



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

Schedule of Bank Charges

July to December 2026



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

UBL MUKAMMAL CURRENT ACCOUNT

Free Online Banking

Free Cheque Book

Free Pay Order

Free Go-Green SMS Alerts*

**Free Duplicate Account
Statement***

**Free UBL Classic or
Premium Debit Card***

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

COMPLETE BANKING SOLUTION



Scan here to learn
more about UBL
Mukammal Account

Terms and Condition apply.

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

United Bank Limited
Schedule of Charges July to December 2026
Summary of Revision/ New Changes

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UBL – United Bank Limited
Schedule of Charges July - December 2026 (Ameen Section)
Summary of Revision/New Changes



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

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RETAIL BANKING

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

Particulars	Charges	Code																										
		GL	SC																									
a) Up to Aggregate Monthly Limit (Rs. 25,000) b) Above Aggregate Monthly Limit (Rs. 25,000)	Free 0.1% of the transaction amount or Rs. 200, whichever is lower. (Charges are inclusive of Sales Tax /FED)																											
c) IBFT via Raast	Free																											
7) a) Issuance of SDR (Security Deposit Receipt) i) Through Account ii) Through Cash	Free Free	54200300	1109																									
b) Duplicate SDR / TDR / FDR Issuance Charges	Rs. 300/- (flat)	54200400	1111																									
c) Cancellation/Refund of SDR	Free																											
Note: • The Inter Branch (account to account) Foreign Currency Funds Transfer facility is available in all branches. • No charges for cancellation/refund of SDR																												
B) Lockers a) Safe deposit lockers fee to be recovered in advance at the commencement of the period																												
	<table><tr><th></th><th>Small</th><th>Medium</th><th>Large</th><th>Extra Large</th></tr><tr><td>Option No. 1 Annual Fee/ Rented Locker Note: Key deposit to be recovered</td><td>Current: PKR 6,000/- Saving: PKR 9,000/-</td><td>Current: PKR 8,000/- Saving: PKR 12,000/-</td><td>Current: PKR 10,000/- Saving: PKR 15,000/-</td><td>Current: PKR 12,000/- Saving: PKR 18,000/-</td></tr><tr><td>Option No. 2 Security Deposit</td><td>75,000/-</td><td>100,000/-</td><td>125,000/-</td><td>160,000/-</td></tr><tr><td>a) No locker rent to be recovered b) Key Deposit to be recovered</td><td></td><td></td><td></td><td></td></tr><tr><td>Key Deposit (One time only)</td><td>3,500/-</td><td>4,000/-</td><td>5,000/-</td><td>6,500/-</td></tr></table>		Small	Medium	Large	Extra Large	Option No. 1 Annual Fee/ Rented Locker Note: Key deposit to be recovered	Current: PKR 6,000/- Saving: PKR 9,000/-	Current: PKR 8,000/- Saving: PKR 12,000/-	Current: PKR 10,000/- Saving: PKR 15,000/-	Current: PKR 12,000/- Saving: PKR 18,000/-	Option No. 2 Security Deposit	75,000/-	100,000/-	125,000/-	160,000/-	a) No locker rent to be recovered b) Key Deposit to be recovered					Key Deposit (One time only)	3,500/-	4,000/-	5,000/-	6,500/-		
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a) No locker rent to be recovered b) Key Deposit to be recovered																												
Key Deposit (One time only)	3,500/-	4,000/-	5,000/-	6,500/-																								
Key deposit & Security deposit Amount will be refundable at the time of vacation of locker.																												
b) Late payment charges (plus over due yearly rent) Note: *Late payment charges will be recovered once annually after rent is overdue for more than 30 days	10%* of the applicable annual locker rent every year	54205500	1019																									
c) Breaking Charges	At actual	54202850	1020																									

Particulars		Charges	Code	
			GL	SC
C. Miscellaneous				
1) a) Delivery of Statement of account (Mandatory) b) Duplicate/On-Demand Statement of Account		Free Rs. 35/- per statement (Charges are inclusive of Sales Tax/FED)	- 54203500	- 1005
2) Issuance of SBP/ NBP cheques / Special Clearing (Upon Customer request only)		Rs.500/- per cheque	54203550	1026
3) 3rd Party Funds Transfer through Pakistan Real Time Interbank Settlement Mechanism (PRISM/ RTGS) System			-	-
Days		Transaction Time Windows	Per Transaction Charges (PKR)	
Monday to Friday	9:00 am to 1:30 pm		Free	
	1:30 pm to 3:00 pm			
	3:00 pm to 4:00 pm			
4) Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances		Rs. 300/- per case	54203600	-
5) Issuance of Balance/Account maintenance certificate on customer's request		Free	54203500	1027
6) Stop payment charges of Cheque /TT/RTC/ PO/DD Note: *one instruction may include advice for series/ multiple instructions		For PKR. A/c - Rs. 600/- (flat) per instruction* USD 10/- per instruction* GBP 6/- per instruction* EURO 7/- per instruction* AED 35/- per instruction* SAR 35/- per instruction*	54202650	1004
7) Charges for cheque return unpaid (due to fault of customer)		PKR 1,000/-, USD 5/- GBP 3/-, EUR 4/- AED 20/-, SAR 20/-	54203700	1032/ 1033
8) Cost of issuance of customized cheque books. Charges as in 9a) above + actual cost of customized cheque book as per the size of cheque book ordered				
S#	Particulars	Rates (Including All Taxes)		
1	Size 9.5" x 3.75"	Rs. 11.00/-Per Cheque		
2	Size 9" x 12" A4 Size	Rs. 14.30/- Per Cheque		
3	Size 2.85" x 8.5"	Rs. 8.25/- Per Cheque		
4	As per customers' need for carbonized copy or any other special size	Obtain quote from Printing and Stationary department to recover actual cost from customer		
8b) Corporate Customer's Cheque Books/Leaves		On case to case basis, as per agreement with the party		
Note: • The Bank reserves the right to change different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority				

Particulars	Charges	Code	
		GL	SC
9) Photocopy of a Paid Cheques / Credit Voucher (Deposit Slip etc.) Returned to Customer Within 1 year Above 1 year	Rs. 50/- } Charges per Rs. 200/- } Cheque / Voucher	54203900 54203900	1036 1037-1038
10)	UBL Mukammal Current Account / Digital Mukammal Account		
	Services	Waivers	
	Minimum Balance Charges	Zero	
	Inter Branch Online Transactions - Country Wide	Free	
	*UBL Classic/Premium Debit Card Issuance/Annual	Free	
	Issuance of Cashier's Cheque /CBC	Free	
	Cheque Book	Free	
	Over the Counter Cash Deposit	Free	
	Cancellation of CC/ CBC	Free	
	Clean bill for Collection/Intercity Clearing	Free	
	Duplicate Cashier's Cheque/ CBC	Free	
	*Duplicate Account Statement	Free	
	*UBL Go Green SMS Alerts	Free	
Note: *Waivers can be availed by Mukammal accountholders who maintain a YTD (year-to-date) average balance of Rs.25,000 or above in their Current Account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.			
11)	UBL Asaan Account / Asaan Digital Account / Smart Digital Account		
	Services	Current	Savings
	Minimum Balance Charges	Zero	Zero
	Debit Card Issuance Charges	As per SOC	As per SOC
12)	UBL Urooj Current Account		
	Services	Waivers	
		*Monthly Average Balance below Rs. 500k	*Monthly Average Balance of Rs. 500k and Above
	UBL Classic/Premium Debit Card Issuance/Annual*	Free	Free
	Minimum Balance Charges	Free	Free
	UBL Go Green Digital SMS Alerts	Free	Free
	Locker Rent	1st year rent is zero on lockers of all sizes	1st year rent is zero on lockers of all sizes
	Personal Loan Markup	Rate at 1Y KIBOR +10%	Rate at 1Y KIBOR +10% Upto 2.00% cashback
	Auto Loan Markup	-	Upto 1.00% Cashback
	Mutual Funds Front End Load (FEL Charges)	-	50% discount
	Complimentary Insurance for School Fees Coverage (on accountholder and/or spouse's death)	-	Complimentary
*Note: Waivers can be availed by Urooj account holders who maintain a YTD (year-to-date) average balance of PKR 25,000/- or above in their current account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.			

Particulars	Charges	Code	
		GL	SC
13)	UBL Freelancer Account		
	Description	Monthly Average Balance below Rs. 500k	Monthly Average Balance 500k and above
	UBL Classic/Premium Debit Card Issuance/Annual*	Free	Free
	Cheque Book	Free	Free
	Inter Branch Online Transactions - Country Wide	Free	Free
	SMS Alerts	Free	Free
	ATM - Off Us Transactions	Free	Free
	Inter Bank Funds Transfer (App/ Net banking)	Free	Free
	E-PRC	Free	Free
	Insurance Coverage on Laptop theft, mobile theft, wallet and accidental hospitalization	N/A	Free
	Personal Loan	1 Year KIBOR + 10%	1 Year KIBOR + 10%- Up to 5% cashback
	Auto Loan	-	Up to 1% cashback
	Education Loan	-	Up to 2% cashback
*Note: Waivers can be availed by UBL Freelancer Account holders who maintain a YTD (year-to-date) average balance of PKR 25,000/- or above in their current account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.			
14)	UBL Sohni Dharti Remittance Current Account		
	Services	Waivers	
	Issuance of Pay Pak Debit Card	Free	
	Cheque Book	Free	
	Inter Branch Online Transaction - Country wide	Free	
	Cashier's Cheque (Issuance/Cancellation/Duplicate)	Free	
	Go Green SMS	Free*	
	Duplicate Account Statement	Free*	
Note: *Waivers can be availed by UBL Sohni Dharti Remittance account holders who maintain a YTD (year-to-date) average balance of Rs.25,000 or above in their Current Account relationship balance. Other account holders shall be charged as per prevailing SOC. However, the first debit card issuance fee will remain free.			
15)	BUSINESS PARTNER		
	(For Individual, Sole Proprietorship, Partnership & Government Accounts only)		
	Waiver Per Month Applicable On Avg. Balance of Rs. 250,000/- & above		
	Services	Waiver (see note below)	
	Issuance of MT	5	
	Issuance of CC/CBC	5	
	Cancellation of PO/CC/CBC/DD or MT	5	
	Duplicate CC/CBC	5	
	UBL Classic/Premium Debit Card Issuance & Annual*	Free	
	Clean Bills for Collection/Intercity Clearing	5	
	Issuance of Cheque Books	Free	
	Online IBTS Transactions-Country Wide	Free	
	Locker Rent	Free*	
(Annual average balance can be used for seasonal accounts)			

Particulars	Charges	Code	
		GL	SC

*1 locker free (any size) for 1st year, subject to availability in the branch where account resides.
Waiver to be reviewed by Branch Manager at the end of each banking cycle.
All above BP waivers mentioned above are also applicable for BBA & E-Transaction Account

Note:

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

16) **BUSINESS PARTNER PLUS**

Services	Wavier
Inter Branch Online Transactions-Country Wide	Free
UBL Classic/Premium Debit Card Issuance/Annual*	Free
Issuance of Cashiers Cheque/CBC	Free
Cheque Book	Free
Over the Counter Cash Deposit	Free
Cancellation of CC /CBC	Free
Clean Bill For Collection/Intercity Clearing	Free
Duplicate Cashier's Cheque/ CBC	Free
Duplicate Account Statement	Free
UBL Go Green SMS Alerts	Free

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

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UBL Good Citizen Account	Non Filer	Filer customers - Monthly Average Balance	
Services	No Bal req.	<500K	>=500K
UBL Classic/Premium Debit Card Issuance/Annual*	As per SOC	Free	Free
General banking Services	As per SOC	Free	Free
- Inter branch Online Transactions - Country wide	As per SOC		
a) Cash Deposit	As per SOC	Free	Free
b) Cheque Deposit	As per SOC	Free	Free
c) Online funds Transfer	As per SOC	Free	Free
d) Cash withdrawal	As per SOC	Free	Free
- Cheque Book	As per SOC	Free	Free
- Issuance of Cashier Cheque	As per SOC	Free	Free
- Cancellation of cashier Cheque	As per SOC	Free	Free
- Duplicate Cashier cheque	As per SOC	Free	Free
- Clean Bill for collection/ Intercity Clearing	As per SOC	Free	Free
- Duplicate Account statement	As per SOC	Free	Free
- UBL Go Green digital SMS Alerts	As per SOC	Free	Free
IBFT (via Digital)	As per SOC	50% Cashback	100% Cashback
ATM Off-us Transaction	As per SOC	As per SOC	100% Cashback
Auto Loan Markup	At Actual	At Actual	Up to 1% Cashback**
Mortgage Markup	At Actual	At Actual	Up to 1% Cashback
SE Loan (Discount Rate for self- employed)	At Actual	At Actual	Up to 2.00% Cashback

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

**Lien Option is not available

Particulars	Charges	Code	
		GL	SC
18)	UBL First Minor Account		
	Services	Waiver	
	UBL Classic Debit/ ATM Card issuance on minor profit account	As per SOC	
	Cheque Book Issuance	Free	
	UBL Net Banking / App	Free	
19)	UBL Pensioner Current Account		
	Services	Waiver	
	Minimum Balance Charges	Zero	
	Inter Branch Online Transactions - Country Wide	Free	
	*UBL Classic/Premium Debit Card Issuance/Annual	Free	
	Issuance of Cashiers Cheque ICBC	Free	
	Cheque Book	Free	
	Over the Counter Cash Deposit	Free	
	Cancellation of CC/ CBC	Free	
	Clean bill for Collection/Intercity Clearing	Free	
	Duplicate Cashier's Cheque/ CBC	Free	
	Duplicate Account Statement	Free	
	UBL Go Green SMS Alerts	Free	
	Note: No waiver on UBL Pensioner Saving Account		
20)	UBL Zindagi Savings Account		
	Services	Waiver	
	Cheque Book Issuance	Free	
	UBL Classic/Premium Debit Card Issuance/Annual	Free	
	UBL Netbanking	Free	
	E-Statement	Free	
21)	Deposits products where standard charges are applicable		
	UBL Current Account		
	UBL Savings Account		
	UBL Sohni Dharti Remittance Savings Account		
	UBL PLS UniSaver Account		
	UBL Rupee Uniflex Account		
	UBL Mahana Aamdani Savings Account		
	UBL PLS UniSaver Plus Account		
	UBL UniZar FCY Current Account		
	UBL UniZar FCY Savings Account		
	UBL FCY Uniflex Account		
	UBL Urooj Savings Account		
	UBL Pardes Account		
	UBL Pensioner Savings Account		

