



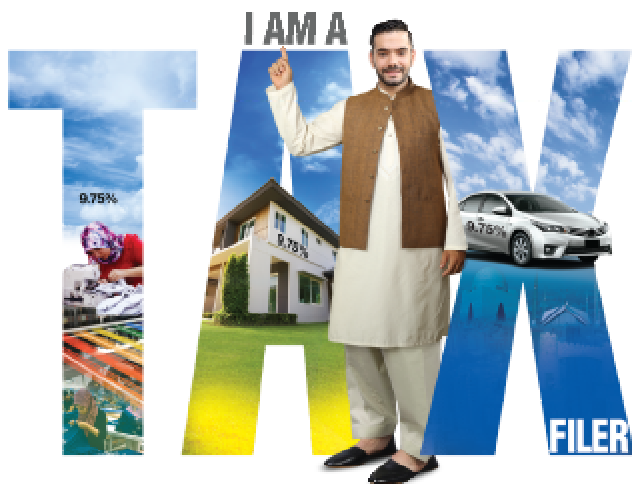
where *you* come *first*

# Schedule of Bank Charges

July to December 2021



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



## UBL Good Citizen Account

ہر ذمہ دار پاکستانی کے نام

A current account that offers multiple unique benefits for tax filers:

- Free Debit Card
- Free bank charges & fees
- Free accidental insurance

Additional benefits on maintaining Rupees Five Lakh or above:

- **Auto or home or small business loan** at current effective rate of **9.75%**
- **Free life insurance coverage** for natural & accidental death (including **Covid-19**) and hospitalisation cash benefit
- **Free ATM cash withdrawals** from **any bank, anywhere** in Pakistan
- **Free funds transfer** to **any bank, anywhere** in Pakistan via UBL Digital App, Internet Banking & ATMs

Not a tax filer? Don't worry, UBL will facilitate you for your tax registration & filing

Call us on our dedicated helpline **0800-55-825** to know more.

Terms & Conditions Apply

**United Bank Limited**  
**Schedule of Charges July - December 2021**  
 Summary of Revision/ New Change

Section	Refer to the items mentioned below	Revision/New Charge	Page
<b>01.Domestic Banking</b>			
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**United Bank Limited**  
**Schedule of Charges July - December 2021**  
Summary of Revision/ New Change



Section	Refer to the items mentioned below	Revision/New Charge	Page
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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
<b>A. REMITTANCES</b>			
1) Cashier's Cheque/Corporate Bankers Cheque - CBC			
a) Issuance of Cashier's Cheque / CBC - Through Account	Rs. 375/- (flat)	54200100	1009
b) Cancellation of Cashier's Cheque /CBC For Account Holders	Rs. 385/- (flat)	54200150	1010
For Non Account Holders	Rs. 750/- (flat)		
c) Issuance of Duplicate Cashier's Cheque /CBC	Same as 1(a) above	54200120	1011
d) Issuance of instrument for payment of fees/dues in favor of Educational Institution HEC/Board etc.	0.50% of fee/dues or Rs.25/- per instrument whichever is less.(Charges are inclusive of Sales Tax/FED)	54200100	1009
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)		54203670	1006
i) Within City	Free		
ii) Intercity	0.10% or Min <b>Rs. 500/-</b> whichever is higher	54200200	1007
b) 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	0.10% or Min Rs. 350/- whichever is higher	54203680	1008
c) Cash Withdrawals (Charges are to be recovered from the account holder)			
i) Within City	Free		
ii) Intercity	0.20% or Min. Rs. 450/- whichever is higher	54200280	1015
d) 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	0.10% Min Rs. 425/- or Max Rs. 2,500/-		
3) Inter Bank Fund Transfer- IBFT			
i) Branches	Rs. 400/- (Flat)	54200250	-
ii) ATM		54200230	1049
a) IBFT : From Rs. 1 – 100,000	Rs.100/- Plus FED		
b) IBFT : From Rs. 100,001 – 150,000	Rs.125/- Plus FED		
iii) Digital Application / Netbanking			
1 to 1,000	Rs. 00/-		
1,001 to 5,000	Rs. 50/-		
5,001 to 10,000	Rs. 100/-		
10,001 to 50,000	Rs. 150/-	54200200	ECM 004
50,001 to 100,000	Rs. 150/-		
100,001 to 500,000	Rs. 250/-		
500,001 to 1,000,000	Rs. 300/-		
4) Issuance of SDR (Security Deposit Receipt) Through Account	<b>Rs. 200/- (Flat)</b>	54200300	1109
Through Cash	Rs. 1,500/- (Flat)		

Particulars	Charges	Code	
		GL	SC
5) Duplicate SDR / TDR / FDR Issuance Charges	Rs. 300/- (flat)	54200400	1111
6) Inter Branch (A/c to A/c) Foreign Currency Funds Transfer (Charges to be recovered from Remitter) a) Within City b) Intercity	Free Minimum USD 5/- GBP 3/- EURO 4/- AED 20/- SAR 20/- or 0.10% whichever is higher	54200240	1007
7) DD/MT/PO Cancellation Charges	Rs. 750/- (flat)	54200150	1010
8) Rupee Travelers Cheques a) Refund in Lieu of Lost Rupee Travelers Cheques	Rs. 500/- per application	54200450	1013
<b>Note:</b> <ul style="list-style-type: none"> <li>• The Inter Branch (account to account) Foreign Currency Funds Transfer facility is available in all branches.</li> <li>• No charges for cancellation/refund of SDR</li> <li>• In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>• In addition to the charges above, all applicable Government levies will also be recovered.</li> <li>• For Inter Branch Online transaction, OBC charges would not apply.</li> <li>• Where Online system is down, remittance may be sent by other means but Inter Branch Online Transactions charges will be recovered</li> <li>• See Page 12 - 13 for waivers on Business Partner and Business Partner Plus Account.</li> <li>• ISB/Rwp, Chenab Nagar (Rabwah)/Chiniot and Khusab/Jahurabad are to be treated as twin cities &amp; all online transactions should be treated as within city.</li> <li>• As per PSD circular 2 of 2020 issued by SBP, waiver on IBFT shall be applicable until further notice from SBP.</li> </ul>			
<b>B. BILLS</b>			
1) a) Clean (including cheques / dividend warrants / Bank Drafts, beyond NIFT / OBC Centers/ APC etc.) b) Intercity Clearing Charges c) Deduction of Cashier's Cheque Issuance Charges in Direct Collection where NIFT/NBP services are not available	0.25%, Min. Rs. 375/- Max Rs. 12,500/-  Free Rs. 250/- (flat) plus courier charges or actual wherever applicable	54201450  54203660	1014  1089
<b>Note:</b> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Collecting agent's charges, if the collecting bank is other than the bank, will also be recovered.</li> <li>• Communication charges will be recovered, if fate of the instrument is asked for by telephone.</li> <li>• 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.</li> <li>• OBC charges only to be collected where cheques are physically lodged in collection.</li> </ul>			
2) Purchase of Bills: a) Documentary other than those drawn against Letter of Credit  b) Other cheques / demand instruments (like Dividend Warrants)  c) i) Returning charges for documentary /clean collections from payee account in case the instruments are returned unpaid For PKR Account For FCY Account	0.40%, Min Rs. 900/- plus mark-up from the date of purchase to the date of payment. (Plus Communication Charges)  0.60%, Min Rs.250/- (Plus Communication Charges)  Rs. 500/- per transaction USD 10/- or equivalent per transaction	54206300  54206300  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  d) Mark-up shall be applied as under on bills purchased / negotiated i) If retired upto 21st day from the date of purchase ii) If retired during next 210 days	Rs. 500/- per transaction USD 10/- or equivalent per transaction  54 paisa per Rs.1,000/- per day on actual finance. 54 paisa per Rs. 1,000/- per day plus Bank's commission @10 paisa per Rs. 100/-	54206300	-
<b>Note:</b> • 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.			
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	-
<b>C. i) PROJECT FINANCE /ADVANCES</b> 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.	54202000	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.	54202150	2006
2) Evaluation charges of property for security Purpose	At Actual	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. 3,500 Flat		
Above 1M to 5M	Rs. 5,000 or 0.05% whichever is higher		
Above 5M to 10M	Rs. 6,000 or 0.06% whichever is higher		
Above 10 to 15M	Rs. 10,000 or 0.05% whichever is higher		
Above 15M to 20M	Rs. 12,000 or 0.06% whichever is higher		
Above 20M to 30M	Rs. 15,000 or 0.05% whichever is higher		
Above 30M to 50M	Rs. 17,000 or 0.06% whichever is higher		
Above 50M to 100M	Rs. 25,000 or 0.06% whichever is higher		
Above 100M	Rs. 35,000 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.2,500/- (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 Proposal Processing Fee		54202200	2022 2033
a. Farm Loans			
i) New Customers /Fresh Facility or Enhancement*	i) Rs. 1,000/- for Limit Amt < Rs. 0.5Mn ii) Rs. 2,000/- for Limit Amt Rs. 0.5Mn to Rs. 1.0Mn iii) Rs. 5,000/- or 0.1% (which ever is higher) of the Limit Amt > Rs. 1.0Mn		
ii) Renewals after 3 years	i) Rs. 1,000 for Limit Amt upto Rs. 3Mn. ii) Rs. 3,000 for Limit Amt exceeding Rs. 3Mn.		
b. Development/Non Farm/Farm Machinery			
i) New Customers /Fresh Facility or Enhancement	i) Rs. 2,000/- for Limit Amt up to Rs. 1.0Mn iii) Rs. 5,000/- or 0.1% (which ever is higher) of the Limit Amt > Rs. 1.0Mn		

