
b) Above Aggregate Monthly Limit (Rs. 25,000)	0.1% of the transaction amount or Rs. 200, whichever is lower. (Charges are inclusive of Sales Tax /FED)		
c) IBFT via Raast	Free		

Particulars	Charges	Code	
		GL	SC
6) a) Issuance of SDR (Security Deposit Receipt) i) Through Account ii) Through Cash	Free Free	54200300	1109
b) Duplicate SDR / TDR / FDR Issuance Charges c) Cancellation/Refund of SDR	Rs. 300/- (flat) Free	54200400	1111
7) Inter Branch (A/c to A/c) Foreign Currency Funds Transfer (Charges to be recovered from Remitter)			
a) Within City	Free		
b) Intercity	Free		

Note:

- The Inter Branch (account to account) Foreign Currency Funds Transfer facility is available in all branches.
- No charges for cancellation/refund of SDR

B. BILLS

1) a) Clean (including cheques / dividend warrants / Bank Drafts, beyond NIFT / OBC Centers/ APC etc.)	0.25% of the amount, Min. Rs. 475/- Max Rs.12,500/-	54201450	1014
b) Intercity Clearing Charges	Free	54203660	1089
c) Deduction of Cashier's Cheque Issuance Charges in Direct Collection where NIFT/NBP services are not available	Rs. 250/- (flat) plus courier charges or actual wherever applicable		

Note:

- 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 1 cheque instrument on particular date to be collected /drawn on the same branch of the bank, postage / courier charges are to be recovered only once.
- Collecting agent's charges, if the collecting bank is other than the bank, will also be recovered.
- Communication charges will be recovered, if fate of the instrument is asked for by telephone.
- No charges, if branch is situated within a radius of 25 km as it will be treated as a local branch or within catchment area of NIFT if clearing is handled as a local clearing.
- OBC charges only to be collected where cheques are physically lodged in collection.

2) Purchase of Bills:

a) Documentary other than those drawn against Letter of Credit	0.40%, Min Rs. 900/- plus mark-up from the date of purchase to the date of payment. (Plus Communication Charges)	54206300	-
b) Other cheques / demand instruments (like Dividend Warrants)	0.60%, Min Rs.250/- (Plus Communication Charges)	54206300	-
c) i) Returning charges for documentary /clean collections from payee account in case the instruments are returned unpaid For PKR Account For FCY Account	Rs. 500/- per transaction USD 10/- or equivalent per transaction	52700430	-

Particulars	Charges	Code	
		GL	SC
ii) Returning charges for documentary / clean collections from drawer account in case the instruments are returned unpaid For PKR Account For FCY Account	Rs. 500/- per transaction USD 10/- or equivalent per transaction		
d) Mark-up shall be applied as under on bills purchased / negotiated		54206300	-
i) If retired upto 21st day from the date of purchase	54 paise per Rs.1,000/- per day on actual finance.		
ii) If retired during next 210 days	54 paise per Rs. 1,000/- per day plus Bank's commission @10 paise per Rs. 100/-		
e) Storage charges	i) Free, if cleared within 3 days of its receipt by the branch. ii) Rs. 2/- per packet per day, Min Rs.100/-	54206300	-
C. i) PROJECT FINANCE /ADVANCES			
Following charges may be recovered in addition to interest / markup / return on investment			
1) Fee and charges in respect of Project Financing			
a) Project evaluation / Appraisal fee	On case to case basis as per agreement with the party.	5420200	2001
b) Commitment fee (on undisbursed balance) from the date of sanction to the date of disbursement (on fund based commitment only)	On case to case basis as per agreement with the party.	54202050	2002
c) Legal documentation fee for Trade Related / Project Finance	On case to case basis as per agreement with the party.	57800600	-
d) Trusteeship fee (to be recovered by the lead bank in case of consortium financing)	On case to case basis as per agreement with the party.	54202100	2003
e) Restructuring and Re-scheduling fee	On case to case basis as per agreement with the party.	54202150	2004
f) Restructuring and Re-scheduling fee for SAM related projects	On case to case basis as per agreement with the party. At Actual	54202150	2006
2) Evaluation charges of property for security Purpose		54202000	2005
3) Non-Refundable Processing Fee for SME / Commercial Advances including Funded and Non-Funded Facilities (Fresh/Enhancement/Renewal)		54202200	2007
Up to Rs. 1M	Rs. 4,000 Flat		
Above 1M to 5M	Rs. 5,500 or 0.05% whichever is higher		
Above 5M to 10M	Rs. 6,500 or 0.06% whichever is higher		
Above 10 to 15M	Rs. 12,000 or 0.05% whichever is higher		
Above 15M to 20M	Rs. 14,000 or 0.06% whichever is higher		
Above 20M to 30M	Rs. 17,000 or 0.05% whichever is higher		
Above 30M to 50M	Rs. 18,000 or 0.06% whichever is higher		
Above 50M to 100M	Rs. 27,000 or 0.06% whichever is higher		
Above 100M	Rs. 37,000 or 0.055% whichever is higher		

Particulars	Charges	Code	
		GL	SC
4) For finance against pledge / hypothecation:			
a) Godown Rent	At Actual	54202250	2008
b) Mucaddam	At Actual	54202250	2009
c) Delivery Charges			
i) If a Godown Keeper is not posted, conveyance charges will be recovered	At Actual	54202250	2011
ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation	At Actual		
d) CIB Report		57800700	2012
i) For Individual	Rs.50/- (flat)		
ii) For Corporate Entities	Rs.50/- (flat)		
e) Other Incidental Expenses:	At Actual	57800500	2013
Insurance Premium, Legal Charges etc.			
f) Handling charges on marking of lien on Govt. Securities	Rs.500/- (flat) per customer	54202300	2014
g) Marking of lien on securities issued by UBL for other banks	Rs.500/- (flat) per customer	54202300	2015
5) Other Charges on Advances			
a) For the Issuance of NOC on the request of customers for creating additional/ pari-passu charge/second charge on their fixed assets for acquiring further project finance, finances from other banks/financial institutions.	Rs.10,000/- (flat) per transaction	57800500	2016
b) For the Issuance of NOC on the request of customers for creating charge on their current assets.	Rs.10,000/- (flat) per transaction	57800500	2017
6-a) Redemption of charge fee to be recovered from the party when bank officers are called before Registrar for redemption for the mortgage.	Rs. 3,000/- (flat) per property	57800500	2018
b) Vacation of Charges	Rs.1,000/- per property	57800500	2019
7-a) Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed assets is registered	Actual plus Rs. 1,000/- per case	57800500	2020
b) Registration of charge at Registrar's office. For Partnership/Proprietorship firms/ individual finances exceeding Rs.0.500 (M) for mortgage at registrar of Property office	Actual plus Rs. 1,000/- per case	57800500	2021
8) Agri Application Processing Charges		54202200	2022 2033
a. Farm Loans			
i) New Customers /Fresh Facility or Enhancement*	i) Rs. 1,700/- for Limit Amt < Rs. 0.5Mn ii) Rs. 3,500/- for Limit Amt Rs. 0.5Mn to Rs. 1.0Mn iii) Rs. 7,000/- or 0.1% (whichever is higher) of the Limit Amt > Rs. 1.0Mn		
ii) Renewals after 3 years	i) Rs. 1,500/- for Limit Amt upto Rs. 3Mn. ii) Rs. 5,500/- for Limit Amt exceeding Rs. 3Mn.up to Rs.15 M Rs.10,000/- for limit exceeding Rs.15M Rs. 4,000/-		
iii) Land Verification Charges (for all loans against the Charge on Agriculture land)			
b. Development/Non Farm/Farm Machinery			
i) New Customers /Fresh Facility or Enhancement	i) Rs. 3,000/- for Limit Amt up to Rs. 1.0Mn ii) Rs. 7,000/- or 0.1% whichever is higher for limit exceeding Rs.1 Mn		

Particulars	Charges	Code	
		GL	SC
ii) Renewals	i) Rs. 1,500/- for Limit Amt up to Rs. 3Mn. ii) Rs. 5,500/- for Limit Amt exceeding Rs. 3Mn.		
c) Farm Tractors / Farm Transport Vehicles	Rs. 6,000/- per Tractor/ Vehicle		
Note: a) All charges are non refundable and recovered upfront at the time of disbursement. b) Charges to be calculated on the amount approved c) Charges on enhancement of limit to be calculated on the total limit amount with enhancement d) All property documents verification charges against collateralized loan shall be borne by the customer.			
C. ii) UBL BUSINESSLINE			
1) Processing Charges	As per the loan documents, or Rs. 5,000/- (non-refundable), if not specified	54202200	3006
2) Appraisal Charges	As per the loan documents, or Rs. 4,000/- (non-refundable), if not specified	54202000	3007
3) Legal Charges	As per the loan documents, or Rs. 4,000/- (non-refundable), if not specified	57800600	-
4) Income Estimation Charges	As per the loan documents, or Rs. 5,000/- (non-refundable), if not specified	54205600	-
5) Late Payment Charges	2% on outstanding principal, if not specified.	54205500	3009
6) Property Insurance	As specified in the loan documents, or actual (max of 3%) if not specified	54302200	-
7) Life Insurance	Optional. As per the rate quoted by the Insurance Company.	54302200	-
08) Default due to lack of funds on standing instructions	As per the loan documents, or Rs. 2,000/- if not specified	54208050	-
09) Refund via cashier's cheque (CC)	Regular CC charge as per page no. 2, Item No. 1 (a) will apply for all consumer refunds.	54200100	-
10) Line Renewal Charges	As per the loan documents, or @ 0.05% of credit line or Rs. 5,000/- whichever is higher, if not specified	54202200	3008
Note: • These Charges are quoted by the vendor & are subject to change.			
D). SALE AND PURCHASE OF SECURITIES & SAFE CUSTODY ARTICLES IN SAFE DEPOSIT			
1) Refund to unsuccessful applicants for IPOs	Free - A/c Credit	54202750	-
a) For A/c holder	Same as Cashier's Cheque		
b) For non A/c holder	(Ref page No.1,(1-a)		
2) Sale / purchase of shares and securities	Rs. 500/- flat per transaction	54208050	-
3) Shares / securities held in safe custody (to be recovered on quarterly basis)	Rs. 850/- flat	54208050	-
4) Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal)	0.25% upto Rs.10,000/- of the paid-up or face value Min Rs.50/- and 0.125 % on amount exceeding Rs.10,000/- Min Rs.100/-	54208050	-

Particulars	Charges	Code																										
		GL	SC																									
5) Withdrawal fee on Govt. Securities	Rs.10/- per scrip, Min. Rs.75/-	54208050	-																									
6) Charges for collection of interest / return / dividend	0.30% on amount of interest /return dividend collected/ paid Min Rs.20/- plus out of pocket expenses Rs. 8,000/-	54208050	-																									
7) Stop payment Charges per Dividend Warrant	Rs.150/- flat	54208050	-																									
8) NIFT charges on the Dividend Warrant	No NIFT charges if MICR codes are on the Dividend Warrant otherwise Rs.10/- each	54202700	-																									
9) Handling charges for conversion / renewal / consolidation or sub-division of Govt. securities	Rs.20/- per scrip	54208050	-																									
10) Articles in safe deposit - Envelopes	i) Boxes & Packages Rs. 5/- flat per 100 cubic inches or any part thereof with a minimum of Rs. 400/- per quarter. ii) Envelopes Rs. 3/- flat per 25 square inches or any part thereof with a minimum of Rs. 400/- per quarter.	54208050	-																									
E) Lockers																												
a) Safe deposit lockers fee to be recovered in advance at the commencement of the period																												
	<table><tr><td></td><td>Small</td><td>Medium</td><td>Large</td><td>Extra Large</td></tr><tr><td>Option No. 1 Annual Fee/ Rented Locker Note: Key deposit to be recovered</td><td>7,500/</td><td>10,000/-</td><td>12,500/-</td><td>15,500/-</td></tr><tr><td>Option No. 2 Security Deposit</td><td>75,000/-</td><td>100,000/-</td><td>125,000/-</td><td>160,000/-</td></tr><tr><td>a) No locker rent to be recovered b) Key Deposit to be recovered</td><td></td><td></td><td></td><td></td></tr><tr><td>Key Deposit (One time only)</td><td>3,500/-</td><td>4,000/-</td><td>5,000/-</td><td>6,500/-</td></tr></table>		Small	Medium	Large	Extra Large	Option No. 1 Annual Fee/ Rented Locker Note: Key deposit to be recovered	7,500/	10,000/-	12,500/-	15,500/-	Option No. 2 Security Deposit	75,000/-	100,000/-	125,000/-	160,000/-	a) No locker rent to be recovered b) Key Deposit to be recovered					Key Deposit (One time only)	3,500/-	4,000/-	5,000/-	6,500/-	54202850	1017 1065
	Small	Medium	Large	Extra Large																								
Option No. 1 Annual Fee/ Rented Locker Note: Key deposit to be recovered	7,500/	10,000/-	12,500/-	15,500/-																								
Option No. 2 Security Deposit	75,000/-	100,000/-	125,000/-	160,000/-																								
a) No locker rent to be recovered b) Key Deposit to be recovered																												
Key Deposit (One time only)	3,500/-	4,000/-	5,000/-	6,500/-																								
Key deposit & Security deposit Amount will be refundable at the time of vacation of locker.		41805100 41802600	-																									
b) Late payment charges (plus over due yearly rent) Note: *Late payment charges will be recovered once annually after rent is overdue for more than 30 days	10%* of the applicable annual locker rent every year	54205500	1019																									
c) Breaking Charges	Rs 4,000/- (flat) per Locker or at actual, whichever is higher	54202850	1020																									
11) Investor Portfolio Securities (IPS) Account - Domestic Clients		54202600	-																									
a) Custodial Charges	Free																											
b) Transaction Charges (Sale & Purchase)	Free																											
c) Security Movement/Transfer Charges	Free																											
d) IPS Statement	Quarterly Free On Demand Rs. 100/- per statement																											
12) Investor Portfolio Securities (IPS) Account - International Clients (SCRA)																												
a) Custodial Charges	Upto Rs.100/- mln - 0.05% p.a. per issue Above Rs.100/- mln 0.025% p.a. per issue	54202600 54202600	- -																									

Particulars	Charges	Code	
		GL	SC
b) Primary Market Participation Fee	5 bps per transaction	54202600	-
c) IPS Statement	Quarterly Free On Demand Rs. 100/- per statement	54202600	-
d) Security Movement/Transfer Charges	Rs. 500/- per transaction	54202600	-
F. GUARANTEES			
1) Guarantee issued to shipping companies in lieu of Bills of Lading / Endorsement of Airway Bills	Rs. 1,850/- (flat)	54203000	SGT
2) Guarantees secured by cash margin / lien over deposits	0.50% per quarter or part thereof, Min. Rs.600/-	31501020	MO2 / MO3
3) Consortium / Syndicate Guarantees	As per Term Sheet applicable for the entire	54203150	-
4) Other Guarantees Where total volume of guarantees being issued on behalf of customer during a calendar year is:	(Quarter will start from the date of issuance of Guarantee)	54203150	BGC
(a) Upto Rs.25 mln	0.50% per quarter or part thereof		
(b) Rs.50 mln	0.40% per quarter or part thereof		
(c) Rs.100 mln	0.35% per quarter or part thereof		
(d) Over Rs.100 mln	Negotiable (see note below) Minimum Commission Rs.2,000/- per annum per Guarantee or Rs.600/- per quarter wherever Guarantee validity is less than one year. Charges may be waived against 100% cash kept in Margin Account		
5) a) Back to Back guarantees including issued against counter guarantee of Foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees, etc.	As per Other Guarantees, Clause 4, above (commission subject negotiations with clients and correspondent arrangements) Min USD 100	54203150	BGC
b) Counter Guarantee issued by us for guarantee issuance abroad	As per Other Guarantees, Clause 4, above (commission subject to negotiations with clients and correspondent arrangements) Min. 100 USD	54203150	BGC
6) Amendment	Rs.1,200/- per amendment (flat) or commission at rate specified above if amendment involves increase in amount or extension in period. In case of back to back Guarantee: USD 75 or commission at rates specified under item 5 (a) and (b) above, if amendment involves increase in amount or extension in period.	54203150	BGC
7) Service charges for handling claims lodged by beneficiary		54203150	BGC
a) Guarantees issued at customer's request within Pakistan	Rs. 2,000/- (flat)		

Particulars	Charges	Code	
		GL	SC
b) Guarantees issued at request of foreign banks / back to back	USD 120 (flat) or equivalent		
c) Guarantees issued by banks abroad at our request	USD 120 (flat) or equivalent		
Note: • The Bank reserves the right to charge different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority.			
G. LOCAL TRADE BUSINESS			
1) Local Imports LC			
a) Inland Letters of Credit issuance	Upto 0.4% per quarter or part thereof Min Rs. 2,200/-	54206000	LOC
b) Inland LC Amendment charges	Rs.1,500/- (flat) per transaction plus commission as per item a) above if increase in amount	54206050	AMC
c) Swift Charges			
i) LC Issuance	Min. Rs.2,000/- or actual whichever is higher	57800400	SWF
ii) Amendment Issuance	Min. Rs.1,000/- or actual whichever is higher		
d) Duplicate Advices	Rs.350/- per duplicate advice	57800500	-
e) Inland LC Cancellation Charges	Rs.2,000/- plus swift charges Rs.1,000/- flat & communication charges	54206100	LCN
2) Local Import Bills			
a) Sight Bills			
i) Collection charges for Inland LC / Restricted LC & Handling of Inland Import Documents against PAD Bill (Sight Bill)	Rs. 1,500/- (flat) per bill	54206750	HDC
ii) Retirement of Bills			
• If retired within 3 days from the date of lodgment in PAD	60 paise per Rs.1,000/- per day from the date of negotiation Plus Bank commission @ 0.25% on the PAD amount (net of margin) created	54206850	XCB
• If retired after 3 days from date of lodgment in PAD	65 paise per Rs. 1,000/-per day from the date of negotiation plus Bank's commission @ 0.25% on the PAD amount created		
b) Usance Bills			
i) Collection Charges	0.40% per bill Min. Rs.1,500/-	54206400	RT1
ii) If bill matures after expiry of LC	Charges under b) i) plus delivery of documents against acceptance commission @ 0.10% per month on bill amount realization from the date of expiry of LC	54206300	LEC
c) Payment of Bill drawn under Inland LC	Payment commission; Rs.600/- (flat)	54201000	POC
d) Inland LC Documents Returned Unpaid	Rs. 3,000/- (flat) plus swift charge Rs. 1,000/- flat & Communication charges	54207650	HDC
e) Handling of Inland LC Documents with discrepancies	Rs. 3,000/- (flat) plus swift charge Rs. 1,000/- flat & Communication charges	54206850	DEC
3 a) In Land Export LC Advising			
i) LC Advising	Rs. 1,500/- (flat)	54201100	ADC
ii) LC Amendment Advising	Rs. 1,000/- (flat)	54206500	ADA

Particulars	Charges	Code	
		GL	SC
iii) Postage/Courier Charges for LC & Amendment Advising	Rs.150/- (flat)	57800200	COU
iv) Inland LC Confirmation charges	As per FIG arrangement	54206550	ELC
b) Collection of Documentary Bills drawn under inland	0.40%, Min Rs 1,000/-	54206850	SCH
i) Above, mark-down for every 15 days from the date of purchase till the date of maturity	0.90%, Min Rs 1,000/-	54201200	-
ii) If discounted later on, marked down rate to be obtained from treasury through business		54201200	-
c) Documentary bills drawn against Inland Letter of Credit Sight bills			
i) Negotiating End	Commission @ 0.50% Min Rs. 1,000/- Plus markup as per DAC or approved by Group / Business Head from date of Negotiation till realization. (Regular Bill period / tenor may be defined 07 days or 12 days whichever agreed by all stakeholders)	52600330	EMU
ii) Collection charges for inland LC / restricted LC	Rs. 1,000/- (flat) per bill	54201200	-
iii) If negotiation is restricted to some other bank	Rs. 600/- (flat) per bill will be charged by the forwarding branch		
iv) Postage/Courier Charges for LCs & Amendments Advising	Rs. 150/-	57800200	COU/CO1
d) Duplicate Advices	Rs. 250/- per duplicate advise	54206850	-
e) Sales Tax/ FED Invoice Certificate	Rs. 1,000/- per certificate	54206850	-
f) Negotiation of documents drawn under Inland sight Letter of Credit. If proceeds not realized / credited to our customer's account within agreed period (i.e. 7 days / 12 days) then overdue mark-up is applicable to customer	If Realized after agreed period / tenor as mentioned above then overdue Markup @60 ps per Rs. 1,000/- per day to be charged or as per DAC (if mentioned) or approved by concerned Group/ Business Head.	52600330	EMU
g) Documentary collection (drawn against LC)	0.4% Min Rs. 500/- Plus communication charges	54206600	-
h) Documentary collection other than those drawn against LC)	0.4% Min Rs. 500/- Plus communication charges	54206600	-
i) Negotiation (Usance) (Delayed Realization) If payment of inland/local bills realized within 03 days, no mark-up to be charged. In case proceeds not realized/credited to our customer A/c within 03 days from the date of the maturity till its adjustment than mark-up is applicable to our customer's NICF facility or as per special approval by the competent authority In case of no NICF facility is available to the than mark-up will be charged	Mark-up rate@ 60 paisa per Rs. 1,000/- per day to be charged	52600330	EMU
j) Export LC Cancellation	Rs.1,500/- plus swift charge Rs. 1,000/- flat & communication charges	54206450	CAN
4) Clean Bill services/document handling charges	0.10%, Min Rs. 500/-		
5) Clean Bill delayed realization	Mark up Rate @60 paisas per Rs. 1000/- per day to be charged		

Note:

- In case forced PAD is created due to non payment on maturity against DA LC, commission @ 0.50% is to be charged (once only) on the amount (net of margin) for which FPAD is created in addition to mark-up @ 60 paisa PTPD (or as revised from time to time) from the date of maturity till the date of payment.

Particulars	Charges	Code	
		GL	SC
H. Miscellaneous			
1) a) Delivery of Statement of account (Mandatory) b) Duplicate/On-Demand Statement of Account	Free Rs. 35/- per statement (Charges are inclusive of Sales Tax/FED)	- 54203500	- 1005
2) Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)	Rs.500/- per cheque	54203550	1026
3) 3rd Party Funds Transfer through Pakistan Real Time Interbank Settlement Mechanism (PRISM/ RTGS) System		-	-
Days	Transaction Time Windows	Per Transaction Charges (PKR)	
Monday to Friday	9:00 am to 1:30 pm	Free	
	1:30 pm to 3:00 pm		
	3:00 pm to 4:00 pm		
4) Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances	Rs. 300/- per case	54203600	-
5) Issuance of Balance/Account maintenance certificate on customer's request	Rs. 300/- per certificate	54203500	1027
6) Stop payment charges of Cheque /TT/RTC/ PO/DD Note: *one instruction may include advice for series/ multiple instructions	For PKR. A/c - Rs. 600/- (flat) per instruction* USD 10/- per instruction* GBP 6/- per instruction* EURO 7/- per instruction* AED 35/- per instruction* SAR 35/- per instruction*	54202650	1004
7) Charges for cheque return unpaid (due to fault of customer) Inward Clearing	PKR 800/-, USD 5/- GBP 3/-, EUR 4/- AED 20/-, SAR 20/-	54203700	1032/ 1033
8) Cost of issuance of customized cheque books. Charges as in 9a) above + actual cost of customized cheque book as per the size of cheque book ordered			
S#	Particulars	Rates	
		(Including All Taxes)	
1	Size 9.5" x 3.75"	Rs. 11.00/-Per Cheque	
2	Size 9" x 12" A4 Size	Rs. 14.30/- Per Cheque	
3	Size 2.85" x 8.5"	Rs. 8.25/- Per Cheque	
4	As per customers' need for carbonized copy or any other special size	Obtain quote from Printing and Stationary department to recover actual cost from customer	
8b) Corporate Customer's Cheque Books/Leaves		On case to case basis, as per agreement with the party	
Note:			
• The Bank reserves the right to change different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority			

Particulars	Charges	Code	
		GL	SC
9) Salary & Pension disbursement charges.** Note: ** No Charges to be recovered from Govt. & Semi Govt. Organizations and their employees / retired employees.	Min Rs.120/- per transaction from remitting organization's main account (or as per agreement)	54203850	1034
10) Photocopy of a Paid Cheques / Credit Voucher (Deposit Slip etc.) Returned to Customer Within 1 year Above 1 year	Rs. 50/- Rs. 200/- } Charges per Cheque / Voucher	54203900 54203900	1036 1037-1038
11)			

BUSINESS PARTNER WAIVER GRID

(For Individual, Sole Proprietorship, Partnership & Government Accounts only)

Waiver Per Month Applicable On Avg. Balance of Rs. 250,000/- & above

Services	Waiver (see note below)
Issuance of MT	5
Issuance of CC/CBC	5
Cancellation of PO/CC/CBC/DD or MT	5
Duplicate CC/CBC	5
UBL Classic Debit/ATM Card Issuance Fee	Free
Clean Bills for Collection/Intercity Clearing	5
Issuance of Cheque Books	Free
Online IBTS Transactions-Country Wide	Free
Locker Rent	Free*

(Annual average balance can be used for seasonal accounts)

*1 locker free (any size) for 1st year, subject to availability in the branch where account resides.

Waiver to be reviewed by Branch Manager at the end of each banking cycle.

All above BP waivers mentioned above are also applicable for BBA & E-Transaction Account

Note:

- Waiver per month applicable on average monthly balance when the request is made.
- This grid is applicable on Current Account /Business Partner balance of Rs. 250 K & above, on case to case basis on Branch Manager's discretion.
- First time collection charges free for Business Partners customers having balance of Rs. 250 K and above (after proceeds from collection are realized).
- Waiver on financial transactions will be applicable only when transaction is routed through customer's Business Partner account.

12)	BUSINESS PARTNER PLUS																						
	<table> <tr> <th>Services</th><th>Wavier</th></tr> <tr> <td>Inter Branch Online Transactions-Country Wide</td><td>Free</td></tr> <tr> <td>UBL Classic Debit/ATM Card Issuance Fee</td><td>Free</td></tr> <tr> <td>Issuance of Cashiers Cheque/CBC</td><td>Free</td></tr> <tr> <td>Cheque Book</td><td>Free</td></tr> <tr> <td>Over the Counter Cash Deposit</td><td>Free</td></tr> <tr> <td>Cancellation of CC /CBC</td><td>Free</td></tr> <tr> <td>Clean Bill For Collection/Intercity Clearing</td><td>Free</td></tr> <tr> <td>Duplicate Cashier's Cheque/ CBC</td><td>Free</td></tr> <tr> <td>Duplicate Account Statement</td><td>Free</td></tr> <tr> <td>UBL Go Green SMS Alerts</td><td>Free</td></tr> </table>	Services	Wavier	Inter Branch Online Transactions-Country Wide	Free	UBL Classic Debit/ATM Card Issuance Fee	Free	Issuance of Cashiers Cheque/CBC	Free	Cheque Book	Free	Over the Counter Cash Deposit	Free	Cancellation of CC /CBC	Free	Clean Bill For Collection/Intercity Clearing	Free	Duplicate Cashier's Cheque/ CBC	Free	Duplicate Account Statement	Free	UBL Go Green SMS Alerts	Free
Services	Wavier																						
Inter Branch Online Transactions-Country Wide	Free																						
UBL Classic Debit/ATM Card Issuance Fee	Free																						
Issuance of Cashiers Cheque/CBC	Free																						
Cheque Book	Free																						
Over the Counter Cash Deposit	Free																						
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Clean Bill For Collection/Intercity Clearing	Free																						
Duplicate Cashier's Cheque/ CBC	Free																						
Duplicate Account Statement	Free																						
UBL Go Green SMS Alerts	Free																						

*Note: Waivers can be availed by Business Partner Plus account holders who maintain a YTD (year-to-date) average balance of PKR 25,000/- or above in their current account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.

Particulars	Charges	Code	
		GL	SC
13)	UBL Asaan Account		
	Services	Current	Savings
	Minimum Balance Charges	Zero	Zero
	Debit Card Issuance Charges	As per SOC	As per SOC
14)	UBL Teztaftaar Asaan Remittance Account		
	Services	Current	Savings
	Minimum Balance Charges	Zero	Zero
	Debit Card Issuance Charges	As per SOC	As per SOC
	Cheque Book	Free	Free
	SMS Alert	Free	Free
15)	UBL Mukammal Current Account		
	Services	Waivers	
	Minimum Balance Charges	Zero	
	Inter Branch Online Transactions - Country Wide	Free	
	*UBL Classic Debit/ ATM Card issuance	Free	
	Issuance of Cashier's Cheque /CBC	Free	
	Cheque Book	Free	
	Over the Counter Cash Deposit	Free	
	Cancellation of CC/ CBC	Free	
	Clean bill for Collection/Intercity Clearing	Free	
	Duplicate Cashier's Cheque/ CBC	Free	
	*Duplicate Account Statement	Free	
	*UBL Go Green SMS Alerts	Free	
	Note: *Waivers can be availed by Mukammal accountholders who maintain a YTD (year-to-date) average balance of Rs.25,000 or above in their Current Account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.		
16)	UBL Zindagi Saving Account		
	Services	Waiver	
	Cheque Book issuance	Free	
	UBL ATM / Debit card Issuance Charges	Free	
	UBL Netbanking	Free	
	e-Statement	Free	
17)	UBL Urooj Current Account		
	Services	Waiver	
		*Monthly average Balance below Rs. 100k	*Monthly average Balance of Rs. 100k and above
	UBL Classic Debit/ATM Card Issuance Fee	Free	Free
	Minimum Balance Charges	Free	Free
	UBL Go Green Digital SMS Alerts	Free	Free
	Locker Rent	1st year rent is zero on lockers of all sizes	1st year rent is zero on lockers of all sizes
	Personal Loan Markup	Rate at 1Y KIBOR +10%	Rate at 1Y KIBOR +10%
	Auto Loan Markup	-	Upto 4.00% cashback
	Mutual Funds Front End Load (FEL Charges)	-	50% discount
	Complimentary Insurance for School Fees Coverage (on accountholder and/or spouse's death)	-	Complimentary
	*Note: Waivers can be availed by Urooj account holders who maintain a YTD (year-to-date) average balance of PKR 25,000/- or above in their current account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.		