Particulars	Charges	Code	
		GL	SC-
22) Charges on Encashment / Collection of profit coupons for certificates issued by other banks	Rs. 300/- per script	54208050	1075
23) Credit Information report on Foreign	At Actual	54208050	1064-
24) Standing instructions fee to be recovered in addition to the usual charges on remittance, if any		54208050	1040
25) Emigration Certificate	Rs. 325/- per transaction	54204050	1040
26) Proprietorship Certificate	Rs. 200/- per certificate	54204100	1040
27) No Objection Certificate (NOC)	Rs. 175/- per certificate	54204100	1042
28) Statement of Profit Earned & WHT / Zakat Deduction	Rs. 175/- per certificate	54204100	1357
	Free	54204100	
29) 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	
30) 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/-		
31) 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	
32) 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	
33) Prize Money Charges	Rs. 500/- + CIT Charges at Actual (Per Transaction)	54208050	
34) Charges on E-dividend disbursement (to be recovered from Dividend delivering company)	i) Commission @ 0.50% of total dividend warrant payment amount or Rs.150/-per dividend payment (whichever is higher) transfer to 1-Link member banks (including UBL). ii) Free - In case of dividend payment transfer through RTGS (subject to negotiation of rate based on volume of business)		

UBL SIGNATURE - PRIORITY BANKING

Particulars Charges			Code	
			GL	SC
A. UBL Signature — Priority Banking				
Account Category	Criteria for Individual & Sole Proprietors	Eligibility Criteria Period		
Any Local Currency Current Account	PKR 3 Million	Quarterly		
Any Foreign Currency Current Account	Equivalent to PKR 6 Million	Quarterly		
Clubbing of Current PKR and Foreign Currency Current Accounts	Equivalent to PKR 3 Million (where PKR will be considered as 100% and FCY deposit shall be converted to equivalent PKR and considered as 50% of the amount)	Quarterly		
1) Issuance of Cashier's Cheque	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) Visa Infinite Debit Card - Basic, Supplementary & Replacement	Free on maintaining Signature Priority Banking Criteria		-	-
b) Signature Debit Master Card - Basic, Supplementary & Replacement	Free on maintaining Signature Priority Banking Criteria			
c) Classic / Premium Debit Card allowed on Signature Banking Basic, Supplementary & Replacement	Free		54204870 54204850	1051 1052
9) a) Switch Transaction Fee				
i) Withdrawals on 1 Link ATMs other than UBL (No charge on UBL Card holders withdrawing from UBL ATMs)	Free		-	-
ii) Withdrawals on other Switches (Mnet)				
10) Stop payment charges for DD / RT / Cashier's Cheque Charges	Free		-	-
11) Issuance of all Currency Cheque Books	Free		-	-
12) Charges for Cheque return unpaid	Free for outward clearing only		-	1304
13) Net Banking Charges	Free		54204300	1303-

Particulars	Charges	Code	
		GL	SC
14) Account Maintenance Certificate	Free		
15) On Demand / Duplicate Statement of Account	Free		
16) IBFT	Free		
17) SMS Alerts	Free		
18) Same Day Clearing Charges	Free		
19) FCY Collection/Local Clearing	Free		

Terms & Condition:

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

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

Note:

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

EMPLOYEE BANKING AND CASH MANAGEMENT (CMT)

Particulars	Charges	Code	
		GL	SC
1) Salary & Pension disbursement charges.** Note: ** No Charges to be recovered from Govt. & Semi Govt. Organizations and their employees / retired employees.	Case to Case basis	54203850	1034

1) UBL @ Work

UBL @ Work Current Account (For Monthly salary < PKR 25,000/-)	
Services	Wavier
Min. Balance Requirement	Zero
Inter-branch Online Transaction – (Within City)	Free
Inter-branch Online Transaction – (Intercity)	Free
E-Statements	Free
Issuance/Annual Fee on Classic/Premium Debit Card	Free
Internet Banking & Bill Payment	Free
UBL Go Green Digital SMS Alerts	Free
Over the Counter Cash Deposit - Within City	Free
UBL @ Work Current Plus Account (For Monthly salary >= PKR 25,000/-)	
Services	Wavier
Min. Balance Requirement	Zero
Inter-branch Online Transaction – (Within City)	Free
Inter-branch Online Transaction – (Intercity)	Free
Cashiers Cheque	Free
Duplicate Cashiers Cheque	Free
E-Statements	Free
Cheque Book	Free
Issuance/Annual Fee on Classic/Premium Debit Card	Free
Internet Banking & Bill Payment	Free
UBL Go Green Digital SMS Alerts	Free
Switch Fees (1-Link / M-net)	Free
IBFT (via Internet Banking/Digital App & ATM)	Free
Over the Counter Cash Deposit - Within City / Intercity	Free
UBL @ Work Saving Account (For Monthly salary >= PKR 25,000/-)	
Services	Wavier
Min. Balance Requirement	Zero
Inter-branch Online Transaction – (Within City)	Free
E-Statements	Free
Internet Banking & Bill Payment	Free
Over the Counter Cash Deposit - Within City	Free

I. Transaction Banking / Cash Management Collections / Disbursements / Electronic Banking / Reporting	All charges will be decided on case to case basis through agreement between the customer and the Bank
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Note:

- UBL provides Electronic Banking & Cash Management Services. Fees and other charges to be recovered on a case to case basis.
- In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)
- In addition to the charges above, all applicable Government levies will also be recovered.
- For duplicate / on-demand SOAs, waivers are allowed on the discretion and signed approved of BM or CSOM.

TRADE SERVICES AND FINANCING

A. TRADE i) BILL			
1) a) Clean (including cheques / dividend warrants / Bank Drafts, beyond NIFT / OBC Centers/ APC etc.)	0.25% of the amount, Min. Rs. 475/- Max Rs.12,500/-	54201450	1014
b) Intercity Clearing Charges	Free	54203660	1089
c) Deduction of Cashier's Cheque Issuance Charges in Direct Collection where NIFT/NBP services are not available	Rs. 250/- (flat) plus courier charges or actual wherever applicable		
Note: - Postage / Courier charges are to be recovered on collection / realization of each instrument (whether clean or documentary). However, in case where party has deposited more than 1 cheque instrument on particular date to be collected /drawn on the same branch of the bank, postage / courier charges are to be recovered only once. - Collecting agent's charges, if the collecting bank is other than the bank, will also be recovered. - Communication charges will be recovered, if fate of the instrument is asked for by telephone. - No charges, if branch is situated within a radius of 25 km as it will be treated as a local branch or within catchment area of NIFT if clearing is handled as a local clearing. - OBC charges only to be collected where cheques are physically lodged in collection.			
2) Purchase of Bills:			
a) Documentary other than those drawn against Letter of Credit	0.40%, Min Rs. 900/- plus mark-up from the date of purchase to the date of payment. (Plus Communication Charges)	54206300	
b) Other cheques / demand instruments (like Dividend Warrants)	0.60%, Min Rs. 250/- (Plus Communication Charges)	54206300	
c) i) Returning charges for documentary / clean collections from payee account in case the instruments are returned unpaid For PKR Account For FCY Account	Rs. 500/- per transaction USD 10/- or equivalent per transaction	52700430	
ii) Returning charges for documentary / clean collections from drawer account in case the instruments are returned unpaid For PKR Account For FCY Account	Rs. 500/- per transaction USD 10/- or equivalent per transaction		-
d) Mark-up shall be applied as under on bills purchased / negotiated		54206300	-
i) If retired upto 21st day from the date of purchase	54 paisa per Rs.1,000/- per day on actual finance.		
ii) If retired during next 210 days	54 paisa per Rs. 1,000/- per day plus Bank's commission @10 paisa per Rs. 100/-		-
e) Storage charges	i) Free, if cleared within 3 days of its receipt by the branch. ii) Rs. 2/- per packet per day, Min Rs.100/-	54206300	-

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

Particulars	Charges	Code	
		GL	SC
b) Guarantees issued at request of foreign banks / back to back	USD 120 (flat) or equivalent		
c) Guarantees issued by banks abroad at our request	USD 120 (flat) or equivalent		
Note: The Bank reserves the right to charge different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority.			
iii) LOCAL TRADE BUSINESS			
1) Local Imports LC			
a) Inland Letters of Credit issuance	Upto 0.4% per quarter or part thereof Min Rs. 2,200/-	54206000	LOC
b) Inland LC Amendment charges	Rs.1,500/- (flat) per transaction plus commission as per item a) above if increase in amount	54206050	AMC
c) Swift Charges			
i) LC Issuance	Min. Rs.2,000/- or actual whichever is higher	57800400	SWF
ii) Amendment Issuance	Min. Rs.1,000/- or actual whichever is higher		
d) Duplicate Advices	Rs.350/- per duplicate advice	57800500	-
e) Inland LC Cancellation Charges	Rs.2,000/- plus swift charges Rs.1,000/- flat & communication charges	54206100	LCN
2) Local Import Bills			
a) Sight Bills			
i) Collection charges for Inland LC / Restricted LC & Handling of Inland Import Documents against PAD Bill (Sight Bill)	Rs. 1,500/- (flat) per bill	54206750	HDC
ii) Retirement of Bills			
• If retired within 3 days from the date of lodgment in PAD	60 paisa per Rs.1,000/- per day from the date of negotiation Plus Bank commission @ 0.25% on the PAD amount (net of margin) created	54206850	XCB
• If retired after 3 days from date of lodgment in PAD	65 paisa 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/- 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	54206400	RT1
ii) If bill matures after expiry of LC	Payment commission; Rs.600/- (flat)	54206300	LEC
c) Payment of Bill drawn under Inland LC		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) 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 Realized after agreed period / tenor as mentioned above then overdue	52600330	EMU
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	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.		
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)	Mark-up rate@ 60 paisa per Rs. 1,000/- per day to be charged	52600330	EMU
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			
j) Export LC Cancellation	Rs.1,500/- plus swift charge Rs. 1,000/- flat & communication charges	54206450	CAN
4) Clean Bill services/document handling charges	0.10%, Min Rs. 500/-		
5) Clean Bill delayed realization	Mark up Rate @60 paisas per Rs. 1000/- per day to be charged		

Note:

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

Particulars	Charges	Code	
		GL	SC
B. Small Medium Enterprises (SME)			
i) PROJECT FINANCE /ADVANCES			
Following charges may be recovered in addition to interest / markup / return on investment			
1) Fee and charges in respect of Project Financing			
a) Project evaluation / Appraisal fee	On case to case basis as per agreement with the party.	5420200	2001
b) Commitment fee (on undisbursed balance) from the date of sanction to the date of disbursement (on fund based commitment only)	On case to case basis as per agreement with the party.	54202050	2002
c) Legal documentation fee for Trade Related / Project Finance	On case to case basis as per agreement with the party.	57800600	-
d) Trusteeship fee (to be recovered by the lead bank in case of consortium financing)	On case to case basis as per agreement with the party.	54202100	2003
e) Restructuring and Re-scheduling fee	On case to case basis as per agreement with the party.	54202150	2004
f) Restructuring and Re-scheduling fee for SAM related projects	On case to case basis as per agreement with the party.	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. 4,000 Flat		
Above 1M to 5M	Rs. 5,500 or 0.05% whichever is higher		
Above 5M to 10M	Rs. 6,500 or 0.06% whichever is higher		
Above 10 to 15M	Rs. 12,000 or 0.05% whichever is higher		
Above 15M to 20M	Rs. 14,000 or 0.06% whichever is higher		
Above 20M to 30M	Rs. 17,000 or 0.05% whichever is higher		
Above 30M to 50M	Rs. 18,000 or 0.06% whichever is higher		
Above 50M to 100M	Rs. 27,000 or 0.06% whichever is higher		
Above 100M	Rs. 37,000 or 0.055% whichever is higher		

Particulars	Charges	Code	
		GL	SC
4) For finance against pledge / hypothecation:			
a) Godown Rent	At Actual	54202250	2008
b) Mucaddam	At Actual	54202250	2009
c) Delivery Charges			
i) If a Godown Keeper is not posted, conveyance charges will be recovered	At Actual	54202250	2011
ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation	At Actual		
d) CIB Report		57800700	2012
i) For Individual	Rs.50/- (flat)		
ii) For Corporate Entities	Rs.50/- (flat)		
e) Other Incidental Expenses: Insurance Premium, Legal Charges etc.	At Actual	57800500	2013
f) Handling charges on marking of lien on Govt. Securities	Rs.500/- (flat) per customer	54202300	2014
g) Marking of lien on securities issued by UBL for other banks	Rs.500/- (flat) per customer	54202300	2015
5) Other Charges on Advances			
a) For the Issuance of NOC on the request of customers for creating additional/ pari-passu charge/second charge on their fixed assets for acquiring further project finance, finances from other banks/financial institutions.	Rs.10,000/- (flat) per transaction	57800500	2016
b) For the Issuance of NOC on the request of customers for creating charge on their current assets.	Rs.10,000/- (flat) per transaction	57800500	2017
6-a) Redemption of charge fee to be recovered from the party when bank officers are called before Registrar for redemption for the mortgage.	Rs. 3,000/- (flat) per property	57800500	2018
b) Vacation of Charges	Rs.1,000/- per property	57800500	2019
7-a) Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed assets is registered	Actual plus Rs. 1,000/- per case	57800500	2020
b) Registration of charge at Registrar's office. For Partnership/Proprietorship firms/ individual finances exceeding Rs.0.500 (M) for mortgage at registrar of Property office	Actual plus Rs. 1,000/- per case	57800500	2021

Particulars	Charges	Code	
		GL	SC
ii) UBL BUSINESSLINE			
1) Processing Charges	As per the loan documents, or Rs. 5,000/- (non-refundable), if not specified	54202200	3006
2) Appraisal Charges	As per the loan documents, or Rs. 4,000/- (non-refundable), if not specified	54202000	3007
3) Legal Charges	As per the loan documents, or Rs. 4,000/- (non-refundable), if not specified	57800600	-
4) Income Estimation Charges	As per the loan documents, or Rs. 5,000/- (non-refundable), if not specified	54205600	-
5) Late Payment Charges	2% on outstanding principal, if not specified.	54205500	3009
6) Property Insurance	As specified in the loan documents, or actual (max of 3%) if not specified	54302200	-
7) Life Insurance	Optional. As per the rate quoted by the Insurance Company.	54302200	-
08) Default due to lack of funds on standing instructions	As per the loan documents, or Rs. 2,000/- if not specified	54208050	-
09) Refund via cashier's cheque (CC)	Regular CC charge as per page no. 2, Item No. 1 (a) will apply for all consumer refunds.	54200100	-
10) Line Renewal Charges	As per the loan documents, or @ 0.05% of credit line or Rs. 5,000/- whichever is higher, if not specified	54202200	3008
Note: These Charges are quoted by the vendor & are subject to change.			
11) a.) Prime Minister's Kamyab Jawan Youth Entrepreneurship Scheme (PMKJ - YES) Loan Processing Charges Rs. 100/- Vehicle Financing Schedule of Charges are similar as UBL Drive SOC on section "Consumer Banking". For Business loan other charges remains similar on section "Domestic Banking". b.) SME Light commercial Vehicle Financing LCV (Light Commerical Vehicle) schedule of charges are similar as UBL Drive SOC on section "Consumer Banking"			
iii) UBL Digital SME Loan			
1) UBL Digital Running Finance Processing fee	Higher of PKR 15,500/- (inclusive of FED & all associated costs) or 0.50% of approved limit amount.	7050	
2) Markup Rate	3 Month KIBOR + 10%.		