Particulars	Charges	Code	
		GL	SC
ii) Renewals  c) Tractors  d) Loans booked under "E-Credit Solution for Farmers Pilot Project"  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 interim enhancement to be calculated on the enhanced amount only.	i) Rs. 1,000 for Limit Amt up to Rs. 3Mn. ii) Rs. 3,000 for Limit Amt exceeding Rs. 3Mn. Rs. 3,000/- per Tractor  Rs. 4,000/- per limit to be paid by Farmer after charge creation and before DAC.		

**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.
- 2022 (Form Credit / Loan), 2023 (Non Form Credit / Loan)

<b>C. ii) UBL BUSINESSLINE</b>			
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.
- 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 Govt. levies will also be recovered including Sales Tax/ FED

<b>D). SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS</b>			
1) Refund to unsuccessful applicants for IPOs a) For A/c holder b) For non A/c holder	Free - A/c Credit Same as Cashier's Cheque (Ref page No.1, (1-a))	54202750	-
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	-																									
11) 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 <b>Note:</b> Key deposit to be recovered</td><td>4,000/-</td><td>5,500/-</td><td>7,500/-</td><td>12,000/-</td></tr><tr><td>Option No. 2 Security Deposit <b>Note:</b></td><td>45,000/-</td><td>75,000/-</td><td>115,000/-</td><td>150,000/-</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>3,000/-</td><td>3,500/-</td><td>4,000/-</td><td>5,000/-</td></tr></table>		Small	Medium	Large	Extra Large	Option No. 1 Annual Fee/ Rented Locker <b>Note:</b> Key deposit to be recovered	4,000/-	5,500/-	7,500/-	12,000/-	Option No. 2 Security Deposit <b>Note:</b>	45,000/-	75,000/-	115,000/-	150,000/-	a) No locker rent to be recovered b) Key Deposit to be recovered					Key Deposit (One time only)	3,000/-	3,500/-	4,000/-	5,000/-	54202850	1017 1065
	Small	Medium	Large	Extra Large																								
Option No. 1 Annual Fee/ Rented Locker <b>Note:</b> Key deposit to be recovered	4,000/-	5,500/-	7,500/-	12,000/-																								
Option No. 2 Security Deposit <b>Note:</b>	45,000/-	75,000/-	115,000/-	150,000/-																								
a) No locker rent to be recovered b) Key Deposit to be recovered																												
Key Deposit (One time only)	3,000/-	3,500/-	4,000/-	5,000/-																								
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		54205500	1019																									
c) Breaking Charges		54202850	1020																									
12) Investor Portfolio Securities (IPS) Account - Domestic Clients		54202600	-																									
a) Custodial Charges																												
b) Transaction Charges (Sale & Purchase)																												
c) Security Movement/Transfer Charges																												
d) IPS Statement																												
13) Investor Portfolio Securities (IPS) Account - International Clients (SCRA)																												
a) Custodial Charges		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	-
<b>Note:</b> <ul style="list-style-type: none"> <li>In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>In addition to the charges above, all applicable Government levies will also be recovered.</li> </ul>			
<b>E. GUARANTEES</b>			
1) Guarantee issued to shipping companies in lieu of Bills of Lading / Endorsement of Airway Bills	Rs.1,500/- (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 Syndicate members	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. Incase 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)		
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		

Particulars	Charges	Code	
		GL	SC
<div><b>Note:</b><ul style="list-style-type: none"><li>• 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.</li><li>• In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li><li>• In addition to the charges above, all applicable Government levies will also be recovered.</li></ul></div>			
<b>F. LOCAL TRADE BUSINESS</b>			
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		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) 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		54206850	XCB
• 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		
• 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.
- In addition to the charges above all applicable Government levies will also be recovered.

Particulars	Charges	Code	
		GL	SC
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Particulars	Charges	Code	
		GL	SC
10) Minimum Balance/Service charges where the amount of deposits are below the required balance		54203800	-
	*Charges per Month	Monthly Average Balance	
LCY Current A/c			
Business Partner	50/- (including SalesTax/ FED)	10,000/-	1001
Business Partner Plus	50/- (including SalesTax/ FED)	25,000/-	
FCY CASA & FCY Uniflex			
USD	1/-	500/-	
EURO	1/-	400/-	
AED	20/-	2,000/-	1002
GBP	1/-	300/-	
SAR	20/-	2,000/-	

**\* Exemption to :**

- Students
- Mustahiqueen of Zakat
- Employees of Govt/Semi-Govt institutions for salary and pension purpose, including widows / children of deceased employees eligible for family pension / benevolent fund grant, Pensioners, Senior Citizens, Physically handicapped etc.
- UBL Basic Banking Account (UBL BBA) holders.
- Accounts related with Zakat Collection & Disbursement
- Unclaimed deposits after maturity of ten years.
- Earthquake affected areas (BPRD Letter No. 28 of October 10, 2008)
- All UBL Staff Accounts wherein salary are Credited.
- All singly operated accounts of retired staff of the bank wherein pension, benevolent grant, medical bills reimbursed.
- Dormant Accounts
- UBL First Minor Saving Accounts
- School Management Committee Account (Only for Sindh - BPRD Circular No. 02 of Jan 25, 2010)
- UBL E-Transaction Accounts for Omni Agents.
- UBL Wiz Cards
- All regular PLS Saving Accounts and UBL Assan Account

11) Salary & Pension disbursement charges.**	Min Rs.100/- per transaction from remitting organization's main account (or as per agreement)	54203850	1034
12) 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	1036
		54203900	1037-1038
13)			

**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
Debit / ATM Card Annual Fee	Free
Clean Bills for Collection/Intercity Clearing	5
Issuance of Cheque Books	1 Cheque Book of 50 leaves Free
Online IBTS Transactions-Country Wide	Free
Locker Rent	Free*
Issuance of Rupee Travelers Cheque	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

Particulars	Charges	Code	
		GL	SC

**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).
- Minimum Balance /Services charge as per point No.11 above will be levied for non maintenance of balance.
- Waiver on financial transactions will be applicable only when transaction is routed through customer's Business Partner account.

14) **BUSINESS PARTNER PLUS**

Services	Wavier
Inter Branch Online Transactions-Country Wide	Free
Debit/ATM Card Annual 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
Issuance of RTC	Free
UBL Go Green Digital SMS Alerts	Free

**Note:** For Business Partner Plus monthly average balance is Rs.25 K. Minimum Balance /Services charge as per point No.11 above will be levied for non maintenance of balance.

- Waiver on financial transactions will be applicable only when transaction is routed through customer's Business Partner Plus account.