Particulars		Charges		Code	
				GL	SC
18)	UBL Good Citizen Account		Non Filer	Filer customers - MTD Avg. Bal	
	Services	No Bal req.	<500K	>=500K	
	UBL Classic Debit/ ATM Card issuance	As per SOC	Free	Free	
	General banking Services	As per SOC	Free	Free	
	- Inter branch Online Transactions - Country wide				
	a) Cash Deposit	As per SOC	Free	Free	
	b) Cheque Deposit	As per SOC	Free	Free	
	c) Online funds Transfer	As per SOC	Free	Free	
	d) Cash withdrawal	As per SOC	Free	Free	
	- Cheque Book	As per SOC	Free	Free	
	- Issuance of Cashier Cheque	As per SOC	Free	Free	
	- Cancellation of cashier Cheque	As per SOC	Free	Free	
	- Duplicate Cashier cheque	As per SOC	Free	Free	
	- Clean Bill for collection/ Intercity Clearing	As per SOC	Free	Free	
	- Duplicate Account statement	As per SOC	Free	Free	
	- UBL Go Green digital SMS Alerts	As per SOC	Free	Free	
	IBFT (via Digital)	As per SOC	50% Cashback	100% cashback	
	ATM Off-us Transaction	As per SOC	As per SOC	100% cashback	
	Auto Loan Markup	At Actual	At Actual	Up to 4.6% Cashback	
	Mortgage Markup	At Actual	At Actual	Up to 1.10% Cashback	
	SE Loan (Discount Rate for self- employed)	At Actual	At Actual	Up to 2.00% Cashback	
*Note: Waivers can be availed by Good Citizen account holders who maintain a YTD (year-to-date) average balance of PKR 25,000/- or above in their current account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.					
19)	UBL Pensioner Current Account				
	Services		Waiver		
	Minimum Balance Charges		Zero		
	Inter Branch Online Transactions - Country Wide		Free		
	*UBL Classic Debit/ ATM Card		Free		
	Issuance of Cashiers Cheque ICBC		Free		
	Cheque Book		Free		
	Over the Counter Cash Deposit		Free		
	Cancellation of CC/ CBC		Free		
	Clean bill for Collection/Intercity Clearing		Free		
	Duplicate Cashier's Cheque/ CBC		Free		
	Duplicate Account Statement		Free		
	UBL Go Green SMS Alerts		Free		
	Note: No waiver on UBL Pensioner Saving Account				
20)	UBL First Minor Account				
	Services		Waiver		
	UBL Classic Debit/ ATM Card issuance on minor profit account		As per SOC		
	Cheque Book Issuance		Free		
	UBL Net Banking / App		Free		

Particulars	Charges	Code	
		GL	SC
21)	UBL Freelancer Account		
	Description	Monthly Average Balance below 250 k	Monthly Average Balance 250 k and above
	PKR Debit Card	Free	Free
	Cheque Book	Free	Free
	Inter Branch Online Transactions - Country Wide	Free	Free
	SMS Alerts	Free	Free
	ATM - Off Us Transactions	Free	Free
	Inter Bank Funds Transfer (App/ Net banking)	Free	Free
	E-PRC	Free	Free
	Insurance Coverage on Laptop theft, mobile theft, wallet and accidental hospitalization	N/A	Free
	Personal Loan	1 Year KIBOR + 10%	1 Year KIBOR + 10%- Up to 5% cashback
	Auto Loan	-	Up to 3.5% cashback
	Education Loan	-	Up to 5% cash back
*Note: Waivers can be availed by UBL Freelancer Account holders who maintain a YTD (year-to-date) average balance of PKR 25,000/- or above in their current account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.			
22)	Deposits products where standard charges are applicable		
	UBL Current Account		
	UBL Savings Account		
	UBL PLS UniSaver Account		
	UBL Rupee Uniflex Account		
	UBL Mahana Aamdani Savings Account		
	UBL PLS UniSaver Plus Account		
	UBL UniZar FCY Current Account		
	UBL UniZar FCY Savings Account		
	UBL FCY Uniflex Account		
	UBL Urooj Savings Account		
	UBL Pardes Account		
	UBL Pensioner Savings Account		
23)	Charges on Encashment / Collection of profit coupons for certificates issued by other banks	Rs. 300/- per script	54208050 -
24)	Credit Information report on Foreign Supplier / Buyers	At Actual	54208050 - 54208050 -
25)	Standing instructions fee to be recovered in addition to the usual charges on remittance, if any	Rs. 325/- per transaction	54204050 1064-1075
26)	Emigration Certificate	Rs. 200/- per certificate	54204100 1040
27)	Proprietorship Certificate	Rs.175/- per certificate	54204100 1040
28)	No Objection Certificate (NOC)	Rs.175/- per certificate	54204100 1040
29)	UBL Basic Banking Account Transaction Charges	Maximum of two deposits and two withdrawal transactions (cash or clearing) per month are allowed free of charge on UBL BBA account holders. However, any transactions (cash & clearing) in a calendar month after those mentioned above will be charged a flat fee of Rs.50/- in addition to regular charges for services as per SOC.	54204150 1041-1941
30)	Statement of Profit Earned & WHT / Zakat Deduction	Free	54204100 1042
31)	Transactional Charges on UBL UniFlex PLS A/c & UBL FCY UniFlex A/c		54204150 1357

Particulars		Charges	Code															
			GL	SC														
	<table><tr><th>Particulars</th><th>Rupees per transaction</th></tr><tr><td>UBL UniFiex PLS A/c</td><td>Rs.100/-</td></tr><tr><td>UBL FCY UniFiex A/c:</td><td></td></tr><tr><td>USD A/c</td><td>USD 5/-</td></tr><tr><td>EURO A/c</td><td>EURO 4/-</td></tr><tr><td>AED A/c</td><td>AED 20/-</td></tr><tr><td>GBP A/c</td><td>GBP 3/-</td></tr></table>	Particulars	Rupees per transaction	UBL UniFiex PLS A/c	Rs.100/-	UBL FCY UniFiex A/c:		USD A/c	USD 5/-	EURO A/c	EURO 4/-	AED A/c	AED 20/-	GBP A/c	GBP 3/-			
Particulars	Rupees per transaction																	
UBL UniFiex PLS A/c	Rs.100/-																	
UBL FCY UniFiex A/c:																		
USD A/c	USD 5/-																	
EURO A/c	EURO 4/-																	
AED A/c	AED 20/-																	
GBP A/c	GBP 3/-																	
Transaction limit charges are applicable on any withdrawal above the threshold of three debit transactions in one calendar month (No charges on credit transaction)																		
32) Charges for verification of account balance to third party based on customer's consent (Exemption for: Students applying for visa to proceed for Foreign Education)	Rs. 250/- per verification		54204500	-														
33) Charges on Dividend Warrants handling / payment to be recovered from Dividend delivering company	i) Minimum @0.50% per Dividend Warrant or Rs. 175/- whichever is higher ii) Out of pocket expense Rs.12,000/-																	
34) Public flotation of shares / Modaraba Certificates / Offer for sale of shares / Disinvestment / Term Finance Certificates/Sukuk	Commission @ Min. 0.5% of total amount of successful applications plus out of pocket expenses, Min. Rs.25,000/- and Max Rs. 100,000/- (subject to negotiation of rate based on volume of business)		54208050															
35) Issue of Right shares	Commission @ 0.50% on aggregate amount of successful applications, plus out of pocket expenses, Min. Rs.20,000/- (subject to negotiation of rate based on volume of business)		54208050															
36) Prize Money Charges	Rs. 500/- + CIT Charges at Actual (Per Transaction)		54208050															
37) Charges on E-dividend disbursement (to be recovered from Dividend delivering company)	i) Commission @ 0.50% of total dividend warrant payment amount or Rs.150/-per dividend payment (whichever is higher) transfer to 1-Link member banks (including UBL). ii) Free - In case of dividend payment transfer through RTGS (subject to negotiation of rate based on volume of business)																	
38) a.) Prime Minister's Kamyab Jawan Youth Entrepreneurship Scheme (PMKJ - YES) Loan Processing Charges Rs. 100/- Vehicle Financing Schedule of Charges are similar as UBL Drive SOC on section "Consumer Banking". For Business loan other charges remains similar on section "Domestic Banking". b.) SME Light commercial Vehicle Financing LCV (Light Commerical Vehicle) schedule of charges are similar as UBL Drive SOC on section "Consumer Banking"																		

Particulars	Charges	Code	
		GL	SC
39) UBL @ Work			
UBL @ Work Current Account (For Monthly salary < PKR 25,000/-)			
Services		Wavier	
Min. Balance Requirement		Zero	
Inter-branch Online Transaction – (Within City)		Free	
Inter-branch Online Transaction – (Intercity)		Free	
E-Statements		Free	
Annual Fee on Debit Card		Free	
Internet Banking & Bill Payment		Free	
UBL Go Green Digital SMS Alerts		Free	
Over the Counter Cash Deposit - Within City		Free	
UBL @ Work Current Plus Account (For Monthly salary >= PKR 25,000/-)			
Services		Wavier	
Min. Balance Requirement		Zero	
Inter-branch Online Transaction – (Within City)		Free	
Inter-branch Online Transaction – (Intercity)		Free	
Cashiers Cheque		Free	
Duplicate Cashiers Cheque		Free	
E-Statements		Free	
Cheque Book		Free	
Annual Fee on Debit Card		Free	
Internet Banking & Bill Payment		Free	
UBL Go Green Digital SMS Alerts		Free	
Switch Fees (1-Link / M-net)		Free	
IBFT (via Internet Banking/Digital App & ATM)		Free	
Over the Counter Cash Deposit - Within City / Intercity		Free	
UBL @ Work Saving Account (For Monthly salary >= PKR 25,000/-)			
Services		Wavier	
Min. Balance Requirement		Zero	
Inter-branch Online Transaction – (Within City)		Free	
E-Statements		Free	
Internet Banking & Bill Payment		Free	
Over the Counter Cash Deposit - Within City		Free	
I. Transaction Banking / Cash Management Cash Management Collections / Disbursements / Electronic Banking / Reporting		All charges will be decided on case to case basis through agreement between the customer and the Bank	
Note: • UBL provides Electronic Banking & Cash Management Services. Fees and other charges to be recovered on a case to case basis. • In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) • In addition to the charges above, all applicable Government levies will also be recovered. • For duplicate / on-demand SOAs, waivers are allowed on the discretion and signed approved of BM or CSOM.			

UBL Signature Priority Banking

Particulars		Charges	Code	
			GL	SC
A. UBL Signature — Priority Banking				
Account Category	Criteria for Individual & Sole Proprietors	Eligibility Criteria Period		
Any Local Currency Current Account	PKR 3 Million	Quarterly		
Any Foreign Currency Current Account	Equivalent to PKR 6 Million	Quarterly		
Clubbing of Current PKR and Foreign Currency Current Accounts	Equivalent to PKR 3 Million (where PKR will be considered as 100% and FCY deposit shall be converted to equivalent PKR and considered as 50% of the amount)	Quarterly		
1) Issuance of Cashier's Cheque			-	-
2) DD / MT / PO / Cashier's Cheque Cancellation Charges			-	-
3) Inter Branch Online Transactions - IBTS				
a) Cash/Cheque Deposit & Account to Account Transfer				
i) Within City			-	-
ii) Intercity			-	-
b) Cash Withdrawal				
i) Within City			-	-
ii) Intercity			-	-
4) Bills Collection				
a) Clean (including cheques / dividend warrants / Bank Drafts/ beyond NIFT/ OBC Centers /APC etc).			-	-
b) Intercity Clearing Charges				
5) Stop payment of cheque drawn			-	-
6) Lockers Annual Fee & Key Deposit			-	-
7) Consumer Products Application Processing Charges			-	-
8) a) Signature Debit Master Card - Basic, Supplementary & Replacement			-	-
b) Visa Infinite Debit Card - Basic, Supplementary & Replacement				
9a) Switch Transaction Fee				
i) Withdrawals on 1 Link ATMs other than UBL (No charge on UBL Card holders withdrawing from UBL ATMs)				
ii) Withdrawals on other Switches (Mnet)			-	-
9b) International Usage Charges			-	-
i)ATM Withdrawal, POS & E-commerce Charges (Transaction in any currency)			54204870 54204850	1051 1052
10) Stop payment charges for DD / RTC / Cashier's Cheque			-	-
11) Issuance of all Currency Cheque Books			-	-
12) Charges for Cheque return unpaid			-	-
13) Net Banking Charges			54204300	1303-1304
14) Signature Charges				
PKR 1,800/- Per Month				
USD 10/-				
EURO 8/-				
GBP 7/-				
AED 35/-				
SAR 35/-				
15) Account Maintenance Certificate				
16) On Demand / Duplicate Statement of Account				
17) IBFT				
18) SMS Alerts				
19) Same Day Clearing Charges				
20) FCY Collection/Local Clearing				

Terms & Condition:

The Signature customer declares that if their account balance meets the prevailing Signature Banking criteria of the Bank, their account shall be upgraded to UBL Signature Priority Banking and thereby all UBL Signature Priority Banking proposition features shall be applicable to their account. This upgradation will be free of cost and no additional charges shall be charged.

Further the Bank reserves the right to downgrade the Signature account to regular retail account if Signature customer fail to maintain the required balance criteria or violate any of the terms and conditions. Moreover, Signature customer understands that their UBL Visa Infinite & Signature Master Debit card will be charged as per prevailing SOC upon down gradation (in case where they have applied for the card & intend to continue.)

Note:

- Apart from this, all banking service charges will be levied as per current SOC.
- In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- In addition to the charges above, all applicable Government levies will also be recovered.
- Waivers can be availed by UBL Signature Priority current accountholders who maintain a YTD (year to-date) average balance of Rs.25,000 or above in their Current Account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.

BANK CHARGES FOR GOVERNMENT BUSINESS

Particulars	Charges	Code	
		GL	SC
A. IMPORT			
1) Cash / reimbursable loans / barter expressed in U.S. Dollar or any other foreign currency including L/Cs under A.C.U. / arrangement Less than Rs.250,000/- and above	1/8% (0.125%) of the value of the Letter of Credit. 1/16% (0.0625%) of the value of the Letter of Credit.	54206000	-
2) Non-reimbursable Letters of Credit under barter / aid / loans / authorization to pay	3/8% (0.375%) irrespective of the value of the Letter of Credit.	54206000	-

Note:

- The Bank reserves the right to charge different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority. As per clarification given by the SBP Foreign Exchange Department 6734/ FEP.9 (126-242)-95 dated 19-12-95 it is advised that in the case of letter of credit or for that matter "Authorization to pay" opened by the Department of the Federal or Provincial Governments whether routed through State Bank of Pakistan or not Letters of Credit commission is to be charged at the rates given in Para 37
- Chapter XIII of Foreign Exchange manual (8th Edition-2002). However for Letters of Credit "Authorization to pay" opened by other public sector agencies in Federal/Provincial Government including autonomous, semi autonomous bodies e.g., Karachi Electric (KE), WAPDA, PTCL, etc., the commission is to be charged from the openers by the banks as per their own schedule of charges.
- In addition to above, commission/service charges, courier/postage / fax charges will also be made according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.

DIGITAL BANKING

A. Digital Accounts		
Digital Accounts Description	UBL Digital Mukammal Account	UBL Ameen Digital Mukammal Account
	Charges	
Minimum Balance Charges	Free	
Inter Branch Online Transaction - Country wide	Free	
Primary Debit Card	(Except for UBL Visa Premium Plus)	
Issuance	Free	
Annual*	Free*	
Issuance of Cashier's Cheque/CBC	Free	
Cheque Book – Issuance	Free	
Over the counter cash deposit	Free	
Cancellation of CC/CBC	Free	
Clean Bill for collection/Intercity clearing	Free	
Duplicate Cashier's Cheque	Free	
Duplicate Account Statement*	Free	
UBL Go Green SMS*	Free	
InterBank Fund Transfer - Digital Channels	Free	
Note: Waivers can be availed by Mukammal Current Account holders who maintain a YTD (Year-to-date) average balance of Rs. 25,000/- or above in their relationship balance.		
Digital Accounts Description	UBL Asaan Digital Account	UBL Ameen Asaan Digital Account
	Charges	
Account Opening & Closure of Account	Free	
Cash Withdrawal - Own ATM/Other Bank ATM	As per SOC (Pg. 31 or 68)	
SMS – Digital	Free	
Primary Debit Card	(Except for UBL VISA Premium Plus)	
Issuance	As per SOC (Pg. 31 or 68)	
Annual	As per SOC (Pg. 31 or 68)	
Cheque Book – Issuance	Free	
Account Statements – Annual & Half Yearly	Free	
Fund Transfer – Digital Channels & Others	As per SOC (Pg. 31 & 69)	
Digital Banking – Internet & Mobile Banking subscription	Free	
Digital Accounts Description	UBL Freelancer Digital Account	UBL Ameen Freelancer Digital Account
	Charges	
Account Opening & Closure of Account	Free	
Cash Withdrawal - Own ATM/Other Bank ATM	As per SOC (Pg. 31 or 68)	
SMS – Digital	Free	
Primary Debit Card	(Except for UBL VISA Premium Plus)	
Issuance	Free	
Annual	Free on maintaining 25,000/- YTD average	
Cheque Book – Issuance	Free	
Account Statements – Annual & Half Yearly	Free	
Fund Transfer – Digital Channels & Others	As per SOC (Pg. 31 or 69)	
Digital Banking – Internet & Mobile Banking subscription	Free	
Digital Accounts Description	UBL Tezrafter Remittance Digital Account	UBL Ameen Tezrafter Remittance Digital Account
	Charges	
Account Opening & Closure of Account	Free	
Cash Withdrawal - Own ATM/Other Bank ATM	As per SOC (Pg. 31 or 68)	
SMS – Digital	Free	
Primary Debit Card	(Except for UBL VISA Premium Plus)	
Issuance	As per SOC (Pg. 31 or 68)	
Annual	As per SOC (Pg. 31 or 68)	
Cheque Book – Issuance	Free	
Account Statements – Annual & Half Yearly	Free	
Fund Transfer – Digital Channels & Others	As per SOC (Pg. 31 or 69)	
Digital Banking – Internet & Mobile Banking subscription	Free	

Digital Accounts Description	UBL Smart Account	UBL Ameen Smart Account
	Charges	
Account Opening & Closure of Account	Free	
Cash Withdrawal - Own ATM/Other Bank ATM	Free	
SMS – Digital	Free	
Primary Debit Card	(Except for UBL VISA Premium Plus)	
Issuance	As per SOC (Pg. 31 or 68)	
Annual	As per SOC (Pg. 31 or 68)	
Cheque Book – Issuance	Free	
Account Statements – Annual & Half Yearly	Free	
Fund Transfer – Digital Channels & Others	Free	
Digital Banking – Internet & Mobile Banking subscription	Free	

* Note: *Issuance/Annual Charges are as per SOC.

B. Branchless Banking - OMNI

UBL Omni	Transaction Channel						
Transaction Type	Omni Agent	SMS	Customer App	USSD	ATM/CDM	Branch	Contact Center
Utility Bill Payment	Free	Free	Free	Free	NA	NA	Free
Mobile Top up	Free	Free	Free	Free	NA	NA	NA
Voucher / Bundle / SuperCard Purchase	Free	Free	Free	Free	NA	NA	NA
Account Opening	Free	Free	Free	Free	NA	NA	NA
Cash Deposit into UBL Omni wallet - Self Deposit	Ref Grid 1	Free	Free	Free	Free	Ref Grid 1	NA
Within Account Opening Area	Ref Grid 1	NA	NA	NA	100	Ref Grid 1	NA
Outside Account Opening Area at Omni Dukan	Ref Grid 2	NA	NA	NA	Free	Ref Grid 1	NA
Cash Deposit into Agent's Level 2 Account	Ref Grid 3	NA	NA	NA	Free	Ref Grid 3	NA
Cash Deposit into UBL Branch Account	Ref Grid 5	NA	NA	NA	NA	NA	NA
Cash Load into UBL Wiz Card Account from Omni Agent	Ref Grid 9	NA	NA	NA	Free	Ref Grid 9	NA
Dormancy Removal - Wallet Account	Rs. 100	NA	NA	NA	NA	NA	NA
Funds Transfers							
UBL Omni Wallet to UBL Branch Account	Free	Free	Free	Free	Free	NA	NA
UBL Omni Wallet to UBL Omni Wallet	Free	Free	Free	Free	NA	Free	NA
UBL Omni Wallet to Other Bank account	Ref Grid 6	Free	Free	Free	Free	NA	NA
Person to Account Fund Transfer	Ref Grid 4	NA	NA	NA	NA	NA	NA
Cash withdrawal From UBL Omni Wallet	Ref Grid 7	NA	Ref Grid 7	NA	Free	Ref Grid 7	NA
Cash withdrawal From UBL Branch A/C	Ref Grid 8						
Loading amount from linked UBL account	Free	Free	Free	NA	NA	NA	NA
Unloading amount to linked UBL account	Free	Free	Free	NA	NA	NA	NA
Schedule Payment	NA	NA	Free	NA	NA	NA	NA
Debit Card Issuance Fee							
UBL Omni PayPak Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni Visa Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni Master Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni UPI Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
Debit Card Annual Fee							
UBL Omni PayPak Card	Rs. 1,000/-	NA	Rs. 1,000/-	NA	NA	NA	NA
UBL Omni Visa Card	Rs. 1,000/-	NA	Rs. 1,000/-	NA	NA	NA	NA
UBL Omni Master Card	Rs. 1,000/-	NA	Rs. 1,000/-	NA	NA	NA	NA
UBL Omni UPI Card	Rs. 1,000/-	NA	Rs. 1,000/-	NA	NA	NA	NA
Debit Card Replacement Fee							
UBL Omni PayPak Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni Visa Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni Master Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni UPI Card	Rs. 750/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
Balance Enquiry	Free	Free	Free	Free	Free	Free	Free
View Bill	Free	5/-	Free	5/-	NA	NA	NA
Account Number Enquiry	Free	NA	NA	NA	NA	Free	Free
Bill Nick Addition	Free	Free	NA	NA	NA	Free	Free
Payee nick addition	Free	Free	NA	NA	NA	Free	Free
Deletion of Bill Nick	Free	Free	NA	NA	NA	Free	Free
Deletion of Payee Nick	Free	Free	NA	NA	NA	Free	Free
Help	Free	Free	NA	NA	NA	Free	Free
Displaying of last transactions	Free	Free	NA	Free	Free	Free	Free
Listing of bill Nicks	Free	Free	NA	NA	NA	Free	Free
Listing of payee Nicks	Free	Free	NA	NA	NA	Free	Free
Initial Deposit requirement*	Rs.100/-	NA	NA	NA	NA	NA	NA
Account Funding	NA	NA	Rs.100/-	NA	NA	NA	NA
Switch Charges							
Withdrawal from 1link ATMs(other then UBL	NA	NA	NA	NA	23.44	NA	NA
Withdrawal from UBL ATM	NA	NA	NA	NA	Free	NA	NA
Charges on Declined POS	NA	NA	NA	NA	5	NA	NA
i) UBL Card at UBL ATM	NA	NA	NA	NA	2.5	NA	NA
ii) UBL Card at member Bank ATM	NA	NA	NA	NA	3.13	NA	NA

UBL Omni Agent Channel

Cash Deposit in Wallet - Omni Agent & Branch

	Slab Start	Slab End	Customer Fee (Rs.)
1	1	1,000	5
	1,001	2,500	12.5
	2,501	4,000	20
	4,001	6,000	30
	6,001	8,000	40
	8,001	10,000	50
	10,001	13,000	65
	13,001	15,000	75
	15,001	20,000	80
	20,001	25,000	90
	25,001	50,000	100

Cash Deposit into UBL Branch Account via UBL Omni Dukaan

	Slab Start	Slab End	Customer Fee (Rs.)
2	1	1,000	100
	1,001	2,500	100
	2,501	4,000	100
	4,001	6,000	100
	6,001	8,000	100
	8,001	10,000	110
	10,001	13,000	110
	13,001	15,000	120
	15,001	20,000	120
	20,001	25,000	120
	25,001	40,000	150
	40,001	60,000	150

Inter - Bank Fund Transfer via UBL Omni Dukaan

	Slab Start	Slab End	Customer Fee (Rs.)
3	1	1,000	90
	1,001	2,500	90
	2,501	4,000	100
	4,001	6,000	100
	6,001	8,000	125
	8,001	10,000	125
	10,001	13,000	125
	13,001	15,000	150
	15,001	20,000	180
	20,001	25,000	180

Person to Account Fund Transfers Omni Agent & Branch

	Slab Start	Slab End	Customer Fee (Rs.)
4	1	1,000	125
	1,001	2,500	125
	2,501	4,000	125
	4,001	6,000	140
	6,001	8,000	140
	8,001	10,000	140
	10,001	13,000	150
	13,001	15,000	150
	15,001	20,000	190
	20,001	25,000	210

Agent Assisted Funds Transfer - A2A & A2P - Omni Agent

	Slab Start	Slab End	Customer Fee (Rs.)
5	1	1,000	90
	1,001	2,500	90
	2,501	4,000	90
	4,001	6,000	90
	6,001	8,000	90
	8,001	10,000	90
	10,001	13,000	90
	13,001	15,000	90
	15,001	16,000	150
	16,001	20,000	150
	20,001	25,000	150
	25,001	30,000	170
	30,001	40,000	180
	40,001	50,000	200

Cash Deposit - Agent L2 Account - Omni Agent

	Slab Start	Slab End	Customer Fee (Rs.)
6	1	100,000	150
	100,001	250,000	200
	250,001	450,000	250
	450,001	500,000	350

Cash Withdraw for UBL OMNI A/C Holder (Omni Shop & Branch)			
7	Slab Start	Slab End	Customer Fee (Rs.)
	1	1000	65
	1001	2500	100
	2501	4000	100
	4001	6000	100
	6001	8000	100
	8001	10000	150
	10001	13000	150
	13001	15000	170
	15001	20000	190
	20001	UPTO 50,000	200

Cash Withdraw for UBL Branch A/C Holder from Omni agent			
8	Slab Start	Slab End	Customer Fee (Rs.)
	1	1,000	75
	1,001	2,500	100
	2,501	4,000	100
	4,001	6,000	100
	6,001	8,000	100
	8,001	10,000	100

Insurance Subscription		Monthly Fee
Monthly Subscription		1,200

Cash Load into UBL Wiz Card Account from Omni Agent			
9	Slab Start	Slab End	Customer Fee (Rs.)
	1	1000	70
	1001	2500	70
	2501	4000	70
	4001	6000	70
	6001	8000	70
	8001	10000	100
	10001	13000	100
	13001	15000	100
	15001	20000	100
	20001	25000	150
25001	40000	150	
40001	60000	150	

Channels Type - SMS, Omni & Digital App, USSD, Netbanking & ATM				
S.No	Transaction Type	Start Slab	End Slab	Customer Fee (Rs.)
1.	Inter Bank Fund Transfers	1	50,000	Free
2.	Fund Transfers to UBL Branch A/C	1	50,000	Free
3.	Fund Transfers to UBL Wallet to Wallet	1	50,000	Free
4.	Money Transfer From UBL Omni Account to Person	1	1,000	70
		1,001	2,500	70
		2,501	4,000	80
		4,001	6,000	80
		6,001	8,000	80
		8,001	10,000	110
		10,001	13,000	120
		13,001	16,000	130
		16,001	20,000	140
		20,001	25,000	150
		25,001	30,000	160
		30,001	40,000	170
		40,001	50,000	180

Note: In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) In addition to the charges above, all applicable Government levies will also be recovered.

C. UBL Netbanking		Code	
Inter-Bank Fund Transfer	Fee	GL	SC
NetBanking & Digital Application a. IBFT via Raast b. Up to Aggregate Monthly Limit (Rs. 25,000) c. Above Aggregate Monthly Limit (Rs. 25,000)	Free Free 0.1% of the transaction amount or Rs. 200, which ever is lower (Charges are inclusive of Sales Tax /FED)	54200200	ECM004

Transaction	Transaction Amount	Fee Per Transaction		
Funds Transfer to CNIC	upto Rs. 1,000	Rs. 64/-	54204700	ECM004
	Rs. 1,001 to Rs. 2,500	Rs. 128/-		
	Rs. 2,501 to Rs. 4,000	Rs. 191/-		
	Rs. 4,001 to Rs. 6,000	Rs. 255/-		
	Rs. 6,001 to Rs. 8,000	Rs. 319/-		
	Rs. 8,001 to Rs. 10,000	Rs. 373/-		
	Rs. 10,001 to Rs. 13,000	Rs. 425/-		
	Rs. 13,001 to Rs. 16,000	Rs. 479/-		
	Rs. 16,001 to Rs. 20,000	Rs. 531/-		
	Rs. 20,001 to Rs. 25,000	Rs. 585/-		
	Rs. 25,001 to Rs. 30,000	Rs. 638/-		
	Rs. 30,001 to Rs. 40,000	Rs. 691/-		
	Rs. 40,001 to Rs. 50,000	Rs. 744/-		

Transaction	Transaction Amount	Fee Amount		
FBR Tax & Duty Payments	upto Rs. 100,000	Rs. 10/- per transaction	54208600	ECM004
	Rs.100,001 to Rs. 1,000,000	Rs. 20/- per transaction		
	Rs. 1,000,001 & above	Rs. 50/- per transaction		

D. UBL E-Transaction Account			
Transaction	Fee		
Monthly Service Charges	NIL	54203800	ECM004

E. UBL NRP Direct Accounts			
Transaction	Fee		
Initial Deposit Cheque Only	0.6% of the initial deposit or USD 16 whichever is lower	54208050	ECM004
International Cheque Clearing Charges (OFBC etc.)	0.6% of the initial deposit or USD 7 whichever is higher	54207550	ECM004
International Mailing Charges	Rs. 2,500/-	57800200	ECM004
Monthly Service Charges			
When Monthly Average balance is below Rs. 50,000	Rs. 50/- (Sales Tax/FED Included)	54203800	ECM004
Annual ATM Card Fee (Primary)	Free		
Annual ATM Card Fee (First Supplementary)	Free		

Note: • In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) • In addition to the charges above, all applicable Government levies will also be recovered.			
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F. UBL Click N Bank (eNRP) Accounts Monthly Service Charges When monthly Average balance a. PKR A/c is below Rs. 30,000/- b. USD A/c is below USD 500/- International Mailing Charges Annual ATM Card Fee (Primary) Annual ATM Card Fee (First Supplementary)	Rs.50/- (Sales Tax/FED included)	54203800	ECM004
	USD 5/- Rs. 2,500/- Free Free	57800200	ECM004

G. Netbanking Service Charges for Business Accounts

a. Monthly Subscription Fee

Package Name	Charges	54204400	ECM004
Corporate Package	Rs. 5,000/-		

b. Transaction Charges:

Business clients would be levied per transaction charges as per the grid mentioned below: (or as per agreement)

Transaction Type	Fee per Transaction		
	No. of Monthly Transactions upto 1000	No. of Monthly Transactions from 1001 ≤ 5000	No. of Monthly Transactions ≥ 5001
Utility Bills Payment	30	20	10
Funds Transfer	30	20	10
IBFT Transactions	150	100	50
Mobile Airtime & Bills	30	20	10
Prepaid Vouchers	30	20	10
ISP Bill Payments	30	20	10
Online Shopping	30	20	10
UBL WIZ Reload	30	20	10
Cashier's Cheque Issuance	150	100	50
Cash Over Counter (COC)	200	150	100
Schedule Payment Facility	Free	Free	Free
Stop Cheque Facility	Free	Free	Free
UBL Bill Payments	Free	Free	Free
Zakat & Donations	Free	Free	Free

H. UBL Merchant Acquiring (POS, Internet Acquiring & QR)

a) Merchant Discount Rate	Upto 3.50% of transaction value or as per agreement	54300150	-
b) Membership fees (Internet Acquiring)	Upto Rs. 50,000/- per annum or as per agreement	54302350	-
c) One time Merchant Setup fees (Internet Acquiring)	Upto Rs. 40,000/- or as per agreement	54302400	-
d) Refund/Chargeback processing (Internet Acquiring)	0.78% per transaction or as per agreements	54302650	-

Note:

- In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- In addition to the charges above, all applicable Government levies will also be recovered.