Particulars	Charges	Code	
		GL	SC
C. AGRICULTURE			
1) Agri Application Processing Charges		54202200	2022 2033
a. Farm Loans	i) Rs. 2,100/- for Limit Amt < Rs. 0.5Mn		
i) New Customers /Fresh Facility or Enhancement*	ii) Rs. 4,300/- for Limit Amt Rs. 0.5Mn to Rs. 1.0Mn		
	iii) Rs. 8,700/- or 0.1% (which ever is higher) of the Limit Amt > Rs. 1.0Mn		
ii) Renewals after 3 years	i) Rs. 1,800/- for Limit Amt Rs. 3.0Mn		
	ii) Rs. 5,500/- for Limit Amt exceeding Rs. 3.0 Mn up to Rs. 5.0 M		
	iii) Rs.12,000/- for limit exceeding Rs. 5Mn up to Rs.10M		
	iv) 0.1% of the Limit amount \ exceeding Rs. 10.0M		
iii) Land Verification Charges (for all loans against the Charge on Agriculture land)	At Actual		
b. Development/Non Farm/Farm Machinery			
i) New Customers /Fresh Facility or Enhancement	i) Rs. 3,700/- for Limit Amt up to Rs. 1.0Mn		
	ii) Rs. 8,700/- or 0.1% whichever is higher for limit exceeding Rs.1 Mn		
ii) Renewals (Working Capital Non-Farm)	i) Rs. 1,875/- for Limit Amt up to Rs. 3Mn.		
	ii) Rs. 5,500/- for Limit Amt exceeding Rs. 3 Mn up to Rs.5.0M		
	iii) Rs. Rs.6,870/- for limit exceeding Rs. 5Mn up to Rs.10M		
	iv) 0.1% of the Limit amount exceeding Rs. 10.0M		
c) Farm Tractors / Farm Transport Vehicles	Rs. 7,500/- per Tractor/ Vehicle		

Note:

- All charges are non refundable and recovered upfront at the time of disbursement.
- Charges to be calculated on the amount approved
- Charges on enhancement of limit to be calculated on the total limit amount with enhancement
- All property documents verification charges against collateralized loan shall be borne by the customer.

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

Note:

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

TREASURY

Particulars	Charges	Code	
		GL	SC
A). SALE AND PURCHASE OF SECURITIES & SAFE CUSTODY ARTICLES IN SAFE DEPOSIT			
1) Refund to unsuccessful applicants for IPOs a) For A/c holder b) For non A/c holder	1) Free - A/c Credit 2) Same as Cashier's Cheque (Ref page No.1,(1-a)	54202750	-
2) Sale / purchase of shares and securities	3) Rs. 500/- flat per transaction	54208050	-
3) Shares / securities held in safe custody (to be recovered on quarterly basis)	4) 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	-
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 script 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	-
10) Articles in safe deposit - Envelopes		54208050	-
11) Investor Portfolio Securities (IPS) Account -Domestic Clients		54202600	-
a) Custodial Charges	Free		
b) Transaction Charges (Sale & Purchase)	Free		
c) Security Movement/Transfer Charges	Free		
d) IPS Statement	Quarterly Free On Demand Rs. 100/- per statement		
12) Investor Portfolio Securities (IPS) Account - International Clients (SCRA)		54202600	-
a) Custodial Charges	Upto Rs.100/- mln - 0.05% p.a. per issue Above Rs.100/- mln 0.025% p.a. per issue	54202600	-
b) Primary Market Participation Fee		54202600	-
c) IPS Statement	5 bps per transaction Quarterly Free	54202600	-
d) Security Movement/Transfer Charge	On Demand Rs. 100/- per	54202600	-

DIGITAL BANKING

A. BRANCHLESS BANKING - OMNI

UBL OMNI	TRANSACTION CHANNEL						
TRANSACTION TYPE	Omni Agent	SMS	Customer App	USSD	ATM/CDM	Branch	Contact Center
Utility Bill Payment	Free	Free	Free	Free	NA	NA	Free
Mobile Top up	Free	Free	Free	Free	NA	NA	NA
Voucher / Bundle / SuperCard Purchase	Free	Free	Free	Free	NA	NA	NA
Account Opening	Free	Free	Free	Free	NA	NA	NA
Cash Deposit into UBL Omni wallet - Self Deposit	Ref Grid 1	Free	Free	Free	Free	Ref Grid 1	NA
Outside Account Opening Area at Omni Dukan	Ref Grid 2	NA	NA	NA	Free	Ref Grid 1	NA
Cash Deposit into Agent's Level 2 Account	Ref Grid 3	NA	NA	NA	Free	Ref Grid 3	NA
Cash Deposit into UBL Branch Account	Ref Grid 5	NA	NA	NA	NA	NA	NA
Cash Load into UBL Wiz Card Account from Omni Agent	Ref Grid 9	NA	NA	NA	Free	Ref Grid 9	NA
Dormancy Removal - Wallet Account	Rs. 100	NA	NA	NA	NA	NA	NA
Fund Transfers							
UBL Omni Wallet to UBL Branch Account	Free	Free	Free	Free	Free	NA	NA
UBL Omni Wallet to UBL Omni Wallet	Free	Free	Free	Free	NA	Free	NA
UBL Omni Wallet to Other Bank account	Ref Grid 6	Free	Free	Free	Free	NA	NA
Person to Account Fund Transfer	Ref Grid 4	NA	NA	NA	NA	NA	NA
Cash withdrawal From UBL Omni Wallet	Ref Grid 7	NA	Ref Grid 7	NA	Free	Ref Grid 7	NA
Cash withdrawal From UBL Branch A/C	Ref Grid 8						
Loading amount from linked UBL account	Free	Free	Free	NA	NA	NA	NA
Unloading amount to linked UBL account	Free	Free	Free	NA	NA	NA	NA
Schedule Payment	NA	NA	Free	NA	NA	NA	NA
Debit Card Issuance Fee							
UBL Omni PayPak Card	Rs. 900/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni Visa Card	Rs. 900/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni Master Card	Rs. 900/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni UPI Card	Rs. 900/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
Debit Card Annual Fee							
UBL Omni PayPak Card	Rs. 900/-	NA	Rs. 1000/-	NA	NA	NA	NA
UBL Omni Visa Card	Rs. 900/-	NA	Rs. 1000/-	NA	NA	NA	NA
UBL Omni Master Card	Rs. 900/-	NA	Rs. 1000/-	NA	NA	NA	NA
UBL Omni UPI Card	Rs. 900/-	NA	Rs. 1000/-	NA	NA	NA	NA
Debit Card Replacement Fee							
UBL Omni PayPak Card	Rs. 900/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni Visa Card	Rs. 900/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni Master Card	Rs. 900/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
UBL Omni UPI Card	Rs. 900/-	NA	Rs. 750/-	NA	NA	NA	Rs. 750/-
Balance Enquiry	Free	Free	Free	Free	Free	Free	Free
View Bill	Free	5/-	Free	5/-	NA	NA	NA
Account Number Enquiry	Free	NA	NA	NA	NA	Free	Free
Bill Nick Addition	Free	Free	NA	NA	NA	Free	Free
Payee nick addition	Free	Free	NA	NA	NA	Free	Free
Deletion of Bill Nick	Free	Free	NA	NA	NA	Free	Free
Deletion of Payee Nick	Free	Free	NA	NA	NA	Free	Free
Help	Free	Free	NA	NA	NA	Free	Free
Displaying of last transactions	Free	Free	NA	Free	Free	Free	Free
Listing of bill Nicks	Free	Free	NA	NA	NA	Free	Free
Listing of payee Nicks	Free	Free	NA	NA	NA	Free	Free
Initial Deposit requirement*	Rs.100/-	NA	NA	NA	NA	NA	NA
Account Funding	NA	NA	Rs.100/-	NA	NA	NA	NA
Switch Charges							
i) Withdrawal from 1link ATMs(other than UBL)	NA	NA	NA	NA	23.44	NA	NA
ii) Withdrawal from UBL ATM	NA	NA	NA	NA	Free	NA	NA
Charges on Declined POS	NA	NA	NA	NA	5	NA	NA
i) UBL Card at UBL ATM	NA	NA	NA	NA	2.5	NA	NA
ii) UBL Card at member Bank ATM	NA	NA	NA	NA	3.13	NA	NA

UBL OMNI AGENT CHANNEL

Cash Deposit in Wallet - Omni Agent & Branch			
1	Slab Start	Slab End	Customer Fee (Rs.)
	1	300,000	0.5% or Rs. 100 whichever is lower

Cash Deposit- UBL Branch Account Via Agent/Retailer			
2	Slab Start	Slab End	Customer Fee (Rs.)
	1	1,000	50
	10,001	20,000	70
	20,001	25,000	80
	25,001	50,000	130
	50,001	70,000	150
	70,001	100,000	170
	100,001	250,000	185
	250,001	400,000	250
	400,001	500,000	500

Person to Account Fund Transfers - P2A - Omni Agent			
3	Slab Start	Slab End	Customer Fee (Rs.)
	1	1,000	90
	1,001	2,500	90
	2,501	4,000	100
	4,001	6,000	120
	6,001	8,000	130
	8,001	10,000	140
	0 00.	13,000	150
	13,001	15,000	170
	15,001	20,000	190
	20,001	25,000	225

Cash Deposit- UBL Branch Account Via Agent/Retailer			
4	Slab Start	Slab End	Customer Fee (Rs.)
	1	25,000	150
	25,001	100,000	200
	100,001	200,000	250
	200,001	300,000	300

Cash Deposit - Agent L2 Account - Omni Agent			
5	Slab Start	Slab End	Customer Fee (Rs.)
	1	100,000	200
	100,001	250,000	250
	250,001	450,000	300
	450,001	500,000	350

Cash Withdrawal for UBL OMNI A/C Holder (Omni Shop)			
6	Slab Start	Slab End	Customer Fee (Rs.)
	1	25,000	100
	25,001	40,000	125
	40,001	70,000	150
	70,0001	100,000	200

Cash Load into UBL Wiz Card Account from Omni Agent			
7	Slab Start	Slab End	Customer Fee (Rs.)
	1	1,000	70
	1,001	2,500	70
	2,501	4,000	70
	4,001	6,000	70
	6,001	8,000	70
	8,001	10,000	100
	10,001	13,000	100
	13,001	15,000	100
	15,001	20,000	100
	20,001	25,000	150
	25,001	40,000	150
	40,001	60,000	150

Channels Type - SMS, Omni & Digital App, USSD, Netbanking & ATM

S.No	Transaction Type	Start Slab	End Slab	Customer Fee (Rs.)
1.	Inter Bank Fund Transfers	1	50,000	Free
2.	Fund Transfers to UBL Branch A/C	1	50,000	Free
3.	Fund Transfers to UBL Wallet to Wallet	1	50,000	Free

Note:

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

C. UBL Netbanking

Inter-Bank Fund Transfer	Fee	GL	SC
NetBanking & Digital Application		50,000	ECM004
a. IBFT via Raast	Free	50,000	
b. Up to Aggregate Monthly Limit (Rs. 25,000)	Free	50,000	
c. Above Aggregate Monthly Limit (Rs. 25,000)	0.1% of the transaction amount or Rs. 200, which ever is lower (Charges are inclusive of Sales Tax /FED)		

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.

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

a) Merchant Discount Rate	Upto 3.50% of transaction value or as per agreement	54300150	
b) Membership fees (Internet Acquiring)	Upto Rs. 50,000/- per annum or as per agreement	54302350	
c) One time Merchant Setup fees (Internet Acquiring)	Upto Rs. 40,000/- or as per agreement	54302400	
d) Refund/Chargeback processing (Internet Acquiring)	0.78% per transaction or as per agreements	54302650	
e) Raast Person to Merchant	0.25% per transaction of the transaction amount (Terms & Conditions apply)		

Note:

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

CONSUMER BANKING

Particulars	Charges	Code	
		GL	SC
A. ATM / DEBIT CARD			
1) General Debit / Virtual Card Charges			
a) Switch Transaction Fee			
i) Withdrawals on 1 Link ATMs other than UBL (No charge on UBL Card holders withdrawing from UBL ATMs)	Rs. 35	54204830	1067
ii) Withdrawals on other Switches (Mnet)	Rs. 35	54204830	1068
iii) Foreign Bank card withdrawals on UBL ATMs	Rs. 1,000/- plus Tax		
b) International Usage Charges			
i) ATM Withdrawal, POS & E-commerce Charges (Transaction in any currency)	4.5% of the transaction amount or PKR 150 whichever is higher	54204870 54204850	1051 1052
c) Balance Inquiry			
i) Domestic Transaction	Rs. 4.67/- per transaction	54204830	1071
ii) From Outside Pakistan	Rs. 250/- per transaction		
i) Activation / Session Charges	Free	-	-
d) Charges for Declined Transactions			
i) Domestic POS - Insufficient Balance or Excess Over Limit	Rs. 7/-	54204410	1083- 1084
ii) International ATM/POS - Insufficient Balance or Excess Over Limit	Rs. 55/-		
iii) E-commerce or International Transactions - Channel Disablement	Rs. 100/-		
e) Funds Transfer through ATM		54200230	1149
i) Fund Transfer (UBL to UBL)	Free		
ii) IBFT	Free		
Upto Rs. 25,000(monthly limit)*	Free		
Above Rs. 25,000(monthly limit)*	0.1% of transaction amount or Rs.200/- whichever is lower. (Charges are inclusive of Sales Tax /FED)		
*Note: 25,000 is Aggregate IBFT limit of ATM, Netbanking & Digital App.			
f) Biometric Transaction			
i) UBL A/c holder on UBL ATM	Free		
ii) other Bank Customer on UBL ATM	Upto Rs. 50/- per transaction		
g) ATM Receipt Fee			
i) UBL Card at UBL ATM	Rs. 3.75/- per transaction		
ii) UBL Card at other Bank ATMs	Rs. 4.67/- per transaction		
h) Bill Payment Service through ATM			
a) Education Institutional Payments	Free		
b) Other Companies:	Upto Rs. 50/- per transaction		
Note: All switch transactions are subject to any changes by 1Link/SBP.			