15) **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 (25 Leaves)	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

Particulars	Charges	Code		
		GL	SC	
16)	UBL Asaan Account			
	Services	Current	Savings	
	Minimum Balance Charges	Zero	Zero	
	UBL ATM/Debit Card Issuance Charges	Free	Free	
17)	UBL Mukammal Current Account			
	Services	Waivers		
	Minimum Balance Charges	Zero		
	Inter Branch Online Transactions - Country Wide	Free		
	Debit/ ATM Card Annual fee	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		
	Issuance of RTC	Free		
	UBL Go Green Digital SMS Alerts	Free		
18)	UBL Zindagi Account			
	Services	Waiver		
	Cheque Book issuance (1st cheque book of 25 leaves)	Free		
	UBL ATM / Debit card Issuance Charges	Free		
	UBL Netbanking	Free		
	e-Statement	Free		
19)	Good Citizen Account			
	Non Filer	Filer customers - MTD Avg. Bal		
	Services	No Bal req.	<500K	>=500K
	Primary Debit Card Annual Fee	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	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
	Accidental Life Insurance	Free	Free	Free
	Accidental / Natural / Hospital coverage	As per actual	As per actual	Free
	Auto Loan Markup	As per actual	As per Actual	Up to 4.6% Cashback
	Mortgage Markup	As per actual	As per Actual	Up to 1.10% Cashback
	SE Loan (Discount Rate for self- employed)	As per actual	As per Actual	Up to 2.00% Cashback
20)	UBL Local Digital Account			
	Services	Charge		
	Debit Card Fee (Issuance and Annual for Primary Card)	Free		
	Cash withdrawal - Intra City	100/-		
	Intercity Clearing	Free		
	Accidental Life Insurance	Free		
	UBL Go Green digital SMS alerts	Free		

Particulars	Charges	Code															
		GL	SC														
<b>Deposits products where standard charges are applicable</b>																	
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																	
21) Charges on Encashment / Collection of profit coupons for certificates issued by other banks	Rs.300/- per script	54208050	-														
22) Credit Information report on Foreign Supplier / Buyers	At Actual	54208050	-														
		54208050	-														
23) Standing instructions fee to be recovered in addition to the usual charges on remittance, if any	Rs. 275/- per transaction	54204050	1064 - 1075														
24) Emigration Certificate	Rs. 200/- per certificate	54204100	1040														
25) Proprietorship Certificate	Rs.175/- per certificate	54204100	1040														
26) No Objection Certificate (NOC)	Rs.175/- per certificate	54204100	1040														
27) 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														
28) Statement of Profit Earned & WHT / Zakat Deduction	Free	54204100	1042														
29) Transactional Charges on UBL UniFlex PLS A/c & UBL FCY UniFlex A/c		54204150	1357														
<table><tr><th>Particulars</th><th>Rupees per transaction</th></tr><tr><td>UBL UniFlex PLS A/c</td><td>Rs.100/-</td></tr><tr><td>UBL FCY UniFlex 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 UniFlex PLS A/c	Rs.100/-	UBL FCY UniFlex 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 UniFlex PLS A/c	Rs.100/-																
UBL FCY UniFlex 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)																	
30) 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	-														
31) 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/-																
32) 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															

Particulars	Charges	Code	
		GL	SC
33) 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	
34) Charges on E-dividend disbursement (to be recovered from Dividend delivering company)	<p>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).</p> <p>ii) In case of dividend payment transfer through RTGS, commission @ 0.50% of dividend payment amount transferred or standard charges of RTGS (whichever is higher) will be applied.</p> <p>(subject to negotiation of rate based on volume of business)</p>		
<b>35) a.) Prime Minister's Kamyab Jawan Youth Entrepreneurship Scheme ( PMKJ - YES )</b> 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>36) b.) SME Light commercial Vehicle Financing</b> LCV (Light Commerical Vehicle) schedule of charges are similar as UBL Drive SOC on section "Consumer Banking"			
34) Prize Money Charges	Rs. 500/- + CIT Charges at Actual (Per Transaction)		
H. 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		
<b>Note:</b> <ul style="list-style-type: none"> <li>UBL provides Electronic Banking &amp; Cash Management Services. Fees and other charges to be recovered on a case to case basis.</li> <li>In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)</li> <li>In addition to the charges above, all applicable Government levies will also be recovered.</li> <li>For duplicate / on-demand SOAs, waivers are allowed on the discretion and signed approved of BM or CSOM.</li> </ul>			

# UBL Signature Priority Banking

Particulars	Charges	Code	
		GL	SC
A. UBL Signature — Priority Banking			
1) Issuance of Cashier's Cheque	Free	-	-
2) DD / MT / PO / Cashier's Cheque Cancellation Charges	Free	-	-
3) Inter Branch Online Transactions - IBTS			
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			
a) Clean (including cheques / dividend warrants / Bank Drafts/ beyond 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 Application Processing Charges	Free	-	-
8) a) Signature Debit Master Card - Basic & Supplementary (with basic ATM withdrawal insurance coverage)	Free	-	-
b) Value added ATM withdrawal insurance coverage (optional)	Rs. 1,000/- per annum		
9) Signature Priority Pass Fee			
a) Membership/Annual Fee	Free	-	-
b) Airport Lounge Visit Fee	USD 35/- per visit	54302050	1115
<b>Note:</b> Guests accompanying the card holder will be charged at USD 35/- per visit			
10) Stop payment charges for DD / RTC / Cashier's Cheque	Free	-	-
11) Issuance of all Currency Cheque Books	Free	-	-
12) Charges for Cheque return unpaid	Free for outward clearing only	-	-
13) Net Banking Charges	Free	-	-
14) Priority Banking Lounge Charges (Applicable in case the monthly average balance is less than Rs. 1 Mln (For Current A/c) and Rs. 2 Mln (For Saving A/c). Equivalent amount of required balance and charge applicable for FCY account).	PKR 1,250/- USD 10/- EURO 8/- GBP 7/- AED 35/- SAR 35/-	54204300	1303 - 1304
15) Account Maintenance Certificate	Free		
16) On Demand / Duplicate Statement of Account	Free		
17) Investor Portfolio Services for Signature Accounts		54202600	-
i) Custodial Charges	Free		
ii) Transaction Charges (sale or purchase)	Free		
iii) Security Movement/Transfer Charges	PKR 500/-		
iv) IPS Statement	Free		
v) Primary Market participation	5 Bps at face value		

Particulars		Charges	Code	
			GL	SC
18. Custody Business for Pakistani Residents				
	Description	Charges		
1	Sub Account Opening Fee	Rs. 500		
2	UBL Go Green Digital SMS Alerts	Free		
3	Statement Request Fee	Rs. 20		
4	Transaction Fee			
	Shares	0.006% of the Transaction Amount		
	TFC	0.006% of the Transaction Amount		
	Wapda Bonds	0.006% of the Transaction Amount		
	Units	0.006% of the Transaction Amount		
	Rights Entitlements	0.006% of the Transaction Amount		
5	Custody Fee			
	Shares	0.0141% of the Custody Amount		
	TFC	0.0117% of the Custody Amount		
	Wapda Bonds	0.0117% of the Custody Amount		
	Units	0.0117% of the Custody Amount		
	Rights Subscription Request Fee	0.0025% of the Custody Amount		
6	Pledge Fee			
	Shares	0.0075% of the Pledge Amount		
	TFC	0.0075% of the Pledge Amount		
	Wapda Bonds	0.0075% of the Pledge Amount		
	Units	0.0075% of the Pledge Amount		
	Rights Entitlements	Nil		
7	To Charges (25 Leaves) Including Courier Charges	Rs. 500		
	To Charges (10 Leaves) Including Courier Charges	Rs. 300		
8	Account Balance Statement	Rs. 300		
* The service would be provided at selected UBL branches. Please consult with your branch manager for more details				

**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.

# **BANK CHARGES FOR GOVERNMENT BUSINESS**

Particulars	Charges	Code	
		GL	SC
<b>A. IMPORT</b>			
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

**BRANCHLESS BANKING - OMNI**
**Service Fee at UBL Omni Dukaan**

Utility Bill Payment	Free
Mobile Top up	Free

**Omni Dukaan Money Transfer - Account based Domestic Remittance (DR)**

Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	70/-
1,001	2,500	130/-
2,501	4,000	200/-
4,001	6,000	260/-
6,001	8,000	320/-
8,001	10,000	380/-
10,001	13,000	430/-
13,001	15,000	490/-
15,001	16,000	600/-
16,001	20,000	640/-
20,001	25,000	790/-
25,001	30,000	940/-
30,001	40,000	1190/-
40,001	50,000	1390/-

**Cash Deposit into UBL Omni Account (Non-Agent)**

Within Account Opening Area at Omni Dukaan & UBL Branch	Free
Outside Account Opening Area at Omni Dukaan	Free

**Outside Account Opening Area at UBL Branch**

Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	51/-
1,001	2,500	102/-
2,501	4,000	153/-
4,001	6,000	204/-
6,001	8,000	255/-
8,001	10,000	298/-
10,001	13,000	340/-
13,001	15,000	383/-
15,001	20,000	434/-
20,001	25,000	485/-
25,000+	2% of transaction amount	

**Money Transfer - From Omni Dukaan (Person to Person)\***

Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	70/-
1,001	2,500	130/-
2,501	4,000	200/-
4,001	6,000	260/-
6,001	8,000	320/-
8,001	10,000	380/-
10,001	13,000	430/-
13,001	15,000	490/-
15,001	16,000	600/-
16,001	20,000	640/-
20,001	25,000	790/-

**Cash Withdraw for UBL Omni A/c Holder from UBL Omni Dukaan and Branch**

Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	15/-
1,001	2,500	30/-
2,501	4,000	70/-
4,001	6,000	100/-
6,001	8,000	130/-
8,001	10,000	175/-
10,001	13,000	230/-
13,001	15,000	265/-
15,001	20,000	330/-
20,001	Upto 50,000	375/-

\*Cash withdrawal from UBL Tezraftaar Omni Account is FREE

**Money Transfer From UBL Omni Account to Person (SMS\* and Omni Mobile App\*)**

Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	50/-
1,001	2,500	100/-
2,501	4,000	150/-
4,001	6,000	200/-
6,001	8,000	250/-
8,001	10,000	290/-
10,001	13,000	340/-
13,001	15,000	350/-
15,001	16,000	400/-
16,001	20,000	440/-
20,001	25,000	500/-
25,001	30,000	580/-
30,001	40,000	625/-
40,001	50,000	700/-

\* Insurance on money transfer is optional and free for Omni account holders.

