

# **SCHEDULE OF SERVICE CHARGES**

**of**

**Branch Banking Operations**

**(Islamic)**

**For**

***The Half Year***

**July to December 2025**

**Branch Banking Operations  
Islamic Banking**

## Table of Contents

|                                                                                                                        |    |
|------------------------------------------------------------------------------------------------------------------------|----|
| 1. FOREIGN TRADE .....                                                                                                 | 1  |
| A – Imports .....                                                                                                      | 1  |
| B – Acceptance of Bills under Letter of Credit. ....                                                                   | 3  |
| C – Exports .....                                                                                                      | 5  |
| D – Negotiation Charges.....                                                                                           | 6  |
| E – Remittances Foreign.....                                                                                           | 6  |
| F – Miscellaneous- Foreign Exchange.....                                                                               | 7  |
| 2. DOMESTIC BANKING.....                                                                                               | 8  |
| A – Remittances.....                                                                                                   | 8  |
| B – Bills .....                                                                                                        | 9  |
| C – Online Banking. ....                                                                                               | 10 |
| D –ATM / Debit Card Charges .....                                                                                      | 10 |
| E – Lockers .....                                                                                                      | 12 |
| F – Miscellaneous .....                                                                                                | 12 |
| G – Mailing Charges .....                                                                                              | 12 |
| H – Over The Counter.....                                                                                              | 13 |
| I – SECP Portal Verification Charges.....                                                                              | 13 |
| J – Photocopies of the Paid Cheques/ Deposit Slips.....                                                                | 13 |
| 3. INLAND TRADE- FINANCING.....                                                                                        | 15 |
| A – Inland letters of Credit .....                                                                                     | 15 |
| 4. ISLAMIC MODE OF FINANCING/INVESTMENT.....                                                                           | 18 |
| A – Miscellaneous.....                                                                                                 | 18 |
| B – Consumer Ijarah .....                                                                                              | 18 |
| C – (a) Consumer Diminishing Musharakah / Musharakah .....                                                             | 19 |
| C – (b) Consumer Car Diminishing Musharakah .....                                                                      | 19 |
| D- Processing Fee on SME, Commercial & Corporate Financing .....                                                       | 19 |
| E – OTT Charges .....                                                                                                  | 19 |
| F – Temporary Extensions .....                                                                                         | 20 |
| G – Prime Minister Youth Business & Agriculture Financing Scheme Tier-I, II & III be<br>check in scheme features ..... | 20 |
| H – ISAAF (Except Murabaha cases).....                                                                                 | 20 |
| F – Letter of Guarantee .....                                                                                          | 20 |
| 5. SCHEDULE OF DEFAULT OBLIGATION AMOUNT .....                                                                         | 23 |
| 6. EXEMPTION IN SOBC.....                                                                                              | 26 |

## General Notification

The Schedule of Services Charges (S.O.C) is applicable in all Islamic Banking Branches of The Bank of Khyber and is subject to revision / review by the Bank every six months. The S.O.C is duly approved by the Resident Sharia Board Member.

### 1. FOREIGN TRADE

#### A– Imports

##### **(i) Letters of Credit:-**

(Federal Excise Duty applicable)

(Amount in PKR)