Particulars				Charges		Code	
						GL	SC
UBL Debit Card Fees					54204750	1044-1046	
Debit Card Type	Issuance Fee	Annual Fee	Replacement Fee	Supplementary Fee			
Priority Banking Category							
UBL VISA Infinite Debit Card*	PKR 45,000	PKR 45,000	PKR 1,800	PKR 45,000			
UBL Signature Master Debit Card	PKR 25,000	PKR 25,000	PKR 1,800	PKR 25,000			
Gold Category							
UBL VISA Premium Plus Debit Card	PKR 3,500	PKR 3,500	PKR 1,800	PKR 2,400			
Premium Category							
UBL Mastercard Premium Debit Card	PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500			
UBL VISA Premium Debit Card	PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500			
UBL VISA Urooj Debit Card	PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500			
UBL VISA Freelancer Debit Card	PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500			
Classic Category							
UBL UnionPay Debit Card	PKR 2,300	PKR 2,300	PKR 1,800	PKR 1,500			
UBL PayPak Debit Card	PKR 2,000	PKR 2,000	PKR 1,800	PKR 1,200			
UBL Mastercard WIZ Virtual Debit Card	PKR 600	-	-	-			
FCY Business Category							
UBL VISA FCY Business Debit Card**	USD 15/- GBP 12/- EUR 14/- AED 56/- SAR 57/- CNY 75/-	USD 15/- GBP 12/- EUR 14/- AED 56/- SAR 57/- CNY 75/-	USD 10/- GBP 10/- EUR 10/- AED 35/- SAR 35/- CNY 45/-	-			

Note:

Debit Card Fee Waivers shall be applicable as defined in the respective product feature listing.

**All international card-based transactions shall be subject to International usage charges. However, International Transaction Charges are waived on POS and E-commerce channels for FCY Business Category cards.

***Fee waivers shall not continue to apply for Signature Priority Banking customers who are affected by a downgrade. Refer to the relevant product section for additional details on applicable waivers.

Annual fee shall be recovered in advance. No refunds shall be offered on account closures. In addition to the charges above, all applicable government levies, taxes and charges shall also be recovered.

Particulars	Charges	Code	
		GL	SC
B. UBL GO GREEN		54204570	-
1) SMS Alert Charges	All digital transactions (including all transactions related to digital/branchless/self service channel/ mobile/internet/ ubl digital, etc) are free		
a) For LCY Accounts			
b) For FCY Account			
Note: Mandatory monthly deduction irrespective of number of SMS	Non digital/branch related sms (for other than digital transactions) Rs. 250 + FED per month		
c) E-Statement	Free	-	
Note: - In addition to above, commission/service charges, courier/postage / fax charges shall also be recovered according to prescribed tariffs (where applicable) - Charges are negotiable on a case to case basis under special approval of relevant Business Head / Divisional Head. - In addition to the charges above, all applicable Government levies shall be recovered as well.			
C. UBL DRIVE (CAR FINANCING)			
1) Application Processing Charges	Rs. 14,000/- (non - refundable, to be received post loan approval) Rs. 11,500/- (non-refundable) If not specified (in NRP Cases) Rs. 4,500/- (For individuals applying again on maturity of one facility)		
2) Cheque Return or Rejected Auto Pay Charges	As per UBL SOC	57800710	-
3) Used Vehicle Evaluation Charges*	At actual	54205550	-
4) Late Payment Charges	Rs. 1,800/- per month per late installment	54205500	3016
5) Vehicle Re-Possession Charges*	Actual incurred by the bank up to Max.of Rs.100,000/-	54205500	-
6) Repossessed Vehicle Evaluation Charges*	At actual	54205500	-
7) Monthly Warehouse Charges	Rs. 5,000/- per month	57800800	-
8) Auction Charges	Rs. 5,000/-	57800800	-
9) Insurance Charges*	As per the rate quoted by the Insurance/TAKAFUL Company	54302200	3018
10) Purchase Order (PO) change of vehicle	Rs. 2,500/-		
11) Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges	Rs. 4,000/-		
12) Lien removal authentication fee (shall be charged to customers upon noncompliance of completing vehicle transfer formalities as stated on NOC)	Rs. 5,000/-		
13) Penalty/Early Termination Charges	8% of the principal outstanding -Year 1 to 3 6% of the principal outstanding Year 4 to 5 4% of the principal outstanding- Year 6 to 7		
Note: *These charges are quoted by the vendor & are subject to change.	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		

Particulars	Charges	Code	
		GL	SC
D. i) UBL CASHLINE			
1) Processing Fee	Rs. 4,000/- or 1% of the loan amount whichever is higher	54202200	3001/ 3023/ 3024/
2) Annual Charges (Renewal fee)	Rs. 5,000/-	54202200	3025/ 3002
3) Late Payment Fee	Rs. 1,500/-	54205500	3003
4) Insurance Charges (Credit Protector)	0.2% of total monthly principle outstanding *Charges are quoted by vendor and are subject to change.	54202200	3004
5) SMS Alert Fee	As per SOC Consumer Banking Section	54202200	-
Note: *Mandatory monthly deduction irrespective of number of SMS			
6) Limit Enhancement Fee	Rs. 3,000/- per limit enhancement	54202200	3029
7) Debit Card Annual/Issuance Fee	As per SOC Consumer Banking Section		
8) Cheque book charges	As per SOC		
READY LINE			
27.1 Annual Fee	Rs. 5,000/-		
27.2 Processing Fee	Rs. 5,000/- or 1% of the loan amount (whichever is higher, subject to approval)		
27.3 Late Payment Charges	Rs. 1,500/ -		
27.4 Enhancement Fee	Rs. 3,000/ -		
27.5 Credit Protector Fee	0.60% of monthly outstanding amount (third party payment)		
27.6 Litigation Charges	At actual		
27.7 Minimum Balance Penalty	Nil		
27.8 Online Cash Deposit	No Charges on Re-payment Account		
27.9 Stamp Duties	At actual		
27.10 SMS Alert Fee	As per Retail Banking SOC		
Other Charges			
28.1 Cheque Book Charges	As per Retail Banking SOC		
28.2 Pay Order Chargesa	As per Retail Banking SOC		
28.3 Cheque Return Fee	Rs. 1,000/-		
28.4 Debit/ATM card Annual Fees	As per Retail Banking SOC		
28.5 Auto Debit Payments	Rs. 100/- per month		
28.6 Utility Bill Payment Charges	Free		
28.7 Safe Deposit Locker Charges	Please refer to Safe Deposit Locker Charges (Section 1.1 branch banking in Main Schedule of Bank Charges)		

Particulars	Charges	Code	
		GL	SC
Note: All regular branch banking charges will be applied for the transactions through branches. • In addition to the above, Commission/ Service charges, Recovery of Courier/ Postage/ Fax charges Will also be made according to the prescribed tariff (where applicable). • In addition to the charges above, all applicable Government levies, duties, FED will also be recovered. • The abovementioned details have been given here for information purpose and are subject to Change from time to time. Please refer to the Schedule of Charges (SOC) placed on our Website (www.silkbank.com.pk) or at our branches for amendments. • All International transactions settled outside Pakistan will be charged at Open Market rate. Any variance in Inter-bank and Open Market rates will be borne by the customers.			
Note: •All regular Branch Banking charges shall be applied for the transaction conducted through branches •In addition to the above, commission / service charges, courier / postage / fax charges will also be recovered according to prescribed tariffs (where applicable) •In addition to the charges above, all applicable Govt. levies shall be recovered as well and will not be refundable.			
D. ii) UBL CASH PLUS			
1) Processing Fee	Rs. 5,000/- or 1.25% of loan amount whichever is higher	54202200	3019
2) Pre-payment Charges	1st Year: 10% of the remaining principal 2nd Year onwards: 7% of the remaining principal	54205550	-
3) Late Payment Charges	Rs. 1500/- per month per late installment		
4) Partial Payoff Fee	7% of Partial Principal amount (not allowed in first year)	54205500	3019
5) Top-up enhancement fee	Rs. 2,500/- or 1% whichever is higher	54202200	-
D. iii) UBL Secured Personal Loan			
1) Processing Charges	Rs. 10,000 + FED		
2) Pre-payment Charges	1st Year: 10% of the remaining principal 2nd Year onwards: 7% of the remaining principal	54205550	-
3) Late payment charges	Rs. 1,500/- per month (per late installment)	54205500	-
4) Partial Payoff Fee	7% of Partial Principal amount (not allowed in first year)	54202200	3017
5) Legal Charges	At Actual, Including Stamp Duty, Charges for Legal Documentation	54205550	
6) Appraisal Charges	At Actual		
7. Reissuance of NOC	Rs 2,500/-		
E. (i) UBL ADDRESS			
1) Processing Charges	Rs. 12,000/- for fresh loan (non refundable) Rs. 6,000/- for BTF (non refundable) Rs. 15,000/- for NRP (non refundable)	54202200	
2) Appraisal Charges*	At Actual		

Particulars	Charges	Code	
		GL	SC
3) Legal Charges*	At Actual, Including Stamp Duty, Charges for Legal Documentation, on - Site Inspection during Construction, Lawyer's Fee & Charge Registration Fee, as advised by the relevant agencies/persons	54202200	-
		57800600	-
4) Late Payment Charges	Rs. 1,500/- per month per late installment	54205500	3016
5) Property Insurance*	Property Insurance Premium borne by the Bank	54205500	
6) Partial Payoff Note: Amount of partial payment should be between minimum of Rs. 50,000/- and a maximum of 15% of outstanding principal amount. Beyond this limit, partial payoff charges will be applied.	5% of outstanding principal settled - No partial penalty on SBP subsidized loans under Tier-III.		
7) Pre-payment Penalty (Full Payoff)	5% of outstanding principal settled. - No pre-payment penalty on SBP subsidized loans under Tier-III.		
8) Cashier Cheque Charges	Cashier Cheque Charges to apply as per page no. 2, Item no. 1(a)	54205550	-
9) Income Estimation Charges	At Actual		
Note: *These charges are quoted by the vendor & are subject to change.		54200100	-
E. (ii) Low Cost Housing			
Application Processing Charges	5,000/-	57800600	
Legal Charges	At actual		
Appraisal Charges	3,000/- or at actual		
Late Fee (per installment)	1,000/-		
Partial and Full Payment Penalty	5% of outstanding principal settled. - No partial & full payment penalty on SBP subsidized loans under Tier – I & II.		
Property Insurance	To be borne by the Bank		
F. CREDIT CARDS			
	Visa		
1) Primary Card Annual Fee	Rs. 6,000/- (Classic)		
	Rs. 12,000/- (Gold)		
	Rs. 22,000/- (Platinum)		
	Rs. 30,000/- (Signature) (Ex-SBL)		
	Mastercard former Silkbank Customers		
	Rs. 4,000/- (Standard)		
	Rs. 8,000/- (Gold)		
	Rs. 14,000/- (Titanium)		
	Rs. 18,000/- (Platinum)		

Particulars	Charges	Code	
		GL	SC
2) Supplementary Card fee	Visa		
	Rs. 3,000/- (Classic)	54300550	-
	Rs. 6,000/- (Gold)	54300600	-
	Rs. 11,000/- (Platinum)	54300650	-
	Rs. 15,000/- (Signature) (SBL)	54301750	-
	Mastercard former Silkbank Customers	54301750	-
	Rs. 2,000/- (Standard)	54301750	-
	Rs. 4,000/- (Gold)		
	Rs. 7,000/- (Titanium)		
	Rs. 9,000/- (Platinum)		
Note: In addition to above, commission/service charges, courier/postage / fax charges shall also be recovered according to prescribed tariffs (where applicable) Charges are negotiable on a case to case basis under special approval of relevant Business Head / Divisional Head.			
3) APR	Retail and Cash Advance: 44% Cash on Phone: 35% Lite Instalment Plan (LIP): 29% Balance Transfer Facility (BTF): up to 28%	52600900 52600930 52600960	Silver Gold Platinum
4) BTF Processing Charges - Promotional (Where APR is 0%)	3 months: 5.25% of balance transfer 6 months: 9% of balance transfer 9 months: 12.75% of balance transfer 12 months: 16.5% of balance transfer		
5) Lite Installment Plan FIP Installment Plan (EX-SBL Customers) Booking Charges	Rs.1,000 or 2% of the transaction amount (whichever is higher)		
6) Booking Charges - Balance Transfer (Without Installments)	Rs. 500/-		
7) LIP/BTF/FIP (EX-SBL Customers) Cancellation Charges	Rs.1,000 or 5% of the outstanding amount (whichever is higher)		
8) Premature Settlement Charges	Rs.1,000 or 5% of the transaction amount (whichever is higher)		
9) Late Payment Fee	Rs. 2,200/-	54301000 54301050 54301100	Silver Gold Platinum
10) Card Replacement Fee	Rs. 1,200/-		
11) Card Conversion / Upgrade Fee	Rs. 1,000/-		-
12) Cash Advance Fee****	Rs.1,200 or 3% of the transaction amount (whichever is higher)		-
13) Cash on Phone Booking Charges	Rs 1,000 or 2% of the transaction amount (whichever is higher)		-
14) Return Cheque Charges	Rs. 1,000/-		-

Particulars	Charges	Code	
		GL	SC
15) Utility Bill Payment Fee	Free		
16) Duplicate Statement Fee	Free		
17) International / foreign transaction charges	Rs 100 or 4.5% of the transaction amount (whichever is higher)		
18) Arbitration Charges	USD 500/- or equivalent		
19) SMS Alerts Fee	Free		
20) Over Limit Fee	Rs. 1,600/-		
21) Gym/Golf Visit Charges	Rs. 2,000/- + FED per visit above complimentary visits*		
22) Credit Limit Enhancement Fee	Rs. 1,000/-		
23) 1-Bill Charges	Free		
24) Insurance Plans:			
i) Credit Cover Premium/ Credit Guardian	0.55% of outstanding balance		
ii) Child Education Plan	Plan A: PKR 90 Plan B: PKR 160 Plan C: PKR 190		
iii) Family Security Plan	Plan A: PKR 110 Plan B: PKR 170 Plan C: PKR 320 Plan D: PKR 470		
iv) Hospital Cash Plan - Executive	1-20 Years: PKR 250 21-35 Years: PKR 295 36-50 Years: PKR 430 51-60 Years: PKR 950		
v) Hospital Cash Plan - Deluxe	1-20 Years: PKR 350 21-35 Years: PKR 390 36-50 Years: PKR 625 51-60 Years: PKR 1,325		
vi) Comprehensive Health Plan	2 - 24 Years Gold 20,709 Silver 13, 806 Bronze 6, 903 40 - 49 Years Gold 41,911 Silver 27,941 Bronze 13,970 60 - 64 Years Gold 52,719 Silver 35,146 Bronze 17,573	25 - 39 Years Gold 31,203 Silver 20,802 Bronze 10,401 50 - 59 Years Gold 47,069 Silver 31,379 Bronze 15,690 65 - 69 Years Gold 69,814 Silver 46,543 Bronze 23,271	