**Note:** All mentioned amounts in PKR, Fee are inclusive of all Taxes.

Fee for all Account based withdrawals conducted at Omni Dukaan will be auto-deducted from respective Account

**Fee For Account Holders**

Account Opening at UBL Omni Dukaan	Free
Money Transfer from UBL Omni account to UBL Omni account	Free
Initial Deposit requirement*	Rs. 100/-
Money Transfer From UBL Omni Account to UBL Account (ATM, Net Banking & Omni Mobile App)	Free
Cash withdrawal from UBL ATM	Free
UBL Omni Debit Master Card (Annual Fee)	Rs. 650/-

\* Negotiable for corporate clients

Transaction Type	UBL Omni App, ATM & Netbanking ( For UBL Omni A/C Holder)
Inter-Bank Fund Transfer*	
1 to 1,000	Rs. 00/-
1,001 to 5,000	Rs. 50/-
5,001 to 10,000	Rs. 100/-
10,001 to 50,000	Rs. 150/-
50,001 to 100,000	Rs. 150/-
100,001 to 500,000	Rs. 250/-

\*In addition to the charges above, all applicable Government levies will also be recovered

\* IBFT Slabs for 50,001 and above are for UBL Tezraftar Omni Customers only.

**Inter - Bank Fund Transfer via UBL Omni Dukaan**

Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	35/-
1,001	2,500	50/-
2,501	4,000	65/-
4,001	6,000	80/-
6,001	8,000	90/-
8,001	10,000	105/-
10,001	13,000	120/-
13,001	15,000	130/-
15,001	20,000	155/-
20,001	25,000	170/-

**Cash Deposit into UBL Account via UBL Omni Dukaan**

Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	30/-
1,001	2,500	45/-
2,501	4,000	60/-
4,001	6,000	75/-
6,001	8,000	85/-
8,001	10,000	100/-
10,001	13,000	110/-
13,001	15,000	120/-
15,001	20,000	145/-
20,001	25,000	160/-
25,001	40,000	240/-
40,001	60,000	290/-

**Note:**

- All mentioned amounts in PKR, Fee are inclusive of all Taxes.
- Fee for all Account based withdrawals conducted at Omni Dukaan will be auto-deducted from respective Account

**Cash Withdrawal for UBL Account Holder from UBL Omni Dukaan**

Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	15/-
1,001	2,500	30/-
2,501	4,000	56/-
4,001	6,000	76/-
6,001	8,000	96/-
8,001	10,000	116/-

**Cash Deposit into UBL Wiz Card Account from UBL Omni Dukaan**

Slab Start	Slab End	Customer Fee (Rs.)
1	1,000	30/-
1,001	2,500	45/-
2,501	4,000	60/-
4,001	6,000	75/-
6,001	8,000	85/-
8,001	10,000	100/-
10,001	13,000	110/-
13,001	15,000	120/-
15,001	20,000	145/-
20,001	25,000	160/-
25,001	40,000	240/-
40,001	60,000	290/-

**Other Financial Transactions**

Transaction Type	Customer Fee (Rs.)	
	SMS	Omni Mobile App
Bill Payments	Free	Free
Voucher Purchase	Free	Free
Mobile Top Up	Free	Free
Loading amount from linked UBL account	Free	Free
Unloading amount to linked UBL account	Free	Free
Auto Debit	N/A	Free

**Non Financial Transaction and other Services**

Transaction Type	Customer Fee (Rs.)	
	SMS	Omni Mobile App
Balance Enquiry	Free	Free
View Bill	5/-	N/A
Account Number Enquiry	Free	N/A
Bill Nick Addition	Free	Free
Payee nick addition	Free	Free
Deletion of Bill Nick	Free	Free
Deletion of Payee Nick	Free	Free
Help	Free	Free
Displaying of last transactions	Free	Free
Listing of bill Nicks	Free	Free
Listing of payee Nicks	Free	Free

**Note:** All mentioned amounts in PKR, Fee are inclusive of all Taxes.

Fee for all Account based withdrawals conducted at Omni Dukan will be auto-deducted from respective Account

<b>A. UBL Netbanking</b>			<b>Code</b>	
<b>Transaction</b>	<b>Fee</b>	<b>GL</b>	<b>SC</b>	
<b>Inter-Bank Fund Transfer</b>		54200200	ECM004	
1 to 1,000	Free			
1,001 to 5,000	Rs. 50/-			
5,001 to 10,000	Rs. 100/-			
10,001 to 50,000	Rs. 150/-			
50,001 to 100,000	Rs. 150/-			
100,001 to 500,000	Rs. 250/-			
500,001 to 1,000,000	Rs. 300/-			

<b>Transaction</b>	<b>Transaction Amount</b>	<b>Fee Per Transaction</b>		
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/-		

<b>Transaction</b>	<b>Transaction Amount</b>	<b>Fee Amount</b>		
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		

<b>B. UBL E-Transaction Account</b>				
<b>Transaction</b>	<b>Fee</b>			
Monthly Service Charges	NIL	54203800	ECM004	

<b>C. UBL NRP Direct Accounts</b>				
<b>Transaction</b>	<b>Fee</b>			
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.
- As per PSD circular 2 of 2020 issued by SBP, waiver on IBFT shall be applicable until further notice from SBP.

**D. 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)  
USD 5/-  
Rs. 2,500/-  
Free  
Free

54203800

ECM004

57800200

ECM004

**E. Netbanking Service Charges for Business Accounts**
**a. Monthly Subscription Fee**

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

**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

**F. UBL Merchant Acquiring (POS, Internet Acquiring & QR)**

- a) Merchant Discount Rate  
b) Membership fees (Internet Acquiring)  
c) One time Merchant Setup fees (Internet Acquiring)  
d) Refund/Chargeback processing (Internet Acquiring)

Upto 3.50% of transaction value or as per agreement  
Upto Rs. 50,000/- per annum or as per agreement  
Upto Rs. 40,000/- or as per agreement  
0.78% per transaction or as per agreements

54300150

-

54302350

-

54302400

-

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
<b>A. ATM / DEBIT CARD</b>			
<b>1) General Debit / Prepaid Card Charges</b>			
a) Switch Transaction Fee			
i) Withdrawals on 1 Link ATMs other than UBL (No charge on UBL Card holders withdrawing from UBL ATMs)	Rs.18.75	54204800	1067
ii) Withdrawals on other Switches (Mnet)	Rs.18.75	54204830	1068
b) International Usage Charges			
i) ATM Withdrawal	Pay Pak: Nil All other Cards: 4.5%	54204860 54204870	1051
ii) POS & Internet Purchase			
a) Purchase in Currency other than USD and PKR	4.5% of transaction amount <b>or Rs. 100/- whichever is higher</b>		
b) Purchase in USD and PKR	4.5% of transaction amount <b>or Rs. 100/- whichever is higher</b>	54204850	1052
c) Balance Inquiry			
i) Within Pakistan from Non 1 Link ATMs	Rs. 2.5/- per transaction	54204830	1071
ii) Within Pakistan from 1 Link ATMs			
iii) From Outside Pakistan	Rs. 225/- per transaction		
d) Internet Usage			
i) Activation / Session Charges	Free	-	-
e) Charge on Declined POS Transaction			
i) For Local - Incase of Low Balance and Excess Over Limit	Rs. 5/-	54204410	1083-1084
ii) For International - Incase of Low Balance and Excess Over Limit	Rs. 35/-		
<b>f) Pay to CNIC</b>	Upto Rs. 100/- per transaction		
g) Funds Transfer through ATM		54200230	1149
i) Fund Transfer	Rs. 50/-		
ii) IBFT : From Rs. 1 – 100,000	Rs.100/- Plus FED		
IBFT : From Rs. 100,001 – 150,000	Rs.125/- Plus FED		
	<b>Due to Covid-19, fee is temporarily waived</b>		
h) Biometric Transaction			
i) UBL A/c holder on UBL ATM	Rs. 15/-		
ii) other Bank Customer on UBL ATM	Upto Rs. 50/- per transaction		
<b>i) Receipt printing charges using 1link Member Bank ATM's</b>	<b>Rs. 2.5/- per transaction</b>		
<b>j) Pay Pak Card</b>	Pay Pak Basic Card: <b>(Annual / Issuance) Rs. 1,200/-</b> Supplementary: (Annual / Issuance) Rs. 750/- <b>Replacement: PKR 1,050/-</b>		
k) Proprietary Card (annual fee)	Basic Rs. 900/- Supplementary Rs. 525/-	54204750	1044-1046
l) Visa Gold Card (annual fee)	Rs. 1,500/-	54204750	-
m) UBL First Pocket Money Debit Card	Free		
n) Virtual Prepaid Cards (Issuance Fee)	Rs.300/-	54204950	-
o) Bill Payment Service through ATM			
a) Education Institutional Payments	Rs 25/-		
b) Other Companies:	Upto Rs. 50/- per transaction		