| Amount Range |            | Service Charges                         |                                     |
|--------------|------------|-----------------------------------------|-------------------------------------|
| From         | To         | 1 <sup>st</sup> Quarter or part thereof | Subsequent quarters or part thereof |
| 0            | 500,000    | 1,500                                   | 1,250                               |
| 500,001      | 800,000    | 2,400                                   | 2,000                               |
| 800,000      | 1,000,000  | 3,000                                   | 2,500                               |
| 1,000,001    | 1,500,000  | 5,300                                   | 3,500                               |
| 1,500,001    | 2,000,000  | 6,900                                   | 4,700                               |
| 2,000,001    | 2,500,000  | 8,600                                   | 5,800                               |
| 2,500,001    | 3,000,000  | 10,200                                  | 6,800                               |
| 3,000,001    | 3,500,000  | 11,500                                  | 7,900                               |
| 3,500,001    | 4,000,000  | 13,200                                  | 8,900                               |
| 4,000,001    | 4,500,000  | 15,200                                  | 10,500                              |
| 4,500,001    | 5,000,000  | 16,800                                  | 11,600                              |
| 5,000,001    | 5,500,000  | 17,900                                  | 12,350                              |
| 5,500,001    | 6,000,000  | 19,200                                  | 13,200                              |
| 6,000,001    | 6,500,000  | 20,300                                  | 14,200                              |
| 6,500,001    | 7,000,000  | 22,600                                  | 16,950                              |
| 7,000,001    | 7,500,000  | 24,700                                  | 18,525                              |
| 7,500,001    | 8,000,000  | 26,200                                  | 19,650                              |
| 8,000,001    | 8,500,000  | 28,600                                  | 24,450                              |
| 8,500,001    | 9,000,000  | 30,300                                  | 22,725                              |
| 9,000,001    | 9,500,000  | 32,400                                  | 24,300                              |
| 9,500,001    | 10,000,000 | 34,700                                  | 26,025                              |
| 10,000,001   | 12,500,000 | 40,200                                  | 30,150                              |
| 12,500,001   | 15,000,000 | 45,600                                  | 34,200                              |
| 15,000,001   | 17,500,000 | 51,450                                  | 38,588                              |
| 17,500,001   | 20,000,000 | 58,250                                  | 43,688                              |
| 20,000,001   | 22,500,000 | 65,450                                  | 49,088                              |
| 22,500,001   | 25,000,000 | 73,300                                  | 54,975                              |
| 25,000,001   | 27,500,000 | 80,450                                  | 60,338                              |
| 27,500,001   | 30,000,000 | 86,750                                  | 65,063                              |
| 30,000,001   | 35,000,000 | 94,450                                  | 70,837                              |
| 35,000,001   | 40,000,000 | 103,700                                 | 77,775                              |

|            |             |         |         |
|------------|-------------|---------|---------|
| 40,000,001 | 45,000,000  | 116,800 | 87,600  |
| 45,000,001 | 50,000,000  | 127,750 | 95,813  |
| 50,000,001 | 55,000,000  | 139,550 | 104,663 |
| 55,000,001 | 60,000,000  | 151,650 | 113,745 |
| 60,000,001 | 65,000,000  | 163,450 | 122,588 |
| 65,000,001 | 70,000,000  | 175,650 | 131,737 |
| 70,000,001 | 75,000,000  | 186,400 | 139,800 |
| 75,000,001 | 80,000,000  | 197,650 | 148,238 |
| 80,000,001 | 85,000,000  | 208,450 | 156,338 |
| 85,000,001 | 90,000,000  | 220,400 | 165,300 |
| 90,000,001 | 95,000,000  | 231,650 | 173,738 |
| 95,000,001 | 100,000,000 | 242,850 | 182,138 |

**Note:**

1. All L/C amounts exceeding Rs. 100 Million shall attract additional service charges of Rs. 3,000/- for First Quarter per Rs. 1 Million and Rs. 1,500/- for Subsequent Quarter.
2. Rs. 1,500/- (flat) will be charged per amendment. Service charges as per above Schedule will be charged if involved increase in amount or extension in period of validity of L/C.
3. Revalidation Service Charges as per above schedule.
4. L/C cancellation charges: Rs.2,000/- (flat) plus SWIFT charges.
5. Service charges relating to valued customer may differ as per the arrangement between the customer and the Bank.
6. Rs.3,000/- will be charged on LCs upto Rs.5 Million and Rs.5,000/- will be charged on LCs above Rs.5 Million issued against 100 % cash collateral / cash margin / lien on BoK deposit or RFC in shape of same Foreign Currency. In case Cash Collateral is in Pak Rupees then 10 % additional margin shall be obtained.

## **B – Acceptance of Bills under Letter of Credit.**

(Federal Excise Duty applicable)