CONSUMER BANKING

Particulars	Charges	Code	
		GL	SC
A. ATM / DEBIT CARD			
1) General Debit / Virtual Card Charges	1Link charges are subject to change following upcoming expected revision in SOC from 1link		
a) Switch Transaction Fee	Rs. 23.44	54204830	1067
i) Withdrawals on 1 Link ATMs other than UBL (No charge on UBL Card holders withdrawing from UBL ATMs)			
ii) Withdrawals on other Switches (Mnet)	Rs. 23.44	54204830	1068
iii) Foreign Bank card withdrawals on UBL ATMs	Rs. 1,000/- plus Tax		
b) International Usage Charges			
i) ATM Withdrawal, POS & E-commerce Charges (Transaction in any currency)	4.5% of the transaction amount or PKR 100 whichever is higher	54204870 54204850	1051 1052
c) Balance Inquiry			
i) Domestic Transaction	Rs. 3.13/- per transaction	54204830	1071
ii) From Outside Pakistan	Rs. 225/- per transaction		
i) Activation / Session Charges	Free	-	-
d) Charges for Declined Transactions			
i) Domestic POS - Insufficient Balance or Excess Over Limit	Rs. 7/-	54204410	1083-1084
ii) International POS - Insufficient Balance or Excess Over Limit	Rs. 53/-		
iii) E-commerce or International Transactions - Channel Disablement	Rs. 100/-		
e) Funds Transfer through ATM		54200230	1149
i) Fund Transfer (UBL to UBL)	Free		
ii) IBFT	Free		
Upto Rs. 25,000(monthly limit)*	0.1% of transaction amount or Rs.200/- whichever is lower. (Charges are inclusive of Sales Tax /FED)		
Above Rs. 25,000(monthly limit)*			
*Note: 25,000 is Aggregate IBFT limit of ATM, Netbanking & Digital App.			
f) Biometric Transaction			
i) UBL A/c holder on UBL ATM	Rs. 15/-		
ii) other Bank Customer on UBL ATM	Upto Rs. 50/- per transaction		
g) ATM Receipt Fee			
i) UBL Card at UBL ATM	Rs. 3.50/- per transaction		
ii) UBL Card at other Bank ATMs	Rs. 3.13/- per transaction		
h) Bill Payment Service through ATM			
a) Education Institutional Payments	Free		
b) Other Companies:	Upto Rs. 50/- per transaction		
Note: All switch transactions are subject to any changes by 1Link/SBP.			

Particulars					Charges					Code	
										GL	SC
UBL Debit Card Fees										54204750	1044-1046
Debit Card Type		Issuance Fee	Annual Fee	Replacement Fee	Supplementary Fee						
Priority Banking Category											
UBL VISA Infinite Debit Card		Free	PKR 45,000	PKR 1,800	PKR 45,000						
UBL Signature Master Debit Card		Free	PKR 25,000	PKR 1,800	PKR 25,000						
Gold Category											
UBL VISA Premium Plus Debit Card		Rs. 3,500	Rs. 3,500	PKR 1,800	PKR 2,400						
Premium Category											
UBL Mastercard Premium Debit Card		PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500						
UBL VISA Premium Debit Card		PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500						
UBL VISA Urooj Debit Card		PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500						
UBL VISA Freelancer Debit Card		PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500						
Classic Category											
UBL UnionPay Debit Card		PKR 2,300	PKR 2,300	PKR 1,800	PKR 1,500						
UBL PayPak Debit Card		PKR 2,000	PKR 2,000	PKR 1,800	PKR 1,500						
UBL Mastercard WIZ Virtual Debit Card		PKR 600	-	-	-						
FCY Business Category											
UBL VISA FCY Business Debit Card		USD 15/- GBP 12/- EUR 14/- AED 56/- SAR 57/-	USD 15/- GBP 12/- EUR 14/- AED 56/- SAR 57/-	USD 10/- GBP 10/- EUR 10/- AED 35/- SAR 35/-	-						

Particulars	Charges	Code	
		GL	SC
Note: *Debit Card Fee Waivers shall be applicable as defined in the respective product feature listing. **All E-commerce / international cards transactions shall be subject to international usage charges. ***Fees are applicable only to signature priority banking customers affected by a downgrade. Refer to relevant product section for additional details on applicable waivers. Annual fee shall be recovered in advance. No refunds shall be offered on account closures In addition to the charges above, all applicable government levies, taxes and charges shall also be recovered.			
B. UBL GO GREEN			
1) SMS Alert Charges a) For LCY Accounts b) For FCY Account	All digital transactions (including all transactions related to digital/branchless/self service chanel/mobile/internet/ ubl digital, etc) are free Non digital/branch related sms (for other than digital transactions) Rs. 250 + FED per month	54204570	-
Note: Mandatory monthly deduction irrespective of number of SMS			
c) E-Statement	Free	-	
Note: • In addition to above, commission/service charges, courier/postage / fax charges shall also be recovered according to prescribed tariffs (where applicable) • Charges are negotiable on a case to case basis under special approval of relevant Business Head / Divisional Head. • In addition to the charges above, all applicable Government levies shall be recovered as well.			
C. UBL DRIVE (CAR FINANCING)			
1) Application Processing Charges	Rs. 13,000/- (non - refundable, to be received post loan approval) Rs. 11,500/- (non-refundable) If not specified (in NRP Cases) Rs. 4,500/- (For individuals applying again on maturity of one facility) Rs 5,500/- or at actual	54202200	-
2) Vehicle Evaluation Charges*		57800710	-
		54205550	-
3) Late Payment Charges	Rs. 1,500/- per month per late installment	54205500	3016
4) Vehicle Re-Possession Charges*	Actual incurred by the bank up to Max.of Rs. 90,000/-	54205500	-
5) Repossessed Vehicle Evaluation Charges*	Rs. 4,000/- or at actual	54205500	-
6) Monthly Warehouse Charges	Rs. 6,000/- per month	57800800	-
7) Auction Charges	Rs. 5,000/-	57800800	-
8) Insurance Charges*	As per the rate quoted by the Insurance Company	54302200	3018
9) Purchase Order (PO) change of vehicle from Advance	Rs. 3,500/-		
10) Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges	Rs. 3,750/-		
11) Lien removal authentication fee (shall be charged to customers upon noncompliance of completing vehicle transfer formalities as stated on NOC)	Rs. 5,000/-		
12) Penalty/Early Termination Charges	10% of the principal outstanding - Year 1 to 3 8% of the principal outstanding - Year 4 to 5 6% of the principal outstanding- Year 6 to 7 Note: - Above charges do not apply to Zero Penalty variant - Above charges are also not applicable on Customers who want to replace car by applying another Auto Loan		
Note: *These charges are quoted by the vendor & are subject to change.			

Particulars	Charges	Code	
		GL	SC
D. i) UBL CASHLINE			
1) Processing Fee	Salaried Rs. 3,000/- & SEB/ SEP Rs. 4,000/- if not specified	54202200	3001/ 3023/ 3024/ 3025/ 3002
2) Annual Charges (Renewal fee)	Rs. 5,000/-	54202200	3002
3) Late Payment Fee	Rs. 1,800/-	54205500	3003
4) Insurance Charges (Credit Protector)	0.2% of total monthly principle outstanding *Charges are quoted by vendor and are subject to change.	54202200	3004
5) SMS Alert Fee	As per SOC Consumer Banking Section	54202200	-
Note: *Mandatory monthly deduction irrespective of number of SMS			
6) Limit Enhancement Fee	Rs. 4,000/-	54202200	3029
7) Debit Card Annual/Issuance Fee	As per SOC Consumer Banking Section		
8) Cheque book charges	As per SOC		
Note: <ul style="list-style-type: none"> All regular Branch Banking charges shall be applied for the transaction conducted through branches In addition to the above, commission / service charges, courier / postage / fax charges will also be recovered according to prescribed tariffs (where applicable) In addition to the charges above, all applicable Govt. levies shall be recovered as well and will not be refundable. 			
D. ii) UBL CASH PLUS			
1) Processing Fee	Rs. 6,000/- or 1.5% of loan amount whichever is higher	54202200	3019
2) Pre-payment Charges	1st Year: 10% of the remaining principal 2nd Year onwards: 7% of the remaining principal	54205550	-
3) Late Payment Charges	Rs. 1500/- per month per late installment	54205500	-
4) Partial Payoff Fee	6% of Partial Payment amount		
5) Top-up enhancement fee	Rs. 6,000/- or 1.5% of approved loan amount whichever is higher		
D. iii) UBL Secured Personal Loan			
1) Processing Charges	Rs. 10,000 + FED		
2) Pre-payment Charges	1st Year: 10% of the remaining principal 2nd Year onwards: 7% of the remaining principal	54202200 54205550	3019 -
3) Late payment charges	Rs. 1,250/- per month per late installment	54205500	-
4) Partial Payoff Fee	6% of Partial Payment amount	54205550	-
5) Legal Charges	At Actual, Including Stamp Duty, Charges for Legal Documentation	54205550	-
6) Appraisal Charges	At Actual	54202200	-
E. (i) UBL ADDRESS			
1) Processing Charges	Rs. 10,000/- for fresh loan (non refundable) Rs. 4,800/- for BTF (non refundable) Rs. 15,000/- for NRP (non refundable)	54202200	3017
2) Appraisal Charges*	Rs. 3,500/- or at actual Rs.10,000/- (non-refundable) for NRP cases		
3) Legal Charges*	At Actual, Including Stamp Duty, Charges for Legal Documentation, on - Site Inspection during Construction, Lawyer's Fee & Charge Registration Fee, as advised by the relevant agencies/persons	54202200 57800600	- -
4) Late Payment Charges	Rs. 1,500/- per month per late installment	54205500	3016
5) Property Insurance*	Property Insurance Premium borne by the Bank	54205500	-

Particulars	Charges	Code	
		GL	SC
6) Partial Payoff Note: Amount of partial payment should be between minimum of Rs. 50,000/- and a maximum of 15% of outstanding principal amount. Beyond this limit, partial payoff charges will be applied.	<ul style="list-style-type: none"> 5% of outstanding principal settled No partial penalty on SBP subsidized loans under Tier-III. 		
7) Pre-payment Penalty (Full Payoff)	<ul style="list-style-type: none"> 5% of outstanding principal settled. No pre-payment penalty on SBP subsidized loans under Tier-III. 	54205550	-
8) Cashier Cheque Charges	Cashier Cheque Charges to apply as per page no. 2, Item no. 1(a)	54200100	-
9) Income Estimation Charges Note: *These charges are quoted by the vendor & are subject to change.	At Actual	57800600	
E. (ii) Low Cost Housing			
Application Processing Charges	5,000/-		
Legal Charges	At actual		
Appraisal Charges	3,000/- or at actual		
Late Fee (per installment)	1,000/-		
Partial and Full Payment Penalty	<ul style="list-style-type: none"> 5% of outstanding principal settled. No partial & full payment penalty on SBP subsidized loans under Tier – I & II. 		
Property Insurance	To be borne by the Bank		
F. CREDIT CARDS			
1) Primary Card Annual Fee	Rs. 5,000/- (Classic) Rs. 10,000/- (Gold) Rs. 20,000/- (Platinum)	54300550 54300600 54300650	- - -
2) Supplementary Card Annual Fee	Rs. 2,500/- (Classic) Rs. 5,000/- (Gold) Rs. 10,000/- (Platinum)	54301750 54301750 54301750	- - -
<p>Note:</p> <ul style="list-style-type: none"> In addition to above, commission/service charges, courier/postage / fax charges shall also be recovered according to prescribed tariffs (where applicable) Charges are negotiable on a case to case basis under special approval of relevant Business Head / Divisional Head. 			
3) APR	Retail & Cash Advance: 44% BTF: up to 28% APR LIP: 29% Cash on Phone 35%	52600900 52600930 52600960	Silver Gold Platinum
4) BTF Processing Charges - Promotional (Where APR is 0%)	3 months: 5.25% of balance transfer, 6 months: 9% of balance transfer, 9 months: 12.75% of balance transfer, 12 months: 16.5% of balance transfer (Where APR is 0%)		
5) Lite Instalment Plan / Regular BTF Processing Charges	Rs. 800/- or 2% of the transaction amount (whichever is higher)		
6) Booking Charges - Balance Transfer (Without Instalments)	Rs. 500/-		
7) LIP/BTF Cancellation Charges	5% of the outstanding amount or PKR 1,000 (Whichever is higher)		
8) Premature Settlement Charges	5% on Balance Amount or Rs 1,000/- whichever is higher		
9) Late Payment Fee	Rs 2,000/-	54301000 54301050 54301100	Silver Gold Platinum
10) Card Replacement Fee	Rs 1,200/-		
11) Card Conversion / Upgrade Fee	Rs 900/-		

Particulars	Charges	Code	
		GL	SC
12) Cash Advance Issuance Fee****	3% of the amount withdrawn or Rs. 1000/- (Whichever is higher)		
13) Cash on phone Booking Charges	800 or 2% of per transaction amount (Whichever is higher)		
14) Return Cheque Charges	Rs. 1,000/-		
15) Direct Debit Rejection Fee	Rs. 620/-		
16) Utility Bill Payment Fee	Free		
17) Duplicate Statement Fee	Free		
18) International / foreign transaction charges	4.5% of transaction amount or Rs. 100/- whichever is higher		
19) Arbitration Charges	USD 500/- or equivalent		
20) SMS Alerts Fee	Free		
21) Excess Over Limit Fee	Rs. 1,600/-		
22) Gym Visit Fee	Rs.2,000/- + FED per visit above complimentary visits*		
23) Credit Limit Enhancement Fee	Rs.1,000/-		
24) 1-Bill Charges	Free		
25) Insurance Plans:			
i) Credit Cover Premium/ Credit Guardian	0.79% of outstanding balance		
ii) Child Education Plan	Plan a: PKR 90 Plan B: PKR 160 Plan C: PKR 190		
iii) Family Security Plan	Plan A: PKR 110 Plan B: PKR 170 Plan C: PKR 320 Plan D: PKR 470		
iv) Hospital Cash Plan - Executive	1-20 Years: PKR 250 21-35 Years: PKR 295 36-50 Years: PKR 430 51-60 Years: PKR 950		
v) Hospital Cash Plan - Deluxe	1-20 Years: PKR 350 21-35 Years: PKR 390 36-50 Years: PKR 625 51-60 Years: PKR 1,325		
vi) Comprehensive Health Plan	2 - 24 Years Gold 20,709 Silver 13, 806 Bronze 6, 903 25 - 39 Years Gold 31,203 Silver 20,802 Bronze 10,401 40 - 49 Years Gold 41,911 Silver 27,941 Bronze 13,970 50 - 59 Years Gold 47,069 Silver 31,379 Bronze 15,690 60 - 64 Years Gold 52,719 Silver 35,146 Bronze 17,573 65 - 69 Years Gold 69,814 Silver 46,543 Bronze 23,271		-

Particulars	Charges	Code	
		GL	SC
vii) Transactional Protection Cover- Debit & Credit Cards	Annual Charges Option 1: PKR 5,000 Option 2: PKR 3,000 Option 3: PKR 2,500 Option 4: PKR 1,500 Option 5: PKR 1,000		
28) Minimum Monthly Payment	5% of Outstanding balance or 500 (whichever is higher)		
29) Global Customer Assistance service Fee			
a) Lost & Stolen Card	USD 35/- per request		
b) Emergency Card Replacement (Gold & Platinum)	USD 250/- per request		
c) Emergency Card Replacement (Classic)	USD 225/- per request		
d) Emergency Cash Disbursement	USD 175/- per request		
e) Emergency Service Request denied or fulfilled by issuer or cancelled	USD 50/- per request		
f) Card Holder Inquiry Service / Visa Assistance Center	USD 7.5/- per request		
G. GENERAL CONSUMER BANKING CHARGES			
1) Duplicate Statement	Rs. 35/- per statement (not applicable on credit card)		
2) Collection on Customer Call	Rs. 250/- per pickup	54202250	-
3) Cheque Return Fee	Rs 1,000/-		
H. ASSURE FINANCE			
a) Processing Fee	Rs. 1,500/-		
b) Late Fee	Rs. 500/-		

Important Points:

- Markup will be charged on unpaid principal amount.
- Annual fee shall be recovered in advance. No refunds shall be offered on account closures
- In addition to the charges above, all applicable government levies, taxes and charges shall also be recovered and will not be refundable.

Notes:

- * This is a third party insurance product. UBL is acting as a distributor of EFU Insurance Company and Chubb, and premium amount shall be charged with the consent of the customer. Charges are quoted by vendor and are subject to change.
- ** All transactions for this product shall be subjected to international usage charges
- *** All the charges passed on by the acquiring bank, additionally applicable withholding tax on the sum of all the transactions in a day exceeding Rs.50,000/-

Note:

For details on complimentary visits, kindly check latest information as available on ubldigital.com/discounts

INTERNATIONAL BANKING

Particulars	Charges	Code	
		GL	SC
A. IMPORTS			
1) Cash Letters of Credit: a) Issuance of Letter of Credit	Upto 0.40% for 1st Qtr or part thereof, Upto 0.25%, for subsequent Qtr, Min Rs. 2,200/-	54206000	LOC
2) Revalidation commission	Revalidation Commission to be charged from the date subsequent to the date of expiry of LC at rates applicable in case of opening of fresh LC.	54206050	AMC
3) Transfer Commission-Commission on account of change in the beneficiary / country of advising	Transfer commission will be charged as applicable in case of fresh Letter of Credit	54206000	-
4) a) Non reimbursable L/C under Barter Aid / Loans and Authorization to pay	1.0% on 1st Qtr and 0.30% for each subsequent Qtr or part thereof, Min. Rs.1,500/-	54206000	-
b) L/C, L/G under "Suppliers / Buyers Credit" Pay As You Earn Scheme (PAYES) and deferred payment L/Cs for period over one year	Commission @ 0.40% per Qtr or part thereof, Min. Rs.2,500/-	54206000	- -
c) In case of L/G undertaking to be issued favoring any bank for providing forward cover exchange risk under Suppliers / Buyers Credit behalf of applicant	Commission @ 1.6% per annum, Min. Rs.2,000/-	54203150	-
d) L/C cancellation charges	Rs. 2,000/- plus swift charges Rs. 1000/- flat & communication charge (at actual)	54206100	LCN
5) Registration of contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from Foreign Lenders	Handling charges Rs.7,500/- (flat)	54206150	-
6) Issuance of Certificate regarding opening of L/C or registration of contract to another bank for booking of forward exchange at importer's request	Rs.1,000/- per application (flat)	54208800	-
7) Bills are drawn at a Usance under the Letter of Credit other than Pay As You Earn Scheme and Supplier / Buyer Credit and Deferred Payment Letters of Credit on yearly	a) Rs.1,500/-per bill (flat) b) Extra Commission @ 0.10% per month or part thereof from any period beyond the L/C validity till maturity of the bill.	54206750 54206000	HDC LEC
•Note In case forced PAD is created due to non payment on maturity against DA LC, commission @ 0.50%is to be charged (once only) on the amount (net of margin) for which FPAD is created in addition to mark-up @ 60 paisa PTPD (or as revised from time to time) from the date of maturity till the date of payment.			
8) Contract registration for import on annual volume basis	0.40%, (flat), Min Rs.2,500/- (flat)	54206200	CRC
9) L/C Amendment	Rs. 1,500/- per amendment (flat) or commission at rates specified under items 1 and 4 (a) above, if amendment increase in amount or extension in period of shipment.	54206050	AMC
10) Contract Amendment	Rs. 1,500/- (flat)	54206200	CRC
11) Import documents received directly / indirectly from the supplier to the applicant / bank with / without registration of contract and the payment made there against.	Rs.1,500/-(flat) Plus service charges @ 18/- paisa per Rs. 100/- Min, Rs 2,000/- swift Charges Rs.1,000/-	54206750 54206400 57800400	HDC RTC SWS
12) Mark-up & commission in case of import bills under Import L/Cs			

Particulars	Charges	Code	
		GL	SC
a) Mark-up in case of Import bills under Import Letters of Credit	54 paisas per Rs.1,000/- per day from the date of negotiation till the date of retirement (on the amount for which PAD is created)	52700430	-
b) In addition to mark-up as per (12) (a), Bank's commission on the amount (net of margin) for which PAD is created, as under:		52700430	-
i) If retired within 10 days from the date of lodgment	No Commission		
ii) If retired during 15 days subsequent to the period at item (i) above	25 paisas per Rs.100/-		
iii) If retired during next 15 days after the period mentioned in (i) and (ii) above	30 paisas per Rs.100/-		
iv) If retired during next 190 days after the period mentioned in item (i) (ii) and (iii) above	40 paisas per Rs.100/-		
13) Import bills returned unpaid	Handing charges USD 100/- (flat) or equivalent plus courier charges Rs. 2,000/-	54206750	RTC
14) a) Collections	Rs.1,500/- (flat), per collection	54206750	RTC
b) Import against advance payment to suppliers	Rs. 1,500/- (flat), plus service charges @15 paisa per Rs.100/-, Min Rs 1,500/- plus swift charges Rs. 1,000/-	54206750 54206400 57800400	- - -
15) Service charges on L/cs retirement of Import bills under L/c's / Contracts			
a) Opened by us where Fx conversion forward is done by us	@ 15 paisa per Rs.100/- Min. Rs.1,500/-	54206400	DEC
b) Opened by us where Fx conversion / forward is done by other banks	@ 18 paisa per Rs.100/- Min. Rs.1,800/-	54206400	HDC
16) Reimbursement charges (payable to Reimbursement Bank)	At Actual	57800500	-
17) Handling of discrepant documents under Import L/Cs	USD 75/- or equivalent plus swift charges Rs. 1,000/- flat & communication charges	54206850	HDC
18) Issuance of freight certificate for Imports on FOB basis	Rs 1,500/- per certificate		
19) Extension in maturity of Usance Bills under LC / Bank Contract	1,500/- (flat) per bill	54206750	-
20) Expense Recovery Protest/ Legal Charges	Actual + USD 25/- or equivalent		
21) Handling of Imports Documents against PAD Bills (Sight Bills)	Rs. 1,500/- (flat)	54206750	-
22) Duplicate advice issuance	Rs.350/- per duplicate advice	54206850	-
23) FED invoice certificate	Rs.1,000/- per certificate	54206850	-
24) Issuance of business performance certificate of previous years at the customer request	Rs.3,000/- per certificate	54206420	-
25) Import Acceptance Commission on usance under L/C	Rs. 1,100/-		
26) FI Issuance Charge	Rs. 100/-		
27) Issuance of Financial Instrument without remittance from Pakistan (FOC)	Rs. 1,500/-		
B. EXPORTS			
1) Processing charges for Export Registration	Rs.200/- (flat)	54206600	-
2) Letter of Credit			
a) Advising			
(i) Beneficiary in Pakistan	Rs.2,000/- (flat)	54206450	ADC
(ii) Beneficiary outside Pakistan	USD 60 (flat)	54206450	ADC
(iii) L/C advising for Non Customers	Rs. 2500/-		
b) Amendment Advising			
(i) Beneficiary in Pakistan (For Both Customer & Non Customer)	Rs.1,000/- (flat)	54206450	ADA
(ii) Beneficiary outside Pakistan	USD 30 (flat)	54206450	ADA

Particulars	Charges	Code	
		GL	SC
c) Negotiation of bills against issued under barter / remittance from SBP (rupee bill)	0.30%, Min. Rs.250/-		
d) Confirmation	0.25% per quarter or part thereof, Min. Rs.300/-	54206550	ELC
e) Transfer of Export	Rs. 1,500/- (flat)	54206550	ADC
f) Reimbursement payment to other local from non-resident rupee A/c	Rs. 7,50/- (flat)	-	-
3) Advance Payment			
a) Service charges	0.15% Min Rs. 400/-	54207850	4024
b) Commission	Rs. 240/- (flat)	54206650	4023
c) Export Development Surcharge	As per prevailing SBP regulations (as and when the shipment is effected).	41800800	EDS
4) EDS handling charges	Rs. 80/- (flat) per transaction	54206750	HCH
5) If the documents are sent to other banks for negotiation under restricted Letter of Credit	Rs. 600/- (flat)	54206600	-
6) Collections			
a) Clean cheques / Drafts / FTCs	Rs.100/-	54206800	-
b) Documentary (on which bank does not earn any exchange difference)	Rs. 240/- per collection (flat)		
7) Duty Drawback Claim	0.25% of the amount of claim, Min. Rs. 250/- per case	54206850	-
8) Service charges against export documents sent for collection basis where payment cover is already received to our Foreign Currency A/c	15 Paisas per Rs.100/-	54206600/ 54206850	ESC/ SCH
9) NOC Issued Document transferred against Export document	Rs. 750/- (flat)	54206600	EBC
10) Freight Subsidy	Rs. 400/- per case	41400700	-
11) Any Certificate issued in current Financial year excluding withholding tax certificate		54206600	-
a) Original	Rs.1,000/- per certificate		
b) Duplicate	Rs. 2,000/- per certificate		
12) Trade Development Authority Registration certificate verification	Rs. 200/- per certificate	54206600	-
13) Duplicate advice issuance	Rs.300/- per duplicate advice		-
14) a) Negotiation of documents drawn under sight Letter of Credit (Delayed Realization) If proceeds not realized / credited to our customer's a/c within 12 days than mark-up is applicable to customer. NICF facility will be charged for any delay beyond	Mark-up rate @ 54 paisa per Rs.1,000/- per day to be charged	52600330	EMU
b) Negotiation (Usance) (Delayed Realization) If payment of Foreign / Local Bills realized within 03 days, no mark-up to be charged if allowed in the credit proposal .For CIBG clients approval to be obtained on case to case basis for waiver of 3 days Mark-up. In case proceeds not realized/credited to our a/c within 03 days from the date of the maturity till its adjustment than mark-up is applicable to our customer's NICF facility or as per special approval by the competent authority. In case of no NICF facility is available to the customer than mark-up will be charged	Mark-up rate @ 54 paisa per Rs.1,000/- per day to be charged	52600330	EMU
15) Issuance of business performance certificate of previous years at the customer request	Rs.2,500/- per certificate	54206600	-
16) Sales Tax / FED invoice certificate	Rs.1,000/- per certificate	54206600	EBC
17) Export LC Cancellation	Rs.1,500/- plus swift charges Rs. 1000/- flat & communication charges	54206450	CAN

Particulars	Charges	Code	
		GL	SC
<div>•Note: The Bank reserves the right to charge different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority.</div> <div>•In addition to above, commission/service charges, recovery of courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</div> <div>•Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.</div> <div>•In addition to the charges above, all applicable Government levies will also be recovered.</div>			
18) Export Proceeds Transfer	Flat charges Rs. 600/- only on Out-Bound Export proceeds in FCY only	54206600	EBC
19) FI Transfer Case	Rs. 600/-		
20) Foreign Bill Purchase (FBP) negotiation commission charges	Rs. 1,000/-		
21) NOC Entitlement for EE statement	Rs. 1,000/-		
22) FI Issuance Charges	Rs. 100/-		
C. REMITTANCES			
1) Outward			
a) Remittance abroad through Foreign Currency Account			
i) Issuance of FDD / FTT	Current FCY Accounts: Commission @ 0.12% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$6/-, Max US\$30/- or equivalent for other currencies. Saving FCY Accounts: Commission @ 0.25% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$12/-, Max US\$60/- or equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply.	54207550	4002
ii) Remittance against surrender of Foreign Currency notes or cash deposited in Foreign Currency A/c within 15 days from the date of such deposit	Commission mentioned under (a)(i)above, plus service charges @ 0.25% to be recovered Min Rs.200/-	54207570	4003
iii) Foreign Currency cash deposited in CFC A/c for realization of Export proceeds	In addition to commission mentioned at (a) (i) above, plus service charges @0.25% to be charged in case of realization of Export proceeds against cash deposited in FCY A/c Min Charges : US \$10 or equivalent Max Charges: US \$ 125 or equivalent	54207550	4004
(iv) (a) Local USD Clearing through NIFT	Free		
(b) Foreign Currency Collection Cheques	0.7%, Min. USD 8, Max USD 18 or equivalent Rupees per collection. For international collection, additional foreign bank charges will apply.	54206760	4005
v) A/c to A/c Funds Transfer of Foreign Exchange Companies in Foreign Currency A/c (having same title of A/c) within UBL branches (intra/intercity). Transaction within the same branch having same account title is excluded.	Commission @ USD 1 per 1000 or part thereof, equivalent for other currencies, Min USD 8, Max USD 75, or equivalent for other currencies	54200240	4006
vi) Investigation Charges on FDD (older than 1 year)	US \$50/- or equivalent		
b) Remittance abroad other than through Foreign Currency A/c			
i) Students (for education purpose)	Rs. 200/- plus foreign bank charges	54207600	4007

Particulars	Charges	Code	
		GL	SC
ii) Commission against issuance of FDDs / FTT from PKR Account (Not Applicable on Advance payment imports)	Commission mentioned under (a) (i) above plus SWIFT charges	54207660	4008
iii) Commission against issuance of FDD/FTT against Export	@ 15 paises per Rs.100/-, Min. Rs. 500/- In addition to Commission mentioned under (a) (i) above plus SWIFT charges	54202450	-
c) i) FDD / FTT cancellation charges	Rs. 500/- per item plus SWIFT charges. Foreign bank charges also apply incase of FDD cancellation	54207750	4010
ii) Under general permission or specific approval of SBP	Rs.500/-	54207750	4011
iii) FDD / FTT cancellation charges against Export	Rs. 1,000/- per cancellation plus SWIFT charges. Foreign bank charges also apply incase of FDD cancellation.	54207750	4012
d) i) Issuance of duplicate FDD	Rs. 500/- flat plus SWIFT charges (if applicable). Foreign Bank Stop payment charges also apply.	54207700	4013
ii) Issuance of duplicate FDD under Export	Rs. 500/- flat plus SWIFT charges (if applicable). Foreign Bank Stop payment charges also apply.	54207700	4014
2) Inward			
a) Home Remittance	Free from all associated charges	-	-
b) Others	Free, if the proceeds are credited to an A/c with UBL. In other cases, flat charges @ Rs.500/- inclusive postage/courier charges.	54207850	-
c) Commission charges on payment of Inward Foreign Remittance/Swift Transfer received in Foreign Currency (Charges code SHA/BEN) and cover through our various Nostros. These charges are to be recovered only when TT buying rate is applied.	Free	54207850	
d) Direct Collection			
i) Collection for Foreign Currency A/c or Rupee A/c	0.7%, Min USD 8, Max USD 18 or equivalent Rupees per collection. For international collection, additional foreign bank charges will apply plus courier charges (International: USD 35 or equivalent, Domestic: PKR 50)	54207600 54207550	
ii) Cheque/Draft/FTCs Returned unpaid	Rs. 500/- (flat) in addition to foreign bank charges	54203710	

Note:

- Whenever SWIFT message is sent, SWIFT/Communication charges will be recovered from customer.
- In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered

Particulars	Charges	Code	
		GL	SC
D. MISCELLANEOUS			
1) Correspondent Banking charges	At Actual	54208000	-
2) Foreign bills sent for collection returned unpaid	Rs.500/- (flat)	54203700	-
3) Inward Foreign Currency cheque, received from local branches, upcountry branches or local banks for payment in Pak Rupees (convert the relevant Foreign Currency at the TT Buying rate)	Commission @ 0.15%, Min. Rs.400/-	54203700	-
4) Issuance of proceeds certificate beyond one year	Rs.500/- (flat) per certificate	54206850	-
5) Credit check at customer's request	Rs.50/-(flat)	54206850	-
6) Service charges for verification of test / signature and mail L/Cs	Rs.500/- per instance	54206850	-
7) Standing instructions charge in Foreign Currency A/c	USD 5/- or equivalent per transaction	54206850	-
8) a) Negotiation of documents drawn under sight letter of credit	If proceeds not realized / credited to our customer's account within 12 days then markup @ applicable to our customer NICF facility to be charged for any delay beyond 12 days. Incase no NICF facility to the customer then mark up @ 54 paisa per Rs. 1,000/- per day to be charged.	52600301	-
b) Negotiation (Usance)	If payment Foreign/Local bills realized within 3 days, no markup to be charged. Incase proceeds not realized/credited to our account within 3 days from the date of maturity then markup to be charged from the date of maturity till its adjustment @ applicable to our Customer's NICF facility or as per special approval by the competent authority. Incase of no NICF facility is available to the customer then markup @54 paisa per Rs.1,000/- per day to be charged.	52600301	-
9) Issuance of business performance	Rs.2,000/- per certificate	54206850	-
10) Sales Tax / FED Invoice certificate (Export)	Rs.1,000/- per certificate	54206850	-

Note:

- In addition to above, commission/service charges, courier/postage/ fax charges will also be recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered

COMMUNICATION CHARGES - GENERAL

Particulars	Charges	Code	
		GL	SC
Communication Charges - General			
1) a) Telephone	Rs. 100/- per call	57800100	1021
b) Fax	Rs. 100/- per message	57800100	1022
2) a) Postage Ordinary -(Inland)	Min Rs. 50/-	57800200	1023-24
b) Postage Registered		57800200	1023-24
i) For Inland LC	Actual, Min Rs. 200/-		
ii) For foreign Import LC	Actual, Min Rs. 1200/-		
c) Others			
i) Inland	Rs. 75/- flat		
ii) Foreign	Rs. 200/- flat		
3) Courier		57800200	1023-24
a) Courier (Within City & Intercity)	Actual, Min Rs. 100/-		
b) Courier-Foreign	Actual, Min Rs. 2,600/-		
c) Courier LC	Rs. 250/-		
d) Courier Charges for Account Opening Welcome Pack/Cheque Book/Debit Card (VISA & Master)	Free		
4) Swift		57800400	1021
a) Full Text LC / Guarantee & Long Messages	Rs.2,000/-flat		
b) Short Text/LC amendment & other messages	Rs.1,000/-flat		

IMPORTANT NOTES:

- SIGNATURE PRIORITY BANKING CUSTOMERS:
Please refer to your Priority Lounge Relationship Manager for other applicable waivers on Schedule of Charges, including FCY Accounts.
- Where Online system is down, remittance may be sent by other means but Inter Branch online transaction will be recovered.
- See Page 12 & 13 for waivers on Business Partner Accounts & Business Partner Plus.
- All Government levies including Sales Tax / FED will be recovered where applicable.
- All regular branch banking charges will be applied for the transaction through branches.
- Commission / service charges, recovery of courier postage / fax charges will also be made according to prescribed tariff (wherever applicable.)
- As per clarification given by the SBP Foreign Exchange Department 6734/ FEP.9 (126-242)-95 dated 19-12-95 it is advised that in the case of Letter of Credit or for that matter "Authorization to pay" opened by the Department of the Federal or Provincial Governments whether routed through State Bank of Pakistan or not Letters of Credit commission is to be charged at the rates given in Para 37 (ii) Chapter XIII of Foreign Exchange manual (8th Edition-2002). However for Letters of Credit "Authorization to pay" opened by other public sector agencies in Federal / Provincial Government including autonomous, semi autonomous bodies e.g., K.E.S.C. Limited, WAPDA, PTCL, etc., the commission is to be charged from the openers by the banks as per their own schedule of charges.
- The Bank reserves the right to charge different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority.
- Charges for cash collect will be subject to contractual agreement with the customer.
- For Inter Branch Online transaction OBC charges would not apply.
- Concession to UBL Staff is allowed as per policy and relevant circulars.
- Whenever swift message is sent, SWIFT/communication charges will be recovered from customer



DOMESTIC BANKING

Particulars	Charges	Code	
		GL	SC
A. REMITTANCES			
Free Online Banking			
1) Ameen Cashier's Cheque/ Payorder			
a) Issuance of Ameen Cashier's Cheque Through Account	Free		
b) Cancellation of Ameen Cashier's Cheque For Account Holder	Free		
For Non- Account holder	Free		
c) Issuance of Duplicate Ameen Cashier's Cheque	Free		
d) Issuance of instrument for payment of fees/dues in favor of Educational Institution HEC/Board etc.			
Through Account	Free		
Through Cash (for Account Holder and non account holder)	Free		
2) Inter Branch Online Transactions-both Within City & Intercity			
Note: No service fee shall be charged from students depositing the amount of fee directly in the fee collecting account For waiver of charges, refer product wise waiver grid			
a) Cash Deposits (Charges are to be recovered from the Depositor)			
i) Within City	Free		
ii) Intercity	Free		
b) Cash Withdrawals (Charges are to be recovered from the account holder)			
i) Within City	Free		
ii) Intercity	Free		
c) UBL Cheque Deposit (Charges are to be recovered from the Beneficiary)			
i) Within City and within the catchment area of one clearing house	Free		
ii) Intercity	Free		
d) Online Funds Transfer in PKR (Account to Account transfer within UBL) (Charges are to be recovered from the remitter)			
i) Within City	Free		
ii) Intercity	Free		
3) Clearing			
i) Intercity clearing charges	Free	54203660	1089
ii) Charges for Sameday collection/clearing cheque through NIFT	Free		
4) Cost of Issuance of all currency cheque books			
i) For PLS Accounts	Free		
ii) For all other Accounts	Free		
Other Transaction			
5) Inter Bank Fund Transfer- IBFT			
i) Branches	Rs. 500/- (Flat)	54200250	-
ii) ATM, Digital Application & NetBanking		54200230	1049
a) Up to Aggregate Monthly Limit (Rs. 25,000)	Free		
b) Above Aggregate Monthly Limit (Rs. 25,000)	0.1% of the transaction amount or Rs. 200, whichever is lower. (Charges are inclusive of Sales Tax /FED)		
c) IBFT via Raast	Free		
7) Inter Branch (A/c to A/c) Foreign Currency Funds Transfer (Charges to be recovered from Remitter)			
a) Within City	Free		
b) Intercity	Free		

Particulars	Charges	Code	
		GL	SC
6) Issuance of ACOII For Account holders	Free		
7) Duplicate ACOII Issuance Charges	Rs. 300/- (flat)	54200400	1111
8) DD/MT/PO Cancellation Charges	Rs. 750/- (flat)	54200150	1010
9) Issuance of ASDR (Ameen Security Deposit Receipt) Through A/c	Free		
Through Cash	Free		
10) Duplicate ASDR Issuance Charges	Rs. 300/- (flat)		
11) Cancellation/Refund of ASDR	Free		
Note: <ul style="list-style-type: none"> The Inter Branch (account to account) Foreign Currency Funds Transfer facility is available in all CBS branches. In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) In addition to the charges above, all applicable Government levies will also be recovered. Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head. For Inter Branch Online transaction, OBC charges would not apply. Where Online system is down, remittance may be sent by other means but Inter Branch Online Transactions charges will be recovered See Misc. for waivers on Ameen Business Account. ISB/Rwp, Chenab Nagar (Rabwah)/Chiniot and Khusab/Jahurabad are to be treated as twin cities & all online transactions should be treated as within city. 			
B. BILLS			
1) a) Clean (including cheques / dividend warrants / Bank Drafts, beyond NIFT / OBC Centers/ APC etc.)	0.25% of the amount Min. Rs. 475/- Max Rs. 12,500/-	54201450	1014
b) Deduction of Cashier's Cheque Issuance Charges in Direct Collection where NIFT/NBP services are not available	Rs. 250/- (flat) plus courier charges or actual wherever applicable		
Note: <ul style="list-style-type: none"> In case urgent collection of Local cheque of Rs. 0.500 mln and below, additional charges of Rs. 200/- per collection and above Rs 0.500 mln, additional charge of Rs 300/- per collection is to be recovered. 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 1 cheque instrument on particular date to be collected /drawn on the same branch of the bank, postage / courier charges are to be recovered only once. Collecting agent's charges, if the collecting bank is other than the bank, will also be recovered. Communication charges will be recovered, if fate of the instrument is asked for by telephone. No charges, if branch is situated within a radius of 25 km as it will be treated as a local branch or within catchment area of NIFT if clearing is handled as a local clearing. OBC charges only to be collected where cheques are physically lodged in collection. 			
C. FINANCING/PROJECT FINANCE			
Following charges may be recovered in addition to profit on investment			
1) Fee and charges in respect of Project Financing			
a) Project evaluation / Appraisal fee	On case to case basis as per agreement with the party.	54202000	2001
b) Legal documentation fee for Trade Related / Project Finance	On case to case basis as per agreement with the party.	57800600	-
c) Trusteeship fee (to be recovered by the lead bank in case of consortium financing)	On case to case basis as per agreement with the party.	54202100	2003
d) Restructuring and Re-scheduling fee	On case to case basis as per agreement with the party.	54202150	2004
e) Restructuring and Re-scheduling fee for SAM related projects	On case to case basis as per agreement with the party.	54202150	2006
2) Evaluation charges of property for security Purpose	At Actual	54202000	2005

Particulars	Charges	Code	
		GL	SC
3) Non-Refundable Processing Fee for SME / Commercial Financing including Funded and Non-Funded Facilities (Fresh/Enhancement/Renewal) Up to Rs. 1M Above 1M to 5M Above 5M to 10M Above 10 to 15M Above 15M to 20M Above 20M to 30M Above 30M to 50M Above 50M to 100M Above 100M	Rs. 4,000 Flat Rs. 5,500 or 0.05% whichever is higher Rs. 6,500 or 0.06% whichever is higher Rs. 12,000 or 0.05% whichever is higher Rs. 14,000 or 0.06% whichever is higher Rs. 17,000 or 0.05% whichever is higher Rs. 18,000 or 0.06% whichever is higher Rs. 27,000 or 0.06% whichever is higher Rs. 37,000 or 0.055% whichever is higher	54202200	2007
4) For finance against pledge / hypothecation:			
a) Godown Rent	At Actual	54202250	2008
b) Mucaddam Charges	At Actual		
c) Delivery Charges			
i) If a Godown Keeper is not posted, conveyance charges will be recovered	At Actual	54202250	2011
ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation	At Actual		
d) CIB Report		57800700	2012
i) For Individual	Rs. 50/- (flat)		
ii) For Corporate Entities	Rs. 50/- (flat)		
e) Other Incidental Expenses: Insurance /Takaful/ Premium/ Contribution, Legal Charges, etc.	At Actual	57800500	2013
f) Handling charges on marking of lien on Shariah Compliant Govt. Securities	Rs.500/- (flat) per customer	54202300	2014
g) Marking of lien on securities issued by UBL Ameen for other banks	Rs.500/- (flat) per customer	54202300	2015
5) Other Charges on Financing			
a) For the Issuance of NOC on the request of customers for creating additional/ pari-passu charge/second charge on their fixed assets for acquiring further project finance, finances from other banks/financial institutions.	Rs.10,000/- (flat) per transaction	57800500	2016
b) For the Issuance of NOC on the request of customers for creating charge on their current assets.	Rs.10,000/- (flat) per transaction	57800500	2017
6-a) Redemption of charge fee to be recovered from the party when bank officers are called before Registrar for redemption for the mortgage.	Rs. 3,000/- (flat) per property	57800500	2018
b) Vacation of Charges	Rs.1,000/- per property	57800500	2019

Particulars	Charges	Code																					
		GL	SC																				
7-a) Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed assets is registered	Actual plus Rs. 1,000/- per case	57800500	2020																				
b) Registration of charge at Registrar's office. For Partnership/Proprietorship firms/ individual finances exceeding Rs.0.500 (M) for mortgage at registrar of Property office	Actual plus Rs. 1,000/- per case	57800500	2021																				
Note: <ul style="list-style-type: none">• In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)• Charges negotiable on case to case basis under approval of relevant Regional Business Head / Divisional Head.• In addition to the charges above, all applicable Government levies will also be recovered.																							
D). SALE AND PURCHASE OF SECURITIES & SAFE CUSTODY ARTICLES IN SAFE DEPOSIT																							
1) Charges for collection of Dividend Warrant from Shariah Compliant Companies	0.30% on amount of profit /return dividend collected/ paid Min Rs.20/- plus out of pocket expenses Rs. 8,000/-	54208050	-																				
2) Charges on E-dividend disbursement (to be recovered from Dividend delivery company)	i) Commission @ 0.50% of total dividend warrant payment amount or Rs.150/- per dividend payment (whichever is higher) transfer to 1-Link member banks (including UBL). ii) Free - In case of dividend payment transfer through RTGS.																						
3) Stop payment Charges per Dividend Warrant	Rs.150/- flat	54208050	-																				
4) NIFT charges on the Dividend Warrant	No NIFT charges if MICR codes are on the Dividend Warrant otherwise Rs.10/- each	54202700	-																				
E. Lockers																							
a) Safe deposit lockers fee to be recovered in advance at the commencement of the period	<table><thead><tr><th></th><th>Small</th><th>Medium</th><th>Large</th><th>Extra Large</th></tr></thead><tbody><tr><td>Option 1: Annual Fee/ Rented Locker Note: Key deposit to be recovered</td><td>7,500/-</td><td>10,000/-</td><td>12,500/-</td><td>15,500/-</td></tr><tr><td>Option 2: Security Deposit Note: Key deposit to be recovered *Subject to availability of facility</td><td>75,000/-</td><td>100,000/-</td><td>125,000/-</td><td>160,000/-</td></tr><tr><td>Key Deposit (One time only)</td><td>3,500/-</td><td>4,000/-</td><td>5,000/-</td><td>6,500/-</td></tr></tbody></table> <p>Key deposit Amount will be refundable at the time of vacation of locker.</p>		Small	Medium	Large	Extra Large	Option 1: Annual Fee/ Rented Locker Note: Key deposit to be recovered	7,500/-	10,000/-	12,500/-	15,500/-	Option 2: Security Deposit Note: Key deposit to be recovered *Subject to availability of facility	75,000/-	100,000/-	125,000/-	160,000/-	Key Deposit (One time only)	3,500/-	4,000/-	5,000/-	6,500/-	54202850 41805100 41802600	1017 1065 -
	Small	Medium	Large	Extra Large																			
Option 1: Annual Fee/ Rented Locker Note: Key deposit to be recovered	7,500/-	10,000/-	12,500/-	15,500/-																			
Option 2: Security Deposit Note: Key deposit to be recovered *Subject to availability of facility	75,000/-	100,000/-	125,000/-	160,000/-																			
Key Deposit (One time only)	3,500/-	4,000/-	5,000/-	6,500/-																			
b) Breaking Charges	Rs 4,000/- (flat) per Locker or at actual, whichever is higher	54202850	1020																				
Note: <ul style="list-style-type: none">• In addition to above, service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)• Charges negotiable on case to case basis under approval of relevant Regional Business Head / Divisional Head.• No special waiver for current account holder will be allowed until approved / waived across the board for all account holders.• In addition to the charges above, all applicable Government levies will also be recovered.																							

Particulars		Charges		Code	
				GL	SC
F. GUARANTEES					
Guarantees Amount Range			Amount in PKR		
From	To	Service Charges per quarter or part thereof	Service Charges subsequent quarter or part thereof		
UPTO	500,000	1,250	625		
500,001	800,000	3,250	1,625		
800,001	1,000,000	4,500	2,250		
1,000,001	1,500,000	6,250	3,125		
1,500,001	2,000,000	8,750	4,375		
2,000,001	2,500,000	11,250	5,625		
2,500,001	3,000,000	13,750	6,875		
3,000,001	3,500,000	16,250	8,125		
3,500,001	4,000,000	18,750	9,375		
4,000,001	4,500,000	21,250	10,625		
4,500,001	5,000,000	23,750	11,875		
5,000,001	5,500,000	26,250	13,125		
5,500,001	6,000,000	28,750	14,375		
6,000,001	6,500,000	31,250	15,625		
6,500,001	7,000,000	33,750	16,875		
7,000,001	7,500,000	36,250	18,125		
7,500,001	8,000,000	38,750	19,375		
8,000,001	8,500,000	41,250	20,625		
8,500,001	9,000,000	43,750	21,875		
9,000,001	9,500,000	46,250	23,125		
9,500,001	10,000,000	48,750	24,375		
10,000,001	12,500,000	56,250	28,125		
12,500,001	15,000,000	68,750	34,375		
15,000,001	17,500,000	81,250	40,625		
17,500,001	20,000,000	93,750	46,875		
20,000,001	22,500,000	106,250	53,125		
22,500,001	25,000,000	118,750	59,375		
25,000,001	27,500,000	105,000	52,500		
27,500,001	30,000,000	115,000	57,500		
30,000,001	32,500,000	125,000	62,500		
32,500,001	35,000,000	135,000	67,500		
35,000,001	37,500,000	145,000	72,500		
37,500,001	40,000,000	155,000	77,500		
40,000,001	42,500,000	165,000	82,500		
42,500,001	45,000,000	175,000	87,500		
45,000,001	47,500,000	185,000	92,500		
47,500,001	50,000,000	195,000	97,500		
50,000,001	52,500,000	179,375	89,688		
52,500,001	55,000,000	188,125	94,063		
55,000,001	57,500,000	196,875	98,438		
57,500,001	60,000,000	205,625	102,813		
60,000,001	62,500,000	214,375	107,188		

Particulars			Charges		Code	
					GL	SC
62,500,001	65,000,000	223,125		111,563		
65,000,001	67,500,000	231,875		115,938		
67,500,001	70,000,000	240,625		120,313		
70,000,001	72,500,000	249,375		124,688		
75,000,001	77,500,000	266,875		133,438		
77,500,001	80,000,000	275,625		137,813		
80,000,001	82,500,000	284,375		142,188		
82,500,001	85,000,000	293,125		146,563		
85,000,001	87,500,000	301,875		150,938		
87,500,001	90,000,000	310,625		155,313		
90,000,001	92,500,000	319,375		159,688		
92,500,001	95,000,000	328,125		164,063		
95,000,001	97,500,000	336,875		168,438		
97,500,001	100,000,000	345,625		172,813		
1) Guarantee issued to shipping companies in lieu of Bills of Lading / Endorsement of Airway Bills (other than funded facility)			Rs. 1,850/- (flat)		54203000	SGT
2) Consortium / Syndicate Guarantees			As per Term Sheet applicable for the entire Syndicate members		54203150	-
3) a) Back to Back guarantees including issued against counter guarantee of Foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees, etc.			as per Guarantees Amount Slab/Range Min US \$100		54203150	BGC
b) Counter Guarantee issued by us for guarantee issuance abroad			as per Guarantees Amount Slab/Range Min US \$100		54203150	BGC
4) Amendment			Rs. 1,200/- per amendment (flat) or plus slabs specified above if amendment involves increase in amount or extension in period. Incase of back to back Guarantee: USD 75 or plus slabs specified under item 3 (a) and (b) above, if amendment involves increase in amount or extension in period.		54203150	BGC
5) Service charges for handling claims lodged by beneficiary					54203150	BGC
a) Guarantees issued at customer's request within Pakistan			Rs. 2,000/- (flat)			
b) Guarantees issued at request of foreign banks / back to back			USD 120 (flat) or equivalent			
Note: <ul style="list-style-type: none"> Over Rs 100 Min Negotiable Minimum service charges Rs 2,000/- per annum per guarantee or Rs 600/ per qtr wherever guarantee validity is less than one year. The Bank reserves the right to charge different rates on the basis of volume offered subject to prior approval by concerned sanctioning authority. In addition to above, service charges, recovery of courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) Charges negotiable on case to case basis under approval of relevant Regional Business Head / Divisional Head. In addition to the charges above, all applicable Government levies will also be recovered. All guarantees amount exceeding Rs 100 million shall attract additional service charges of Rs. 4000/- per 1 Million (per quarter or part thereof) & Rs 2,000/- for subsequent quarter 						

Particulars		Charges	Code	
			GL	SC
G. LOCAL TRADE BUSINESS				
(Inland Letter of Credit)				
		Minimum Rs. 2,200		
From	To	Per quarter or part thereof		
UPT	500,000	2,200		
500,001	800,000	2,600		
800,001	1,000,000	3,600		
1,000,001	1,500,000	5,000		
1,500,001	2,000,000	7,000		
2,000,001	2,500,000	9,000		
2,500,001	3,000,000	11,000		
3,000,001	3,500,000	13,000		
3,500,001	4,000,000	15,000		
4,000,001	4,500,000	17,000		
4,500,001	5,000,000	19,000		
5,000,001	5,500,000	21,000		
5,500,001	6,000,000	23,000		
6,000,001	6,500,000	25,000		
6,500,001	7,000,000	27,000		
7,000,001	7,500,000	29,000		
7,500,001	8,000,000	31,000		
8,000,001	8,500,000	33,000		
8,500,001	9,000,000	35,000		
9,000,001	9,500,000	37,000		
9,500,001	10,000,000	39,000		
10,000,001	12,500,000	45,000		
12,500,001	15,000,000	55,000		
15,000,001	17,500,000	65,000		
17,500,001	20,000,000	75,000		
20,000,001	22,500,000	85,000		
22,500,001	25,000,000	95,000		
25,000,001	27,500,000	105,000		
27,500,001	30,000,000	115,000		
30,000,001	32,500,000	125,000		
32,500,001	35,000,000	135,000		
35,000,001	37,500,000	145,000		
37,500,001	40,000,000	155,000		
40,000,001	42,500,000	165,000		
42,500,001	45,000,000	175,000		
45,000,001	47,500,000	185,000		
47,500,001	50,000,000	195,000		
50,000,001	52,500,000	205,000		
52,500,001	55,000,000	215,000		
55,000,001	57,500,000	225,000		
57,500,001	60,000,000	235,000		
60,000,001	62,500,000	245,000		
62,500,001	65,000,000	255,000		

Particulars	Charges	Code	
		GL	SC
65,000,001	67,500,000	265,000	
67,500,001	70,000,000	275,000	
70,000,001	72,500,000	285,000	
72,500,001	75,000,000	295,000	
77,500,001	80,000,000	315,000	
80,000,001	82,500,000	325,000	
82,500,001	85,000,000	335,000	
85,000,001	87,500,000	345,000	
87,500,001	90,000,000	355,000	
90,000,001	92,500,000	365,000	
92,500,001	95,000,000	375,000	
95,000,001	97,500,000	385,000	
97,500,001	100,000,000	395,000	
NOTE: <ul style="list-style-type: none"> Discount may be offered to customers in the above mentioned charges subject to the Regional/Business Head's approval. All LC amount exceeding Rs.100 Million shall attract additional service charges of Rs. 5,000/- (First Quarter) per Rs. 1 Million each (or part thereof) and Rs. 2,500/- (for Subsequent Quarter) 			
1) Local Imports LC			
a) Inland Letters of Credit issuance	as per Letter of credit (Inland) grid	54206000	LOC
b) Inland LC Amendment charges	Rs. 1,500/- (flat) per transaction plus charges as per item a) above if increase in amount	54206050	AMC
c) Swift Charges		57800400	SWF
i) LC Issuance	Min. Rs.2,000/- or actual whichever is higher		
ii) Amendment Issuance	Min. Rs.1,000/- or actual whichever is higher		
d) Duplicate Advices	Rs.350/- per duplicate advice	57800500	-
e) Sales Tax/ FED invoice certificate	Rs.1,000/- per certificate	54206850	-
f) Inland LC Cancellation Charges	Rs.2,000/- plus swift charges Rs.1,000/- flat & communication charges	54206100	LCN
2) Local Import Bills			
a) Sight Bills			
i) Collection charges for Inland LC / Restricted LC & Handling of Inland Import Documents against Sight Bill	Rs. 1,500/- (flat) per bill	54206750	HDC
b) Usance Bills			
i) Collection Charges	0.40% per bill Min. Rs.1,500/-	54206400	RT1
ii) If bill matures after expiry of LC	If bill matures after expiry of LC (Acceptance) Grid* (Next Page)	54206300	LEC
c) Payment of Bill drawn under Inland LC	Payment commission; Rs.600/- (flat)	54201000	POC

Particulars	Charges	Code	
		GL	SC
d) Inland LC Documents Returned Unpaid	Rs. 3,000/- (flat) plus swift charge Rs. 1,000/- flat & Communication charges	54207650	HDC
e) Handling of Inland LC Documents with discrepancies	Rs. 3,000/- (flat) plus swift charge Rs. 1,000/- flat & Communication charges	54206850	DEC
f) Issuance of Business Performance Certificate of Previous Years at the Customer's Request	Rs.3,000/- (flat) per certificate	54206850	
3 a) In Land Export LC Advising			
i) LC Advising	Rs.1,500/- (flat)	54201100	ADC
ii) LC Amendment Advising	Rs.1,000/- (flat)	54206500	ADA
iii) Postage/Courier Charges for LC & Amendment Advising	Rs.150/- (flat)	57800200	COU
iv) Inland LC Confirmation charges	As per FIG arrangement	54206550	ELC
b) Documentary bills drawn against Inland Letter of Credit Sight bills			
i) Collection charges for inland LC / restricted LC	Rs. 1,000/- (flat) per bill	54201200	-
ii) If negotiation is restricted to some other bank	Rs. 600/- (flat) per bill will be charged by the forwarding branch		
iii) Postage/Courier Charges for LCs & Amendments Advising	Rs. 150/-	57800200	COU/CO1
c) Duplicate Advices	Rs. 250/- per duplicate advise	54206850	-
d) Sales Tax/ FED Invoice Certificate	Rs. 1,000/- per certificate	54206850	-
e) Documentary collection (drawn against LC)	0.4% Min Rs. 500/- Plus communication charges	54206600	-
f) Documentary collection other than those drawn against LC)	0.4% Min Rs. 500/- Plus communication charges	54206600	-
g) Export LC Cancellation	Rs.1,500/- plus swift charge Rs. 1,000/- flat & communication charges	52600330 54206450	CAN

Note:

- In addition to above, service charges, recovery of courier/postage/telex/fax/cable charges will also be made according to tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Regional /Business Head
- In addition to the charges above, all applicable Govt levies will also be recovered

(B) If bill matures after expiry of L/C (Acceptance)*

		Minimum Rs. 1,200
From	To	Per month or part thereof
UPT	1,000,000	1,200
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

Particulars		Charges	Code	
			GL	SC
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	
7,000,001	7,500,500		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	
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	
82,500,001	85,000,000		83,750	
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:

If the maturity of the bill falls within L/C validity no acceptance charges will be recovered
If the bill falls due for payment beyond the validity of the L/C then the above service charges
Will be charged per month from the L/C expiry date till the date of actual bill retirement
All acceptances over Rs 100 Million shall attract additional charges of Rs.750/ per
rupees 1 Million each(monthly or part thereof)
The Regional Head, at its discretion, may offer reduced rates to the customer

Particulars	Charges	Code	
		GL	SC
4) Charges on Encashment / Collection of profit coupons for certificates issued by other banks	Rs.300/- per script	54208050	-
5) Credit Information report on Foreign Supplier / Buyers	At Actual	54208050	-
6) Standing instructions fee to be recovered in addition to the usual charges on remittance, if any	Rs. 325/- per attempt	54204050	1064 - 1075
7) Emigration Certificate	Rs.175/- per certificate	54204100	1040
8) Proprietorship Certificate	Rs.175/- per certificate	54204100	1040
9) No Objection Certificate (NOC)	Rs.175/- per certificate	54204100 54204150	1040 1041-1941
10) Statement of Profit Earned & WHT / Zakat Deduction	Free	54204100	1042
11) Charges for verification of account balance to third party based on customer's consent (Exemption for: Students applying for visa to proceed for Foreign Education)	Rs. 250/- per verification	54204500	-
12) Charges on Dividend Warrants handling / payment to be recovered from Dividend delivering company	i) Minimum @0.50% per Dividend Warrant or Rs. 175/- whichever is higher ii) Out of pocket expense Rs.12,000/-		
H. Miscellaneous			
1) a) Delivery of Statement of account (Mandatory) b) Duplicate/On-Demand Statement of Account	Free Rs. 35/- per statement (Charges are inclusive of Sales Tax/FED)	- 54203500	- 1005
2) Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)	Rs.500/- per cheque	54203550	1026
3) 3rd Party Funds Transfer through Pakistan Real Time Interbank Settlement Mechanism (PRISM/ RTGS) System		-	-

Days	Transaction Time Windows	Per Transaction Charges (PKR)
Monday to Friday	9:00 am to 1:30 pm	Free
	1:30 pm to 3:00 pm	
	3:00 pm to 4:00 pm	

Particulars	Charges	Code																	
		GL	SC																
4) Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances	Rs. 300/- per case	54203600	-																
5) Issuance of Balance/Account maintenance certificate on customer's request	Rs. 300/- per certificate	54203500	1027																
6) Stop payment charges of Cheque /TT/PO/DD	For PKR. A/c - Rs. 600/- (flat) per instruction* For F.C A/c - US \$ 10/- per instruction* GBP 6/- per instruction* EURO 7/- per instruction* AED 35/- per instruction* SAR 35/- per instruction*	54202650	1004																
Note: *one instruction may include advice for series/ multiple instructions		54203700	1032/ 1033																
7) Charges for cheque return unpaid (due to fault of customer) a) Outward Clearing b) Inward Clearing	Free PKR 800/- , USD 5/- GBP 3/-, EUR 4/- AED 20/-, SAR 20/-																		
a) Cost of issuance of customized cheque books : Charges as in 9(a) above +actual cost of customized cheque book as per the size of cheque book ordered																			
<table><tr><th rowspan="2">S#</th><th rowspan="2">Particulars</th><th>Rates</th></tr><tr><th>(Including All Taxes)</th></tr><tr><td>1</td><td>Size 9.5" x 3.75"</td><td>Rs. 11.00/- Per Cheque</td></tr><tr><td>2</td><td>Size 9" x 12" A4 Size</td><td>Rs. 14.30/- Per Cheque</td></tr><tr><td>3</td><td>Size 2.85" x 8.5"</td><td>Rs. 8.25/- Per Cheque</td></tr><tr><td>4</td><td>As per customers' need for carbonized copy or any other special size</td><td>Obtain quote from Printing and Stationary department to recover actual cost from customer</td></tr></table>				S#	Particulars	Rates	(Including All Taxes)	1	Size 9.5" x 3.75"	Rs. 11.00/- Per Cheque	2	Size 9" x 12" A4 Size	Rs. 14.30/- Per Cheque	3	Size 2.85" x 8.5"	Rs. 8.25/- Per Cheque	4	As per customers' need for carbonized copy or any other special size	Obtain quote from Printing and Stationary department to recover actual cost from customer
S#	Particulars	Rates																	
		(Including All Taxes)																	
1	Size 9.5" x 3.75"	Rs. 11.00/- Per Cheque																	
2	Size 9" x 12" A4 Size	Rs. 14.30/- Per Cheque																	
3	Size 2.85" x 8.5"	Rs. 8.25/- Per Cheque																	
4	As per customers' need for carbonized copy or any other special size	Obtain quote from Printing and Stationary department to recover actual cost from customer																	
b) Corporate Customer's Cheque Books/Leaves																			
9) Salary & Pension disbursement charges. No charges to be recovered from Govt. & Semi Govt. Organizations and their employees/ retired employees	On case to case basis, as per agreement with the party Min Rs. 120/- per transaction from remitting organization's main Account (or as per agreement)	54203850	1034																
10) Photocopy of a Paid Cheques / Credit Voucher (Deposit Slip etc.) returned to customer Within 1 year Above 1 year	Rs. 50/- } Charges per Rs. 200/- } Cheque / Voucher	54203900 54203900	1036 1037-1038																
<div>• No joining fee. Annual fee to be recovered in advance. No refund on account closure.</div> <div>• In addition to above, commission/service charges, recovery of courier/postage fax charges will also be made according to prescribed tariff (wherever applicable).</div> <div>• Charges negotiable on case basis under approval of relevant Regional Head.</div> <div>• In additional to the charges above, all applicable Government levies will also be recovered.</div>																			