Particulars	Charges	Code	
		GL	SC
2) UBL MegaWallet Debit Card / UBL Classic Visa Debit Card			
Details	Standard/NFC Card		
Basic (Annual/issuance Fee)	Rs. 1,600		
Supplementary (Annual Fee)	Rs. 1,000		
Replacement	Rs. 1,050		
3) UBL Premium Debit Master Card			
Details	Standard/NFC Card		
Basic (Annual/issuance Fee)	Rs. 1,700		
Supplementary (Annual Fee)	Rs. 1,100		
Replacement	Rs. 1,150		
4) UBL Union Pay Card			
Details	NFC Card		
Basic (Annual/issuance Fee)	Rs. 1,600		
Supplementary Issuance & Annual Fee	Rs. 1,100		
Replacement	Rs. 1,150		
5) UBL WIZ Prepaid Debit Cards			
Details	Standard / Chip Card	NFC Card	
Issuance / Replacement	Rs.500	Rs.750	
Re load Fee	Free		
From Branch			
From Contact Center			
From UBL ATM (From A/C to Card)			
From UBL Net Banking			
ACCA Wiz Card	Free		
Annual Fee (all Wiz prepaid card variants)	Free		
<b>Note:</b> • No joining fee. Annual fee to be recovered in advance. No refund on account closure • 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 from relevant Business Head / Divisional Head. • In addition to the charges above, all applicable Government levies including Sales Tax / FED will also be recovered. • Debit Card Fee Waivers will be applicable as defined in the respective product feature listing			
6) UBL Pardes Cards			
a) i) Card Issuance	Free	-	-
ii) Re-Load	Free	-	-
b) Switch Transaction Fee			
Withdrawals on 1 Link ATMs other than UBL	Rs.18.75	54204800	-
Withdrawals on other switches	Rs.18.75	54204830	-
c) Balance Inquiry		54204750	-
i) Within Pakistan from non 1 Link ATMs	Non - 1Link ATMs = N/A 1Link ATMs other than UBL = Rs. 2.5	54204830	-
d) Cancellation / Card Replacement Charge (upon request)	Free		
B. UBL GO GREEN			
1) SMS Alert Charges		54204570	-
a) For LCY Accounts	All digital transactions (including all transactions related to digital/branchless/self service channel/mobile/internet/ ubl digital, etc) free  Non digital/branch related sms (for other than digital transactions) Rs. 110/- per month		
b) For FCY Account			
<b>Note:</b> *Mandatory monthly deduction irrespective of number of SMS			
c) E-Statement			
i) Statement of Account through E-mail	Free	-	
<b>Note:</b> • 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.			

<b>C. UBL DRIVE (CAR FINANCING)</b>			
1) Application Processing Charges	Rs. 8,500/- (non - refundable, to be received post loan approval) Rs. 9,500/- (non-refundable) If not specified ( in NRP Cases) Rs. 4,500/- (For individuals applying again on maturity of one facility )	54202200	-
2) Vehicle Evaluation Charges*	Rs 5,000/- or at actual	57800710	-
3) Pre - Payment Charges (Full Payoff)	10% of principal amount 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	54205550	-
4) Late Payment Charges	Rs. 1,400/- per month per late installment	54205500	3016
5) Vehicle Re-Possession Charges*	Actual incurred by the bank up to Max.of Rs. 90,000/-	54205500	-
6) Repossessed Vehicle Evaluation Charges*	Rs. 4,000/- or at actual	54205500	-
7) Monthly Warehouse Charges	Rs. 6,000/- per month	57800800	-
8) Auction Charges	Rs. 5,000/-	57800800	-
9) Insurance Charges*	As per the rate quoted by the Insurance Company	54302200	3018
10) Purchase Order (PO) change of vehicle from Advance	Rs. 3,500/-		
<b>Note:</b> *These charges are quoted by the vendor & are subject to change.			
<b>D. i) UBL CASHLINE</b>			
1) Processing Fee	Salaried Rs. 3,000/- & SEB/ SEP Rs. 4,000/- if not specified	54202200	3001/ 3023/ 3024/ 3025
2) Annual Charges (Renewal fee)	Rs. 2,000/-	54202200	3002
3) Late Payment Fee	Rs. 1,250/-	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	SMS Charges to apply as per page no. 29	54202200	-
<b>Note:</b> *Mandatory monthly deduction irrespective of number of SMS			
6) Limit Enhancement Fee	Rs. 2,000/-	54202200	3029
7) Debit/ATM Card Annual Fee	Free		
<b>Note:</b> • All regular Branch Banking charges will be applied for the transaction through branches • In addition to the 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 Govt. levies will also be recovered. • All rates are subject to change.			
<b>D. ii) UBL CASH PLUS</b>			
1) Processing Fee	Rs 4,000/- or 1.25% of the loan amount whichever is higher	54202200	3019
2) Pre-payment Charges	5 % of the remaining outstanding amount	54205550	-

Particulars	Charges	Code	
		GL	SC
3) Late Payment Charges	Rs. 1,000/- per month per late installment	54205500	-
4) Partial Payoff Fee	5% of Partial Payment amount		
<b>E. (i) UBL ADDRESS</b>			
1) Processing Charges	Rs. 8,000/- for fresh loan (non refundable) Rs. 4,000/- 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	54202200	-
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	57800600	-
4) Late Payment Charges	Rs. 1,200/- per month per late installment	54205500	3016
5) Property Insurance*	Property Insurance Premium borne by the Bank	54205500	-
6) Partial Payoff	<ul style="list-style-type: none"> <li>5% of outstanding principal settled.</li> <li>No partial penalty on SBP subsidized loans under Tier-III.</li> </ul>	54205550	-
7) Pre-payment Penalty (Full Payoff)	<ul style="list-style-type: none"> <li>5% of outstanding principal settled.</li> <li>No pre-payment penalty on SBP subsidized loans under Tier-III.</li> </ul>	54205550	-
8) Cashier Cheque Charges	Cashier Cheque Charges to apply as per page no. 2, Item no. 1(a)	54200100	-
<b>Note:</b> *These charges are quoted by the vendor & are subject to change.			
<b>E. (ii) Low Cost Housing</b>			
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"> <li>5% of outstanding principal settled.</li> <li>No partial &amp; full payment penalty on SBP subsidized loans under Tier - I &amp; II.</li> </ul>		
Property Insurance	To be borne by the Bank		
<b>F. CREDIT CARDS</b>			
<b>1) Annual Basic Card Fee</b>	Rs. 4,000/- (Silver) Rs. 8,000/- (Gold) Rs. 11,000/- (Platinum)	54300550 54300600 54300650	- - -
<b>2) Supplementary Card fee</b>	Rs. 1,800/- (Silver) Rs. 2,500/- (Gold) Rs. 4,500/- (Platinum)	54301750 54301750 54301750	- - -