| Accepting Amount Range |            | (Amount in PKR)                           |
|------------------------|------------|-------------------------------------------|
| From                   | To         | Service Charges Per Month or part thereof |
| 500,001                | 800,000    | 700                                       |
| 800,001                | 1,000,000  | 900                                       |
| 1,000,001              | 1,500,000  | 1,300                                     |
| 1,500,001              | 2,000,000  | 1,800                                     |
| 2,000,001              | 2,500,000  | 2,300                                     |
| 2,500,001              | 3,000,000  | 2,800                                     |
| 3,000,001              | 3,500,000  | 3,300                                     |
| 3,500,001              | 4,000,000  | 3,800                                     |
| 4,000,001              | 4,500,000  | 4,300                                     |
| 4,500,001              | 5,000,000  | 4,800                                     |
| 5,000,001              | 5,500,000  | 5,300                                     |
| 5,500,001              | 6,000,000  | 5,800                                     |
| 6,000,001              | 6,500,000  | 6,300                                     |
| 6,500,001              | 7,000,000  | 6,800                                     |
| 7,000,001              | 7,500,000  | 7,300                                     |
| 7,500,001              | 8,000,000  | 7,800                                     |
| 8,000,001              | 8,500,000  | 8,300                                     |
| 8,500,001              | 9,000,000  | 8,800                                     |
| 9,000,001              | 9,500,000  | 9,300                                     |
| 9,500,001              | 10,000,000 | 9,800                                     |
| 10,000,001             | 12,500,000 | 11,300                                    |
| 12,500,001             | 15,000,000 | 13,800                                    |
| 15,000,001             | 17,500,000 | 16,300                                    |
| 17,500,001             | 20,000,000 | 18,800                                    |
| 20,000,001             | 22,500,000 | 21,300                                    |
| 22,500,001             | 25,000,000 | 23,800                                    |
| 25,000,001             | 27,500,000 | 26,300                                    |
| 27,500,001             | 30,000,000 | 28,800                                    |
| 30,000,001             | 32,500,000 | 31,300                                    |
| 32,500,001             | 35,000,000 | 33,800                                    |
| 35,000,001             | 37,500,000 | 36,300                                    |
| 37,500,001             | 40,000,000 | 38,800                                    |
| 40,000,001             | 42,500,000 | 41,300                                    |
| 42,500,001             | 45,000,000 | 43,800                                    |
| 45,000,001             | 47,500,000 | 46,300                                    |
| 47,500,001             | 50,000,000 | 48,800                                    |
| 50,000,001             | 52,500,000 | 51,300                                    |
| 52,500,001             | 55,000,000 | 53,800                                    |
| 55,000,001             | 57,500,000 | 56,300                                    |
| 57,500,001             | 60,000,000 | 58,800                                    |
| 60,000,001             | 62,500,000 | 61,300                                    |
| 62,500,001             | 65,000,000 | 63,800                                    |
| 65,000,001             | 67,500,000 | 66,300                                    |

|            |             |        |
|------------|-------------|--------|
| 67,500,001 | 70,000,000  | 68,800 |
| 70,000,001 | 72,500,000  | 71,300 |
| 72,500,001 | 75,000,000  | 73,800 |
| 75,000,001 | 77,500,000  | 76,300 |
| 77,500,001 | 80,000,000  | 78,800 |
| 80,000,001 | 82,500,000  | 81,300 |
| 82,500,001 | 85,000,000  | 83,800 |
| 85,000,001 | 87,500,000  | 86,300 |
| 87,500,001 | 90,000,000  | 88,800 |
| 90,000,001 | 92,500,000  | 91,300 |
| 92,500,001 | 95,000,000  | 93,800 |
| 95,000,001 | 97,500,000  | 96,300 |
| 97,500,001 | 100,000,000 | 98,800 |

1. All acceptance amounts exceeding Rs. 100 Million shall attract additional service charges of Rs. 750/-(monthly) per Rs. 1 Million each (or part thereof).
2. Service charges relating to valued customers may differ as per the arrangement between the customer and the Bank.
3. Rs.3,000/- will be charged on LCs upto Rs.5 Million and Rs.5,000/- will be charged on LCs above Rs.5 Million issued against 100 % cash collateral / cash margin / lien on BoK deposit or RFC in shape of same Foreign Currency. In case Cash Collateral is in Pak Rupees then 10 % additional margin shall be obtained.

**Note:** If maturity of the bill falls within the validity of L/C, then no acceptance will be charged. But if the bill falls due for payment beyond the validity of the L/C, then the above service charge will be charged from the date of the expiry of the L/C till date of actual retirement of the bill.