Particulars	Charges	Code	
		GL	SC
WAIVER GRID (Segment wise)			
11) Segment - UBL Ameen Good Citizen Account			
Services	Current and Saving		
Customer Status	Non Filer	Filer	
Balance Requirement	No requirement	MTD Avg Bal <500K	MTD Avg Bal >=500K
Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD average balance in Current/Saving account of UBL Ameen Good Citizen Account Segment			
1. Primary Debit Card	(PayPak/VISA Premium/Master Premium)		
Issuance	As per SOC	Free	Free
Annual	As per SOC	Free*	Free
2. Inter branch Online Transactions - Country wide	Free	Free	Free
3. Cheque Book	Free	Free	Free
4. Ameen Cashier's Cheque Issuance	Free	Free	Free
5. Cancellation of Ameen Cashier's Cheque	Free	Free	Free
6. Duplicate Ameen Cashier's Cheque	Free	Free	Free
7. Clean Bill for collection/ Intercity	As per SOC	Free	Free
8. Duplicate Account statement	As per SOC	Free*	Free
9. Inter Bank Fund Transfer (via Digital)	As per SOC	50% discount*	100% discount
10. ATM Off-us Transaction	As per SOC	As per SOC	Free
11. Auto Financing	As per actual	As per actual	Up to 4.6% Discount
12. House Financing	As per actual	As per actual	Up to 1.10% Discount
13. SE Financing (Self Employed)	As per actual	As per actual	Up to 2.00% Discount
12) Segment - UBL Ameen Mukammal Account			
Services	UBL Ameen Mukammal Current Account (Regular & Digital)	UBL Ameen Mukammal Savings Account	
Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD average balance in Current/Saving account of UBL Ameen Mukammal Account Segment			
1. Cheque Book	Free	Free	
2. Primary Debit Card	(PayPak/VISA Premium/Master Premium)		
Issuance	Free	Free	
Annual	Free*	Free*	
3. Inter Branch Online Transactions - Country Wide	Free	Free	
4. Issuance of Ameen Cashier's Cheque	Free	Free	
5. Cancellation of Ameen Cashier's Cheque	Free	Free	
6. Duplicate Ameen Cashier's Cheque	Free	Free	
7. Clean Bill for Collection /Intercity Clearing	Free	Free	
8. Duplicate Account Statement	Free*	Free*	
13) Segment - UBL Ameen Esaar Account			
Services	Current & Saving		
Online Quran Learning Course	Free (for Six Months only)		
Takaful Coverage: <ul style="list-style-type: none">Income Continuation Takaful CoverageHospitalization Takaful CoverageTelehealth Facility	Free on maintaining 100,000 and above monthly average balance		
Cheque Book	Free		
Primary Debit Card	(PayPak/VISA Premium/Master Premium)		
Issuance	Free		
Annual	Free*		
Note: Above free services shall be provided on maintaining Rs. 25,000/- or above YTD average balance in Current/Saving account of UBL Ameen Esaar Account Segment			
14) Segment - UBL Ameen Zindagi Account			
Services	Savings		
Cheque Book	Free		
Debit/ATM Card Issuance & Annual Charges (PayPak/VISA Premium/Master Premium)	Free		

Particulars		Charges		Code	
				GL	SC
15) Segment – UBL Ameen Asaan Account					
Services	Current	Savings			
	UBL Ameen Asaan Account	UBL Ameen Asaan Account			
Cheque Book	Free	Free			
Primary Debit Card	(PayPak/VISA Premium/Master Premium)				
Issuance	As per SOC	As per SOC			
Annual	As per SOC	As per SOC			
16) Segment - UBL Ameen Asaan Remittance Accounts					
Services	Current	Savings			
	UBL Ameen Tezraftaar Asaan Remittance Account	UBL Ameen Tezraftaar Asaan Remittance Account			
Cheque Book	Free	Free			
Primary Debit Card	(PayPak/VISA Premium/Master Premium)				
Issuance	As per SOC	As per SOC			
Annual	As per SOC	As per SOC			
17) Segment - UBL Ameen Business Accounts					
UBL Ameen Financial Institution Deposit Account (AFIDA) UBL Ameen Premium Account (APA) UBL Ameen Business Account (ABA)					
Services			Savings		
1. Cheque Book			Free		
2. Inter Branch Online Transaction-Country wide			Free		
3. Issuance of Ameen Cashier's Cheque			Free		
4. Cancellation of Cashier Cheque			Free		
5. Clean Bill for Collection /Intercity Clearing			Free		
6. Duplicate Ameen Cashier's Cheque			Free		
7. Primary Debit Card (For APA & ABA)			(PayPak/VISA Premium/Master Premium)		
Issuance			As per SOC		
Annual			Free on maintaining 25,000/- YTD Avg. Balance		
18) Segment - UBL Ameen Saving Account Category					
UBL Ameen Saving Account UBL Ameen Minor Saving Account					
Services			Savings		
1. Cheque Book			Free		
2. Primary Debit Card			(PayPak/VISA Premium/Master Premium)		
Issuance			As per SOC		
Annual			Free on maintaining 25,000/- YTD Avg. Balance		
19) Segment - UBL Ameen Pensioner Account					
Product Name		UBL Ameen Pensioner Current Account	UBL Ameen Pensioner Saving Account		
Inter Branch Online Transaction-Country wide		Free	Free		
ATM Issuance and Annual Fee (PayPak/VISA Premium/Master Premium)		Free	Free		
Issuance of Ameen Cashier's Cheque		Free	Free		
Cheque Book		Free	Free		
Over the Counter Cash Deposit		Free	Free		
Cancelation of Ameen Cashier's Cheque		Free	Free		
Duplicate Ameen Cashier's Cheque		Free	Free		
Duplicate Account Statement		Free	Free		
UBL Go Green SMS Alert		Free	Free		

Particulars	Charges	Code	
		GL	SC
20) Segment - UBL Ameen Urooj Account			
Product Name	Current	Saving	
Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD average balance in Current/Saving account of UBL Ameen Urooj Account Segment			
(Monthly Average Balance of Below 100,000)			
Primary Debit Card	(PayPak/VISA Premium/Master Premium)		
Issuance	Free	Free	
Annual	Free*	Free*	
Cheque Book	Free	Free	
Locker rental-First year locker rental will be waived irrespective of locker size	*100% discount on 1st year rental	*100% discount on 1st year rental	
UBL Net Banking/App	Free	Free	
SMS Alerts (Digital)	Free	Free	
E-Statement	Free	Free	
(Additional Benefits on maintaining 100k & Above monthly avg. balance)			
Discount on Rental Rate for Auto Financing (Ameen Drive)*	Upto 2%	Upto 2%	
Discount on Rental Rate for House Financing (Ameen Address)*	Upto 0.5%	Upto 0.5%	
(Mera Pakistan Mera Ghar will be offered at Rack Rate with no discount)	Upto 0.5%	Upto 0.5%	
Takaful Coverage on School Fees Continuation in case of accountholder's and /or spouse's death**	Complimentary	Complimentary	
Investment in Al-Ameen Funds managed by UBL Funds Managers Limited	50% waiver on Front-End-Load (FEL)	50% waiver on Front-End-Load (FEL)	
21) Segment – UBL Ameen Freelancer Account			
Services	Current & Saving		
Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD average balance in Current/Saving account of UBL Ameen Freelancer Account Segment			
Cheque Book	Free		
Primary Debit Card (PayPak/VISA Premium or freelancer/Master Premium)			
Issuance	Free		
Annual	Free*		
Inter Bank Fund Transfer (Digital Channel)	Free*		
SMS Alerts (Branch Banking & ADCs)	Free*		
ATM off Us Transactions	Free*		
E-PRC (Proceed Realization Certificate)	Free*		
Tax Facilitation (Befiler)	*Discounted Rates**		
Co-working Space	*Discounted Rates**		
Additional Benefits: on maintaining PKR 250,000 or above monthly average balance			
Auto Financing (Ameen Drive)	Up to 3.75% Discount		
Takaful Coverage (Mobile, Laptop, Wallet & Health)	Free		
**Note: Discounts will be given on pricing grid agreed with the respective service provider			
22) Segment – UBL Ameen Daily Munafa Account			
UBL Ameen Daily Munafa Account (ADMA)			
Services	Saving		
Cheque Book	Free		
Primary Debit Card (PayPak/VISA Premium/Master Premium)			
Issuance	As per SOC		
Annual	Free on maintaining 25,000/- YTD Avg. Balance		
*Note: All charges (excluding Free Online Banking) are applicable as per prevailing SOC, however, on maintaining PKR 25,000/- or above YTD Average Balance in current/Savings account of UBL Ameen segment, service charges will be waived for UBL Ameen Mukammal/Good citizen/Urooj/Freelancer/Esaar Account segment as per waiver grid.			

Particulars	Charges	Code	
		GL	SC
23) Segment - UBL Ameen @ Work UBL Ameen Employee Banking Account			
Services	Current Account	Savings Account	
Eligibility	At least 50 Employees		
Minimum Balance Requirement	No	No	
Inter Branch Online Transactions - within City	Free	Free	
Inter Branch Online Transactions - intercity	Free	Free	
Issuance/Annual/Replacement Fee on Debit Cards (PayPak/VISA Premium/Master Premium)	Free	Free	
Issuance of Ameen Cashier's Cheque	Free	Free	
Duplicate & Cancellation of Ameen's Cashier Cheque	Free	Free	
E-Statement	Free	Free	
Issuance of Cheque Book	Free	Free	
Over the Counter Cash Deposit - Within city	Free	Free	
Over the Counter Cash Deposit - Intercity	Free	Free	
Net Banking	Free	Free	
Digital SMS Alert Charges	Free	Free	
Switch Fee	Free	Free	
Inter Bank Fund Transfer (IBFT)	Free	Free	
Online Banking	Free	Free	
Note: i. All charges other than above are applicable as per prevailing Ameen Schedule of Bank Charges. ii. Customer eligibility will be decided on case to case basis through agreement between the customer and the Bank.			
I. Transaction Banking / Cash Management Cash Management Collections / Disbursements / Electronic Banking / Reporting		All charges will be decided on case to case basis through agreement between the customer and the Bank	
Note: *UBL Ameen Provides Electronic Banking & Cash Management Services. Fees and other charges to be recovered on a case to case basis. *In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) *Charges negotiable on case to case basis under approval of relevant Product/Business Head (applicable for remunerative accounts). *In addition to the charges above, all applicable Government levies will also be recovered. *Customized Digital Currency Cheque leaves issuance charges shall be subject to the Business Head Approval. *For duplicate/on demand SOAs, waivers are allowed on discretion and signed approved of BM or CSOM.			

UBL AMEEN SIGNATURE PRIORITY BANKING

Particulars	Charges	Code	
		GL	SC
1) Signature Membership Fee	PKR 2,000/- monthly USD 10/- EURO 8/- GBP 7/- AED 35/- SAR 35/-	54204300	1303-1304
Waiver Grid			
Segment – UBL Ameen Signature Priority Banking account (Current and Saving)			
A. UBL Ameen Signature - Priority Banking			
1) Issuance of Ameen Cashier's Cheque	Free	-	-
2) Ameen Cashier's Cheque Cancellation Charges	Free	-	-
3) Inter Branch Online Transactions			
a) Cash / Cheque Deposit & Account to Account Transfer			
i) Within City	Free	-	-
ii) Intercity	Free	-	-
b) Cash Withdrawal			
i) Within City	Free	-	-
ii) Intercity	Free	-	-
4) Bills Collection	Free	-	-
a) Clean (including cheques / dividend warrants / Bank Drafts NIFT / OBC Centers / APC etc).	Free		
b) Intercity Clearing Charges	Free		
5) Stop Payment of cheque drawn	Free		
6) Lockers Annual Fee & Key Deposit	Free	-	-
7) Consumer Products (Islamic) Application Processing Charges (Autos & House Financing)	100% Free	-	-
8) Stop payment charges for Cashier's Cheque	Free	-	-
9) Issuance of all Currency Cheque Books	Free	-	-
10) Charges for Cheque return unpaid	Free for outward clearing only		
11) Net Banking Charges	Free		
12) Signature Membership Fee	Waived on maintaining PKR 3 million monthly average balance in UBL Ameen Signature Priority Banking Current or Saving Account.		
13) Account Maintenance Certificate	Free	-	-
14) On Demand / Duplicate Statement of Account	Free	-	-
15) IBFT	Free	-	-
16) SMS Alerts	Free	-	-
17) UBL Ameen VISA Infinite Debit Card (Annual Fee)	Free	-	-
18) Sameday Clearing Charges	Free	-	-
19) FCY Collection/Local Clearing	Free	-	-
20) ATM withdrawal (UBL/1Link/ Mnet)	Free	-	-

CONSUMER BANKING

Particulars					Charges		Code	
							GL	SC
UBL Debit Card Fees					54204750	1059-1060-1061		
Debit Card Type	Issuance Fee	Annual Fee	Replacement Fee	Supplementary Fee				
Priority Banking Category								
UBL Ameen VISA Infinite Debit Card	Free	PKR 45,000	PKR 1,800	PKR 45,000				
Gold Category								
UBL Ameen VISA Premium Plus Debit Card	Rs. 3,500	Rs. 3,500	PKR 1,800	PKR 2,400				
Premium Category								
UBL Ameen Mastercard Premium Debit Card	PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500				
UBL Ameen VISA Premium Debit Card	PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500				
UBL Ameen VISA Urooj Debit Card	PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500				
UBL Ameen VISA Freelancer Debit Card	PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500				
Classic Category								
UBL Ameen PayPak Debit Card	PKR 2,300	PKR 2,300	PKR 1,800	PKR 1,500				
FCY Business Category								
UBL Ameen VISA FCY Business Debit Card	USD 15/- GBP 12/- EUR 14/- AED 56/- SAR 57/-	USD 15/- GBP 12/- EUR 14/- AED 56/- SAR 57/-	USD 10/- GBP 10/- EUR 10/- AED 35/- SAR 35/-					
<div>Note :</div> <div><div>• Annual fee to be recovered in advance. No refund on account closure</div><div>• In addition to the above commission/service charges, courier/postage/fax charges shall also be recovered according to prescribed tariffs (wherever applicable).</div><div>• In addition to the charges above, all applicable Government levies including Sales Tax/FED shall also be recovered.</div><div>• Debit Card Fee Waivers shall be applicable as defined in the respective product feature listing</div></div>								
8. General Debit Card Charges								
a) Switch Transaction Fee					54204800	1067		
i) withdrawals on 1 Link ATM other than UBL (No Charge on UBL cardholders withdrawing from UBL ATMs)			1Link charges are subject to change following upcoming expected revision in SOC from 1link		54204830	1068		
ii) Withdrawals on other switches (Mnet)			Rs. 23.44					
iii) Foreign Bank card withdrawals on UBL ATMs			1,000/- Plus Tax					
b) International Usage Charges								
i)ATM Withdrawal, POS & E-commerce Charges (Transaction in any currency)			4.5% of the transaction amount or PKR 100 whichever is higher		54204870 54204850	1051 1052		

Particulars	Charges	Code	
		GL	SC
c) Balance Inquiry			
i) Domestic Transaction	Rs. 3.13/- per transaction	54204830	10171
ii) International Transaction	Rs. 225/- per transaction		
d) Internet Usage Charges			
i) Activation/Session Charges	Free	-	-
e) Charges for Declined Transaction			
i) Domestic POS - Insufficient Balance or Excess Over Limit	Rs. 7/-	54204410	1083-1084
ii) International POS - Insufficient Balance or Excess Over Limit	Rs. 53/-		
ii) E-commerce or International Transactions - Channel Disablement	Rs. 100/-		
f) Funds Transfer through ATM			
i) Fund Transfer (UBL to UBL) IBFT	Free	54200230	1149-1049
ii) Up to Rs. 25,000 (Monthly Limit)* Above Rs. 25,000 (Monthly Limit)*	0.1% of the transaction amount or Rs. 200/- whichever is lower. (Charges are inclusive of sales tax/FED)		
Note: 25,000 is aggregate IBFT limit of ATM, Netbanking & Digital Channels			
g) Biometric Transaction			
i) UBL A/c holder on UBL ATM	Rs. 15/-		
ii) Other Bank Customer on UBL ATM	Up to Rs. 50/- per transaction		
h) ATM Receipt Fee			
i) UBL Card at UBL ATM	Rs. 3.5/- per transaction		
ii) UBL Card at other bank ATM	Rs. 3.13/- per transaction		
i) Bill Payment Service through ATM			
i) Education Institutional Payments	Free		
ii) Other Companies	Up to Rs. 50/- per transaction		
Note: All switch transactions are subject to any changes by 1Link/SBP			
B. UBL GO GREEN			
i) SMS Alert Charges			
a) For LCY Accounts	All digital transactions (including all transactions related to digital/branchless/self-service channel/mobile/internet/UBL digital, etc.) are free	54204570	
b) For FCY Accounts	Non digital/branch related SMS (for other than digital transactions) Rs. 250 + FED per month		
Note: *Mandatory monthly deduction irrespective of number of SMS			
ii) E-statement	Free		
Note: •All regular Branch Banking charges shall be applied for the transaction conducted through branches •In addition to the above, commission / service charges, courier / postage / fax charges will also be recovered according to prescribed tariff (where applicable) •In addition to the charges above, all applicable Govt. levies shall be recovered as well.			
C. AMEEN Drive - Auto Financing			
1) Documentation Charges	Rs. 13,000/- + FED(on approval) non Refundable if not specified Rs.4,500/- For individuals applying again on maturity of one facility Rs. 6,000/- for individuals applying UBL Ameen Roshan Apni Car.	54202200	-
2) Vehicle Evaluation Charges*	Minimum Rs. 5,000/- or at actual	57800710	-
3) Charity on Delayed Payment	Rs.500/- (per Month per delayed Installment	41800230	-
4) Vehicle Re-Possession Charges*	Actual incurred by the bank up to a maximum of Rs. 90,000/-	70500850	-

Particulars	Charges	Code	
		GL	SC
5) Repossessed Vehicle Evaluation Charges*	Rs. 4,000/- or at actual	54205500	-
6) Monthly Warehouse Charges	Rs. 6,000/- per month	57800800	-
7) Auction Charges	Rs. 5,000/-	57800800	
8) Insurance/TAKAFUL Contribution*	As per the rate quoted by the Insurance/TAKAFUL Company		
Note: *These Charges are quoted by the vendor & are subject to change.			
9) Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges	Rs. 3,750/-		
10) Lien removal authentication fee (shall be charged to customers upon noncompliance of completing vehicle transfer formalities as stated on NOC)	Rs. 5,000/-		
11) Change of vehicle after issuance of purchase order in advance	Rs. 3,500/-	54202200	
12) Revision of Sales Price in case of Early purchase of Musharakah units (Partial or complete Both). (In addition to outstanding Musharakah Unit Amount).	After Delivery of vehicle a) 8% of Bank's outstanding Musharakah Unit Amount in first year of financing b) 6% of Bank's outstanding Musharakah Unit Amount in second year and subsequent year of financing		
*Note: Revision of sales price in case of Full Purchase of Musharakah Units (In addition to outstanding Musharakah Unit Amount) (Applicable on UBL Ameen Roshan Apni Car) Not applicable for -Early Purchase of Musharakah Units variant -Customer who want to replace car by applying another UBL Ameen Drive Auto Financing			

D. a) UBL AMEEN ADDRESS HOUSING FINANCE

1) Processing Charges	Rs. 10,000/- for fresh booking (non refundable) Rs. 4,800/- for individuals applying UBL Ameen Roshan Apna Ghar. Rs. 4,000/- for BTF (non refundable)
2) Appraisal charges*	Rs. 3,500/- or at actual
3) Legal Charges	At actual including Stamp Duty, Charges for Legal Documentation, on-Site Inspection during Construction, Lawyer's Fee and Registration Fee, as advised by the relevant agencies/ persons
4) Charity on delayed payment	Rs. 1,000/- per month per delayed installment payment
5) Property Takaful	Property Takaful contribution borne by the Bank
6) Revision of sales price in case of Early Purchase of Musharakah Units - Partial	No additional Sales Price of units if early (partial) payment amount is minimum Rs. 50,000 and Maximum equivalent to 6 monthly installment. if partial payment amount is in excess of 6 monthly installment then following additional sales price of units will be applicable. a) First Year of Financing 8% b) Second Year of Financing 5% c) Third Year & Onwards of Financing 3%
7) Revision of sales price in case of Early Purchase of Musharakah Units - Full	a) First Year of Financing 8% b) Second Year of Financing 5% c) Third Year & Onwards of Financing 3%

Note: *These charges are quoted by the vendor and are subject to change.

D. b) UBL AMEEN LOW COST HOUSING FINANCE SCHEME

1) Processing Charges	Rs. 5,000/- + FED (Non Refundable)
2) Appraisal Charges*	Rs. 3,500/- or at actual
3) Legal Charges	At actual including Stamp Duty, Charges for Legal Documentation, on-Site Inspection during Construction, Lawyer's Fee and Registration Fee, as advised by the relevant agencies/ persons
4) Property Takaful	To be borne by the bank

Particulars	Charges	Code	
		GL	SC
5) Revision of sales price in case of Early Purchase of Musharkah Units - Partial	<p>No additional Sales Price of units if early (partial) payment amount is minimum Rs. 50,000 and Maximum equivalent to 6 monthly installment. if partial payment amount is in excess of 6 monthly installment then following additional sales price of units will be applicable.</p> <p>a) First Year of Financing 8% b) Second Year of Financing 5% c) Third Year & Onwards of Financing 3%</p> <p>Note: No additional sales price on Partial Purchase of Musharkah Units for SBP subsidized housing finance scheme under Tier – I, II & III</p>		
6) Revision of sales price in case of Early Purchase of Musharakah Units - Full	<p>a) First Year of Financing 8% b) Second Year of Financing 5% c) Third Year & Onwards of Financing 3%</p> <p>Note: No additional sales price on Partial Purchase of Musharkah Units for SBP subsidized housing finance scheme under Tier – I, II & III</p>		
Note: *These charges are quoted by the vendor and are subject to change.			
E. GENERAL CONSUMER BANKING CHARGES			
1) Collection on Customer Call	Rs. 250/- per pickup	54202250	-

INTERNATIONAL BANKING

Particulars	Charges	Code	
		GL	SC
62,500,001	65,000,000	223,125	159,375
67,500,001	70,000,000	240,625	171,875
70,000,001	72,500,000	249,375	178,125
72,500,001	75,000,000	258,125	184,375
75,000,001	77,500,000	266,875	190,625
77,500,001	80,000,000	275,625	196,875
80,000,001	82,500,000	284,375	203,125
82,500,001	85,000,000	293,125	209,375
85,000,001	87,500,000	301,875	215,625
87,500,001	90,000,000	310,625	221,875
90,000,001	92,500,000	319,375	228,125
92,500,001	95,000,000	328,125	234,375
95,000,001	97,500,000	336,875	240,625
97,500,001	100,000,000	345,625	246,875
<p>** Discount may be offered to customers in the above mentioned charges subject to the Regional/Business Head's approval.</p> <p>*** All LC amount exceeding Rs.100 Million shall attract additional service charges of Rs. 5,000/- (First Quarter) per Rs. 1 Million each (or part thereof) and Rs. 2,500/- (for Subsequent Quarter)</p>			
<p>A. IMPORTS</p> <p>1) Cash Letters of Credit:</p> <p>a) Issuance of Letter of Credit</p> <p>b) Profit on spot LC Murabaha</p> <p>c) Profit on spot/ deferred Murabaha</p> <p>d) Profit on PAD in LC sight</p> <p>2) Revalidation commission</p> <p>3) Transfer Commission-Commission on account of change in the beneficiary / country of advising</p> <p>4) L/C cancellation charges</p> <p>5) Contract registration for import on annual volume basis</p> <p>6) L/C Amendment</p> <p>7) Contract Amendment</p> <p>8) Import documents received directly / indirectly from the supplier to the applicant / bank with / without registration of contract and the payment made there against.</p>			
As per International import A, slab of SOC		54206000	LOC
Rs. 100/- Min			
As per Credit Approval			
As per Credit Approval			
Revalidation Commission to be charged from the date subsequent to the date of expiry of LC at rates applicable in case of opening of fresh LC.		54206050	AMC
Transfer Commission will be charged as applicable incase of fresh Letter of Credit		54206000	
Rs. 2,000/- plus swift charges Rs. 1000/- flat & communication charge (at actual)		54206100	LCN
0.40%, (flat), Min Rs.2,500/- (flat)		54206200	CRC
Rs. 1,500/- per amendment (flat) or commission at rates specified under items 1 above, if amendment increase in amount or extension in period of shipment.		54206050	AMC
Rs. 1,500/- (flat)		54206200	CRC
Rs.1,500/-(flat) Plus service charges @ 18/- paisa per Rs .100/- Min, Rs 2,000/- swift Charges Rs.1,000/-		54206750 54206400 57800400	HDC RTC SWS

Particulars	Charges	Code	
		GL	SC
9) Profit / services charges in case of import bills under Import L/Cs		52700430	-
i) If retired within 10 days from the date of lodgment	No Commission		
ii) If retired during 15 days subsequent to the period at item (i) above	As per Approval		
iii) If retired during next 15 days after the period mentioned in (i) and (ii) above	As per Approval		
iv) If retired during next 190 days after the period mentioned in item (i) (ii) and (iii) above	As per Approval		
10) Import bills returned unpaid	Handling charges USD 100/- (flat) or equivalent plus courier charges Rs. 2,000/-	54206750	RTC
11) a) Collections	Rs.1,500/- (flat), per collection	54206750	RTC
b) Import against advance payment to suppliers	Rs. 1,500/- (flat), plus service charges @15 paisa per Rs.100/-, Min Rs 1,500/- plus swift charges Rs. 1,000/-	54206750 54206400 57800400	- - -
12) Service charges on L/cs retirement of Import bills under L/c's / Contracts			
a) Opened by us where Fx conversion / forward (WAAD) is done by us	@ 15 paisa per Rs.100/- Min. Rs.1,500/-	54206400	DEC
b) Opened by us where Fx conversion / forward (WAAD) is done by other banks	@ 15 paisa per Rs.100/- Min. Rs.1,800/-	54206400	HDC
13) Reimbursement charges (payable to Reimbursement Bank)	At Actual	57800500	-
14) Handling of discrepant documents under Import L/Cs	USD 75/- or equivalent (PKR) Plus swift charges Rs. 1,000/- flat & communication charges Rs 1,500/- per certificate	54206850	HDC
15) Issuance of freight certificate for Imports on FOB basis			
16) Extension in maturity of Usance Bills under LC / Bank Contract	1,500/- (flat) per bill	54206750	-
17) Expense Recovery Protest/ Legal Charges	Actual + USD 25/- or equivalent		
18) Handling of Imports Documents against Sight Bills	Rs. 1,500/- (flat)	54206750	-
19) FED invoice certificate	Rs.1,000/- per certificate	54206850	-
20) Issuance of business performance certificate of previous years at the customer request	Rs.3,000/- per certificate	54206420	-
21) Obtaining credit report of suppliers	At Actual		
22) FOC (Free of cost shipment) FI	Rs. 1,500/-		
23) Imports FI Issuance Charge	Rs. 100/-		
24) Financial Instrument Transfer to other Bank	Rs. 500/- per request		
B. EXPORTS			
1) Processing charges for Export Registration	Rs.200/- (flat)	54206600	-
2) Letter of Credit			
a) Advising			
(i) Beneficiary in Pakistan	Rs.2,000/- (flat)	54206450	ADC
(ii) Beneficiary outside Pakistan	USD 60 (flat)	54206450	ADC
b) Amendment Advising			
(i) Beneficiary in Pakistan	Rs.1,000/- (flat)	54206450	ADA
(ii) Beneficiary outside Pakistan	USD 30 (flat)	54206450	ADA
c) Confirmation	0.25% per quarter or part thereof, Min. Rs.300/-	54206550	ELC
d) Transfer of Export	Rs.1,500/- (flat)	54206550	ADC
e) Reimbursement payment to other local banks from non-resident rupee A/c	Rs. 750/-(flat)	-	-
3) Advance Payment			
a) Service charges	0.15% Min Rs. 400/-	54207850	4024
b) Commission	Rs. 240/- (flat)	54206650	4023
c) Export Development Surcharge	As per prevailing SBP regulations (as and when the shipment is effected).	41800800	EDS

Particulars	Charges	Code	
		GL	SC
4) EDS handling charges	Rs. 80/- (flat) per transaction	54206750	HCH
5) Collections			
a) Clean cheques / Drafts / FTCs	Rs.100/-	54206800	-
b) Documentary (on which bank does not earn any exchange difference)	Rs. 240/- per collection (flat)		
6) Duty Drawback Claim	0.25% of the amount of claim, Min. Rs. 250/- per case	54206850	-
7) Service charges against export documents sent for collection basis where payment cover is already received to our Nostro A/c	15 paisas per Rs.100/-	54206600/ 54206850	ESC/ SCH
8) NOC Issued Document transferred against Export document	Rs. 750/- (flat)	54206600	EBC
9) Freight Subsidy	Rs. 400/- per case	41400700	-
10) Research & Development Surcharge - R&D handling charges	0.25% of the amount of claim, Min Rs. 250/- per case	54206600	-
11) Any Certificate issued in current Financial year excluding withholding tax certificate		54206600	-
a) Original	Rs.1,000/- per certificate		
b) Duplicate	Rs. 2,000/- per certificate		
12) Trade Development Authority Registration certificate verification	Rs. 200/- per certificate	54206600	-
13) Duplicate advice issuance	Rs.300/- per duplicate advice		-
14) Issuance of business performance certificate of previous years at the customer request	Rs.2,500/- per certificate	54206600	-
15) Sales Tax / FED invoice certificate	Rs.1,000/- per certificate	54206600	EBC
16) Export LC Cancellation	Rs.1,500/- plus swift charges Rs. 1000/- flat & communication charges	54206450	CAN
17) Financial Instrument Transfer to other Bank	Rs. 500/- per transaction		
18) E-Commerce charges (B2C) handling	Flat Rs. 1,500/- per transaction		
19) Handling of IERF Application	Rs. 1,000/- per case		
20) Issuance of EE NOC to other banks	Rs. 1,000/- per case		
•Note: The Bank reserves the right to charge different rates on the basis of volume offered subject to prior approval by concerned sanctioning authority. •In addition to above, commission/service charges, recovery of courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) •Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head. •In addition to the charges above, all applicable Government levies will also be recovered.			
21) Export Proceeds Transfer	Flat charges Rs. 500/- only on Out-Bound Export proceeds in FCY only	54206600	EBC
C. REMITTANCES			
1) Outward			
a) Remittance abroad through Foreign Currency Account			
i) Issuance of FTT	FCY Accounts: Commission @ 0.12% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$6/-, Max US\$30/- or equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply.	54207550	4002
ii) Remittance against surrender of Foreign Currency notes or cash deposited in Foreign Currency A/c within 15 days from the date of such deposit	Commission mentioned under (a)(i)above, plus service charges @ 0.25% to be recovered Min Rs.200/-	54207570	4003