Particulars	Charges	Code	
		GL	SC
vii) Transactional Protection Cover- Debit & Credit Cards	Annual Charges Option 1: PKR 5,000 Option 2: PKR 3,000 Option 3: PKR 2,500 Option 4: PKR 1,500 Option 5: PKR 1,000		
25) Minimum Monthly Payment	5% of outstanding balance or 500(whichever is higher)		
26) Global Customer Assistance service Fee			
a) Lost & Stolen Card	USD 35/- per request		
b) Emergency Card Replacement (Gold & Platinum)	USD 250/- per request		
c) Emergency Card Replacement (Classic)	USD 225/- per request		
d) Emergency Cash Disbursement	USD 175/- per request		
e) Emergency Service Request denied or fulfilled by issuer or cancelled	USD 50/- per request		
f) Card Holder Inquiry Service / Visa Assistance Center	USD 7.5/- per request		
ONLY FOR FORMER SILKBANK CUSTOMERS			
27) PayOrder / Demand Draft Issuance Charges	Free		
28) Voucher Retrieval Fee	Free		
29) Litigation Charges	At actual		
30) Other Card Bill Payment via Silkbank Credit Card	2.5% of transaction amount		
31) Reward Category Switching cost	Rs. 1,500/- per instance		
32) Critical Illness Insurance Plan Charges (1 year Coverage)	Plan A: Rs. 9,900/- Plan B: Rs. 16,500/- Plan C: Rs. 23,100/-		
33) Purchase Protection Charges	Rs. 190/- to Rs. 6,120/- (Varies as per sum insured and desired coverage period)		
34) Travel Cover Insurance Charges			
i) Domestic Air Travel	Rs. 90/- to Rs. 1,600/-		
ii) International Air Travel	Rs. 600/- to Rs. 93,000/-		
iii) Student Air Travel	Rs. 9,500/- to Rs. 53,500/- (Varies as per desired plan)		
35) Covid-19 Protection Insurance Plan	Rs. 1,450/- to Rs. 27,325/- (Varies as per desired Plan)		
36) Education Insurance Plan	Plan A: Rs. 3,300/- Plan B: Rs. 6,500/- Plan C: Rs. 9,800/-		
37) Education / Medical Installment Plan	Rs 1,000/- or 1.5% 3-months Rs 1,000/- or 3% 6-months Rs 1,000/- or 6% 12-months (whichever is higher)		
38) Income Continuity Plan (1 year Coverage)	Plan A: Rs. 4,500/- Plan B: Rs. 8,100/- Plan C: Rs. 14,100/-		

Particulars	Charges				Code	
					GL	SC
39) Installment Plan	Tenor	BTF Installment Plan	Retail Installment Plan	PO/IBFT/ Alliances Installment Plan		
	3 months	26.80%	31.23%	35.65%		
	6 months	30.23%	35.15%	40.05%		
	9 months			41.34%		
	12 months	31.72%	36.74%	41.70%		
	18 months	31.76%	36.68%	41.50%		
	24 months	31.46%	36.22%	40.88%		
	36 months	30.59%	35.07%	39.43%		
	48 months	29.70%		38.05%		
	60 months	28.88%		36.82%		
40) SMS Alert Fee	Free for Digital Messages (PKR 250/- for other Messages)					
41) Global Service - Mastercard						
a) Mastercard Fee Lost & Stolen Card	USD 40/- per request					
b) Emergency Card Replacement	USD 148/- per request					
c) Emergency Authorization	USD 125/- per request					
d) Emergency Service Request Denied or Fulfilled by Issuer or Cancelled	USD 50/- per request					
e) Cardholder Inquiry Service / Mastercard Assistance Centre	USD 7.75/- per request					
Important Points: Markup will be charged on unpaid principal amount. 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 and will not be refundable. Notes: * If assigned credit limit is exceeded due to any charges mentioned in the prevailing Schedule of Charges, customer will be charged Over Limit Fee. ** This is a third party insurance product. UBL is acting as a distributor of EFU and CHUBB Insurance Company and Premium amount will be charged with the consent of the customer. Charges are quoted by vendor and are subject to change. *** Foreign Transaction Charges apply on purchases made in foreign currency AND/OR where the merchant is residing outside the country or the settlement currency is other than local currency and processes the transaction in local currency. All third currency transaction will be first converted into US Dollars as per rate quoted under agreement with VISA International. Cross border transaction fee will also be charged as per VISA rules. ****All the charges passed on by the acquiring bank, additionally applicable withholding tax on the sum of all the transactions in a day exceeding Rs.50,000/-						
G. GENERAL CONSUMER BANKING CHARGES						
1) Duplicate Statement		Rs. 35/- per statement (not applicable on credit card)				
2) Collection on Customer Call		Rs. 250/- per pickup			54202250	-
3) Cheque Return Fee		Rs 1,000/-				

Particulars	Charges	Code	
		GL	SC
H. ASSURE FINANCE a) Processing Fee b) Late Fee	Rs. 1,500/- Rs. 500/-		
Important Points: • Markup will be charged on unpaid principal amount. • Annual fee shall be recovered in advance. No refunds shall be offered on account closures • In addition to the charges above, all applicable government levies, taxes and charges shall also be recovered and will not be refundable. Notes: * This is a third party insurance product. UBL is acting as a distributor of EFU Insurance Company and Chubb, and premium amount shall be charged with the consent of the customer. Charges are quoted by vendor and are subject to change. ** All transactions for this product shall be subjected to international usage charges *** All the charges passed on by the acquiring bank, additionally applicable withholding tax on the sum of all the transactions in a day exceeding Rs.50,000/- Note: For details on complimentary visits, kindly check latest information as available on ubldigital.com/discounts			

INTERNATIONAL BANKING

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

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	Handling 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	- -
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/-	57800400	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 Rs 1,500/- per certificate	54206850	HDC
18) Issuance of freight certificate for Imports on FOB basis			
19) Extension in maturity of Usance Bills under LC / Bank Contract	1,500/- (flat) per bill	54206750	-
20) Expense Recovery Protest/ Legal Charges	Actual + USD 25/- or equivalent		
21) Handling of Imports Documents against PAD Bills (Sight Bills)	Rs. 1,500/- (flat)	54206750	-
22) Duplicate advice issuance	Rs.350/- per duplicate advice	54206850	-
23) FED invoice certificate	Rs.1,000/- per certificate	54206850	-
24) Issuance of business performance certificate of previous years at the customer request	Rs.3,000/- per certificate	54206420	-
25) Import Acceptance Commission on usance under L/C	Rs. 1,100/-		
26) FI Issuance Charge	Rs. 100/-		
27) Issuance of Financial Instrument without remittance from Pakistan (FOC)	Rs. 1,500/-		
B. EXPORTS			-
1) Processing charges for Export Registration	Rs.200/- (flat)	54206600	
2) Letter of Credit			
a) Advising			
(i) Beneficiary in Pakistan	Rs.2,000/- (flat)	54206450	ADC
(ii) Beneficiary outside Pakistan	USD 60 (flat)	54206450	ADC
(iii) L/C advising for Non Customers	Rs. 2500/-		
b) Amendment Advising			
(i) Beneficiary in Pakistan (For Both Customer & Non Customer)	Rs.1,000/- (flat)	54206450	ADA
(ii) Beneficiary outside Pakistan	USD 30 (flat)	54206450	ADA

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

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

Particulars	Charges	Code	
		GL	SC
ii) Commission against issuance of FDDs / FTT from PKR Account (Not Applicable on Advance payment imports)	Commission mentioned under (a) (i) above plus SWIFT charges	54207660	4008
iii) Commission against issuance of FDD/FTT against Export	@ 15 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.	Free	54207850	-
d) Direct Collection			
i) Collection for Foreign Currency A/c or Rupee A/c	0.7%, Min USD 8, Max USD 18 or equivalent Rupees per collection. For international collection, additional foreign bank charges will apply plus courier charges (International: USD 35 or equivalent, Domestic: PKR 50)	54207600 54207550	
ii) Cheque/Draft/FTCs Returned unpaid	Rs. 500/- (flat) in addition to foreign bank charges	54203710	

Note:

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

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

Note:

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

COMMUNICATION CHARGES - GENERAL

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

IMPORTANT NOTES:

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



DOMESTIC BANKING

Particulars	Charges	Code	
		GL	SC
A. REMITTANCES			
Free Online Banking			
1) Ameen Cashier's Cheque/ Payorder			
a) Issuance of Ameen Cashier's Cheque Through Account	Free		
b) Cancelation of Ameen Cashier's Cheque For Account Holder	Free		
For Non- Account holder	Free		
c) Issuance of Duplicate Ameen Cashier's Cheque			
d) Issuance of instrument for payment of fees/dues in favor of Educational Institution HEC/Board etc. Through Account	Free		
Through Cash (for Account Holder and non account holder)	Free		
2) Inter Branch Online Transactions-both Within City & Intercity			
Note:			
No service fee shall be charged from students depositing the amount of fee directly in the fee collecting account			
For waiver of charges, refer product wise waiver grid			
a) Cash Deposits (Charges are to be recovered from the Depositor)			
i) Within City	Free		
ii) Intercity	Free		
b) Cash Withdrawals (Charges are to be recovered from the account holder)			
i) Within City	Free		
ii) Intercity	Free		
c) UBL Cheque Deposit (Charges are to be recovered from the Beneficiary)			
i) Within City and within the catchment area of one clearing house	Free		
ii) Intercity	Free		
d) Online Funds Transfer in PKR (Account to Account transfer within UBL) (Charges are to be recovered from the remitter)			
i) Within City	Free		
ii) Intercity	Free		
3) Clearing			
i) Intercity clearing charges	Free	5420366	1089
ii) Charges for Sameday collection/clearing cheque through NIFT	Free		
4) Cost of Issuance of all currency cheque books			
i) For PLS Accounts	Free		
ii) For all other Accounts	Free		
Other Transaction			
5) Inter Bank Fund Transfer- IBFT			
i) Branches	Rs. 200/- (Flat)	54200250	-
ii) ATM, Digital Application & NetBanking		54200230	1049
a) Up to Aggregate Monthly Limit (Rs. 25,000)	Free		
b) Above Aggregate Monthly Limit (Rs. 25,000)	0.1% of the transaction amount or Rs. 200, whichever is lower. (Charges are inclusive of Sales Tax /FED)		
c) IBFT via Raast	Free		
7) Inter Branch (A/c to A/c) Foreign Currency Funds Transfer (Charges to be recovered from Remitter)			
a) Within City	Free		
b) Intercity	Free		

Particulars	Charges	Code	
		GL	SC
6) Issuance of ACOII For Account holders 7) Duplicate ACOII Issuance Charges 8) DD/MT/PO Cancellation Charges 9) Issuance of ASDR (Ameen Security Deposit Receipt) through A/c Through Cash 10) Duplicate ASDR Issuance Charges 11) Cancellation/Refund of ASDR	Free Rs. 300/- (flat) Rs. 750/- (flat) Free Free Rs. 300/- (flat) Free	54200400 54200150	1111 1010
Note: - The Inter Branch (account to account) Foreign Currency Funds Transfer facility is available in all CBS branches. - In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) - In addition to the charges above, all applicable Government levies will also be recovered. - Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head. - For Inter Branch Online transaction, OBC charges would not apply. - Where Online system is down, remittance may be sent by other means but Inter Branch Online Transactions charges will be recovered - See Misc. for waivers on Ameen Business Account. - ISB/Rwp, Chenab Nagar (Rabwah)/Chiniot and Khusab/Jahurabad are to be treated as twin cities & all online transactions should be treated as within city.			
B. BILLS			
1) a) Clean (including cheques / dividend warrants / Bank Drafts, beyond NIFT / OBC Centers/ APC etc.) b) Deduction of Cashier's Cheque Issuance Charges in Direct Collection where NIFT/NBP services are not available	0.25% of the amount Min. Rs. 475/- Max Rs. 12,500/- Rs. 250/- (flat) plus courier charges or actual wherever applicable	54201450 1014	
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 (w hether clean or documentary). - However, in case where party has deposited more t han 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/ Corporate/Commercial Financing including Funded and Non-Funded Facilities (Fresh/Enhancement/Renewal)			
Up to Rs. 1M	Rs. 4,000 Flat		
Above 1M to 5M	Rs. 5,500 or 0.05% whichever is higher		
Above 5M to 10M	Rs. 6,500 or 0.06% whichever is higher		
Above 10 to 15M	Rs. 12,000 or 0.05% whichever is higher		
Above 15M to 20M	Rs. 14,000 or 0.06% whichever is higher		
Above 20M to 30M	Rs. 17,000 or 0.05% whichever is higher		
Above 30M to 50M	Rs. 18,000 or 0.06% whichever is higher		
Above 50M to 100M	Rs. 27,000 or 0.06% whichever is higher		
Above 100M	Rs. 37,000 or 0.055% whichever is higher		
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,	At Actual		
ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation	At Actual	54202250	2011
d) CIB Report		57800700	2012
i) For Individual	Rs. 50/- (flat)		
ii) For Corporate Entities	Rs. 50/- (flat)		
e) Other Incidental Expenses: Insurance /Takaful/	At Actual		
f) Handling charges on marking of lien on Shariah Compliant Govt. Securities Premium/ Contribution, Legal Charges,	Rs.500/- (flat) per customer	54202300	2014
g) Marking of lien on securities issued by UBL Ameen for other banks	Rs.500/- (flat) per customer	54202300	2015
5) Other Charges on Financing			
a) For the Issuance of NOC on the request of customers for creating additional/ pari-passu charge/second charge on their fixed assets for acquiring further project finance, finances from other banks/financial institutions.	Rs.10,000/- (flat) per transaction	57800500	2016
b) For the Issuance of NOC on the request of customers for creating charge on their current assets.	Rs.10,000/- (flat) per transaction	57800500	2017
6-a) Redemption of charge fee to be recovered from the party when bank officers are called before Registrar for redemption for the mortgage.	Rs. 3,000/- (flat) per property	57800500	2018
b) Vacation of Charges	Rs.1,000/- per property	57800500	2019