|                                                                                                              |                                                                                                                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (i) Airway bill endorsement.                                                                                 | Rs. 1,200/- per bill / endorsement                                                                                                                                                                                                                      |
| (ii) (a) Retirement of Collection/Contract/<br>Open Account Document.<br>(b) Import Advance Payment Charges  | 0.1%, minimum Rs. 1,000/-<br><br>0.1%, minimum Rs. 1,000/-<br><br>Note : Can only be implemented in case where LC are opened through a wakalah arrangement whereby the Bank initially acts as wakeel (Agent) and subsequently as the zaman ( Guarantor) |
| (iii)Registration of contract for Import on consignments basis.                                              | Rs.1,000/- per contract                                                                                                                                                                                                                                 |
| (iv)Amendment to Contract registration                                                                       | Rs. 800/- per contract                                                                                                                                                                                                                                  |
| (v) Acceptance of contract/collection document on consignment basis. As collection mode is not covered in it | 0.1%, minimum Rs. 1,000/-                                                                                                                                                                                                                               |
| (vi) Clearing of goods without and prior arrangement under Import L/C.                                       | 0.25% of the C & F value of the imported goods. Minimum. Rs. 1,000/- (flat).                                                                                                                                                                            |
| (vii)Credit report obtained on supplier as required by Bank.                                                 | At actual                                                                                                                                                                                                                                               |
| (viii)Import bills return Unpaid.                                                                            | US \$ 50 (flat) + Courier charges                                                                                                                                                                                                                       |
| (ix)Correspondents reimbursement charges                                                                     | At actual                                                                                                                                                                                                                                               |

|                                                                                      |                                                                                                                                                                                                                              |
|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (x) Issuance of Shipping Guarantee :                                                 | Flat Rs.4,000/- shall be charged for issuance of Shipping Guarantee against 110% cash collateral / cash margin / lien on BoK deposit or RFC.                                                                                 |
| (xi) LC cancellation charges: (exports/imports)                                      | Actual. Minimum Rs.2,000/- + Swift Charges                                                                                                                                                                                   |
| xii) Discrepancies charges against each presentation of discrepant document under LC | USD = 115 or equivalent to PKR<br><br>Note: : Can only be implemented in case where LC are opened through a wakalah arrangement whereby the Bank initially acts as wakeel (Agent) and subsequently as the zaman ( Guarantor) |

## **C – Exports**

**(Federal Excise Duty applicable except on Withholding Tax & Export Development Surcharge)**

|                                                                                                                                                    |                                                                               |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| <b>(i) Letter of Credit:</b>                                                                                                                       |                                                                               |
| (a) Advising                                                                                                                                       | Rs. 3,000/- (flat)                                                            |
| (b) Amendment                                                                                                                                      | Rs. 800/- (flat)                                                              |
| (c) Negotiation of Rupee Bills under L/Cs.                                                                                                         | 0.25% Min Rs. 200/-<br>(Requiring Head Office approval on case to case basis) |
| (d) Confirmation                                                                                                                                   | Service Charges as per schedule of (Import) Letter of Credit.                 |
| (e) Transfer of export L/Cs.                                                                                                                       | Rs. 600/- (flat)                                                              |
| (f) Reimbursement payment to other local banks from Non Resident Rupee Account.                                                                    | Rs. 500/- (flat)                                                              |
| (ii) If documents are sent to other local Banks for negotiation under restricted letters of Credit.                                                | Rs. 500/- (flat)                                                              |
| (iii) Handling of duty draw back claim                                                                                                             | Rs. 1,000/- per claim                                                         |
| (iv) Collections                                                                                                                                   |                                                                               |
| (a) Clean                                                                                                                                          | Rs. 200/- (flat)                                                              |
| (b) Documentary                                                                                                                                    | Rs. 400/- (flat)                                                              |
| (v) Service charges against export documents sent on collection basis, where payment cover is already received in bank's foreign currency account. | Maximum Paisa 10 per Rs. 100/-                                                |
| Withholding Tax On export                                                                                                                          | Actual                                                                        |
| Export Development Surcharge                                                                                                                       | Actual                                                                        |
| Handling Charges of Accepted Bill of Exchange under D.A.L.C.                                                                                       | Rs.700/- (Flat)                                                               |

|                                                                              |                        |
|------------------------------------------------------------------------------|------------------------|
| (vi) Handling of Export Documents against which advance payment is received. | Paisa 15 per Rs. 100/- |
|------------------------------------------------------------------------------|------------------------|

### **D – Negotiation Charges.**

(Federal Excise Duty applicable)

|                                                             |                                        |
|-------------------------------------------------------------|----------------------------------------|
| ( i ) Clean Documents                                       | Rs.1,200/- (Flat) Plus Courier Charges |
| ( ii ) Discrepant Documents                                 | USD 55/- or equivalent to PKR          |
| ( iii ) Documents Returned Unpaid                           | Rs.800/- per document                  |
| ( iv ) ERF – NOC for Entitlement                            | Rs.1,200/- per case                    |
| ( v ) Preparation of substitution case in export refinances | Rs.1,200/- per case                    |