**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 Govt. levies will also be recovered including Sales Tax/ FED.

Particulars	Charges	Code	
		GL	SC
3) Corporate card - Annual Membership Fee	Normal Rs. 5,000/- Gold Rs. 7,500/-		
4) APR - Retail Transaction	41.99%	52600900	Silver
5) APR - Cash Advance	41.99%	52600930	Gold
6) APR - BTF (Open & Regular)	Up to 28%	52600960	Platinum
7) Processing Fee for BTF 0% Markup	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		
8) APR - Lite Installment Plan	29% or 35%		
9) APR - Cash on Phone	35%		
10) Minimum Monthly Payment	5% of the outstanding balance or Rs.500/- (whichever is higher)		-
11) Cash Advance Fee****	3% of the amount withdrawn or Rs. 1,000/- (whichever is higher)	54301300 54301350 54301400	Silver Gold Platinum
12) Late Payment Fee	Rs. 1,500/-	54301000 54301050 54301100	Silver Gold Platinum
13) Over Limit Fee*	Rs. 1,500/-	54300850 54300850 54300950	Silver Gold Platinum
14) Credit Guardian (Insurance) - Optional**	0.79% of the monthly outstanding balance	54302150	-
15) Family Security Plan**	Plan A - Rs. 80/- per month Plan B - Rs. 130/- per month Plan C - Rs. 250/- per month Plan D - Rs. 370/- per month	54302200	-
16) Child Education Plan**	Plan A- Rs. 60/- per child per month Plan B - Rs. 120/- per child per month Plan C - Rs. 150/- per child per month	54302200 54302200 54302200	- - -
17) a) Hospital Cash Plan - Executive**	21-35 years: Rs. 275/- per month 36-50 years: Rs. 425/- per month 51-60 years: Rs. 950/- per month Each Child 1-20 years: Rs. 250/- per month	54302200	-
b) Hospital Cash Plan - Deluxe**	21-35 years: Rs. 375/- per month 36-50 years: Rs. 625/- per month 51-60 years: Rs. 1,325/- per month Each Child 1-20 years: Rs. 350/- per month	54302200	-
18) Booking Charges - Balance Transfer (Open)	Rs. 500/-	54302700	-
19) Booking Charges - Lite Installment Plan	Rs. 600/- or 1.55% of the transaction amount (whichever is higher)	54301150 54301250	Silver Gold Platinum

Particulars	Charges	Code	
		GL	SC
20) Booking Charges Cash on Phone	Rs. 750/- per transaction or 1.25% per transaction amount (whichever is higher)		
21) Cancellation Charges - Lite Installment Plan	5% of the installment outstanding balance or Rs.1,000/- (whichever is higher)	54301150 54301250	-
22) a) Card Replacement Fee-Silver & Gold	Rs. 600/- Upon Customer request	54301450 54301550	-
b) Card Replacement Fee Platinum	Rs. 1,000/- Upon Customer request		
23) Utility Bill Payment	Rs. 60/- per transaction	54301900	-
24) Foreign Transaction Charges***	4.5% of the transaction amount	54300200	
25) VISA/ MasterCard Arbitration Charges for Disputed Transactions	USD 500/- or equivalent	70502500	-
26) SMS Alert Fee	Free	-	-
27) Platinum Priority Pass Issuance Fee	Rs. 2,000/- + FED	54302050	-
a) Membership/Annual Fee	Free		
b) Airport Lounge Visit Fee	USD 35/- per visit	54302050	-
28) Global Customer Assistance Service - Fee			
a) Lost & Stolen Card	USD 35/- per request	54301450	-
b) Emergency Card Replacement - VISA Gold & Platinum	USD 250/- per request		
c) Emergency Card Replacement - VISA 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) Cardholder Inquiry Service / VISA Assistance Centre	USD 7.50/- per request		
<b>G. GENERAL CONSUMER BANKING CHARGES</b>			
1) Duplicate Statement	Rs. 35/- per statement (not applicable on credit card)		
2) Collection on Customer Call	Rs. 250/- per pickup	54202250	-
3) UBL Airport Lounge Charges / CIP Lounge*	Upto Rs. 1,000/-		
*Exceptions apply for Gold Credit Card and Platinum Credit Card Customers			
<b>H. ASSURE FINANCE</b>			
a) Processing Fee	Rs. 1,500/-		
b) Late Fee	Rs. 500/-		

Particulars	Charges	Code	
		GL	SC
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# INTERNATIONAL BANKING

Particulars	Charges	Code	
		GL	SC
<b>A. IMPORTS</b>			
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
<b>•Note</b> 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	-
<b>B. EXPORTS</b>			
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) 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)	-	-

Particulars	Charges	Code	
		GL	SC
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. 500/- (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) Research & Development Surcharge - R&D handling charges	0.25% of the amount of claim, Min Rs. 250/- per case	54206600	-
12) 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		
13) Trade Development Authority Registration certificate verification	Rs. 200/- per certificate	54206600	-
14) Duplicate advice issuance	Rs.300/- per duplicate advice		-
15) 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. Incase 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
16) Issuance of business performance certificate of previous years at the customer request	Rs.2,500/- per certificate	54206600	-
17) Sales Tax / FED invoice certificate	Rs.1,000/- per certificate	54206600	EBC
18) Export LC Cancellation	Rs.1,500/- plus swift charges Rs. 1000/- flat & communication charges	54206450	CAN

**•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.
- 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.

Particulars	Charges	Code	
		GL	SC
19) Export Proceeds Transfer	Flat charges Rs. 600/- only on Out-Bound Export proceeds in FCY only	54206600	EBC
<b>C. REMITTANCES</b>			
1) Outward			
a) Remittance abroad through Foreign Currency Account			
i) Issuance of FDD / FTT	<b>Current FCY Accounts:</b> 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. <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.	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) Collection /Local Clearing for F.C. A/c	0.7%, Min USD 8, Max USD 18 or equivalent Rupees per collection, (In addition to foreign bank charges)	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
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

Particulars	Charges	Code	
		GL	SC
iii) Commission against issuance of FDD/FTT against Export	@ 15 paisas 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.	Favoring UBL Customers @ 0.15%, of remittance proceeds Min Rs. 500/- & Max Rs. 2,000/- Beneficiaries with other local banks flat charges @ Rs. 2,000/- inclusive postage/courier charges.	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 (in addition to foreign Bank charges) plus postage charges of Rs. 1,400/-	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
<b>D. MISCELLANEOUS</b>			
1) Correspondent Banking charges	At Actual	54208000	-
2) Foreign bills sent for collection returned unpaid	Rs.500/- (flat)	54203700	-
3) Inward collection/Local Clearing received relating to Foreign Currency A/c from abroad or local banks / branches and where the payment is demanded in Foreign Currency	USD 5 per USD 1,000 or part thereof and Max. USD 15	54203700	-
4) 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	-
5) Issuance of proceeds certificate beyond one year	Rs.500/- (flat) per certificate	54206850	-
6) Credit check at customer's request	Rs.50/- (flat)	54206850	-
7) Service charges for verification of test / signature and mail L/Cs	Rs.500/- per instance	54206850	-
8) Standing instructions charge in Foreign Currency A/c	USD 5/- or equivalent per transaction	54206850	-
9) 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	-
10) Issuance of business performance	Rs.2,000/- per certificate	54206850	-
11) 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



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## DOMESTIC BANKING

Particulars	Charges	Code	
		GL	SC
<b>A. REMITTANCES</b>			
1) Cashier's Cheque/Corporate Bankers Cheque - CBC			
a) Issuance of Cashier's Cheque / CBC - Through Account	Free	54200100	1009
b) Cancellation of Cashier's Cheque /CBC For Account Holder	Free	54200150	1010
For Non- Account holder	Rs. 750/- (Flat)		
c) Issuance of Duplicate Cashier's Cheque /CBC	Free	54200120	1011
d) Issuance of instrument for payment of fees/dues in favor of Educational Institution HEC/Board etc.		54200100	1009
Through Account	Free		
Through Cash (for Account Holder and non account holder)	0.50% of fee/dues or Rs.25/- per instrument whichever is less.(Charges are inclusive of Sales Tax/FED)		
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)		54203670	1006
i) Within City	Free		
ii) Intercity	Free		
b) Online Funds Transfer in PKR (Account to Account transfer within UBL) (Charges are to be recovered from the remitter)		54200200	1007
i) Within City	Free		
ii) Intercity	Free		
c) Cash Withdrawals (Charges are to be recovered from the account holder)		54203680	1008
i) Within City	Free	54200280	1015
ii) Intercity	Free		
d) 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	0.10% Min Rs. 425/- or Max Rs. 2,500/-		
3) Inter Bank Fund Transfer- IBFT			
i) Branches	Rs. 400/- (Flat)	54200250	-
ii) ATM		54200230	1049
a) IBFT : From Rs. 1 – 100,000	Rs.100/- Plus FED		
b) IBFT : From Rs. 100,001 – 150,000	Rs.125/- Plus FED		
iii) Digital Application / Netbanking			
1 to 1,000	Free		
1,001 to 5,000	Rs. 50/-		
5,001 to 10,000	Rs. 100/-		
10,001 to 50,000	Rs. 150/-	54200200	ECM 004
50,001 to 100,000	Rs. 150/-		
100,001 to 500,000	Rs. 250/-		
500,001 to 1,000,000	Rs. 300/-		
4) Inter Branch (A/c to A/c) Foreign Currency Funds Transfer (Charges to be recovered from Remitter)		54200240	1007
a) Within City	Free		
b) Intercity	Free		
5) Issuance of COII For Account holders	Free		
6) Duplicate COII Issuance Charges	Rs. 250/- (flat)	54200400	1111
7) DD/MT/PO Cancellation Charges	Rs. 750/- (flat)	54200150	1010

Particulars	Charges	Code	
		GL	SC
8) Issuance of ASDR (Ameen Security Deposit Receipt) Through A/c Through Cash	<b>Rs. 175/-</b> Rs. 1,500/- (flat)		
9) Duplicate ASDR Issuance Charges	Rs. 300/- (flat)		

**Note:**

- No Charges for cancellation / refund of ASDR
- 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.
- As per PSD circular 2 of 2020 issued by SBP, waiver on IBFT shall be applicable until further notice from SBP.