Particulars	Charges	Code	
		GL	SC
iii) Foreign Currency cash deposited in CFC A/c for realization of Export proceeds	In addition to commission mentioned at (a) (i) above, plus service charges @0.25% to be charged in case of realization of Export proceeds against cash deposited in FCY A/c Min Charges : US \$10 or equivalent Max Charges: US \$ 125 or equivalent	54207550	4004
(iv) (a) Local USD Clearing through NIFT	Free	54206760	4005
(b) Foreign Currency Collection Cheques	0.7% Main USD 8, Max USD 18 or equivalent Rupees per collection. For international collection, additional foreign bank charges will apply.		
v) A/c to A/c Funds Transfer of Foreign Exchange Companies in Foreign Currency A/c (having same title of A/c) within UBL branches (intra/intercity). Transaction within the same branch having same account title is excluded.	Commission @ USD 1 per 1000 or part thereof, equivalent for other currencies, Min USD 8, Max USD 75, or equivalent for other currencies	54200240	4006
b) Remittance abroad other than through Foreign Currency A/c			
i) Students (for education purpose)	Rs. 200/- plus foreign bank charges	54207600	4007
ii) Commission against issuance of FTT from PKR Account (Not Applicable on Advance payment imports)	Commission mentioned under (a) (i) above plus SWIFT charges	54207660	4008
iii) Commission against issuance of FTT against Export	@ 15 paises per Rs.100/-, Min. Rs. 500/- In addition to Commission mentioned under (a) (i) above plus SWIFT charges	54202450	-
c) i) FTT cancellation charges	Rs. 500/- per item plus SWIFT charges.	54207750	4010
ii) Under general permission or specific approval of SBP	Rs.500/-	54207750	4011
iii) FTT cancellation charges against Export	Rs. 1,000/- per cancellation plus SWIFT charges.	54207750	4012
2) Inward			
a) Home Remittance	Free from all associated charges	-	-
b) Others	Free, if the proceeds are credited to an A/c with UBL. In other cases, flat charges @ Rs.500/- inclusive postage/courier charges.	54207850	-

Particulars	Charges	Code	
		GL	SC
c) Commission charges on payment of Inward Foreign Remittance/Swift Transfer received in Foreign Currency (Charges code SHA/BEN) and cover through our various Nostros. These charges are to be recovered only when TT buying rate is applied.	Free	54207850	-
d) Direct Collection			
i) Collection for Foreign Currency A/c or Rupee A/c	0.7%, Min USD 8, Max USD 18 or equivalent Rupees per collection. For international collection, additional foreign bank charges will apply plus courier charges (International: USD 35 or equivalent, Domestic: PKR 50)	54207600 54207550	
ii) Cheque/Draft/FTCs Returned unpaid	Rs. 500/- (flat) in addition to foreign bank charges	54203710	

Note:

- Whenever SWIFT message is sent, SWIFT/Communication charges will be recovered from customer.
- In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head.
- In addition to the charges above, all applicable Government levies will also be recovered

D. MISCELLANEOUS

1) Correspondent Banking charges	At Actual	54208000	-
2) Foreign bills sent for collection returned unpaid	Rs.500/- (flat)	54203700	-
3) Inward Foreign Currency cheque, received from local branches, upcountry branches or local banks for payment in Pak Rupees (convert the relevant Foreign Currency at the TT buying rate rate taken from UBL Ameen Treasury)	Commission @ 0.15%, Min. Rs.400/-	54203700	-
4) Issuance of proceeds certificate beyond one year	Rs.500/- (flat) per certificate	54206850	-
5) Credit check at customer's request	Rs.50/- (flat)	54206850	-
6) Service charges for verification of test / signature and mail L/Cs	Rs.500/- per instance	54206850	-
7) Standing instructions charge in Foreign Currency A/c	USD 5/- or equivalent per transaction	54206850	-
8) Issuance of business performance	Rs.2,000/- per certificate	54206850	-
9) Sales Tax / FED Invoice certificate (Export)	Rs.1,000/- per certificate		-

***Note:**

- UBL Branches, UBL Ameen branches, joint ventures and subsidiaries exempted.
- In addition to above, service charges, recovery of courier/postage/telex/fax/cable charges will also be made according to tariff (wherever applicable)
- Charges negotiable on case to case basis under approval of relevant Regional Head
- In addition to the charges above, all applicable Govt levies will also be recovered

COMMUNICATION CHARGES

Particulars	Charges	Code	
		GL	SC
Communication Charges - General			
1) a) Telephone	Rs. 100/- per call	57800100	1021
b) Fax	Rs. 100/- per message	57800100	1022
2) a) Postage Ordinary -(Inland)	Min Rs. 50/-	57800200	1023-24
b) Postage Registered		57800200	1023-24
i) For Inland LC	Actual, Min Rs. 200/-		
ii) For foreign Import LC	Actual, Min Rs. 1200/-		
c) Others			
i) Inland	Rs. 75/- flat		
ii) Foreign	Rs. 200/- flat		
3) Courier		57800200	1023-24
a) Courier (Within City & Intercity)	Actual, Min Rs. 100/-		
b) Courier-Foreign	Actual, Min Rs. 2,600/-		
c) Courier LC	Rs. 250/-		
d) Courier Charges for Account Opening Welcome Pack/Cheque Book/ Debit Card (VISA & Master)	Free		
4) Swift		57800400	1021
a) Full Text LC / Guarantee & Long Messages	Rs.2,000/-flat		
b) Short Text/LC amendment & other messages	Rs.1,000/-flat		

IMPORTANT NOTES:

- All Government levies including Sales Tax / FED will be recovered where applicable.
- All regular branch banking charges will be applied for the transaction through branches.
- Commission / service charges, recovery of courier postage / fax charges will also be made according to prescribed tariff (wherever applicable.)
- As per clarification given by the SBP Foreign Exchange Department 6734/ FEP.9 (126-242)-95 dated 19-12-95 it is advised that in the case of Letter of Credit or for that matter "Authorization to pay" opened by the Department of the Federal or Provincial Governments whether routed through State Bank of Pakistan or not Letters of Credit commission is to be charged at the rates given in Para 37 (ii) Chapter XIII of Foreign Exchange manual (8th Edition-2002). However for Letters of Credit "Authorization to pay" opened by other public sector agencies in Federal / Provincial Government including autonomous, semi autonomous bodies e.g., K.E.S.C. Limited, WAPDA, PTCL, etc., the commission is to be charged from the openers by the banks as per their own schedule of charges.
- The Bank reserves the right to charge different rates on the basis of volume offered subject to prior approval by concerned sanctioning authority.
- Charges for cash collect will be subject to contractual agreement with the customer.
- For Inter Branch Online transaction OBC charges would not apply.
- Concession to UBL Staff is allowed as per policy and relevant circulars.
- Whenever swift message is sent, SWIFT/communication charges will be recovered from customer

This section of the SOC is applicable to all customers who became UBL's customer as a result of the amalgamation of Silkbank Limited with and into UBL. All other charges as applicable on other UBL's customers shall be applicable as per prevailing UBL's SOC. However, any deviations/ waivers to the charges can be provided by UBL as per management's discretion.

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INTERNATIONAL BANKING

1. LETTERS OF CREDIT

1.1 Letters of Credit							
1.1.1 L/C Opening Commission	<table><tr><td>First Quarter or Part Thereof</td><td>Subsequent Quarter or Part Thereof</td><td>Minimum</td></tr><tr><td>0.40%</td><td>0.25%</td><td>Rs. 2,200/-</td></tr></table>	First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum	0.40%	0.25%	Rs. 2,200/-
First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum					
0.40%	0.25%	Rs. 2,200/-					
1.1.2 Revalidation Commission (After expiry of L/C)	Revalidation Commission to be charged from the date subsequent to the date of expiry of LC at rates applicable in case of opening of fresh LC						
1.1.3 Transfer Commission (On transfer of L/C to new beneficiary)	Transfer commission will be charged as applicable in case of fresh Letter of Credit						
1.2 Non-Reimbursable Letters of Credit Under Barter / Aid / Loans	1.0% on 1st Qtr and 0.30% for each subsequent Qtr or part thereof, Min. Rs. 1,500/-						

IMPORTS

<p>1.3 L/Cs Under Suppliers / Buyers Credit, Pay as you Earn Scheme and Deferred Payment L/Cs for a Period of Over 1 Year</p> <p>131 Commission</p> <p>132 In case of L/C Undertaking to be Issued Favoring Lead Bank for Providing Forward Cover for Exchange Risk under Suppliers / Buyers Credit on Behalf of Applicant or as per arrangement</p> <p>133 In case of Cancellation Charges</p> <p>1.4 Amendments</p> <p>141 Amendment without Increase in Amount or Extension in Period of Shipment</p> <p>142 Amendment that involves Increase in Amount or Validity</p>	<p>Commission @ 0.40% per Qtr or part thereof, Min. Rs.2,500/-</p> <p>Commission @ 1.6% per annum, Min. Rs.2,000/-</p> <p>Rs. 2,000/- plus swift charges Rs. 1000/- flat & communication charge (at actual)</p> <p>Rs. 1,500/- per amendment (flat) or commission at rates specified under items 1 and 4 (a) Above, if amendment increase in amount or extension in period of shipment.</p>
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2. IMPORTS UNDER REGISTERED CONTRACTS (CONSIGNMENTS) / IMPORT REMITTANCE WITHOUT REGISTRATION OF CONTRACT

2.1 Registration of Contract / Purchase Order / Pro forma Invoice, etc.	
2.1.1 Registration Charges	0.40%, (flat), Min Rs.2,500/- (flat)
2.1.2 Service Charges on Remittance of Documents Presented under Contract	Rs. 1,500/- (flat) per collection
2.1.3 Service Charges on Import Remittance where Goods are Cleared and Remittance is made upon Presentation of Bill of Entry and Copies of Shipping Documents / Import Documents are Received Directly from the Supplier's Bank without Registration of Contract	Rs.1,500/-(flat) Plus service charges @ 18/- paisa per Rs. 100/- Min, Rs 2,000/- swift Charges Rs.1,000/-
2.1.4 Service Charges on Remittance of Documents Presented under Contract	Rs. 1,500/- (flat)

3. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT

3.1 Mark-up	54 paisas per Rs.1,000/- per day from the date of negotiation till the date of retirement (on the amount for which PADis created)
3.1.1 If retired within 10 days from the date of lodgment	No Commission
3.1.2 If retired during 15 days subsequent to the period at item (i) above	25 paisas per Rs.100/-
3.1.3 If retired during next 15 days after the period mentioned in (i) and (ii) above	30 paisas per Rs.100/-
3.1.4 If retired during next 190 days after the period mentioned in item (i) (ii) and (iii) above	40 paisas per Rs.100/-
*Note: Date of negotiation means value date of the Bank's Nostro Account debited.	
3.2 Commission	
3.2.1 If Retired within 10 Days from the Date of Lodgment	No commission
3.2.2 If Retired after 10 Days from the Date of Lodgment	20 paisas per Rs. 100/- (flat) or as per arrangement
3.3 Service charges on L/cs retirement of Import bills under L/c's / Contracts	@ 15 paisa per Rs.100/- Min. Rs.1,500/-

4. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT

4.1 Handling Charges at the Time of Retirement	Rs. 1,100/-
4.2 Acceptance Commission	Rs.1,500/-per bill (flat) b) Extra Commission @ 0.10% per month or part thereof from any period beyond the L/C validity till maturity of the bill.
<p>Note: If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged.</p> <p>(Charges will be recovered at the time of lodgment / retirement / adjustment of bill when paid by the customer).</p>	
4.3 Service Charges	15 paisa per Rs.100/- Min. Rs.1,500/- Plus 1,500/- (flat)
4.4 Mark-up in case of Import Bills under Usance Letters of Credit, if Bills are not Paid on Due Date (i.e. Maturity Date)	In case forced PAD is created due to nonpayment on maturity against DA LC, commission @ 0.50% is to be charged (once only) on the amount (net of margin) for which FPAD is created in addition to mark-up @ 60 paisa PTPD (or as revised from time to time) from the date of maturity till the date of payment.

5. IMPORT BILLS UNDER COLLECTION

5.1 Handling Charges	Rs.1,500/-(flat) Plus service charges @ 18/- paisa per Rs. 100/- Min, Rs 2,000/- swift Charges Rs.1,000/-
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6. OTHER CHARGES UNDER IMPORT TRANSACTIONS

6.1 Import against Advance Payment to Suppliers	Rs. 1,500/- (flat), plus service charges @15 paisa per Rs.100/-, Min Rs 1,500/- plus swift charges Rs. 1,000/-
6.2 Reimbursement Charges (Payable to Reimbursing Banks)	At actual
6.3 Credit Report on Foreign Suppliers	Actual + Short form Swift Charges
6.4 Foreign Bank Charges	At Actual (as permitted by SBP)
6.5 Import Bills Returned Unpaid	Handling charges USD. 100/- (flat) or equivalent plus courier charges Rs. 2,000
6.6 Clearance of Consignment under Terms of Approved Limits or Forced Clearance	Commission @ 0.10% on CNF value of consignment. Min Rs. 1,000/-.
6.7 Endorsement of AWB Handling Charges	Rs. 1,850/- (flat)
6.8 Discrepant Document Handling Charges	USD 75/- or equivalent plus swift charges Rs. 1,000/- flat & communication charges
6.9 Issuance of Freight Certificate for Imports on FOB Basis	Rs 1,500/- per certificate

7. LETTERS OF CREDIT

EXPORTS

7.1 L/C Advising	i) Beneficiary in Pakistan: Rs. 2000/- Flat ii) Beneficiary Outside Pakistan: USD 60 Flat iii) L/C Advising Non Customers: Rs. 2,500
7.2 L/C Amendment Advising	i) Beneficiary in Pakistan (For Both Customer & Non Customer): Rs.1,000/- Flat ii) Beneficiary outside Pakistan: USD 30 Flat
7.3 Negotiation of Pak Rupee Bill under L/C / ACU Arrangement	0.30%, Min. Rs.250/- or as per arrangement
7.4 Confirmation	0.25% per quarter or part thereof, Min. Rs.300/-
7.5 Transfer of Export L/C	Rs. 1,500/- (flat)
7.6 Reimbursement Payment to other Local Banks from Non-Resident Rupee Account	Rs. 750/- (flat)
7.7 If Documents are sent to other Banks for Negotiation under Restricted L/Cs	Rs. 600/- (flat)
7.8 Handling Charges for Research and Development Cases	Rs. 1,500/- (per case)

8.COLLECTIONS

8.1.1 Clean Bills / Cheques Sent for Collection if Proceeds Credited to:	
8.1.2 Rupee Account	0.25% of the amount. Minimum Rs. 475/- and Maximum Rs. 12,500
8.1.3 Foreign Currency Account	USD 5 Plus Courier Charges
8.2 Clean Foreign Bills sent for Collection Returned Unpaid	Rs. 500/- (flat)
8.3 Documentary Bills	15 paisas per Rs.100/-
8.4 Service Charges against Export Documents sent on Collection Basis	15 paisas per Rs.100/-
8.5 Advance Payment	a) Service Charges: 15 paisas per Rs.100/- b) Commission : Rs 240 (Flat)
8.6 EDS Handling Charges	Rs. 80/- (flat) per transaction

9. OTHER CHARGES UNDER EXPORT TRANSACTIONS

9.1 Processing Charges for Export Registration	Free
9.2 Handling of Duty Drawback Claims	0.25% of the amount of claim, Min. Rs. 250/- per case
9.3 Negotiation of Documents Drawn Under Sight Letter of Credit	Mark-up rate @ 54 paisa per Rs.1,000/- per day to be charged

9.4	Negotiation (Usance)	Mark-up rate @ 54 paisa per Rs.1,000/- per day to be charged
9.5	Negotiation (Usance) Handling (Freight Subsidy)	Rs.400/- per case

10. OUTWARD

FOREIGN REMITTANCES

10.1	Service charges in addition to commission for Transfer / Remittance of funds abroad, if within 15 days from the date of deposit of foreign currency notes	Commission mentioned in 10.3 below plus Service charges @0.25% to be recovered
10.2	Remittance Abroad other than through Foreign Currency Accounts	
10.2.1	Students (for education purposes)	Rs. 200 plus foreign bank charges and SWIFT messages charges also apply.
10.2.2	Other than Students	
	Commission against issuance of FDDs / FTT from PKR Account (Not Applicable on Advance payment imports)	
10.3	Foreign Currency TT Charges	<p>Current Accounts: Commission @ 0.12% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$ 6/-, Max US\$ 30/- or equivalent for other currencies.</p> <p>Saving Accounts: Commission @ 0.25% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$12/-, Max US\$60/- or equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply.</p> <p>Current FCY Accounts: Commission @ 0.12% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$6/-, Max US\$30/- or equivalent for other currencies.</p> <p>Saving FCY Accounts: Commission @ 0.25% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$12/-, Max US\$60/- or equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply.</p>

10.5 Foreign Currency DD Charges	<p>Current FCY Accounts: Commission @0.12% per US\$1000/- or part thereof, equivalent for other currencies, Min US\$6/-, Max US\$30/- or equivalent for other currencies. Saving FCY Accounts: Commission @0.25% or US\$1,000/- or part thereof, equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply.</p>
10.6 Remittance Cancellation Charges	<p>Rs. 500/- per item plus SWIFT charges. Foreign bank charges also apply in case of FDD cancellation. Against Exports: Rs. 1000 per cancellation plus SWIFT charges. Foreign bank charges also apply in case of FDD cancellation. Under general permission or specific approval of SBP: Rs. 500/-</p>
10.4 Remittance Stop Payment Charges	<p>For PKR account: Rs. 500 per instruction For FCY account: USD 10/- or equivalent per instruction. GBP 6/ per instruction, Euro 7/- per instruction, AED 35 per instruction, SAR 35/- per instruction</p>
10.7 Clean Foreign Bills Received for Collection	<p>0.25% of the amount, Min: Rs. 475/-, Max: Rs. 12,500/-</p>

11. INWARD

11.1 Home Remittance	Free from all associated charges
11.2 Other	Free, if the proceeds are credited to an A/c with us. In other cases, flat charges @ Rs. 500/- inclusive postage/courier charges.
11.3 Home Remittance under PRI	Free
11.4 Charges on Payment of Inward foreign drafts	Free

12. MISCELLANEOUS CHARGES

12.1 Correspondent Bank Charges	At actual
12.2 Issuance of Proceeds Realization Certificates "Annexure A"	Rs. 500/- (flat) per certificate
12.3 Standing Instruction Charges in Foreign Currency Accounts	USD 5/- or equivalent in other foreign currencies
12.4 Out-of-Pocket Expenses	Will be recovered according to prescribed tariff.
12.5 Credit Report on Foreign Buyers / Sellers	Rs. 50/- (flat)
12.6 Inquiry / Photocopy of Old Record	At Actual
12.7 Issuance of Balance / Account Maintenance Certificate	Rs. 300 per certificate
12.8 Lodgment of Cheque in Local Dollar Clearing	Free
12.9 Return of Cheque in Local Dollar Clearing	For PKR account: Rs. 500 per transaction For FCY account: USD 10/- or equivalent per transaction

12.10 Central Excise Levy and any other Government Duties / Taxes	At Actual
12.11 Issuance of Business Performance Certificate at Customer Request	Rs. 2,000/- per certificate
12.12 Photocopy Charges, where applicable on IMP / EXP / ERF / LG transaction	At Actual

13. COMMUNICATION CHARGES

13.1 Inland Postage	Ordinary: Actual, Min Rs. 50/- . For Inland LC: Actual, Min Rs. 200/-
13.2 Foreign Postage	For foreign import LC: Actual, Min Rs. 1200. Others: Rs. 200/- flat
13.3 Inland Courier	Actual, Min Rs. 100
13.4 Foreign Courier	Actual, Min Rs. 2,600
13.5 Short Telex / SWIFT	Rs. 1000/- flat
13.6 Full Text Telex / SWIFT	Rs. 2000/- flat

14. FOREIGN CURRENCY ACCOUNT

14.1 Maintaining a total relationship of an average of USD 10,000 or Equivalent to other currencies	
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14.1 Maintaining a total relationship of an average of USD 10,000 or equivalent to other currencies	
14.1.1 Free Foreign Currency TT	3 TT in a month
14.1.2 Free Foreign Currency DD	3 DD in a month
14.1.3 Remittance Cancellation Charges	Nil
14.1.4 Remittance Stop Payment Charges	Nil
14.1.5 Issuance of Proceeds Certificates	Free
14.1.6 Standing Instruction Charges in Foreign Currency Accounts	Free
14.1.7 Lodgement of Cheque in Local Dollar Clearing	Free
14.1.8 Return of Cheque in Local Dollar Clearing	Free
14.1.9 Issuance of Business Performance Certificate at Customer Request	Free

BRANCH BANKING CURRENT ACCOUNT CHARGES

a. Lockers

1.1 Safe deposit Locker Charges Note: In addition, key deposit to be recovered as per size of locker	Small - Rs. 7,500, Medium - Rs. 10,000 Large Rs. 12,500, Extra Large Rs. 15,500
1.2 Late Fee on Locker Charges in case locker falls in arrears for more than one month	10% of the applicable annual locker rent every year.
1.3 Locker Breaking Charges	Rs. 4,000/- flat or actual whichever is higher
1.4 Key Deposit Charges (refundable) One Time key charges will apply at the time of issuance of new locker	Small - Rs. 3,500, Medium - Rs. 4,000 Large Rs. 5,000, Extra Large Rs. 6,500

1.5 Waiver of Safe Deposit Locker Fee (Only for SBL Existing Locker Holders)	Monthly Average Balance	Locker Charges
	Less than Rs. 1,000,000/-	Same as Locker Charges
	Rs. 1,000,000/- to Rs. 2,000,000/-	Small or Medium Free
	Rs. 2,000,001/- to Rs. 3,000,000/-	Large Free
	Rs. 3,000,001/- & above	Extra Large Free
On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable. This Criteria is for existing SBL Locker Holders until 31st March 2025 and not applicable to new locker customers. After which, annual locker rent shall be charged as per SOC		

b. Branch Banking Charges

2.1	Issuance of PO/DD/CDR	Free
2.2	Cancellation/Replacement of PO	Free
2.3	Issuance of Pay Order for payment of fees in favor of educational institutions, HEC/board, etc.	Free
2.4	Minimum Balance Charges	No Minimum Balance Requirement. For BBA maximum of two deposit and two withdrawal transactions (Cash or Clearing) per month are allowed free of charge on BBA account holder. However, any transaction (Cash and Clearing) in a calendar month after those mentioned above will be charged a flat fee of Rs.50/- per transaction.
2.5	Duplicate Statement of account for more than 6 months	Rs. 35/- per statement
2.6	Duplicate Statement for closed accounts	Rs. 35/- per statement
2.7	Account closing charges	NIL
2.8	Inquiry/photocopy of old record	At Actual
2.9	Issuance of Balance/Account Maintenance Certificate	Rs. 300 per certificate
2.10	Out of pocket expenses	At actual

2.11	Central Excise levy & any other government duties/taxes	At Actual
2.12	Intercity transactions	Free
2.13	Online transfer from one account to another account	Free
2.14	Online Cash Deposit / Withdrawals (Intercity)	Free
2.15	Online Cash Deposit / Withdrawals (within city)	Free
2.16	OTC Cash Withdrawals	Free
2.17	SMS Alerts	Free for all ADC/Digital transactions related to digital/branchless/self-service channel / mobile / internet banking. Free for Digital Messages (PKR 250/- for other messages)
2.18	E-Alert Charges	Free
2.19	Cheque Book Issuance Charges	Free
2.20	Charges on cheque returned in inward clearing	Rs. 800/- USD 5/- , GBP 3, EUR 4, AED 20, SAR 20
2.21	Same Day Outward Clearing Charges	Free
2.22	Same Day Outward Clearing Cheque Returned	Rs 500/- per transaction. USD 10/- or equivalent per transaction
2.23	Issuance of NBP/SBP Cheques	Rs. 500/- per cheque
2.24	Stop Payment of Cheques/PO/TT	Rs. 600/- flat per instruction. USD 10 per instruction GBP 6 per instruction Euro 7 per instruction AED 35 per instruction SAR 35 per instruction
2.25	Standing instruction Charges	Rs. 325/- per transaction. Note: not applicable on bancassurance instructions, markup recovery of SME/Consumer & internet banking instruction.
2.26	eCIB Report	Rs.50/- Flat

2.27	Other certificates	Emigration Certificate: Rs. 200/- per certificate. Proprietorship Certificate: Rs.175/- per Certificate. No Objection Certificate (NOC): Rs.175/- per Certificate.
2.28	Tax Certificate	Free
2.29	Proceeds Realization Certificate under PRI	Rs 500/- Per Certificate
2.30	Hold mail service	Free
2.31	Swift OD Finance	NA
2.32	RTGS	Free
2.33	Collection of Prize money & face value of National Prize Bonds through commercial banks	Rs. 500/- + CIT Charges at Actual (Per Transaction)

c. Debit Card Charges

3.1	Debit Card Basic - Annual/Issuance Fee	Paypak: Rs.2,000 Classic VDC : Rs.2,900 Gold VDC: Rs.3,500 Platinum VDC: Rs.5,300
3.2	Card Re-Issuance	Paypak: Rs.1,800 Classic VDC : Rs. 1,800 Gold VDC: Rs. 1,800 Platinum VDC: Rs. 1,800
3.3	Re-Issuance of Pin	Free
3.4	Cash Withdrawal From other Bank's ATM	Rs. 23.44/- (For BVA Plus and AIO customers, if monthly average balance of Rs. 100,000/- is maintained, then fee will be reversed)
3.5	Cash Withdrawal International ATM/POS	4.5% or Rs. 100/- whichever is higher

3.7 Balance Inquiry From other Bank's ATM(1Link Network)	Rs. 3.13/- Per Transaction
3.9 International ATM Balance Inquiry	Rs. 225/- Per Transaction
3.10 Mini statement charges	Rs 3.5/- per transaction
3.11 IBFT Charges	a) Free up to Aggregate Monthly Limit of Rs.25,000/- b) More than Aggregate Monthly Limit of Rs. 25,000/- 0.1% of the transaction amount or Rs. 200/-, whichever is lower (Charges are inclusive of Sales Tax/FED) c) IBFT visa Raast : Free
3.12 Document transaction retrieval charges	Free
3.13 Charge back - international	Free
3.14 Charge back - local	Free
3.15 Arbitration charges	At actual
3.16 VDC limit Enhancement	Rs. 1,450/-
3.17 ATM slip charges	Rs 3.5/- per transaction
All international transactions settled outside Pakistan will be charged at open market rate. Any variance in interbank and open market rates will be borne by the customers.	

SAVING ACCOUNT CHARGES

d. Lockers

4.1	Safe deposit Locker Charges Note: In addition, key deposit to be recovered as per size of locker	Small - Rs. 7,500 Medium - Rs. 10,000 Large Rs. 12,500 Extra Large Rs. 15,500
4.2	Late Fee on Locker Charges in case locker falls in arrears for more than one month	10% of the applicable annual locker rent every year.
4.3	Breaking Charges	Rs. 4,000/- flat or actual whichever is higher
4.4	Key Deposit Charges (refundable) One Time key charges will apply at the time of issuance of new locker	Small - Rs. 3,500 Medium - Rs. 4,000 Large Rs. 5,000 Extra Large Rs. 6,500
4.5	Waiver of Safe Deposit Locker Fee (Only for SBL Existing Clocker Holders)	Monthly average balance
		Less than Rs. 3,000,000/-
		Rs. 3,000,000/- to 5,000,000/-
		Rs. 5,000,001/- to 10,000,000
		Rs. 10,000,001/- and above
		Locker Charges
		Same as locker charges
		Small or medium free
		Large free
		Extra-large free
		On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable. This Criteria is for existing SBL Locker Holders until 31st March 2025. After which, annual locker rent shall be charged as per SOC

e. Branch Banking Charges

5.1	Issuance of PO/DD/CDR	Free
5.2	Cancellation/Replacement of PO	Free
5.3	Issuance of Pay Order for payment of fees in favor of educational institutions, HEC/board, etc.	Free

5.4	Minimum Balance Charges	No Minimum Balance Requirement
5.5	Duplicate Statement of account for more than 6 months	Rs. 35/- per statement
5.6	Duplicate Statement for closed accounts	Rs. 35/- per statement
5.7	Account closing charges	NIL
5.8	Inquiry/photocopy of old record	At Actual
5.9	Issuance of Balance/Account Maintenance Certificate	Rs. 300 per certificate
5.10	Out of pocket expenses	At actual
5.11	Central Excise levy & any other government duties/taxes	At actual
5.12	Intercity transactions	Free
5.13	Online transfer from one account to another account	Free
5.14	Online Cash Deposit / Withdrawals (Intercity)	Free
5.15	Online Cash Deposit / Withdrawals (within city)	Free
5.16	OTC Cash Withdrawals	Free
5.17	SMS Alerts	Free for all ADC/Digital transactions related to digital/branchless/self-service channel / mobile / internet banking. Non digital/branch related SMS (for other than digital transactions) Rs. 250 + FED per month
5.18	E-Alert Charges	Free

5.19	Cheque Book Issuance Charges	Free
5.20	Charges on cheque returned in inward clearing	Rs. 800/- USD 5/- , GBP 3, EUR 4, AED 20, SAR 20
5.21	Same Day Outward Clearing Charges	Free
5.22	Same Day Outward Clearing Cheque Returned	Rs 500/- per transaction USD 10/- or equivalent per transaction
5.23	Issuance of NBP/SBP Cheques	Rs. 500/- per cheque
5.24	Stop Payment of Cheques/PO/TT	Rs. 600/- flat per instruction. USD 10 per instruction GBP 6 per instruction Euro 7 per instruction AED 35 per instruction SAR 35 per instruction
5.25	Standing instruction Charges	Rs. 325/- per transaction. Note: not applicable on bancassurance instructions, markup recovery of SME / Consumer & internet banking instruction
5.26	eCIB Report	Rs.50/- Flat
5.27	Other certificates	Emigration Certificate: Rs. 200/- per certificate. Proprietorship Certificate: Rs.175/- per Certificate. No Objection Certificate (NOC): Rs.175/- per Certificate
5.28	Tax Certificate	Free
5.29	Proceeds Realization Certificate under PRI	Rs 500/- Per Certificate
5.30	Hold mail service	Free
5.31	Swift OD Finance	NA
5.32	RTGS	Free
5.33	Collection of Prize money & face value of National Prize Bonds through commercial banks	Rs. 500/- + CIT Charges at Actual (Per Transaction)

6. Debit Card Charges

6.1	Debit Card Issuance Fee - (Basic)	Paypak: Rs.2,000 Classic VDC : Rs.2,900 Gold VDC: Rs. 3,500 Platinum VDC: Rs.5,300
6.2	Debit Card Basic - Replacement Fee	PKR 1,800 for all debit cards
6.3	Cash Withdrawal From other Bank's ATM	Rs. 23.44/-
6.4	Cash Withdrawal International ATM/POS	4.5% or Rs. 100/- whichever is higher
6.7	Balance Inquiry From other Bank's ATM(1Link Network)	Rs. 3.13/- Per Transaction
6.9	International ATM Balance Inquiry	Rs. 225/- Per Transaction
6.10	Mini statement charges	Rs 3.5/- per transaction
6.11	IBFT Charges	a) Free up to Aggregate Monthly Limit of Rs.25,000/-. b) More than Aggregate Monthly Limit of Rs. 25,000/- 0.1% of the transaction amount or Rs 200/ whichever is lower (Charges are inclusive Sales Tax/FED) c) IBFT visa Raast : Free

6.12	Charge back - international	Free
6.13	Charge back - local	Free
6.14	Arbitration charges	At actual
6.15	VDC limit Enhancement	Rs. 1,450/-
6.16	ATM slip charges	Rs. 3.50 Per Transaction
All international transactions settled outside Pakistan will be charged at open market rate. Any variance in interbank and open market rates will be borne by the customers.		