Particulars	Charges	Code				
		GL	SC			
7-a) Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed assets is registered	Actual plus Rs. 1,000/- per case	57800500	2020			
b) Registration of charge at Registrar's office. For Partnership/Proprietorship firms/ individual finances exceeding Rs.0.500 (M)for mortgage at registrar of Property office	Actual plus Rs. 1,000/- per case	57800500	2021			
Note: - In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) - Charges negotiable on case to case basis under approval of relevant Regional Business Head / Divisional Head. - In addition to the charges above, all applicable Government levies will also be recovered.						
D). SALE AND PURCHASE OF SECURITIES & SAFE CUSTODY ARTICLES IN SAFE DEPOSIT						
1) Charges for collection of Dividend Warrant from Shariah Compliant Companies	0.30% on amount of profit /return dividend collected/ paid Min Rs.20/- plus out of pocket expenses Rs. 8,000/-					
Charges on E-dividend disbursement (to be recovered from Dividend delivery company)	i) Commission @ 0.50% of total dividend warrant payment amount or Rs.150/- per dividend payment (whichever is higher) transfer to 1-Link member banks (including UBL). ii) Free - In case of dividend payment transfer through RTGS.					
3) Stop payment Charges per Dividend Warrant	Rs.150/- flat No NIFT charges if MICR codes are on the Dividend Warrant					
4) NIFT charges on the Dividend Warrant	otherwise Rs.10/- each					
E. Lockers						
a) Safe deposit lockers fee to be recovered in advance at the commencement of the period						
	Small	Medium	Large	Extra Large		
Option 1: Annual Fee/ Rented Locker	7,500/-	10,000/-	12,500/-	15,500/-	54202850	1017
Note: Key deposit to be recovered						1065
Option 2: Security Deposit	75,000/-	100,000/-	125,000/-	160,000/-	41805100	
Note: Key deposit to be recovered *Subject to availability of facility					41802600	-
Key Deposit (One time only)	3,500/-	4,000/-	5,000/-	6,500/-		
Key deposit Amount will be refundable at the time of vacation of locker.						
b) Breaking Charges	At Actual				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
F. GUARANTEES					
Guarantees Amount Range			Amount in PKR		
From	To	Service Charges per quarter or part thereof		Service Charges subsequent quarter or part thereof	
UPTO	500,000	1,250		625	
500,001	800,000	3,250		1,625	
800,001	1,000,000	4,500		2,250	
1,000,001	1,500,000	6,250		3,125	
1,500,001	2,000,000	8,750		4,375	
2,000,001	2,500,000	11,250		5,625	
2,500,001	3,000,000	13,750		6,875	
3,000,001	3,500,000	16,250		8,125	
3,500,001	4,000,000	18,750		9,375	
4,000,001	4,500,000	21,250		10,625	
4,500,001	5,000,000	23,750		11,875	
5,000,001	5,500,000	26,250		13,125	
5,500,001	6,000,000	28,750		14,375	
6,000,001	6,500,000	31,250		15,625	
6,500,001	7,000,000	33,750		16,875	
7,000,001	7,500,000	36,250		18,125	
7,500,001	8,000,000	38,750		19,375	
8,000,001	8,500,000	41,250		20,625	
8,500,001	9,000,000	43,750		21,875	
9,000,001	9,500,000	46,250		23,125	
9,500,001	10,000,000	48,750		24,375	
10,000,001	12,500,000	56,250		28,125	
12,500,001	15,000,000	68,750		34,375	
15,000,001	17,500,000	81,250		40,625	
17,500,001	20,000,000	93,750		46,875	
20,000,001	22,500,000	106,250		53,125	
22,500,001	25,000,000	118,750		59,375	
25,000,001	27,500,000	105,000		52,500	
27,500,001	30,000,000	115,000		57,500	
30,000,001	32,500,000	125,000		62,500	
32,500,001	35,000,000	135,000		67,500	
35,000,001	37,500,000	145,000		72,500	
37,500,001	40,000,000	155,000		77,500	
40,000,001	42,500,000	165,000		82,500	
42,500,001	45,000,000	175,000		87,500	
45,000,001	47,500,000	185,000		92,500	
47,500,001	50,000,000	195,000		97,500	
50,000,001	52,500,000	179,375		89,688	
52,500,001	55,000,000	188,125		94,063	
55,000,001	57,500,000	196,875		98,438	
57,500,001	60,000,000	205,625		102,813	
60,000,001	62,500,000	214,375		107,188	

Particulars	Charges	Code	
		GL	SC
62,500,001	65,000,000	223,125	111,563
65,000,001	67,500,000	231,875	115,938
67,500,001	70,000,000	240,625	120,313
70,000,001	72,500,000	249,375	124,688
75,000,001	77,500,000	266,875	133,438
77,500,001	80,000,000	275,625	137,813
80,000,001	82,500,000	284,375	142,188
82,500,001	85,000,000	293,125	146,563
85,000,001	87,500,000	301,875	150,938
87,500,001	90,000,000	310,625	155,313
90,000,001	92,500,000	319,375	159,688
92,500,001	95,000,000	328,125	164,063
95,000,001	97,500,000	336,875	168,438
97,500,001	100,000,000	345,625	172,813
1) Guarantee issued to shipping companies in lieu of Bills of Lading / Endorsement of Airway Bills (other than funded facility)	Rs. 1,850/- (flat)	54203000	SGT
2) Consortium / Syndicate Guarantees	As per Term Sheet applicable for the entire Syndicate members as per Guarantees Amount Slab/Range Min US \$100	54203150	--
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
b) Guarantees issued at request of foreign banks / back to back	Rs. 2,000/- (flat)	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	54203150	BGC
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
G. LOCAL TRADE BUSINESS			
(Inland Letter of Credit)			
From	To	Minimum Rs. 2,200	
UPTO	500,000	2,200	
500,001	800,000	2,600	
800,001	1,000,000	3,600	
1,000,001	1,500,000	5,000	
1,500,001	2,000,000	7,000	
2,000,001	2,500,000	9,000	
2,500,001	3,000,000	11,000	
3,000,001	3,500,000	13,000	
3,500,001	4,000,000	15,000	
4,000,001	4,500,000	17,000	
4,500,001	5,000,000	19,000	
5,000,001	5,500,000	21,000	
5,500,001	6,000,000	23,000	
6,000,001	6,500,000	25,000	
6,500,001	7,000,000	27,000	
7,000,001	7,500,000	29,000	
7,500,001	8,000,000	31,000	
8,000,001	8,500,000	33,000	
8,500,001	9,000,000	35,000	
9,000,001	9,500,000	37,000	
9,500,001	10,000,000	39,000	
10,000,001	12,500,000	45,000	
12,500,001	15,000,000	55,000	
15,000,001	17,500,000	65,000	
17,500,001	20,000,000	75,000	
20,000,001	22,500,000	85,000	
22,500,001	25,000,000	95,000	
25,000,001	27,500,000	105,000	
27,500,001	30,000,000	115,000	
30,000,001	32,500,000	125,000	
32,500,001	35,000,000	135,000	
35,000,001	37,500,000	145,000	
37,500,001	40,000,000	155,000	
40,000,001	42,500,000	165,000	
42,500,001	45,000,000	175,000	
45,000,001	47,500,000	185,000	
47,500,001	50,000,000	195,000	
50,000,001	52,500,000	205,000	
52,500,001	55,000,000	215,000	
55,000,001	57,500,000	225,000	
57,500,001	60,000,000	235,000	
60,000,001	62,500,000	245,000	
62,500,001	65,000,000	255,000	

Particulars	Charges	Code	
		GL	SC
65,000,001	67,500,000	265,000	
67,500,001	70,000,000	275,000	
70,000,001	72,500,000	285,000	
72,500,001	75,000,000	295,000	
77,500,001	80,000,000	315,000	
80,000,001	82,500,000	325,000	
82,500,001	85,000,000	335,000	
85,000,001	87,500,000	345,000	
87,500,001	90,000,000	355,000	
90,000,001	92,500,000	365,000	
92,500,001	95,000,000	375,000	
95,000,001	97,500,000	385,000	
97,500,001	100,000,000	395,000	
Note: - 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/- (F i r s t Q u a r t e r) per Rs. 1 Million each (or part thereof) and Rs. 2,500/- (for Subsequent Quarter)			
1) Local Imports LC	as per Letter of credit (Inland) grid	54206000	LOC
a) Inland Letters of Credit issuance			
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	Min. Rs.1,000/- or actual whichever is higher	57800500	--
i) LC Issuance			
ii) Amendment Issuance	Rs.350/- per duplicate advice		
e) Sales Tax/ FED invoice certificate	Rs.1,000/- per certificate	54206850	--
f) Inland LC Cancellation Charges	Rs.2,000/- plus swift charges Rs.1,000/- flat & communication charges	54206100	LCN
2) Local Import Bills			
a) Sight Bills			
i) Collection charges for Inland LC / Restricted LC & Handling of Inland Import Documents against Sight Bill	Rs. 1,500/- (flat) per bill	54206750	HDC
b) Usance Bills	0.40% per bill Min. Rs.1,500/-	54206400	RT1
i) Collection Charges	If bill matures after expiry of LC (Acceptance) Grid* (Next Page)	54206300	LEC
ii) If bill matures after expiry of LC			
c) Payment of Bill drawn under Inland LC	Payment commission; Rs.600/- (flat)	54201000	POC

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

Note:

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

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

		Minimum Rs. 1,200
From	To	Per month or part thereof
UPT	1,000,000	1,200
1,000,001	1,500,000	1,250
1,500,001	2,000,000	1,750
2,000,001	2,500,000	2,250
2,500,001	3,000,000	2,750
3,000,001	3,500,000	3,250
3,500,001	4,000,000	3,750
4,000,001	4,500,000	4,250

Particulars		Charges	Code	
			GL	SC
4,500,001	5,000,000		4,750	
5,000,001	5,500,000		5,250	
5,500,001	6,000,000		5,750	
6,000,001	6,500,000		6,250	
6,500,001	7,000,000		6,750	
7,000,001	7,500,500		7,250	
7,500,001	8,000,000		7,750	
8,000,001	8,500,000		8,250	
8,500,001	9,000,000		8,750	
9,000,001	9,500,000		9,250	
9,500,001	10,000,000		9,750	
10,000,001	12,500,000		11,250	
12,500,001	15,000,000		13,750	
15,000,001	17,500,000		16,250	
17,500,001	20,000,000		18,750	
20,000,001	22,500,000		21,250	
22,500,001	25,000,000		23,750	
25,000,001	27,500,000		26,250	
27,500,001	30,000,000		28,750	
30,000,001	32,500,000		31,250	
32,500,001	35,000,000		33,750	
35,000,001	37,500,000		36,250	
37,500,001	40,000,000		38,750	
40,000,001	42,500,000		41,250	
42,500,001	45,000,000		43,750	
45,000,001	47,500,000		46,250	
47,500,001	50,000,000		48,750	
50,000,001	52,500,000		51,250	
52,500,001	55,000,000		53,750	
55,000,001	57,500,000		56,250	
57,500,001	60,000,000		58,750	
60,000,001	62,500,000		61,250	
62,500,001	65,000,000		63,750	
65,000,001	67,500,000		66,250	
67,500,001	70,000,000		68,750	
70,000,001	72,500,000		71,250	
72,500,001	75,000,000		73,750	
75,000,001	77,500,000		76,250	
77,500,001	80,000,000		78,750	
82,500,001	85,000,000		83,750	
85,000,001	87,500,000		86,250	
87,500,001	90,000,000		88,750	
90,000,001	92,500,000		91,250	
92,500,001	95,000,000		93,750	
95,000,001	97,500,000		96,250	
97,500,001	100,000,000		98,750	

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

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

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

Particulars	Charges	Code	
		GL	SC
4) Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances	Rs. 300/- per case	54203600	-
5) Issuance of Balance/Account maintenance certificate on customer's request	Free	54203500	1027
6) Stop payment charges of Cheque /TT/PO/DD	For PKR. A/c - Rs. 600/- (flat) per instruction* For F.C A/c - US \$ 10/- per instruction*	54202650	1004
Note: *one instruction may include advice for series/multiple instructions	GBP 6/- per instruction* EURO 7/- per instruction* AED 35/- per instruction* SAR 35/- per instruction*	54203700	1032/ 1033
7) Charges for cheque return unpaid (due to fault of customer) a) Outward Clearing b) Inward Clearing	Free PKR 1,000/- , USD 5/- GBP 3/-, EUR 4/- AED 20/-, SAR 20/-		

a) Cost of issuance of customized cheque books :
Charges as in 9(a) above +actual cost of customized cheque book as per the size of cheque book ordered

S#	Particulars	Rates
		(Including All Taxes)
1	Size 9.5" x 3.75"	Rs. 11.00/- Per Cheque
2	Size 9" x 12" A4 Size	Rs. 14.30/- Per Cheque
3	Size 2.85" x 8.5"	Rs. 8.25/- Per Cheque
4	As per customers' need for carbonized copy or any other special size	Obtain quote from Printing and Stationary department to recover actual cost from customer

b) Corporate Customer's Cheque Books/Leaves

On case to case basis, as per agreement with the party

9) Salary & Pension disbursement charges. No charges to be recovered from Govt. & Semi Govt. Organizations and their employees/ retired employees Photocopy of a Paid Cheques / Credit Voucher (Deposit Slip etc.) returned to customer	Case to case basis	54203850	1034
Within 1 year	Rs. 50/-	} Charges per Cheque / Voucher	54203900 1036
Above 1 year	Rs. 200/-		54203900 1037-1038

Note:

- No joining fee. Annual fee to be recovered in advance. No refund on account closure.
- In addition to above, commission/service charges, recovery of courier/postage fax charges will also be made according to prescribed tariff (wherever applicable).
- Charges negotiable on case basis under approval of relevant Regional Head.
- In addition to the charges above, all applicable Government levies will also be recovered.