### **E – Remittances Foreign**

(Federal Excise Duty applicable)

| <b>FOREIGN CURRENCY CHARGES</b> |                            |                                                         |                                                                                                     |                                                                   |
|---------------------------------|----------------------------|---------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| <b>A</b>                        | <b>OUTWARD REMITTANCES</b> |                                                         |                                                                                                     |                                                                   |
| <b>1</b>                        |                            | Foreign Travelers Cheques                               |                                                                                                     |                                                                   |
|                                 | a)                         | Issuance                                                | 1% of the amount of Travelers Cheques sold.<br>Minimum Rs.300/-                                     |                                                                   |
|                                 | b)                         | Encashment                                              | 0.1% Minimum Rs.300/-                                                                               |                                                                   |
| <b>2</b>                        | a)                         | Issuance of FDD, FTT in terms of Exchange Regulations.  | Issuance from FC A/C                                                                                | US\$ 20 plus SWIFT charges.                                       |
|                                 |                            |                                                         | Issuance from PKR A/C                                                                               | 0.10% Minimum Rs.1,500/-<br>Maximum Rs.8,000/- plus SWIFT Charges |
|                                 |                            |                                                         | Under General permission or specific approval of SBP.                                               | Rs.200/- per instrument.                                          |
|                                 | b)                         | (i) Collection of FC instrument for FC Account          | 0.6% Minimum US \$ 5 Maximum US \$ 20 plus Foreign Courier Charges (As per part (F) Page No.07/25). |                                                                   |
|                                 |                            | (ii) Collection of FC instrument for Pak Rupee Account. | 0.6% Minimum Rs.400 Maximum Rs1,600/- plus Foreign Courier Charges (As per part (F) Page No.07/25). |                                                                   |
|                                 | c)                         | FDD/FTT/FMT                                             |                                                                                                     |                                                                   |
|                                 |                            | Cancellation charges/ Stop Payment                      | US \$ 10 plus SWIFT charges + Drawee Bank charges if any.                                           |                                                                   |
|                                 | d)                         | Issuance of duplicate FDD                               | Rs.300/- plus postal/ courier/SWIFT charges                                                         |                                                                   |
|                                 | e)                         | Charges for US \$ Draft/Cheques through NIFT Clearing   | 0.30% Minimum Rs.150/- Maximum Rs.350/-                                                             |                                                                   |

| <b>B INWARD REMITTANCES</b> |    |                                                                                                                                                    |                                                               |
|-----------------------------|----|----------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
|                             | a) | Home Remittance                                                                                                                                    | NIL                                                           |
|                             | b) | Others                                                                                                                                             | NIL if the proceeds are credited to an account with the Bank. |
|                             | c) | Service charges on payment of inward FDD/SWIFT Transfer where payment is made to beneficiaries after payment cover is received in NOSTRO Accounts. | NIL                                                           |
|                             | d) | Commission/Handling charges on deposits of currency notes for the credit of currency notes in FC Account.                                          | NIL                                                           |

### **F – Miscellaneous- Foreign Exchange**

(Federal Excise Duty applicable)

|                                                                                                                      |                                          |
|----------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| (i) Correspondent's Charges                                                                                          | At actual                                |
| (ii) Collection clean/Cheques.                                                                                       | Rs. 1,500/- per collection.              |
| (iii) Clean item sent on collection return unpaid.                                                                   | Rs. 300/- (flat)                         |
| (iv) Providing duplicate Debit/Credit advices, additional copies of L/C's SWIFT, Duplicate statement of Account etc. | Free of Service charges                  |
| (v) Issuance of performance certificate or verification or statement other than EE & EF Form.                        | Rs. 200/- per item.                      |
| (vi) Cancellation of foreign currency draft issued by BOK on customer's request.                                     | Rs. 200/- plus postage/SWIFT charges.    |
| (vii) Credit information report on Foreign Suppliers/ Buyers.                                                        | Foreign Banks/Agent charges at actual.   |
| (viii) Handling service charges for foreign currencies cash receipts.                                                | No charges                               |
| (ix) Telephone/fax (overseas)                                                                                        | Min. 300/- or actual whichever is higher |

### **Note:**

1. All charges are subject to Government tax as announced / amended by the Government from time to time.
2. All domestic and International bank charges except those prescribed by State Bank of Pakistan are subject to negotiation for valued clients of the bank.
3. Charges on services not covered above will be recovered on case-to-case basis as mutually agreed between the Bank and the customer.
4. Outward Remittances against fresh deposit will be allowed only after transfer of cash deposit in NOSTRO Account of the Bank.
5. Additional 0.10% charges shall be collected for remittances within 15 days of deposit.