**B. BILLS**

1) a) Clean (including cheques / dividend warrants / Bank Drafts, beyond NIFT / OBC Centers/ APC etc.)	Free	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:**

- 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. 3,500 Flat Rs. 5,000 or 0.05% whichever is higher Rs. 6,000 or 0.06% whichever is higher Rs. 10,000 or 0.05% whichever is higher Rs. 12,000 or 0.06% whichever is higher Rs. 15,000 or 0.05% whichever is higher Rs. 17,000 or 0.06% whichever is higher Rs. 25,000 or 0.06% whichever is higher Rs. 35,000 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.2,500/- (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:**

- 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.

<b>D). SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS</b>			
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) In case of dividend payment transfer through RTGS, commission @ 0.50% of dividend payment amount transferred or standard charges of RTGS (whichever is higher) will be applied.  (subject to negotiation of rate based on volume of business)		
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	-

**5) Lockers**

- a) Safe deposit lockers fee to be recovered in advance at the commencement of the period

	Small	Medium	Large	Extra Large
<b>Annual Fee/ Rented Locker</b> Note: Key deposit to be recovered	4,000/-	5,500/-	7,500/-	12,000/-
Key Deposit (One time only)	3,000/-	3,500/-	4,000/-	5,000/-

Key deposit Amount will be refundable at the time of vacation of locker.

with A/c  
without A/c

54202850 1017  
1065

41805100  
41802600

-

- b) Breaking Charges

Rs 3,500/- (flat) per Locker or at actual, whichever is higher

54202850 1020

**Note:**

- 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
E. 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.1,500/- (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:**

- 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
F. 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	
<b>NOTE:</b> <ul style="list-style-type: none"> <li>Discount may be offered to customers in the above mentioned charges subject to the Regional/Business Head's approval.</li> <li>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)</li> </ul>			
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 PAD Bill (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/COI
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)\***

From	To	Minimum Rs. 1,200 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.275/- 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/-		
<b>G. Miscellaneous</b>			
1) a) Delivery of Statement of account (Mandatory)	Free	-	-
b) Duplicate/On-Demand Statement of Account	Free	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	Rs. 220/-
	1:30 pm to 3:00 pm	Rs. 330/-
	3:00 pm to 4:00 pm	Rs. 550/-
Saturday	9:00 am to 11:30 am	Rs. 220/-
	11:30 am to 12:30 pm	Rs. 330/-

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) Charges for same day collection/clearing cheque through NIFT (Same day value is Rs.100,000/- in Karachi & Rs. 500,000/- in other clearing region)	Rs. 500/- (flat) per instrument	54203650	1030															
7) Stop payment charges of Cheque /TT/PO/DD	For PKR. A/c - Rs. 500/- (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															
8) Charges for cheque return unpaid (due to fault of customer )																		
a) Outward Clearing	Free																	
b) Inward Clearing	PKR 600/-, USD 5/- GBP 3/-, EUR 4/- AED 20/-, SAR 20/-																	
9a) Cost of Issuance of all Currency Cheque Books																		
i) MICR For Accounts	Rs. 15/- per leaf (flat)	54203750	1003															
ii) NON - MICR	Rs. 15/- per leaf	54203750	1079															
b) 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>S#</th><th>Particulars</th><th>Rates (Including All Taxes)</th></tr><tr><td>1</td><td>Size 9.5" x 3.75"</td><td>Rs. 4.60 Per Cheque</td></tr><tr><td>2</td><td>Size 9" x 12" A4 Size</td><td>Rs. 5.75 Per Cheque</td></tr><tr><td>3</td><td>Size 2.85" x 8.5"</td><td>Rs. 2.45 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. 4.60 Per Cheque	2	Size 9" x 12" A4 Size	Rs. 5.75 Per Cheque	3	Size 2.85" x 8.5"	Rs. 2.45 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. 4.60 Per Cheque																
2	Size 9" x 12" A4 Size	Rs. 5.75 Per Cheque																
3	Size 2.85" x 8.5"	Rs. 2.45 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																
c) Corporate Customer's Cheque Books/Leaves	On case to case basis, as per agreement with the party	54203850	1034															
10) Salary & Pension disbursement charges. No charges to be recovered from Govt. & Semi Govt. Organizations and their employees/ retired employees	Min Rs. 100/- per transaction from remitting organization's main Account (or as per agreement)																	
11) Photocopy of a Paid Cheques / Credit Voucher (Deposit Slip etc.) returned to customer																		
Within 1 year	Rs. 50/- } Charges per	54203900	1036															
Above 1 year	Rs. 200/- } Cheque / Voucher	54203900	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 recoverd.</div>																		

Particulars	Charges	Code	
		GL	SC
12)			
WAIVER GRID			
Eligible for waiver Schedule of Charges for the following Services			
1	Inter Branch Online Transaction-Country wide		Free
2	Visa Classic & Pay Pak (Debit Card) Annual Fee		Free
3	Issuance of Cashier Cheque/CBC		Free
4	Cheque Book		Free
5	Over the Counter Cash Deposit		Free
6	Cancellation of CC/CBC		Free
7	Clean Bill for Collection /Intercity Clearing		Free
8	Duplicate Cashier's Cheque/CBC		Free
9	Duplicate Account Statement		Free
10	UBL Go Green Digital SMS Alerts		Free
11	Takaful Coverage		Free
Note:			
i) The above waiver grid is applicable on Ameen current and saving accounts.			
ii) This Grid is not applicable on Ameen Certificate of Islamic Investments and Ameen Premium Certificates.			
iii) In addition to above service charges, recovery of courier/postage/telex/fax/cable charges will also be made according to tariff wherever applicable.			
iv) In addition to charges above, all applicable Government Levies will also be recovered			
H. 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.			

## CONSUMER BANKING

Particulars	Charges	Code	
		GL	SC
<b>A. ATM / DEBIT CARD</b>			
<b>General Debit / Prepaid Card Charges</b>		54204750	
a) Annual Charges			
<b>UBL Ameen Premium Master Card</b>	<b>Chip Card</b>	<b>NFC Card</b>	
Basic (Annual Fee)	<b>Rs. 1,700/-</b>	<b>Rs. 1,700/-</b>	
Supplementary (Annual Fee)	Rs. 1,100/-	Rs. 1,100/-	
Replacement	<b>Rs. 1,150/-</b>	<b>Rs. 1,150/-</b>	
<b>Card Type</b>	<b>Basic</b>	<b>Supplementary</b>	<b>Card Replacement</b>
Ameen Visa Gold	Rs. 1,500/-	Rs. 950/-	Rs. 950/-
<b>UBL Ameen Visa Classic</b>	<b>Chip Card</b>	<b>NFC Card</b>	
Basic (Annual Fee)	<b>Rs. 1,600/-</b>	<b>Rs. 1,600/-</b>	
Supplementary (Annual Fee)	Rs. 1,000/-	Rs. 1,000/-	
Replacement	<b>Rs. 1,050/-</b>	<b>Rs. 1,050/-</b>	
b) UBL Ameen PayPak Chip Debit Card	Basic (Annual Fee) : <b>Rs. 1,200/-</b> Supplementary (Annual Fee) : Rs. 750/- Replacement : <b>Rs. 1,050/-</b>		
<b>c) UBL Ameen WIZ Prepaid Debit Card</b>		54204950	
<b>Issuance/Replacement</b>	<b>Standard/ Chip Card</b>	<b>NFC Card</b>	
	Rs. 500/-	Rs. 750/-	
Re load Fee	Free		
From Branch			
From Contact Center			
From UBL ATM (From A/C to Card)			
From UBL Net Banking			
Annual Fee ( all wiz prepaid card variants)	Free		
d) Switch Transaction Fee			
i) Withdrawals on 1 Link ATMs other than UBL (No charge on UBL Card holders withdrawing from UBL ATMS)	Rs. 18.75/-	54204800	1067
ii)Withdrawals on other Switches (Mnet)	Rs. 18.75/-	54204830	1068
e) International Usage Charges			
i) ATM Withdrawal	Pay Pak: Nil	54204870	1051
ii) POS & Internet Purchase	4.5% of transaction amount	54204860	
a) Purchase in Currency other than USD and PKR	4.5% of transaction amount		
b) Purchase in USD and PKR	<b>Or Rs. 100/-whichever is higher</b>	54204850	1052
f) Balance Inquiry	4.5% of transaction amount		
i) Within Pakistan from Non 1 Link ATMs	<b>Or Rs. 100/-whichever is higher</b>		
ii) Within Pakistan from 1 Link ATMs	Rs. 2.5 per transaction	54204830	1071
iii)From Outside Pakistan	Rs.225/- per transaction		
g) Biometric Transaction			
i) UBL A/c holder on UBL ATM	Rs. 15/-		
ii) other Bank Customer on UBL ATM	Upto Rs. 50/- per transaction		
h)Internet Usage			
Activation / Session Charges	Free	-	-
i ) Charge on Declined POS Transaction			
i) For Local - Incase of Low Balance and Excess Over Limit	Rs. 5/-	54204410	1083-1084
ii) For International - Incase of Low Balance and Excess Over Limit	Rs. 35/-		
<b>j) Pay to CNIC</b>	<b>Upto Rs. 100/- per transaction</b>		
k) Funds Transfer through ATM		54200230	1149 1049
a) Fund Transfer	Rs. 50/-		
b) IBFT : From Rs. 1 – 100,000	Rs.100/- Plus FED		
IBFT : From Rs. 100,001 – 150,000	Rs.125/- Plus FED		
l) Bill Payment Service through ATM			
a) Education Institutional Payments:	Rs 25/-		
b) Other Companies:	Upto Rs. 50/- per transaction		