Particulars	Charges	Code	
		GL	SC
WAIVER GRID (Segment wise)			
11) Segment - UBL Ameen Mukammal Account			
Services	UBL Ameen Mukammal Current Account (Regular & Digital)	UBL Ameen Mukammal Savings Account	
Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD (year-to-date) average balance in Current/Saving account of UBL Ameen Mukammal Account Segment			
1. Cheque Book	Free	Free	
2. Primary Debit Card	(PayPak/VISA Premium/Master Premium)		
Issuance	Free	Free	
Annual	Free*	Free*	
3. Inter Branch Online Transactions - Country Wide	Free	Free	
4. Issuance of Ameen Cashier's Cheque	Free	Free	
5. Cancellation of Ameen Cashier's Cheque	Free	Free	
6. Duplicate Ameen Cashier's Cheque	Free	Free	
7. Clean Bill for Collection /Intercity Clearing	Free	Free	
8. Duplicate Account Statement	Free*	Free*	
9. Go Green SMS Alerts	Free*	Free*	
12) Segment - UBL Ameen Esaar Account			
Services	Current & Saving		
Online Quran Learning Course	Free (for Six Months only)		
Takaful Coverage:	Free		
- Income Continuation Takaful Coverage - Hospitalization Takaful Coverage - Telehealth Facility	on maintaining 100,000 and above monthly average balance		
Cheque Book	Free		
Primary Debit Card	(PayPak/VISA Premium/Master Premium)		
Issuance	Free		
Annual	Free*		
Note: Above free services shall be provided on maintaining Rs. 25,000/- or above YTD (year-to-date) average balance in Current/Saving account of UBL Ameen Esaar Account Segment			
13) Segment - UBL Ameen Zindagi Account			
Services			Savings
Cheque Book			Free
Debit/ATM Card Issuance & Annual Charges (PayPak/VISA Premium/Master Premium)			Free
14) Segment – UBL Ameen Asaan Account			
Services	Current	Savings	
	UBL Ameen Asaan/Asaan Digital Account/Smart Account	UBL Ameen Asaan Account	
Cheque Book	Free	Free	
Primary Debit Card	(PayPak/VISA Premium/Master Premium)		
Issuance	As per SOC	As per SOC	
Annual	As per SOC	As per SOC	
15) Segment - UBL Ameen Business Accounts			
UBL Ameen Financial Institution Deposit Account (AFIDA) UBL Ameen Premium Account (APA) UBL Ameen Business Account (ABA) UBL Ameen Investment Account (AIA)			
Services	Savings		
Cheque Book	Free		
Inter Branch Online Transaction-Country wide	Free		
Issuance of Ameen Cashier's Cheque	Free		
Cancellation of Cashier Cheque	Free		
Clean Bill for Collection /Intercity Clearing	Free		
Duplicate Ameen Cashier's Cheque	Free		
Primary Debit Card (For APA & ABA)	(PayPak/VISA Premium/Master Premium)		
Issuance	As per SOC		
Annual	Free on maintaining 25,000/- YTD (year-to-date) Avg. Balance		

Particulars	Charges	Code	
		GL	SC
16) Segment - UBL Ameen Saving Account Category			
UBL Ameen Saving Account			
UBL Ameen Minor Saving Account			
Current	Savings		
1. Cheque Book	Free		
2. Primary Debit Card	(PayPak/VISA Premium/Master Premium)		
Issuance	As per SOC		
Annual	Free on maintaining 25,000/- YTD (year-to-date) Avg. Balance		
17) Segment - UBL Ameen Pensioner Account			
Product Name	UBL Ameen Pensioner Current Account	UBL Ameen Pensioner Saving Account	
Inter Branch Online Transaction-Country wide	Free	Free	
ATM Issuance and Annual Fee (PayPak/VISA Premium/Master Premium)	Free	Free	
Issuance of Ameen Cashier’s Cheque	Free	Free	
Cheque Book	Free	Free	
Over the Counter Cash Deposit	Free	Free	
Cancelation of Ameen Cashier's Cheque	Free	Free	
Duplicate Ameen Cashier’s Cheque	Free	Free	
Duplicate Account Statement	Free	Free	
UBL Go Green SMS Alert	Free	Free	
18) Segment - UBL Ameen Urooj Account			
Product Name	Current	Saving	
Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD (year-to-date) average balance in Current/Saving account of UBL Ameen Urooj Account Segment			
(Monthly Average Balance of Below 500,000)			
Primary Debit Card	Free	Free	
Issuance	Free	Free	
Annual	Free*	Free*	
Cheque Book	*100% discount on	*100% discount on	
Locker rental-First year locker rental will be waived irrespective of locker size	1st year rental	1st year rental	
UBL Net Banking/App	Free	Free	
SMS Alerts (Digital)	Free	Free	
E-Statement	Free	Free	
18) Segment - UBL Ameen Urooj Account			
Product Name	Current	Saving	
Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD (year-to-date) average balance in Current/Saving account of UBL Ameen Urooj Account Segment			
(Additional Benefits on maintaining 500k & Above Monthly Average Balance)			
Discount on Rental Rate for Auto Financing (Ameen Drive)*	Upto 1%	Upto 1%	
Discount on Rental Rate for House Financing (Ameen Address)*	Upto 0.5%	Upto 0.5%	
Takaful Coverage on School Fees Continuation in case of accountholder’s and /or spouse’s death**	Complimentary	Complimentary	
Investment in Al-Ameen Funds managed by UBL Funds Managers Limited	50% waiver on Front-End-Load (FEL)	50% waiver on Front-End-Load (FEL)	

Particulars	Charges	Code	
		GL	SC
19) Segment – UBL Ameen Freelancer Account			
Services		Current and Saving	
Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD (year-to-date) average balance in Current/Saving account of UBL Ameen Freelancer Account Segment			
Cheque Book		Free	
Primary Debit Card (PayPak/VISA Premium or freelancer/Master Premium)			
Issuance		Free	
Annual		Free*	
Inter Bank Fund Transfer (Digital Channel)		Free*	
SMS Alerts (Branch Banking & ADCs)		Free*	
ATM off Us Transactions		Free*	
E-PRC (Proceed Realization Certificate)		Free*	
Tax Facilitation (Befiler)		*Discounted Rates**	
Co-working Space		*Discounted Rates**	
Additional Benefits: on maintaining PKR 500,000 or above Monthly Average Balance			
Auto Financing (Ameen Drive)		Up to 1% Discount	
Takaful Coverage (Mobile, Laptop, Wallet & Health)		Free	
**Note: Discounts will be given on pricing grid agreed with the respective service provider			
20) Segment – UBL Ameen Daily Munafa Account			
UBL Ameen Daily Munafa Account (ADMA)			
Services		Saving	
Cheque Book		Free	
Primary Debit Card (PayPak/VISA Premium/Master Premium)			
Issuance		As per SOC	
Annual		Free on maintaining 25,000/- YTD (year-to-date) Avg. Balance	
*Note: All charges (excluding Free Online Banking) are applicable as per prevailing SOC, however, on maintaining PKR 25,000/- or above YTD (year-to-date) Average Balance in current/Savings account of UBL Ameen segment, service charges will be waived for UBL Ameen Mukammal/Good citizen/Urooj/Freelancer/Esaar Account segment as per waiver grid.			
21) Ameen Sohni Dharti Remittance Account			
Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD (year-to-date) average balance in Current/Saving account of UBL Ameen Sohni Dharit Remittance Account Segment			
Services		Current & Saving	
Cheque Book		Free	
Primary Debit Card		PayPak Only	
Issuance Fee		Free	
Annual Fee		Free*	
Inter Branch Online Transaction - Country wide (local credit is not allowed)		Free	
Ameen Cashier's Cheque (Issuance/Cancellation/Duplicate)		Free	
Go Green SMS		Free*	
Duplicate Account Statement		Free*	

Particulars	Charges	Code	
		GL	SC
22) Segment - UBL Ameen Good Citizen Account			
Services	Current and Saving		
Customer Status	Non Filer	Filer	
Balance Requirement	No requirement	monthly Avg Bal <500K	monthly Avg Bal >=500K
Note: Following free services shall be provided on maintaining Rs. 25,000/- or above YTD (year-to-date) average balance in Current/Saving account of UBL Ameen Good Citizen Account Segment			
1. Primary Debit Card	(PayPak/VISA Premium/Master Premium)		
Issuancet	As per SOC	Free	Free
Annual	As per SOC	Free*	Free
2. Inter branch Online Transactions - Country wide	Free	Free	Free
3. Cheque Book	Free	Free	Free
4. Ameen Cashier's Cheque Issuance	Free	Free	Free
5. Cancellation of Ameen Cashier's Cheque	Free	Free	Free
6. Duplicate Ameen Cashier's Cheque	Free	Free	Free
7. Clean Bill for collection/ Intercity	As per SOC	Free	Free
8. Duplicate Account statement	As per SOC	Free	Free
9. Inter Bank Fund Transfer (via Digital)	As per SOC	50% discount*	100% discount*
10. ATM Off-us Transaction	As per SOC	As per SOC	Free
11. Auto Financing	As per actual	As per actual	Up to 1% Discount
12. House Financing	As per actual	As per actual	Up to 1% Discount
13. SE Financing (Self Employed)	As per actual	As per actual	Up to 2.00% Discount
23) Segment - UBL Ameen @ Work UBL Ameen Employee Banking Account			
Services	Current Account	Savings Account	
Eligibility	At least 50 Employees		
Minimum Balance Requirement	No	No	
Inter Branch Online Transactions - within City	Free	Free	
Inter Branch Online Transactions - intercity	Free	Free	
Issuance/Annual/Replacement Fee on Debit Cards (PayPak/VISA Premium/Master Premium)	Free	Free	
Issuance of Ameen Cashier's Cheque	Free	Free	
Duplicate & Cancelation of Ameen's Cashier Cheque	Free	Free	
E-Statement	Free	Free	
Issuance of Cheque Book	Free	Free	
Over the Counter Cash Deposit - Within city	Free	Free	
Over the Counter Cash Deposit - Intercity	Free	Free	
Net Banking	Free	Free	
Digital SMS Alert Charges	Free	Free	
Switch Fee	Free	Free	
Inter Bank Fund Transfer (IBFT)	Free	Free	
Online Banking			
Note:			
i. All charges other than above are applicable as per prevailing Ameen Schedule of Bank Charges.			
ii. Customer eligibility will be decided on case to case basis through agreement between the customer and the Bank.			
I. Transaction Banking / Cash Management Cash Management Collections / Disbursements / Electronic Banking / Reporting	All charges will be decided on case to case basis through agreement between the customer and the Bank		
Note:			
* UBL Ameen Provides Electronic Banking & Cash Management Services. Fees and other charges to be recovered on a case to case basis.			
* In addition to above, commission/service charges, courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable)			
* Charges negotiable on case to case basis under approval of relevant Product/Business Head (applicable for remunerative accounts).			
* In addition to the charges above, all applicable Government levies will also be recovered.			
* Customized Digital Currency Cheque leaves issuance charges shall be subject to the Business Head Approval.			
* For duplicate/on demand SOAs, waivers are allowed on discretion and signed approved of BM or CSOM.			

**UBL AMEEN SIGNATURE
PRIORITY BANKING**

Particulars	Charges	Code	
		GL	SC
1) Signature Membership Fee	PKR 2,500/- monthly USD 10/- EURO 8/- GBP 7/- AED 35/- SAR 35/-	54204300	1303-1304
Waiver Grid			
Segment – UBL Ameen Signature Priority Banking account (Current and Saving)			
A. UBL Ameen Signature - Priority Banking			
1) Issuance of Ameen Cashier's Cheque	Free	-	-
2) Ameen Cashier's Cheque Cancellation Charges	Free	-	-
3) Inter Branch Online Transactions			
a) Cash / Cheque Deposit & Account to Account Transfer			
i) Within City	Free	-	-
ii) Intercity	Free	-	-
b) Cash Withdrawal			
i) Within City	Free	-	-
ii) Intercity	Free	-	-
4) Bills Collection	Free	-	-
a) Clean (including cheques / dividend warrants / Bank Drafts NIFT / OBC Centers / APC etc).	Free		
b) Intercity Clearing Charges	Free		
5) Stop Payment of cheque drawn	Free		
6) Lockers Annual Fee & Key Deposit	Free	-	-
7) Consumer Products (Islamic) Application Processing Charges (Autos & House Financing)	100% Free	-	-
8) Stop payment charges for Cashier's Cheque	Free		
9) Issuance of all Currency Cheque Books	Free		
10) Charges for Cheque return unpaid	Free for outward clearing only	-	-
11) Net Banking Charges	Free		
12) Signature Membership Fee	Waived on maintaining PKR 3 million monthly average balance in UBL Ameen Signature Priority Banking Current or Saving Account.	-	-
13) Account Maintenance Certificate	Free	-	-
14) On Demand / Duplicate Statement of Account	Free	-	-
15) IBFT	Free	-	-
16) SMS Alerts	Free	-	-
17) UBL Ameen VISA Infinite Debit Card Issuance/Annual/Replacement/Supplementary (Fee)	Free	-	-
18) Sameday Clearing Charges	Free	-	-
19) FCY Collection/Local Clearing	Free	-	-
20) ATM withdrawal (UBL/1Link/ Mnet)	Free	-	-

CONSUMER BANKING

Particulars					Charges		Code	
							GL	SC
UBL Ameen Debit Card Fees								
Debit Card Type	Issuance Fee	Annual Fee	Replacement Fee	Supplementary Fee				
Priority Banking Category								
UBL Ameen VISA Infinite Debit Card	PKR 45,000/-	PKR 45,000	PKR 1,800	PKR 45,000				
Gold Category								
UBL Ameen VISA Premium Plus Debit Card	Rs. 3,500	Rs. 3,500	PKR 1,800	PKR 2,400				
Premium Category								
UBL Ameen Mastercard Premium Debit Card	PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500			54204750	1059-1060-1061
UBL Ameen VISA Premium Debit Card	PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500				
UBL Ameen VISA Urooj Debit Card	PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500			5420750	1044-1046
UBL Ameen VISA Freelancer Debit Card	PKR 2,900	PKR 2,900	PKR 1,800	PKR 1,500				
Classic Category								
UBL Ameen PayPak Debit Card	PKR 2,000	PKR 2,000	PKR 1,800	PKR 1,200				
FCY Business Category								
UBL Ameen VISA FCY Business Debit Card	USD 15/- GBP 12/- EUR 14/- AED 56/- SAR 57/- CNY 75/-	USD 15/- GBP 12/- EUR 14/- AED 56/- SAR 57/- CNY 75/-	USD 10/- GBP 10/- EUR 10/- AED 35/- SAR 35/- CNY 45/-					
Note : - Annual fee to be recovered in advance. No refund on account closure - In addition to the above commission/service charges, courier/postage/fax charges shall also be recovered according to prescribed tariffs (wherever applicable). - In addition to the charges above, all applicable Government levies including Sales Tax/FED shall also be recovered. - Debit Card Fee Waivers shall be applicable as defined in the respective product feature listing								
8. General Debit Card Charges								
a) Switch Transaction Fee								
i) Withdrawals on 1 Link ATM other than UBL (No Charge on UBL cardholders withdrawing from UBL ATMs)					Rs. 35/-		54204800	1067
ii) Withdrawals on other switches (Mnet)					Rs. 35/-		54204830	1068
iii) Foreign Bank card withdrawals on UBL ATMs					1,000/- Plus Tax			
b) International Usage Charges								
i) ATM Withdrawal, POS & E-commerce Charges (Transaction in any currency)					4.5% of the transaction amount or PKR 150 whichever is higher		54204870 54204850	1051 1052