7. INLAND LETTERS OF CREDIT

REMITTANCES

7.1 Issuance Up to Rs. 100,000,000/- Over Rs. 100,000,000/-	Up to 0.40% for 1 st Qtr or part thereof, up to 0.25%, for subsequent Qtr, Min Rs. 2,200/-
7.2 Amendments 7.2.1 Amendment involving increase in Amount of Validity 7.2.2 Amendment without increase in Amount or Extension in Period of L/C 7.2.3 Amendment charges on Transfer of Inland Letter of Credit to a New Beneficiary	Rs. 1,500/- per amendment (flat) or commission at rates specified under items 1 and 4 (a) Above, if amendment increase in amount or extension in period of shipment. Case to be treated as opening of fresh L/C

7.3 Advising	Same as 7.1
7.4 Amendment Advising	Same as 7.2
7.5 Confirmation Charges	0.25% per quarter or part thereof, Min. Rs.300/-
7.6 L/C Cancellation Charges	Rs. 2,000/- plus swift charges Rs. 1000/- flat & communication charge (at actual)

8. COLLECTION

8.1 Clean (Including Cheques and Bank Drafts, etc., where NIFT Facility is not Available)	Rs. 250/- (flat) plus Courier or Postal Charges
8.2 Clean (Including Cheques and Bank Drafts, etc.) sent through NIFT - Online	Rs. 150/- (flat)
8.3 Correspondent Bank Charges will be Recovered at Actual	At Actual
In case of Cheque Returned in Collection, Charges will be recovered on realization, but Postage / Courier Charges to be recovered at the time of lodgment.	

9. PURCHASE OF BILLS

91 Documentary Bills other than Drawn against Inland Letters of Credit	0.40%, Minimum Rs. 1,000/- Plus Mark-Up from the date of purchase to the date of payment (Plus Communication Charges)
92 Other Cheques / Demand Instruments (Like Dividend Warrant)	0.35%. Minimum Rs. 100/- Collecting Agents Charges. If the collecting bank is other than Silkbank, it will be at actual

9.3	Returning Charges for Documentary and Clean Collections, in case the Instruments are Returned Unpaid	Rs. 500/- per transaction USD 10/- or equivalent per transaction
9.4	Mark-up shall be Applied as under on Bills Purchased / Negotiated	
94.1	If Retired up to the 21 st day from the Date of Purchase	0.90%, Minimum Rs. 1,000/-
94.2	If Retired During Next 210 Days (Cushion Period)	
9.5	Storage Charges	At actual

10. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT

10.1	Sight Bills	
10.1.1	Negotiating End	Commission @ 0.50% Minimum Rs. 1,000/- Plus markup as per DAC or approved by the Group/Business Head from the date of negotiation till realization. (Regular Bill period/tenure may be defined 07 days or 12 days whichever agreed by all stakeholders)
10.1.2	Collection Charges for Restricted L/Cs (where negotiation is restricted to some other Bank and presented to us for forwarding)	Rs. 1,000/- (flat) per bill
10.1.3	Mark-up at Opening End (at the Time of Retirement). Rates of mark-up: i. If Retired within 3 Days of the Date of Lodgment ii. If Retired after 3 Days of Lodgment Note: No mark-up will be charged from the date of negotiation till the receipt of document at the branch.	60 paise per Rs. 1,000/- per day from the date of negotiation Plus Bank's Commission @ 0.25% on the PAD amount (net of margin) created 65 paise per Rs. 1,000/- per day from the date of negotiation Plus Bank's Commission @ 0.25% on the PAD amount (net of margin) created
10.1.4	Service Charges on Inland PAD	Rs. 1,500/- (flat) per bill
10.2	Usance Bills	
10.2.1	At Opening End: i. If Bill Matures after Expiry of L/C ii. Mark-up in case of Bills under Inland Usance Letters of Credit, if Bills are not Paid on Due Date (i.e. Maturity Date)	0.40% per bill. Minimum Rs. 1,500/- Charges under b) i) plus delivery of documents against acceptance commission @ 0.10% per month on bill amount realization from the date of expiry of L/C
10.2.2	At Collecting End: i. Collecting Charges ii. In case of Purchase	0.40% per bill. Minimum Rs. 1,500/- 0.40%, Minimum Rs. 1,000/- 0.90%, Minimum Rs. 1,000/-

11. FINANCE / ADVANCES

Following Charges may be Recovered in Addition to Mark-up / Return on Investment		
11.1 Project Application Fee (Non-Refundable)		
11.1.1 Projects having Capital Cost (Excluding Cost of Land and Buildings) up to Rs. 30 Million	As per arrangement	
11.1.2 Projects having Capital Cost (Excluding Cost of Land and Buildings) Exceeding Rs. 30 Million	As per arrangement	
11.2 Fees and Charges in Respect of Project Financing in Addition to Interest / Return on Investment	i. Project Evaluation / Appraisal Fee	Negotiable
	ii. Commitment Fee (on undisbursed balance) from the date of sanction to the date of disbursement	Negotiable
	iii. Legal Documentation Fee iv. Project Monitoring Fee (one-time charge) at the time of sanction v. Trusteeship Fee (to be recovered by the lead bank in case of consortium financing)	At actual Negotiable Negotiable
11.3 SME / Commercial Advances including Funded and Non-Funded Facilities (Fresh/Enhancement/Renewal) Up to Rs. 1M Above 1M to 5M Above 5M to 10M Above 10 to 15M Above 15M to 20M Above 20M to 30M Above 30M to 50M Above 50M to 100M Above 100M	Rs. 4,000 Flat Rs. 5,500 or 0.05% (whichever is higher) Rs. 6,500 or 0.06% (whichever is higher) Rs. 12,000 or 0.05% (whichever is higher) Rs. 14,000 or 0.06% (whichever is higher) Rs. 17,000 or 0.05% (whichever is higher) Rs. 18,000 or 0.06% (whichever is higher) Rs. 27,000 or 0.06% (whichever is higher) Rs. 37,000 or 0.055% (whichever is higher)	
11.4 Charges for the Issuance of N.O.C. 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	CBG & SME As per arrangement Rs. 5,000/- (flat)	

11.5 For Finance against Pledge / Hypothecation Various Charges may be levied as follows:	
11.5.1 Godown Rent	At Actual
11.5.2 Muqaddam	At Actual
11.6 Godown Inspection Charges	To be credited to the Bank's Income Account
11.6.1 Within Municipal Limits or within a radius of 5 Kilometers from Silkbank's Branch outside Municipal Limits	Rs. 1,000/- (flat)
11.6.2 Outside the Above Limits	Rs. 3,000/- (flat) T.A. / D.A. admissible to staff as per Silkbank's travel policy in addition to charges as mentioned above in (11.6.1)
11.7 Delivery Charges	At actual
11.7.1 If a Godown Keeper is not posted, conveyance charges to be recovered	
11.8 Other Incidental Expenses	At actual
11.9 Insurance Premia, Legal Charges	At actual

SME PRODUCTS

12. M'POWER

12.1 Processing Fee	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
12.2 Approval Charges	Rs. 15,000/- or 0.1% of the approved amount (whichever is higher)
12.3 Management Consultancy Fee	Cursory Report: Rs. 4,000/- and Detailed Report: Rs. 8,000/- 50% additional fee would be charged for any additional business. Peripheral area - Rs. 500/- additionally
12.4 Late Payment Charges	Rs. 15,000/- per late payment
12.5 Line Renewal	Up to Rs. 15,000/- or 0.1% of the loan amount (whichever is higher)

12.6 Appraisal	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- per property Peripheral Areas: Rs. 500/- additionally Drive By Appraisal: Rs. 2,500/-
12.7 Property Insurance Premium	Insurance rate as quoted by the vendor
12.8 Legal Fee	Preliminary Legal Opinion: Rs. 3,500/- (includes Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search). Final Legal Opinion: Rs. 3,000/-
12.9 Life Insurance	Optional and as per rate quoted by the vendor
12.10 Documentation, Stamp Duties and Levies	At actual
12.11 Litigation Charges	At actual
12.12 Re-Appraisal Charges	At actual
12.13 Standing Instruction Charges	As per Branch Banking
12.14 SMS Alerts Fee	Rs. 50/- per month
12.15 Account Closure Fee	Rs. 5,000/-
Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government excise duties / taxes will be charged to the customer where applicable in addition to the above-mentioned charges.	

13. AGRICULTURE BUSINESS FINANCE

13.1 Processing Fee	Rs. 5,000/-
13.2 Management Consultancy Fee	Up to Rs. 6,000/-. 50% additional fee to be charged for any additional business
13.2.1 For Peripheral Areas	Rs. 500/- (additional charges)
13.3 Prompt Payment Bonus	As agreed on the facility acceptance letter
13.4 Line Renewal Fee	Rs. 5,000/-
13.5 Appraisal Fee	
13.5.1 Built Property	Up to Rs. 5,000/- per property
13.5.2 Flat	Up to Rs. 5,000/- per property
13.5.3 Land	Up to Rs. 4,000/- per property
13.5.4 For Peripheral Areas	Up to Rs. 500/- (additional charges)
13.6 Insurance Charges	As quoted by the vendor
13.7 Legal Opinion	
13.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)
13.7.2 Final Opinion	Up to Rs. 3,000/-

13.8 Letter of Guarantee	Bank Commission Charges will be 0.40% per quarter
13.9 Cheque Book Issuance Charges	Rs. 5/- per leaf
13.10 Cheque Return Fee	Rs. 500/- or actual (whichever is higher) and mode of return mentioned
13.11 SMS / E-mail Alert Services	As per the SMS Alerts Charges table
13.12 Litigation Charges	At actual
13.13 Re-Appraisal Charges	At actual
13.14 Cash Collection Charges	Rs. 500/-
13.15 Documentation, Stamp Duties and Levies	At actual
Note: All Branch Banking Charges will apply to transactions through branches.	

14. TEXTILES

141 Processing Fee	Rs. 5,000/-
142 Management Consultancy Fee*	Rs. 6,000/-
143 Line Renewal Fee	Rs. 5,000/-
144 Appraisal Fee*	
1441 Built Property	Rs. 5,000/- per property
14.4.2 Land	Rs. 3,000/- per property
14.4.3 Flat	Rs. 5,000/- per property
14.4.4 For Peripheral Areas	Rs. 500/-
14.5 Legal Fee*	
1451 Preliminary Opinion	Rs. 3,500/-
1452 Final Opinion	Rs. 3,000/-
14.6 Pay Orders and Demand Drafts	
1461 Line Size Rs. 1 Million to Rs. 10 Million	3 free pay orders and / or demand drafts
1462 Line Size above Rs. 10 Million	5 free pay orders and / or demand drafts
14.7 Letter of Guarantee	
147.1 If Avg. Utilization of CF Limit is 0% - 25%	Bank Commission Charges will be 3% per annum
147.2 If Avg. Utilization of CF Limit is over 25% - less than 50%	Bank Commission will be 1.5% per annum
147.3 If Avg. Utilization of CF Limit is 50% and above	No Commission Charges
14.8 Cheque Book Issuance Charges	Rs. 5/- per leaf
14.9 Property Insurance Charges*	

14.9.1 Residential Property	Up to 0.07% of the line amount plus 0.15% terrorism cover		
14.9.2 Commercial Property	Up to 0.09% of the line amount plus 0.15% terrorism cover		
14.9.3 Industrial Property	Up to 0.27% of the line amount plus 0.15% terrorism cover		
14.10 Late Payment Charges	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Less than Rs. 10 Million	Up to Rs. 1,000/-	Nil
	Rs. 10 Million to Rs. 20 Million	Up to Rs. 1,000/-	Up to Rs. 5,000/-
	Above Rs. 20 Million	Up to Rs. 1,000/-	Up to Rs. 10,000/-
14.11 Cheque Return Fee	Rs. 500/-		
14.12 Documentation, Stamp Duties and Actual Levies*	At actual		
14.13 Litigation Charges	At actual		

***All these charges are quoted by the vendor and are subject to change.**

***In addition to the above charges, all Government levies will be applicable.**

15. CASH EASE (BILL DISCOUNTING)

15.1 Pay Orders and Demand Drafts	3 free pay orders and / or demand drafts
15.1.1 Up to Rs. 10 Million	
15.1.2 Line Size above Rs. 10 Million	5 free pay orders and / or demand drafts
15.2 Penal Mark-up	3% above than the agreed mark-up rate for facility
15.3 Cheque Return Fee	Rs. 500/-
15.4 Cheque Book Issuance Charges	Up to Rs. 5/- per leaf
15.5 Processing Charges	0.1% of Loan Amount or as per agreement with customer
15.6 Management Consultancy Fee	Up to Rs. 5,000/-
15.7 Litigation Charges	At actual
15.8 Re-Appraisal Charges	At actual
15.9 Cash Collection Charges	Rs. 500/-
15.10 Line Renewal Fee	Rs. 5,000/- plus FED (If applicable)
15.11 Insurance on Hypothecated Stock	Up to 0.1% of line amount

<p>15.12 For finance against pledge / hypothecation:</p> <p>a) Godown Rent b) Mucaddam c) Delivery Charges i) If a Godown Keeper is not posted, conveyance charges will be recovered ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation d) CIB Report i) For Individual ii) For Corporate Entities e) Other Incidental Expenses: Insurance Premium, Legal Charges etc. f) Handling charges on marking of lien on Govt. Securities g) Marking of lien on securities issued by UBL for other banks</p> <p>15.13 Other Charges on Advances</p> <p>a) For the Issuance of NOC on the request of customers for creating additional/ pari-passu charge/second charge on their fixed assets for acquiring further project finance, finances from other banks/financial institutions. b) For the Issuance of NOC on the request of customers for creating charge on their current assets. 6-a) Redemption of charge fee to be recovered from the party when bank officers are called before Registrar for redemption for the mortgage. b) Vacation of Charges 7-a) Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed assets is registered b) Registration of charge at Registrar's office. For Partnership/Proprietorship firms/ individual finances exceeding Rs.0.500 (M) for mortgage at registrar of Property office</p>	<p>At Actual At Actual At Actual</p> <p>At Actual</p> <p>Rs.50/- (flat) Rs.50/- (flat) At Actual Rs.500/- (flat) per customer</p> <p>Rs.10,000/- (flat) per transaction</p> <p>Rs.10,000/- (flat) per transaction</p> <p>Rs. 3,000/- (flat) per property</p> <p>Rs.1,000/- per property</p> <p>Actual plus Rs. 1,000/- per case</p> <p>Actual plus Rs. 1,000/- per case</p>
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16. AGRICULTURE PASS BOOK FINANCE

<p>16.1 Processing Fee Pre-Login</p>	<p>Rs. 1,000/-</p>
<p>16.2 Processing Charges Post-Login</p>	<p>1% of the loan amount up to 5.0 Million Rs. 50,000/- over and above 5.0 Million</p>

16.3 Late Payment Charges	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Up to Rs. 1 Million	Rs. 100/-	Nil
	Rs. 1 Million to Rs. 3 Million	Rs. 200/-	Rs. 1,000/-
	Rs. 3 Million to Rs. 5 Million	Rs. 300/-	Rs. 2,000/-
	Above Rs. 5 Million to Rs. 10 Million	Rs. 400/-	Rs. 3,000/-
16.4 Line Renewal Fee	Rs. 1,000/-		
16.5 Appraisal Fee			
16.5.1 Built Property	Rs. 5,000/- per property		
16.5.2 Flat	Rs. 5,000/- per property		
16.5.3 Land	Up to Rs. 4,000/- per property		
16.5.4 For Peripheral Areas	Rs. 500/- (additional charges)		
16.6 Insurance Charges			
16.6.1 Residential	As quoted by the vendor		
16.6.2 Commercial	As quoted by the vendor		
16.6.3 Crops	Up to 2% per year of limit amount		
16.6.4 Tractor	Up to 3% of the loan amount for the entire period		
16.7 Legal Fee (Residential / Commercial Properties)			
16.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)		
16.7.2 Final Opinion	Up to Rs. 3,000/-		
16.8 Legal Fee for Agricultural Land			
16.8.1 Preliminary Opinion	Up to Rs. 2,000/-*		
16.8.2 Final Opinion	Up to Rs. 2,000/-*		
*Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer			
16.9 Cheque Book Issuance Charges	Rs. 5/- per leaf		
16.10 Cheque Return Fee	Rs. 300/- per instrument		

16.11	Documentation, Stamp Duties and Levies	At actual	
16.12	Repossession Charges for Moveable Assets	At actual, quoted by the agency	
16.13	Litigation Charges	At actual	
16.14	Deferrals	Within 90 days of approval of limit	NIL
		Above 90 days of approval of limit	Additional 1.50% markup rate will be charged on facility limit.

17. SECURITIES

SALE AND PURCHASE OF SECURITIES

17.1	Sale and Purchase of Shares and Securities	Rs. 500/- per transaction	
17.2	Charges for Collection of Interest / Return / Dividend	0.30% on the amount of interest/return/dividend collected/paid minimum Rs. 20/- plus out of pocket expenses Rs. 8,000/-	
17.3	Handling Charges for Conversion, Renewal, Consolidation or Subdivision of Government Securities	Rs. 20/- per script.	
17.4	No objection certificate / Release of collateral	Rs. 10,000/- Flat	

18. GUARANTEES

18.1	Guarantees Issued to Shipping Companies in Lieu of Bill of Lading	Rs 1,850/- (Flat)	
18.2	Letter of Guarantees	Volume in a Calendar Year	Charges
		Up to Rs 50,000,000	0.50% per quarter or part thereof, Min Rs.600/-
		Rs. 50,000,001/- to Rs. 150,000,000/-	0.40% per quarter or thereof
		Over Rs. 150,000,000/-	0.35% per quarter or part, thereof
		Minimum Commission Rs.2,000/- per annum per Guarantee or Rs.600/- per quarter wherever Guarantee validity is less than one year. Charges may be waived against 100% cash kept in Margin Account	
18.3	LG with Operative Clause & 100% cash margin in non-remunerative accounts	0.50% per quarter or part thereof, Min Rs.600/-	

18.4 Amendment	Rs.1,200/- per amendment (flat) or commission at rate specified above if amendment involves increase in amount or extension in period. Increase or extension in period.
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COMMUNICATION CHARGES

BRANCH BANKING CHARGES

19.1 Ordinary Mail	Min Rs.50
19.2 Registered Post	For inland LC : Actual, Min Rs.200; For foreign import LC : Actual, Min Rs.1200
19.3 Courier (Within City)	Actual, Min Rs.100
19.4 Courier (Outside City)	Actual, Min Rs.100
19.5 Courier (Outside Country)	Actual, Min Rs.2,600
19.6 Fax / Telephone	Rs.100 Per call/per message

20. PHONE BANKING

20.1 Statement Regeneration	Rs.35
20.2 Pay Order Issuance	Free
20.3 Demand Draft Issuance	Free
20.4 Utility Bills Payment	Free
20.5 Account Balance Inquiry	Free
20.6 Transactions Inquiry	Free
20.7 Address / Telephone Number Change	Free
20.8 Cheque Book Issuance	Free
20.9 FOREX Rates	Free
20.10 Debit Card Replacement	Free
20.11 Debit Card Transaction Inquiry	Free
20.12 Debit Card Activation	Free
20.13 Debit Card Blocking	Free
20.14 Debit Card PIN Regeneration	Free
20.15 Account Linking Request	Free
20.16 Account De-Linking Request	Free
20.17 Personal Data Correction	Free
20.18 Internet Banking Registration	Free
20.19 Cheque Stop Payment Charges	Rs.600 (flat) per instruction for PKR A/C

21. DORMANT ACCOUNT

In case a customer does not operate the account for 1 year, the Bank will mark the account as dormant. Non-operative loan accounts will be marked PND instead of dormant.

22. IPS ACCOUNT

22.1 Account opening (Silkbank Customer)	Free
22.2 Custody Charges	Domestic : Free International :Free
22.3 Transaction Charges (Silkbank Customer)	Domestic : Free Primary market participation Fee : Free
22.4 Statement Charges	Quarterly Free. On demand. Rs. 100 per statement

23. PERSONAL LOAN

23.1 Processing Fee	Rs. 6,000/- or 1.5% of the loan amount (whichever is higher, subject to approval)
23.2 Pre-payment Charges	1st Year: 10% of the remaining principal 2nd year onwards: 7% of the remaining principal
23.3 Partial Payoff Fee	6% of partial payment amount
23.3 Late Payment Charges	Rs. 1,500/- per missed installment
23.4 Insurance	At Actual
23.5 Top-up Facility	Rs. 6,000/- or 1.5% of the loan amount (whichever is higher, subject to approval)
23.6 Litigation Charges	At actual
23.7 Pay Order Re-Issuance	Rs. 500/-
23.8 Pay of Sheet Re-Issuance	Rs. 500/-
23.9 Credit Protector	0.60% of loan amount (third party payment)

22. IPS ACCOUNT

Note:

- All Government levies, duties and taxes will be charged to the customer where applicable in addition to the above-mentioned rates.
- All regular branch banking charges will be applied for the transactions through branches. In addition to the above, Commission/Service Charges, Recovery of Courier/Postage/Fax Charges will also be made according to the prescribed tariff? (Where applicable).
- The abovementioned details have been given here for information purpose and are subject to change from time to time. Please refer to the Schedule of Charges (SOC) placed on our website (www.silkbank.com.pk) or at our branches for amendments.

24. READY LINE

27.1 Annual Fee	Rs. 5,000/-
27.2 Processing Fee	Rs. 4,000/- or 1% of the loan amount (whichever is higher, subject to approval)
27.3 Late Payment Charges	Rs. 1,800/-
27.4 Enhancement Fee	Rs. 4,000/-
27.5 Credit Protector Fee	0.60% of monthly outstanding amount (third party payment)
27.6 Litigation Charges	At actual
27.7 Minimum Balance Penalty	Nil
27.8 Online Cash Deposit	No Charges on Re-payment Account
27.9 Stamp Duties	At actual
27.10 SMS Alert Fee	As per UBL SOC
27.11 Cheque Book Charges	Free
27.12 Pay Order Charges	Free
27.13 Cheque Return Fee	Rs. 800/-
27.14 Debit/ATM card Annual Fees	As per UBL SOC
27.21 Auto Debit Payments	Rs. 100/- per month
27.24 Utility Bill Payment Charges	Free
27.24 Safe Deposit Locker Charges	Please refer to Safe Deposit Locker Charges (Section 1.1 branch banking in Main Schedule of Bank Charges)

Note:

All regular branch banking charges will be applied for the transactions through branches.

- In addition to the above, Commission/ Service charges, Recovery of Courier/ Postage/ Fax charges Will also be made according to the prescribed tariff (where applicable).
- In addition to the charges above, all applicable Government levies, duties, FED will also be recovered.
- The abovementioned details have been given here for information purpose and are subject to Change from time to time. Please refer to the Schedule of Charges (SOC) placed on our Website (www.silkbank.com.pk) or at our branches for amendments.
- All International transactions settled outside Pakistan will be charged at Open Market rate. Any variance in Inter-bank and Open Market rates will be borne by the customers.

25. SALARY PREMIUM ACCOUNT

28.1 Cheque Book	As per SOC
28.2 Over-the-Counter Cash Withdrawal	Free
28.3 Pay Order / Demand Draft / CDR	As per SOC
28.4 Intercity Transactions	Free
28.5 SMS Alerts	Free for all ADC/Digital transactions. Non digital/branch related SMSRs. 250 + FEDper month
28.6 VISA Debit Card	Free
28.7 E-Statement	Free

29. SALARY PREMIUM PLUS

29.1 Minimum Balance Requirement	Nil
29.2 Cheque Book (25 Leaves)	Free
29.3 Debit Cards	Free
29.4 Debit Card Re-issuance - Classic	As per SOC
29.5 Bank Statement	Free
29.6 Banker's Cheque	Free
29.7 Transactions within city	Free
29.8 Transactions outside city	Free
29.9 Bank Certificates	Free
29.10 SMS Alerts	Free for all ADC/Digital transactions. Non digital/branch related SMS Rs.250 + FED per month
29.11 IBFT	Free for IBFT Via Digital App and ATM
Note: All other charges / benefits as defined under the SOC will remain in place for Salary Premium Plus as well.	

30. CREDIT CARDS

30.1 Membership Fee		Annual Fee			
		Basic		Supplementary	
VISA Signature		Rs. 30,000/-		Rs. 15,000/-	
VISA Platinum		Rs. 20,000/-		Rs. 10,000/-	
VISA Gold		Rs. 10,000/-		Rs. 5,000/-	
VISA Classic		Rs. 5,000/-		Rs. 2,500/-	
Mastercard Platinum		Rs. 16,000/-		Rs. 8,000/-	
Mastercard Titanium		Rs. 12,000/-		Rs. 6,000/-	
Mastercard Gold		Rs. 7,500/-		Rs. 3,750/-	
Mastercard Standard		Rs. 3,000/-		Rs. 1,500/-	
30.2 Annualized Percentage Rate (APR)					
Retail		44%			
Cash		44%			
Open BTF		Up to 28%			
Installment Plans		Tenor	BTF Installment Plan	Retail Installment Plan	PO / IBTF / Alliances Installment Plan
		3 months	26.80%	31.23%	35.65%
		6 months	30.23%	35.15%	40.05%
		9 months			41.34%
		12 months	31.72%	36.74%	41.70%
		18 months	31.76%	36.68%	41.50%
		24 months	31.46%	36.22%	40.88%
		36 months	30.59%	35.07%	39.43%
		48 months	29.70%		38.05%
		60 months	28.88%		36.82%
30.3 Other Charges					
Late Payment Fee		Rs. 2,000/-			
Excess Over Limit Fee		Rs. 1,600/-			
Cheque Return Fee		Rs. 1,000/-			
Direct Debit Rejection Fee		Rs. 620/-			
Cash Advance Fee		3% of the transaction amount or Rs. 1,000/- (whichever is higher)			
Flexible Installment Plan Processing Charges		Fixed Installment Plan: Rs. 800/- (Flat), Alliances: 2% or Rs. 800/- (whichever is higher)			
		Online Installment Plans: 2% or Rs 800/- (whichever is higher)			
Flexible Installment Plan Pre-payment Charges		5% of the outstanding amount or Rs. 1,000/- (whichever is higher)			
0% APR BTF Processing Fee		5.25% (3 months), 9.00% (6 months), 12.75% (9 months) 16.50% (12 months)			
Insurance Cancellation Fee		Free			
SMS & EAlert Charges		Free for Digital Messages (PKR250/- for other messages)			
Card Upgrade Fee		Rs. 900/-			
Card Replacement Fee		Rs. 1,200/-			
New Card Design Fee		Rs. 2,500/-			
Direct Debit Enrollment Fee		Free			
Utility Bill Payment Fee		Free			
Top-up Facility (Limit Enhancement) Fee		Rs. 1,000/-			
Pay Order / Demand Draft Issuance Charges		Free			
Foreign Transaction Charges		4.5% of transaction amount or PKR100/- (whichever is higher)			
VISA Arbitration Charges for Disputed Transactions		USD 500/-			
Voucher Retrieval Fee		Free			
Litigation Charges		At actual			
Gym Visit Fee		Rs. 2,000/- + FED per visit above complimentary visits*			

Note for Gym Visits:
For details on complimentary visits, kindly check latest information as available on ubldigital.com/discounts

Other Card Bill Payment via Silkbank Credit Card Silkbank Card Bill Payment via Other Banks Rewards Category Switching cost Foreign Currency Transaction Charges Settled Outside Pakistan	2.5% of transaction amount. Free Rs. 1,500/- per instance 4.5% of transaction amount or PKR 100/- (whichever is higher)
30.4 Silkbank Credit Card Insurance Plans Silk Protect Charges Critical Illness Insurance Plan Charges Purchase Protection Charges Travel Cover Insurance Charges Covid-19 Protection Insurance Plan Education Insurance Plan Education/Medical Installment Plan Income Continuity Plan (1-5 years Coverage)	0.79% of outstanding amount Plan-A: Rs. 9,900/-, Plan-B: Rs. 16,500/-, Plan-C: Rs. 23,100/- Rs. 190/- to Rs. 6,120/- (Varies as per sum insured and desired coverage period) Domestic Air Travel: Rs. 90/- to Rs. 1,600/- (Varies as per desired plan and coverage period) International Air Travel: Rs. 600/- to Rs. 93,000/- (Varies as per desired plan and coverage period) Student Air Travel: Rs. 9,500/- to Rs. 53,500/- (Varies as per desired plan and coverage period) Rs. 1,450/- to Rs. 27,325/- (Varies as per desired plan) Plan-A: Rs. 3,300/-, Plan-B: Rs. 6,500/-, Plan-C: Rs. 9,800/- Up to Rs. 2,400/- per month 3-months 1.5% or Rs 800/- , 6-months 3% or Rs 800/-, 12-months 6% or 800/- (whichever is higher) Up to Rs. 2,400/- per month
30.5 VISA Specific Charges Global Customer Assistant Service (GCAS) - VISA Fee Lost & Stolen Card Emergency Card Replacement (Platinum & Gold) Emergency Card Disbursement Emergency Service Request Denied or Fulfilled by Issuer or Cancelled Cardholder Inquiry Service / VISA Assistance Centre	USD 35/- per request USD 250/- per request USD 175/- per request USD 50/- per request USD 7.50/- per request
30.6 MasterCard Specific Charges Global Service (GS) - MasterCard Fee Lost & Stolen Card Emergency Card Replacement Emergency Authorization Emergency Service Request Denied or Fulfilled by Issuer or Cancelled Cardholder Inquiry Service / MasterCard Assistance Centre Note: Other VISA / MasterCard Charges may be applied at actual, based on VISA / MasterCard policy, Bank Charges may be waived based on any special promotions. All International transactions settled outside Pakistan will be charged at Open Market rate. Any variance in Inter-bank and Open Market rates will be borne by the customers.	USD 40/- per request USD 148/- per request USD 125/- per request USD 50/- per request USD 7.75/- per request

30. RUNNING FINANCE

Running Finance Facility (Branch Banking Customers) 31.1 Processing Charges 31.2 Late Payment Charges Note: All other charges/benefits as defined under SOC will remain in place for Running Finance Facility Branch Banking as well	0.1% or Rs. 5,000/- (whichever is higher) Rs. 1,000/- per month
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31. CHARGES WAIVER FOR STAFF