Particulars	Charges	Code	
		GL	SC
m) Receipt printing charges using 1link Member Bank ATM's	Rs. 2.5/- per transaction		
<b>B. UBL GO GREEN</b>			
1) SMS Alert Charges	All digital transactions (including all transactions related to digital/branchless/self service channel/mobile/internet/ ubl digital, etc) free Non digital/branch related sms (for other than digital transactions) Rs. 110/- per month	54204570	-
a) For LCY Accounts		54204570	-
b) For FCY Account			
<b>Note:</b> *Mandatory monthly deduction irrespective of number of SMS			
b) E-Statement Statement of Account through E-mail	Free	-	-

**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 Regional/Business Head/ Divisional Head
- In addition to the charges above, all applicable Government levies will also be recovered.
- Debit Card Fee Waivers will be applicable as defined in the respective product feature listing
- As per PSD circular 2 of 2020 issued by SBP, waiver on IBFT shall be applicable until further notice from SBP.

**C. AMEEN Drive - Auto Financing**

1) Documentation Charges	Rs. 8,500/- + FED(on approval) non Refundable if not specified Rs.4,500/- For individuals applying again on maturity of one facility <b>Rs. 5,000/- for individuals applying UBL Ameen Roshan Apni Car.</b>	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	-
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	-	-
<b>Note:</b> *These charges are quoted by the vendor & are subject to change.			
9) Change of vehicle after issuance of purchase order in advance	Rs. 3,500/-	54202200	-
10) Revision of sales price in case of Early Termination of Musharakah Financing & Payment Agreement. (In addition to outstanding Musharakah Unit Amount)	<b>After Delivery of vehicle</b> 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

Particulars	Charges	Code	
		GL	SC
D. a) UBL AMEEN ADDRESS HOUSING FINANCE			
1) Processing Charges	Rs. 8,000/- for fresh booking (non refundable)		
	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 Musharkah 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		
5) Revision of sales price in case of Early Purchase of Musharkah 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% Note: No additional sales price on Partial Purchase of Musharkah Units for SBP subsidized housing finance scheme under Tier – I, II & III		
6) 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: No additional sales price on Partial Purchase of Musharkah Units for SBP subsidized housing finance scheme under Tier – I, II & III		

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	-
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# INTERNATIONAL BANKING

**INTERNATIONAL BANKING**

Imports			Amount in PKR
Amount	Letter of Credit		Subsequent Qtr or part thereof
	Range	1st Quarter or part thereof	
Upto	500,000	2,200	1,250
500,001	800,000	2,600	1,625
800,001	1,000,000	3,600	2,250
1,000,001	1,500,000	5,000	3,125
1,500,001	2,000,000	7,000	4,375
2,000,001	2,500,000	9,000	5,625
2,500,001	3,000,000	11,000	6,875
3,000,001	3,500,000	13,000	8,125
3,500,001	4,000,000	15,000	9,375
4,000,001	4,500,000	17,000	10,625
4,500,001	5,000,000	19,000	11,875
5,000,001	5,500,000	21,000	13,125
5,500,001	6,000,000	23,000	14,375
6,000,001	6,500,000	25,000	15,625
6,500,001	7,000,000	27,000	16,875
7,000,001	7,500,000	29,000	18,125
7,500,001	8,000,000	31,000	19,375
8,000,001	8,500,000	33,000	20,625
8,500,001	9,000,000	35,000	21,875
9,000,001	9,500,000	37,000	23,125
9,500,001	10,000,000	39,000	24,375
10,000,001	12,500,000	45,000	28,125
12,500,001	15,000,000	55,000	34,375
15,000,001	17,500,000	65,000	40,625
17,500,001	20,000,000	75,000	46,875
20,000,001	22,500,000	85,000	53,125
22,500,001	25,000,000	95,000	59,375
25,000,001	27,500,000	105,000	65,625
27,500,001	30,000,000	115,000	71,875
30,000,001	32,500,000	125,000	78,125
32,500,001	35,000,000	135,000	84,375
35,000,001	37,500,000	145,000	90,625
37,500,001	40,000,000	155,000	96,875
40,000,001	42,500,000	165,000	103,125
42,500,001	45,000,000	175,000	109,375
45,000,001	47,500,000	185,000	115,625
47,500,001	50,000,000	195,000	121,875
50,000,001	52,500,000	179,375	128,125
52,500,001	55,000,000	188,125	134,375
55,000,001	57,500,000	196,875	140,625
57,500,001	60,000,000	205,625	146,875
60,000,001	62,500,000	214,375	153,125

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

\*\* 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)

#### A. IMPORTS

1) Cash Letters of Credit: a) Issuance of Letter of Credit	As per International import A, slab of SOC Rs. 100/- Min As per Credit Approval	54206000	LOC
b) Profit on spot LC Murabaha c) Profit on spot PAD Murabaha			
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) L/C cancellation charges	Rs. 2,000/- plus swift charges Rs. 1000/- flat & communication charge (at actual)	54206100	LCN
5) Contract registration for import on annual volume basis	0.40%, (flat), Min Rs.2,500/- (flat)	54206200	CRC
6) L/C Amendment	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
7) Contract Amendment	Rs. 1,500/- (flat)	54206200	CRC
8) 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

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	Handing 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 paise 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 paise per Rs.100/- Min. Rs.1,500/-	54206400	DEC
b) Opened by us where Fx conversion / forward (WAAD) is done by other banks	@ 15 paise 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.	54206850	HDC
15) Issuance of freight certificate for Imports on FOB basis	Rs 1,500/- per certificate		
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 PAD Bills (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	-
<b>B. EXPORTS</b>			
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

**•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.

17) Export Proceeds Transfer	Flat charges Rs. 500/- only on Out-Bound Export proceeds in FCY only	54206600	EBC
<b>C. REMITTANCES</b>			
1) Outward			
a) Remittance abroad through Foreign Currency Account			
i) Issuance of FDD / FTT			
	<b>FCY Accounts:</b> 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) Collection /Local Clearing for F.C. A/c	0.7%, Min USD 8, Max USD 18 In addition, foreign bank charges also 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
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 paisas 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	-

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.	Favoring UBL Customers @ 0.15%, of remittance proceeds Min Rs. 500/- & Max Rs. 2,000/- Beneficiaries with other local banks flat charges @ Rs. 2,000/- inclusive postage/courier charges.	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 (in addition to foreign Bank charges) plus postage charges of Rs. 1,400/-	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 collection/Local Clearing received relating to Foreign Currency A/c from abroad or local banks / branches and where the payment is demanded in Foreign Currency	USD 5 per USD 1,000 or part thereof and Max. USD 15	54203700	-
4) 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	-
5) Issuance of proceeds certificate beyond one year	Rs.500/- (flat) per certificate	54206850	-
6) Credit check at customer's request	Rs.50/- (flat)	54206850	-
7) Service charges for verification of test / signature and mail L/Cs	Rs.500/- per instance	54206850	-
8) Standing instructions charge in Foreign Currency A/c	USD 5/- or equivalent per transaction	54206850	-
9) Issuance of business performance	Rs.2,000/- per certificate	54206850	-
10) Sales Tax / FED Invoice certificate (Export)	Rs.1,000/- per certificate		-

**\*Note:**

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