Particulars	Charges	Code	
		GL	SC
c) Balance Inquiry i) Domestic Transaction ii) International Transaction d) Internet Usage Charges i) Activation/Session Charges e) Charges for Declined Transaction i) Domestic POS - Insufficient Balance or Excess Over Limit ii) International ATM/POS - Insufficient Balance or Excess Over Limit ii) E-commerce or International Transactions - Channel Disablement f) Funds Transfer through ATM i) Fund Transfer (UBL to UBL) IBFT ii) Up to Rs. 25,000 (Monthly Limit)* Above Rs. 25,000 (Monthly Limit)* Note: 25,000 is aggregate IBFT limit of ATM, Netbanking & Digital Channels g) Biometric Transaction i) UBL A/c holder on UBL ATM ii) Other Bank Customer on UBL ATM h) ATM Receipt Fee i) UBL Card at UBL ATM ii) UBL Card at other bank ATM i) Bill Payment Service through ATM i) Education Institutional Payments ii) Other Companies Note: All switch transactions are subject to any changes by 1Link/SBP	Rs. 4.67/- per transaction Rs. 250/- per transaction Free Rs. 7/- Rs. 55/- Rs. 100/- Free 0.1% of the transaction amount or Rs. 200/- whichever is lower. (Charges are inclusive of sales tax/FED) Free Up to Rs. 50/- per transaction Rs. 3.75/- per transaction Rs. 4.67/- per transaction Free Up to Rs. 50/- per transaction	54204830 - 54204410 54200230	10171 - 1083-1084 11491049
B. UBL GO GREEN i) SMS Alert Charges a) For LCY Accounts b) For FCY Accounts Note: *Mandatory monthly deduction irrespective of number of SMS ii) E-statement	All digital transactions (including all transactions related to digital/branchless/self-service channel/mobile/internet/UBL digital, etc.) are free Non digital/branch related SMS (for other than digital transactions) Rs. 250 + FED per month Free	54204570	
Note: • All regular Branch Banking charges shall be applied for the transaction conducted through branches • In addition to the above, commission / service charges, courier / postage / fax charges will also be recovered according to prescribed tariff (where applicable) • In addition to the charges above, all applicable Govt. levies shall be recovered as well.			
C. AMEEN Drive - Auto Financing 1) Documentation Charges 2) Used Vehicle Evaluation Charges* 3) Charity on Delayed Payment 4) Vehicle Re-Possession Charges*	Rs. 14,000/- + FED (on approval) non Refundable if not specified Rs.4,500/- For individuals applying again on maturity of one facility Rs. 6,000/- for individuals applying UBL Ameen Roshan Apni Car. At actual Rs.500/- (per Month per delayed Installment Actual incurred by the bank up to a maximum of Rs.100,000/-	54202200 57800710 41800230 70500850	- - - -

Particulars	Charges	Code	
		GL	SC
5) Repossessed Vehicle Evaluation Charges*	At Actual	54205500	-
6) Monthly Warehouse Charges	Rs. 5,000/- per month	57800800	-
7) Auction Charges	Rs. 5,000/-	57800800	
8) Insurance/TAKAFUL Contribution*	As per the rate quoted by the Insurance/TAKAFUL Company		
Note: *These Charges are quoted by the vendor & are subject to change.			
9) Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges	Rs. 4,000/-		
10) Lien removal authentication fee (shall be charged to customers upon noncompliance of completing vehicle transfer formalities as stated on NOC)	Rs. 5,000/-		
11) Change of vehicle after issuance of purchase order in advance	Rs. 2,500/-	54202200	
12) Revision of Sales Price in case of Early purchase of Musharakah units (Partial or complete Both). (In addition to outstanding Musharakah Unit Amount).	After Delivery of vehicle a) 8% of Bank's outstanding Musharakah Unit Amount in first year of financing b) 6% of Bank's outstanding Musharakah Unit Amount year of financing		

***Note:**
 Revision of sales price in case of Full Purchase of Musharakah Units (In addition to outstanding Musharakah Unit Amount) (Applicable on UBL Ameen Roshan Apni Car) Not applicable for
 -Early Purchase of Musharakah Units variant
 -Customer who want to replace car by applying another UBL Ameen Drive Auto Financing

D. a) UBL AMEEN ADDRESS HOUSING FINANCE

1) Processing Charges	Rs. 12,000/- for fresh booking (non refundable) Rs. 4,800/- for individuals applying UBL Ameen Roshan Apna Ghar.
	Rs. 6,000/- for BTF (non refundable)
2) Appraisal charges*	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 (SBP INITIATIVES)

1) Processing Charges	Nil
2) Appraisal Charges*	At Actual
3) Legal Charges	At actual including Stamp Duty, Charges for Legal Documentation, on-Site Inspection during Construction, Lawyer's Fee and Registration Fee, as advised by the relevant agencies/ persons
4) Property Takaful	To be borne by the bank

Particulars	Charges	Code	
		GL	SC
5) Revision of sales price in case of Early Purchase of Musharkah Units - Partial	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		
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		
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	-
Ameen Light Commercial Vehicle (LCV) Financing			
1) Documentation Charges	Rs. 14,000/- + FED(on Approval) non-Refundable if not specified Rs.4,500/- For individuals applying again on maturity of one facility	54202250	
2) Used Vehicle Evaluation Charges	at actual	57800710	
3) Charity on Delayed Payment*	Rs.1000/- (per Month per delayed Installment)	41800230	
4) Vehicle Re-Possession Charges*	Actual incurred by the bank up to a maximum of Rs. 100,000/-	70500850	
5) Repossessed Vehicle Evaluation Charges*	At Actual	54205500	
6) Monthly Warehouse Charges	Rs. 5,000/- per month	57800800	
7) Auction Charges	Rs. 5,000/-	57800800	
8) Insurance/TAKAFUL Contribution* Note: *These Charges are quoted by the vendor & are subject to change	As per the rate quoted by the Insurance/ TAKAFUL Company		
9) Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges	Rs. 4,000/-		
10) Lien removal authentication fee (shall be charged to customers upon noncompliance of completing vehicle transfer formalities as stated on NOC)	Rs. 5,000/-		
11) Change of vehicle after issuance of purchase order in advance.	Rs. 2,500/-	54202200	
12) Revision of Sales Price in case of Early purchase of Musharakah units (Partial or complete Both). (In addition to outstanding Musharakah Unit Amount).	After Delivery of vehicle a) 5% of Bank's outstanding Musharakah Unit Amount in whole Tenure of financing		

INTERNATIONAL BANKING

Particulars		Charges		Code	
				GL	SC
62,500,001	65,000,000	223,125	159,375		
67,500,001	70,000,000	240,625	171,875		
70,000,001	72,500,000	249,375	178,125		
72,500,001	75,000,000	258,125	184,375		
75,000,001	77,500,000	266,875	190,625		
77,500,001	80,000,000	275,625	196,875		
80,000,001	82,500,000	284,375	203,125		
82,500,001	85,000,000	293,125	209,375		
85,000,001	87,500,000	301,875	215,625		
87,500,001	90,000,000	310,625	221,875		
90,000,001	92,500,000	319,375	228,125		
92,500,001	95,000,000	328,125	234,375		
95,000,001	97,500,000	336,875	240,625		
97,500,001	100,000,000	345,625	246,875		
** 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	54206000	LOC		
b) Profit on spot LC Murabaha	Case to case basis as agreed by the party				
c) Profit on spot/ deferred Murabaha	As per Credit Approval				
d) Profit on PAD in LC sight	As per Credit Approval				
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 incase 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	Handling charges USD 100/- (flat) or equivalent plus courier charges Rs. 2,000/-	54206750	RTC
11) a) Collections	Rs.1,500/- (flat), per collection	54206750	RTC
b) Import against advance payment to suppliers	Rs. 1,500/- (flat), plus service charges @15 paisa per Rs.100/-, Min Rs 1,500/- plus swift charges Rs. 1,000/-	54206750 54206400 57800400	- - -
12) Service charges on L/cs retirement of Import bills under L/c's / Contracts			
a) Opened by us where Fx conversion / forward (WAAD) is done by us	@ 15 paisa per Rs.100/- Min. Rs.1,500/-	54206400	DEC
b) Opened by us where Fx conversion / forward (WAAD) is done by other banks	@ 15 paisa per Rs.100/- Min. Rs.1,800/-	54206400	HDC
13) Reimbursement charges (payable to Reimbursement Bank)	At Actual	57800500	-
14) Handling of discrepant documents under Import L/Cs	USD 75/- or equivalent (PKR) Plus swift charges Rs. 1,000/- flat & communication charges Rs 1,500/- per certificate	54206850	HDC
15) Issuance of freight certificate for Imports on FOB basis			
16) Extension in maturity of Usance Bills under LC / Bank Contract	1,500/- (flat) per bill	54206750	-
17) Expense Recovery Protest/ Legal Charges	Actual + USD 25/- or equivalent		
18) Handling of Imports Documents against Sight Bills	Rs. 1,500/- (flat)	54206750	-
19) FED invoice certificate	Rs.1,000/- per certificate	54206850	-
20) Issuance of business performance certificate of previous years at the customer request	Rs.3,000/- per certificate	54206420	-
21) Obtaining credit report of suppliers	At Actual		
22) FOC (Free of cost shipment) FI	Rs. 1,500/-		
23) Imports FI Issuance Charge	Rs. 100/-		
24) Financial Instrument Transfer to other Bank	Rs. 500/- per request		
B. EXPORTS			
1) Processing charges for Export Registration	Nil	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 paise per Rs.100/-	54206600/ 54206850	ESC/ SCH
8) NOC Issued Document transferred against Export document	Rs. 750/- (flat)	54206600	EBC
9) Freight Subsidy	Rs. 400/- per case	41400700	-
10) Research & Development Surcharge - R&D handling charges	0.25% of the amount of claim, Min Rs. 250/- per case	54206600	-
11) Any Certificate issued in current Financial year excluding withholding tax certificate		54206600	-
a) Original	Rs.1,000/- per certificate		
b) Duplicate	Rs. 2,000/- per certificate		
12) Trade Development Authority Registration certificate verification	Rs. 200/- per certificate	54206600	-
13) Duplicate advice issuance	Rs.300/- per duplicate advice		-
14) Issuance of business performance certificate of previous years at the customer request	Rs.2,500/- per certificate	54206600	-
15) Sales Tax / FED invoice certificate	Rs.1,000/- per certificate	54206600	EBC
16) Export LC Cancellation	Rs.1,500/- plus swift charges Rs. 1000/- flat & communication charges	54206450	CAN
17) Financial Instrument Transfer to other Bank	Rs. 500/- per transaction		
18) E-Commerce charges (B2C) handling	Flat Rs. 1,500/- per transaction		
19) Handling of IERF Application	Rs. 1,000/- per case		
20) Issuance of EE NOC to other banks	Rs. 1,000/- per case		
Note: - The Bank reserves the right to charge different rates on the basis of volume offered subject to prior approval by concerned sanctioning authority. - In addition to above, commission/service charges, recovery of courier/postage / fax charges will also be recovered according to prescribed tariff (wherever applicable) - Charges negotiable on case to case basis under approval of relevant Business Head / Divisional Head. - In addition to the charges above, all applicable Government levies will also be recovered.			
21) Export Proceeds Transfer	Flat charges Rs. 500/- only on Out-Bound Export proceeds in FCY only	54206600	EBC
C. REMITTANCES			
1) Outward			
a) Remittance abroad through Foreign Currency Account			
i) Issuance of FTT	FCY Accounts: Commission @ 0.12% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$6/-, Max US\$30/- or equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply.	54207550	4002
ii) Remittance against surrender of Foreign Currency notes or cash deposited in Foreign Currency A/c within 15 days from the date of such deposit	Commission mentioned under (a)(i)above, plus service charges @ 0.25% to be recovered Min Rs.200/-	54207570	4003

Particulars	Charges	Code	
		GL	SC
iii) Foreign Currency cash deposited in CFC A/c for realization of Export proceeds	In addition to commission mentioned at (a) (i) above, plus service charges @0.25% to be charged in case of realization of Export proceeds against cash deposited in FCY A/c Min Charges : US \$10 or equivalent Max Charges: US \$ 125 or equivalent	54207550	4004 4005 4006
(iv) (a) Local USD Clearing through NIFT	Free	54206760	
(b) Foreign Currency Collection Cheques	0.7% Main USD 8, Max USD 18 or equivalent Rupees per collection. For international collection, additional foreign bank charges will apply.		4007
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	4008 -
b) Remittance abroad other than through Foreign Currency A/c			4010
i) Students (for education purpose)	Rs. 200/- plus foreign bank charges	54207600	
ii) Commission against issuance of FTT from PKR Account (Not Applicable on Advance payment imports)	Commission mentioned under (a) (i) above plus SWIFT charges	54207660	4011
iii) Commission against issuance of FTT against Export	@ 15 paisas per Rs.100/-, Min. Rs. 500/- In addition to Commission mentioned under (a) (i) above plus SWIFT charges	54202450	4012
c) i) FTT cancellation charges	Rs. 500/- per item plus SWIFT charges.	54207750	
ii) Under general permission or specific approval of SBP	Rs.500/-	54207750	-
iii) FTT cancellation charges against Export	Rs. 1,000/- per cancellation plus SWIFT charges.	54207750	
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 our various Nostros. These charges are to be recovered only when TT buying rate is applied.	Free	54207850	-
d) Direct Collection		5	
i) Collection for Foreign Currency A/c or Rupee A/c	0.7%, Min USD 8, Max USD 18 or equivalent Rupees per collection. For international collection, additional foreign bank charges will apply plus courier charges (International: USD 35 or equivalent, Domestic: PKR 50)	4207600 54207550	
ii) Cheque/Draft/FTCs Returned unpaid	Rs. 500/- (flat) in addition to foreign bank charges	54203710	

Note:

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

D. MISCELLANEOUS

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

***Note:**

- 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	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



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