All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account) 321 Pay Order 322 Demand Draft	As per SOC As per SOC
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Other Card Bill Payment via Silkbank Credit Card Silkbank Card Bill Payment via Other Banks Rewards Category Switching cost Foreign Currency Transaction Charges Settled Outside Pakistan	2.5% of transaction amount. Free Rs. 1,500/- per instance 4.5% of transaction amount or PKR 100/- (whichever is higher)
30.4 Silkbank Credit Card Insurance Plans Silk Protect Charges Critical Illness Insurance Plan Charges Purchase Protection Charges Travel Cover Insurance Charges Covid-19 Protection Insurance Plan Education Insurance Plan Education/Medical Installment Plan Income Continuity Plan (1-5 years Coverage)	0.79% of outstanding amount Plan-A: Rs. 9,900/-, Plan-B: Rs. 16,500/-, Plan-C: Rs. 23,100/- Rs. 190/- to Rs. 6,120/- (Varies as per sum insured and desired coverage period) Domestic Air Travel: Rs. 90/- to Rs. 1,600/- (Varies as per desired plan and coverage period) International Air Travel: Rs. 600/- to Rs. 93,000/- (Varies as per desired plan and coverage period) Student Air Travel: Rs. 9,500/- to Rs. 53,500/- (Varies as per desired plan and coverage period) Rs. 1,450/- to Rs. 27,325/- (Varies as per desired plan) Plan-A: Rs. 3,300/-, Plan-B: Rs. 6,500/-, Plan-C: Rs. 9,800/- Up to Rs. 2,400/- per month 3-months 1.5% or Rs 800/- , 6-months 3% or Rs 800/-, 12-months 6% or 800/- (whichever is higher) Up to Rs. 2,400/- per month
30.5 VISA Specific Charges Global Customer Assistant Service (GCAS) - VISA Fee Lost & Stolen Card Emergency Card Replacement (Platinum & Gold) Emergency Card Disbursement Emergency Service Request Denied or Fulfilled by Issuer or Cancelled Cardholder Inquiry Service / VISA Assistance Centre	USD 35/- per request USD 250/- per request USD 175/- per request USD 50/- per request USD 7.50/- per request
30.6 MasterCard Specific Charges Global Service (GS) - MasterCard Fee Lost & Stolen Card Emergency Card Replacement Emergency Authorization Emergency Service Request Denied or Fulfilled by Issuer or Cancelled Cardholder Inquiry Service / MasterCard Assistance Centre Note: Other VISA / MasterCard Charges may be applied at actual, based on VISA / MasterCard policy, Bank Charges may be waived based on any special promotions. All International transactions settled outside Pakistan will be charged at Open Market rate. Any variance in Inter-bank and Open Market rates will be borne by the customers.	USD 40/- per request USD 148/- per request USD 125/- per request USD 50/- per request USD 7.75/- per request

30. RUNNING FINANCE

Running Finance Facility (Branch Banking Customers) 31.1 Processing Charges 31.2 Late Payment Charges Note: All other charges/benefits as defined under SOC will remain in place for Running Finance Facility Branch Banking as well	0.1% or Rs. 5,000/- (whichever is higher) Rs. 1,000/- per month
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31. CHARGES WAIVER FOR STAFF

All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account) 321 Pay Order 322 Demand Draft	As per SOC As per SOC
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32.3 Intercity Transactions 32.4 Local Collection 32.5 Cheque Book for Salary Account Only 32.6 Locker Rent 32.7 Lien on Locker Rent 32.8 Key Deposit 32.9 PO / DD Cancellation 32.10 Incidental Charges from Salary Account 32.11 Foreign Remittance (Home Remittance) 32.12 VDC Issuance & Annual Charges (Staff Salary Account) 32.13 Stop Payment 32.14 Remittance Abroad other than through Foreign Currency Accounts 32.15 Over-the-Counter Cash Withdrawal on Salary Account 32.16 SMS Alerts (on Salary Accounts) 32.17 VDC Service Fees / Mini-Statements 32.18 IBFT from Staff Salary Account 32.19 Foreign Remittance Commission / Service Charges 32.20 Inward Clearing Return Charges 32.21 Same Day Clearing Lodgment Charges 32.22 Same Day Clearing Return Charges	As per SOC As per SOC Free 50% off on one locker rent As per SOC Free Free As per SOC Free of charge upto Rs. 50 million Free As per SOC As per SOC Free As per SOC As per SOC As per SOC As per SOC As per SOC As per SOC
33. Waivers List 33.1 VDC Issuance & Annual Charges 33.2 Statement of Accounts 33.3 Foreign Currency / Travelers Cheque For one Individual's travel quota (Currently USD 2,100 per annum) 33.4 Exemption on minimum balance penalty	Free Unlimited Free Free Waived
Note: All other charges to staff will be as per SOC	

33. NOTES

The above facilities will also be available free of charge to Diplomatic Missions and Attaché Offices. No charges will be recovered on remittances from charitable institutions and trusts.

Out-of-Pocket Expenses

Out-of-Pocket Expenses (not specifically mentioned elsewhere in this Schedule of Charges) such as Telephone Charges, SWIFT Charges, Fax Charges, Courier Charges, Postages, Conveyance, etc., and / or other expenses / charges paid by the Bank in connection with the services / facilities provided to customers shall be charged at actual.

Charges relating to Corporate / Prime / High Net Worth individual customers may differ and are subject to special arrangement.

All Government Excise Duties / Taxes / Zakat, etc. are for the customer's account and will be deducted in addition to the above-mentioned charges.

Out-of-Pocket Expenses and Correspondence Bank Charges will be recovered at actual, on free services.

Cash Management Transactions & System Charges	
Collection Solutions	Fee / Charges to be negotiated on case-to-case basis
Payment Saolutions	Fee / Charges to be negotiated on case-to-case basis
Silk Cash Manager System	Fee / Charges to be negotiated on case-to-case basis

FOREIGN CURRENCY ACCOUNTS & REMITTANCES

Outward

Foreign Remittance through FCY Account	a) Commission @ 0.12% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$6/-, Max US\$30/- or equivalent for other currencies.
a) Current FCY Accounts:	
b) Saving FCY Accounts:	b) Commission @ 0.25% per US \$1,000/- or part thereof, equivalent for other currencies, Min. US \$12/-, Max US \$60/- or equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply
Remittance of cash deposited in FCY Accounts and withdrawn via FTT / FDD / Conversion/Transfer/Inward Clearing within 15 Days from the date of such deposit	Charges of Foreign Remittance through FCY account, plus service charges @ 0.25% to be recovered Min Rs. 200/-

Inward

Home Remittance (including PRI)	Free if proceeds are credited to an account with our bank; otherwise, Flat Rs 500/- Inclusive Postage / Courier Charges
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Collection & Clearing

Clean Outward Bills for collection (OBC) Lodgment	0.7%, Min USD 8, Max USD 18 or equivalent Rupees per collection. For international collection, additional foreign bank charges will apply plus courier charges (International: USD 35 or equivalent, Domestic: PKR 50)
Inward Bills for collection (IBC)	Free
US Dollar Outward Local Clearing	Free
Return of cheque in local Dollar Clearing:	Rs.500/- (Flat)
(a) Inward Clearing	
(b) Outward Clearing	Rs.500/- (Flat)
Stop Payment of Cheque	USD 10/- or equivalent other FCY
Miscellaneous Charges	
Issuance of Certificate regarding Performance, Balance, Maintenance etc.	Rs. 300/- per certificate
Cheque book Issuance for FCY accounts	Free
Duplicate Statement of Account	Rs. 35/- per statement (Charges are inclusive of Sales Tax/FED)
Standing instruction charges in foreign currency Accounts	USD 5/- or Equivalent per transaction
Foreign SWIFT Charges	
a) Full Text LC/ Guarantee & Long Messages	Rs.2,000/-flat
b) Short Text/LC amendment & other messages	Rs.1,000/-flat
Correspondent Charges (If Any)	To be recovered as per actual
Postage & Courier (If Any)	
(a) Local	at actual Min Rs. 100/-
(b) Foreign	at actual Min Rs. 2,600/-

Islamic Banking Section

Domestic Banking

Remittances

Issuance of Pay Order (PO) / CDR/ DD: For All Emaan Islamic Accounts	Free
Pay order in favor of Educational Institution, HEC / Board etc. for payment of Student fee/dues	Free
Stop Payment of PO/DD/CDR	Rs. 600/- Flat per instructions
Cancellation/ Refund of PO / DD / CDR	Free
RTGS	Free

Online, Clearing & Collection Transactions

Within City Online Cash/Cheque Deposit & Withdrawal:	Free
Inter-city Online Cash/Cheque:	
(a) Deposit	Free
(b) Withdrawal	Free
Same Day Clearing Charges	Free
ECIB Report	at actual or Rs. 50 /- (Flat) (which ever is higher)
Cheque Returned Unpaid:	
(a) Inward Clearing	Rs: 800/- (due to funds insufficient)
(b) Outward Clearing	Free
Intercity Outward Clearing	Free
Online Transfer from One Customer Account to Another	Free
Account Bills for Collection (where NIFT not available)	Rs. 250/- plus courier charges or actual wherever applicable

Miscellaneous Charges

Cheque Book Issuance	Free
Stop Payment of Cheques	Rs. 600/- per instruction
Standing Instruction Charges	Rs. 325/- per attempt
Account Closing Charges	Free
Issuance of Balance/ Account Maintenance	Rs. 300/- per certificate
WHT Certificate	Free
All Other Certificates not specified else where	PKR 175/-
Hold Mail Service (Discontinue for new cases)	Rs. 2,000/- per annum in advance (Jan to Dec)
Retrieval of Old Records:	Rs. 500/-
SMS Alerts Service	
a) ATM / POS Transaction	a) Free
b) All Transactions	b) Rs. 250/- + fed per month
E-Alert charges	Free
Ad-hoc Account statement Issuance Charge	Rs. 35/-
All Reminder Letter Charges	Rs. 130/-

Visa Debit Card	
VISA Debit Card Annual Charges	Rs. 2,900/- per annum.
VISA Debit Card Replacement Charges	Rs. 1,800/-
PayPak Debit Card	Rs. 2,000/- per annum.
PayPak Debit Card Replacement Charges	Rs. 1,800/-

Cash Withdrawal

From Own Bank ATM	Free
From Other Bank's ATM	Rs. 23.44/-
International ATM	4.5% of transaction amount or Rs. 100/- (whichever is higher)
Charge Back - International	1,000/- Plus Tax
Charge Back - Local	Rs. 300/- (per transaction)
Arbitration charges	USD 500/- or equivalent
VDC Limit Enhancement	Rs. 1450/-

Balance Inquiry

From Own Bank ATMs	Free
From Other Banks' ATMs (MNET Network)	Rs. 3.13/- per transaction
From Other Banks' ATMs (1-Link ATMs)	Rs. 3.13/- per transaction
International ATM	Rs. 225/- per transaction

ATM Slip Charges

Emaan Islamic Card on Silkbank ATM	Rs. 3.5/- per transaction
Emaan Islamic Card at Member Bank ATM	Rs. 3.13/- per transaction

Point of Sale (POS) Transactions

POS Transaction (In Pakistan)	Free
POS Charges (International)	4.5% of transaction amount or Rs. 100/- whichever is higher (except for PayPak)

Miscellaneous Charges

IBFT Charges	
a) Aggregated Rs less than Rs 25,000	Free
b) More than Rs. 25,000/-	0.1 % of the transactions amount or Rs. 200/- whichever is lower in a
Document Retrieval Fee:	month
(a) Local	Rs. 370/- per document
(b) International	Rs. 1,000/- per document

Lockers

Charges for Safe Deposit Lockers	
a. Small	Rs. 7,500/- per annum
b. Medium	Rs. 10,000/- per annum
c. Large	Rs. 12,500/- per annum
d. Extra Large	Rs. 15,500/- per annum
Late payment charge (to be deposited in Charity fund)	10% of the applicable annual locker rent every year
Key Deposit (Refundable)	
Small	Rs. 3,500/-
Medium	Rs. 4,000/-
Large	Rs. 5,000/-
Extra Large	Rs. 6,500/-
Locker Breaking Charges	4,000/- flat per locker or at actual whichever is higher

Product-Based Charges & Waivers

Emaan Business Value Account Plus	<p>Waiver of Charges on below services based on maintaining a balance of Rs. 10,000/-</p> <ul style="list-style-type: none"> • Intercity Transactions • Cheque Books • Pay Orders & Demand Drafts • Emaan Debit Card • E-Statements Facility • Mobile Banking - SilkMobile • InternetBanking Facility • SMS Alerts for ADC transactions <p>In Addition to above Waivers, charges on following services will also be waived based on maintaining a balance of Rs. 100,000/-</p> <ul style="list-style-type: none"> • ATM Transactions from other Banks • Free Funds Transfer & Interbank Funds Transfer* • Free Inventory Takaful
Emaan All in One Account	<p>Waiver of Charges on below Seervices subject to maintenance of minimum monthly average balance of Rs. 100,000 and above:</p> <ol style="list-style-type: none"> i) SMS Alerts for ADC Transactions ii) Pay Order & Demand Draft Issuance iii) ATM Transaction from other Banks' ATMs iv) Cheque Books v) Over the Counter Cash Withdrawal vi) Debit Card Fee on Annual basis vii) IBFT (Inter Bank Fund Transfer) viii) Complimentary Takaful Coverages* <p>* Terms and condition applied</p>

Trade Services *

Imports (LC/ Advance Payment/ Contract/ Collection/ Open Account)

To be paid flat / lump sum in advance

LC Opening Commission (Local as well as FCY)

Letter of Credit

		Minimum Rs. 2,200			Minimum Rs. 2,200
From	To	Per QTR or Part thereof	From	To	Per QTR or Part thereof
UPTO	500,000	2,200	27,500,001	30,000,000	115,000
500,001	800,000	2,600	30,000,001	32,500,000	125,000
800,001	1,000,000	3,600	32,500,001	35,000,000	135,000
1,000,001	1,500,000	5,000	35,000,001	37,500,000	145,000
1,500,001	2,000,000	7,000	37,500,001	40,000,000	155,000
2,000,001	2,500,000	9,000	40,000,001	42,500,000	165,000
2,500,001	3,000,000	11,000	42,500,001	45,000,000	175,000
3,000,001	3,500,000	13,000	45,000,001	47,500,000	185,000
3,500,001	4,000,000	15,000	47,500,001	50,000,000	195,000
4,000,001	4,500,000	17,000	50,000,001	52,500,000	205,000
4,500,001	5,000,000	19,000	52,500,001	55,000,000	215,000
5,000,001	5,500,000	21,000	55,000,001	57,500,000	225,000
5,500,001	6,000,000	23,000	57,500,001	60,000,000	235,000
6,000,001	6,500,000	25,000	60,000,001	62,500,000	245,000
6,500,001	7,000,000	27,000	62,500,001	65,000,000	255,000
7,000,001	7,500,000	29,000	65,000,001	67,500,000	265,000
7,500,001	8,000,000	31,000	67,500,001	70,000,000	275,000
8,000,001	8,500,000	33,000	70,000,001	72,500,000	285,000
8,500,001	9,000,000	35,000	72,500,001	75,000,000	295,000
9,000,001	9,500,000	37,000	75,000,001	80,000,000	315,000
9,500,001	10,000,000	39,000	80,000,001	82,500,000	325,000
10,000,001	12,500,000	45,000	82,500,001	85,000,000	335,000
12,500,001	15,000,000	55,000	85,000,001	87,500,000	345,000
15,000,001	17,500,000	65,000	87,500,001	90,000,000	355,000
17,500,001	20,000,000	75,000	90,000,001	92,500,000	365,000
20,000,001	22,500,000	85,000	92,500,001	95,000,000	375,000
22,500,001	25,000,000	95,000	95,000,001	97,500,000	385,000
25,000,001	27,500,000	105,000	97,500,001	100,000,000	395,000

Note :

- Discount may be offered to customers in the above mentioned charges subject to the Regional/Business Head's approval.
- All LC amount exceeding Rs.100 Million shall attract additional service charges of Rs. 5,000/- (First Quarter) per Rs. 1 Million each (or part thereof) and Rs. 2,500/- (for Subsequent Quarter)

LC Amendments commission (Local as well as FCY)	Rs. 1,500/- per amendment (flat) or commission at rates specified under LC opening commission, if amendment increase in amount or extension in period of shipment
Commission on retirement of imports Bills including LC (Local as well as FCY)	0.15% minimum Rs. 1,800/-
LC Cancellation (Local as well as FCY)	
a) FCY	Rs. 2,000/- plus SWIFT charges (At Actual)
b) LCY	Rs. 1,000/- (flat) & communication charge (At Actual)
Import on consignment basis (Local as well as FCY)	
a) Contract Registration Commission	0.4% Flat (Min Rs 2500)
b) Contract Amendment Commission	Rs. 1500/- per amendment
c) Document received against contract	Rs. 1,500/- flat plus service charges @18 paisas per 100 Rupees (Min 2,000/-) and Swift charges of 1,000/-
d) Retirement Commission	@15 paisa per Rupee 100/- where Fx is done by Emaan Islamic (min. 1500) @15 paisa per Rupee 100/- where Fx is done by other bank (min. 1800)

Import document handling against FCY demand draft/TT without LC Contract	Rs. 1,500/- flat plus service charges @18 paisas per 100 Rupees (Min 2,000/-) and Swift charges of 1,000/-				
Credit Report	At Actual or Rs 50/- (which ever is higher)				
Usance bills drawn under import Bill (Local as well as FCY)					
From	To	Per Month or Part	From	To	Minimum Rs. Per Month or Part
UPTO	1,000,000	1,200	32,500,00	35,000,00	33,750
1,000,001	1,500,000	1,250	35,000,00	37,500,00	36,250
1,500,001	2,000,000	1,750	37,500,00	40,000,00	38,750
2,000,001	2,500,000	2,250	40,000,00	42,500,00	41,250
2,500,001	3,000,000	2,750	42,500,00	45,000,00	43,750
3,000,001	3,500,000	3,250	45,000,00	47,500,00	46,250
3,500,001	4,000,000	3,750	47,500,00	50,000,00	48,750
4,000,001	4,500,000	4,250	50,000,00	52,500,00	51,250
4,500,001	5,000,000	4,750	52,500,00	55,000,00	53,750
5,000,001	5,500,000	5,250	55,000,00	57,500,00	56,250
5,500,001	6,000,000	5,750	57,500,00	60,000,00	58,750
6,000,001	6,500,000	6,250	60,000,00	62,500,00	61,250
6,500,001	7,000,000	6,750	62,500,00	65,000,00	63,750
7,000,001	7,500,000	7,250	65,000,00	67,500,00	66,250
7,500,001	8,000,000	7,750	67,500,00	70,000,00	68,750
8,000,001	8,500,000	8,250	70,000,00	72,500,00	71,250
8,500,001	9,000,000	8,750	72,500,00	75,000,00	73,750
9,000,001	9,500,000	9,250	75,000,00	77,500,00	76,250
9,500,001	10,000,000	9,750	77,500,00	80,000,00	78,750
10,000,001	12,500,000	11,250	80,000,00	82,500,00	81,250
12,500,001	15,000,000	13,750	82,500,00	85,000,00	83,750
15,000,001	17,500,000	16,250	85,000,00	87,500,00	86,250
17,500,001	20,000,000	18,750	87,500,00	90,000,00	88,750
20,000,001	22,500,000	21,250	90,000,00	92,500,00	91,250
22,500,001	25,000,000	23,750	92,500,00	95,000,00	93,750
25,000,001	27,500,000	26,250	95,000,00	97,500,00	96,250
27,500,001	30,000,000	28,750	97,500,00	100,000,0	98,750
30,000,001	32,500,000	31,250			

Note:

- If The Maturity Of The Bill Falls Within L/C Validity No Acceptance Charges Will Be Recovered.
- If The Bill Falls Due for Payment Beyond the Validity Of The L/C Then The Above Service Charges Will Be Charged Per Month From The L/C Expiry Date Till The Date Of Actual Bill Retirement.
- All Acceptances Over Rs 100 million Shall Attract Additional Charges of Rs.750/ Per Rupees million each (Monthly or part thereof) The Regional Head, At Its Discretion, May Offer Reduced Rates To the Customer

a) Collection Charges	0.4% per bill Min Rs. 1500/-
b) If bill matures after expiry of LC	If bill matures after expiry of LC (Acceptance) as per Usance bills drawn under import Bill grid
Import bills returned unpaid under collection / contract (Local as well as FCY)	In Land LC Documents returned unpaid - 3,000/- flat plus swift charges of 1,000/- and communication charges Import bills return unpaid - handling charges USD 100/- flat or equivalent plus courier charges of Rs. 2,000/-
Discrepancy Fee	Handling of In Land LC Documents with discrepancies - 3,000/- flat plus swift charges of 1,000/- and communication charges Handling discrepant documents under import LC - USD 75/- or equivalent, plus swift charges of 1,000/- and communication charges
Issuance of certificate for booking of foreign exchange under LC at importers request to other bank	Rs. 3,000/- per certificate

Note:

The management at its discretion may offer reduced rates to the customer
Charges relating to customer may differ as per the arrangement between the customer and bank

Export (LC / Collection / Advance Payment)

To be paid flat / lump sum in advance

LC advising / amendment (Local as well as FCY)	<p>In Land Export LC advising</p> <p>a) LC Advising - Rs. 1500/- flat</p> <p>b) LC Amendment - Rs. 1000/- flat</p> <p>c) Postage/courier charges for LC advising amendment - Rs. 150/- flat</p> <p>LC Advising - For beneficiary within Pakistan Rs. 2,000/-</p> <p>For Beneficiary outside Pakistan USD 60/- flat</p> <p>LC Amendment - For beneficiary within Pakistan Rs. 1,000/-</p> <p>For Beneficiary outside Pakistan USD 30/-flat</p>
Export LC Transfer /reimbursement (Local as well as FCY)	<p>Transfer: Rs. 1,500/- (flat)</p> <p>Reimbursement: Rs. 750/-</p>
Restricted Letter of credit (Local as well as FCY)	<p>Collection charges for inland LC/restricted LC - Rs 1,000/- Flat</p> <p>if negotiation is restricted to some other bank - Rs 600/- per bill</p>
Documentary Export Collection (with/without letter of credit)	<p><u>Collections</u></p> <p>a) Clean Cheques/Drafts/FTCs - Rs. 100/-</p> <p>b) Documentary (on which bank does not earn any exchange difference) - Rs. 240/- per collection</p> <p>Duty Drawback Claim - 0.25% of the amount of Claim min Rs. 250 per case.</p>
Documents returned unpaid under inland letter of credit	3,000/- flat plus swift charges of 1,000/- and communication charges
NOC issued / Docs transferred	Rs. 750/- flat
EDS	Rs. 80/- per transaction
Handling of subsidy applications	0.25%, minimum Rs. 500/- per application
Credit report charges	At Actual
Handling of R&D cases	0.25% of the amount of claim. Min 250 per case.
L/C confirmation charges	0.25% per quarter or part thereof, Min Rs. 300/-
Service charges for issuance of EPRC against advance Payment	Free
Transfer of export bills lodged under collection to other bank	Rs. 1,500/- (Flat)
Handling of export documents against which advance payment is received	<p><u>Advance Payment</u></p> <p>a) Service charges - 0.15% - Min Rs. 400/-</p> <p>b) Commission - Rs. 240 flat</p> <p>c) Export Development Surcharge - As per prevailing SBP Regulation (as & when shipment is effected)</p>
Assignment of proceeds under L/C	Rs. 750/- (flat)
Collection cleans	<p><u>Collections</u></p> <p>a) Clean cheques / Drafts / FTCs - Rs 100/-</p> <p>b) Documentary (on which bank does not earn any exchange difference) Rs. 240/- per collection Flat</p>
Service charges against export documents sent on collection basis, where payment cover is already received / Advance payment in bank's foreign currency account	15 paises per Rs.100/-
Handling of IERF application	Rs. 1,000/- per case

Export performance verification EE form	Issuance of business performance certificate of previous years on customer's request - Rs 2500/- Per Certificate Issuance of EE NOC to other banks - Rs 1,000/ per case
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Inland Bills

Documentary Bills (with or without LC's) within Pakistan	Documentary bills drawn against Inland Letter of Credit Sight bills
i) Collection charges for inland LC / restricted LC - ii) If negotiation is restricted to some other bank iii) Postage/Courier Charges for LCs & Amendments Advising Documentary collection (drawn against with LC or without LC)	Rs 1000/- Flat per bill bill Rs 600/- Flat per bill Rs. 150/- 0.4% Min Rs. 500/- Plus communication charges

Guarantees

Guarantees

Guarantees Amount Range		Amount in PKR	
From	To	First QTR or Part thereof	Service Charges subsequent QTR or Part thereof
UPTO	500,000	1,250	625
500,001	800,000	3,250	1,625
800,001	1,000,000	4,500	2,250
1,000,001	1,500,000	6,250	3,125
1,500,001	2,000,000	8,750	4,375
2,000,001	2,500,000	11,250	5,625
2,500,001	3,000,000	13,750	6,875
3,000,001	3,500,000	16,250	8,125
3,500,001	4,000,000	18,750	9,375
4,000,001	4,500,000	21,250	10,625
4,500,001	5,000,000	23,750	11,875
5,000,001	5,500,000	26,250	13,125
5,500,001	6,000,000	28,750	14,375
6,000,001	6,500,000	31,250	15,625
6,500,001	7,000,000	33,750	16,875
7,000,001	7,500,000	36,250	18,125
7,500,001	8,000,000	38,750	19,375
8,000,001	8,500,000	41,250	20,625
8,500,001	9,000,000	43,750	21,875
9,000,001	9,500,000	46,250	23,125
9,500,001	10,000,000	48,750	24,375
10,000,001	12,500,000	56,250	28,125
12,500,001	15,000,000	68,750	34,375
15,000,001	17,500,000	81,250	40,625
17,500,001	20,000,000	93,750	46,875
20,000,001	22,500,000	106,250	53,125
22,500,001	25,000,000	118,750	59,375
25,000,001	27,500,000	105,000	52,500

Guarantees Amount Range		Amount in PKR	
From	To	First QTR or Part thereof	Service Charges subsequent QTR or Part thereof
27,500,001	30,000,000	115,000	57,500
30,000,001	32,500,000	125,000	62,500
32,500,001	35,000,000	135,000	67,500
35,000,001	37,500,000	145,000	72,500
37,500,001	40,000,000	155,000	77,500
40,000,001	42,500,000	165,000	82,500
42,500,001	45,000,000	175,000	87,500
45,000,001	47,500,000	185,000	92,500
47,500,001	50,000,000	195,000	97,500
50,000,001	52,500,000	179,375	89,688
52,500,001	55,000,000	188,125	94,063
55,000,001	57,500,000	196,875	98,438
57,500,001	60,000,000	205,625	102,813
60,000,001	62,500,000	214,375	107,188
62,500,001	65,000,000	223,125	111,563
65,000,001	67,500,000	231,875	115,938
67,500,001	70,000,000	240,625	120,313
70,000,001	75,000,000	249,375	124,688
75,000,001	77,500,000	266,875	133,438
77,500,001	80,000,000	275,625	137,813
80,000,001	82,500,000	284,375	142,188
82,500,001	85,000,000	293,125	146,563
85,000,001	87,500,000	301,875	150,938
87,500,001	90,000,000	310,625	155,313
90,000,001	92,500,000	319,375	159,688
92,500,001	95,000,000	328,125	164,063
95,000,001	97,500,000	336,875	168,438
97,500,001	100,000,000	345,625	172,813

Back to Back - Guarantee issuance	
1) Back to back guarantees including issued against counter guarantee of foreign correspondent bank and performance bonds, bid bonds, advance payment guarantee, etc	As per guarantee amount slab/range (min 100 USD)
2) Counter guarantees issued by us for guarantee issuance abroad	As per guarantee amount slab/range (min 100 USD)
Amendment	Rs. 1,200/- per amendment (flat) or plus slabs specified above if amendment involves increase in amount or extension in period. In case of back to back Guarantee: USD 75/- or plus slabs specified in grid if amendment involves increase in amount or extension in period
Legal Fees	To be recovered as per Actual
Service charges for claims by Beneficiary	
a) guarantees issued at customer's request within Pakistan	Rs 2,000/- Flat
b) guarantees issued at customer's request for foreign banks/back to back	USD 120/- Flat or equivalent in other FCY Currency
Endorsement of Airway bill & shipping guarantees - guarantees to issue to shipping companies in lieu of bill of lading	Rs. 1,850/- (flat)
<ul style="list-style-type: none"> Charges relating to customer may differ as per the arrangement between the customer and bank Over Rs 100 million Negotiable Minimum service charges Rs 2,000/- per annum per guarantee or Rs 600/ per qtr wherever guarantee validity is less than one year. All guarantees exceeding Rs 100 million shall attract additional service charges of Rs. 4000/- per 1 million (per quarter or part thereof) & Rs 2,000/- for subsequent quarter In addition to the above, service charges, recovery of courier/postage / fax charges will also be recovered according to the prescribed tariff (wherever applicable) Charges negotiable on a case-to-case basis under the approval of relevant Regional Business Head / Divisional Head. In addition to the charges above, all applicable Government levies will also be recovered. The Bank reserves the right to charge different rates on the basis of volume offered subject to prior approval by concerned sanctioning authority. 	

FINANCE / ADVANCES

Following Charges may be Recovered in Addition to Profit;	
Processing Fee for Fresh Credit Proposals / Renewals / Interim Reviews for Enhancement	Non-Refundable Processing Fee for SME / Commercial Financing including Funded and Non-Funded Facilities (Fresh / Enhancement / Renewal)
Up to Rs. 1M	4,000 Flat
Above 1M to 5M	Rs. 5,500 or 0.05% (whichever is higher)
Above 5M to 10M	Rs. 6,500 or 0.06% (whichever is higher)
Above 10 to 15M	Rs. 12,000 or 0.05% (whichever is higher)
Above 15M to 20M	Rs. 14,000 or 0.06% (whichever is higher)
Above 20M to 30M	Rs. 17,000 or 0.05% (whichever is higher)
Above 30M to 50M	Rs. 18,000 or 0.06% (whichever is higher)
Above 50M to 100M	Rs. 27,000 or 0.06% (whichever is higher)
Above 100M	Rs. 37,000 or 0.055% (whichever is higher)

Note: In case of Temporary Extension in Existing Facilities / Annual Internal review of credit facilities, having tenor of more than one year, the fee shall not be applicable

*Charges relating to customer may differ as per the arrangement between the customer and bank

Emaan Cash Management

Other Charges may vary as per agreement with the customer.

Waivers for Staff (Permanent and Contractual) applicable only on Staff Account being maintained

Cheque Book Issuance	Free
Pay Order / Demand Draft Issuance	Free
InterCity and Online Transactions	Free
Local Collection Charge	Free
Cheque Return Charge	Free
Stop Payment of Cheques	Free
Issuance of Certificates	Free
PO / DD Cancellation and Stop Payment	Free
VISA Debit Card Issuance & Annual Fee Charge	Free
IBFT Charges	Free
SMS Alerts Service	Free

Notes:

(i) In addition to above withholding tax, excise duty, stamp duty, provincial federal tax or any other government tax announced from time to time are for client account and will be charged in addition to above rates where applicable.

(ii) Charges may be reduced or waived on case to case basis with the approval of Business Head

(iii) Any Charges which are not covered under this schedule shall be recovered separately on case-to-case basis as per the agreement with the customer.