**Charges for any services not covered above shall be negotiated with the customer and approval be obtained from IBG on case to case basis.**

## 2. DOMESTIC BANKING

### A – Remittances

(Federal Excise Duty applicable)

|                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (i) Banker's Cheque<br>(For Account Holder only)                                                                                                                                                                            | Rs 300/-<br>(Through account)                                                                                                                                                                                                                                                                                                                                                                                          |
| (ii) Banker's Cheque in favour of Universities/<br>Education Boards/ Schools/ colleges/ Educational<br>Institutions etc. in Pakistan, irrespective of the<br>amount, including duplicate.<br><br><b>(From Account Only)</b> | 1) No service fee shall be charged from the students<br>depositing the amount of fee directly in the fee<br>collecting account of the educational institution.<br>2) The Charges for making PO/DD/Banker's<br>Cheque any other instruments for payment of<br>fee/dues in favour of educational institution,<br>HEC/Board etc may not exceed 0.50% of<br>fee/dues or <b>Rs. 25 per</b> instrument whichever is<br>less. |
| (iii) Issuance of SDR<br><b>(a) For Account Holder.</b>                                                                                                                                                                     | Free                                                                                                                                                                                                                                                                                                                                                                                                                   |
| (iv) Issuance of Duplicate DD/PO/Banker's<br>Cheque/SDR                                                                                                                                                                     | Rs.500/- per instrument.                                                                                                                                                                                                                                                                                                                                                                                               |
| (v) Cancellation Charges on<br>PO/DD /Banker's Cheque /SDR                                                                                                                                                                  | Rs.350/- per DD/PO /Banker's Cheque/SDR Pay<br>Orders issued in favour of Government<br>Organizations, Departments or companies as a<br>Security Receipt / prequalification of their tender<br>are exempted from cancellation charges.                                                                                                                                                                                 |
| (vi) Stop Payment charges                                                                                                                                                                                                   | Rs.500/- per instruction.                                                                                                                                                                                                                                                                                                                                                                                              |
| (vii) Standing instruction fee                                                                                                                                                                                              | Rs.100/- per transaction.                                                                                                                                                                                                                                                                                                                                                                                              |
| (Viii) Remittance charges for purchases on<br>Murabaha basis.                                                                                                                                                               | NIL                                                                                                                                                                                                                                                                                                                                                                                                                    |
| (ix) Remittance for purchases of Asset for Ijarah /<br>D.M / Musharaka                                                                                                                                                      | NIL                                                                                                                                                                                                                                                                                                                                                                                                                    |
| (x) Bank Statement / Balance Confirmation<br>Certificate.                                                                                                                                                                   | 1) One statement per month is free.<br>2) Rs.35/- for each duplicate / additional statement of<br>account including FED.<br>3) Balance Confirmation Rs. 300/- per certificate<br>(These charges are not applicable on verification of<br>certificate for visa purpose)                                                                                                                                                 |
| (xi) Issuance of Bank Certificate regarding<br>Deposits / Credit Worthiness / Good Work                                                                                                                                     | Rs.500/- per certificate.                                                                                                                                                                                                                                                                                                                                                                                              |

| (Xii) RTGS charges (As per PSD Circular letter no.01/2011 dated May 13, 2011) |  | Days             | Transaction Time Windows | Charge Payable to SBP Per Transaction (PKR) | BOK's Share of charges per Transaction (PKR) | Total charges to be recovered from Customer (PKR) |
|-------------------------------------------------------------------------------|--|------------------|--------------------------|---------------------------------------------|----------------------------------------------|---------------------------------------------------|
| (Amount from Rs. 1,000,000 and above) **                                      |  | Monday to Friday | 9:00 am to 2:00 pm       | Rs.200/-                                    | 20/-                                         | 220/-                                             |
|                                                                               |  |                  | 2:00 pm to 3:00 pm       | Rs.300/-                                    | 30/-                                         | 330/-                                             |
|                                                                               |  |                  | 3:00 pm to 4:00 pm       | Rs.500/-                                    | 50/-                                         | 550/-                                             |
|                                                                               |  |                  | RTGS inflow charges      | Free                                        |                                              |                                                   |
| (Amount from Rs. 100,000 to Rs. 999,999) **                                   |  | Monday to Friday | 9:00 am to 4:30 pm       | 25/-                                        | 25/-                                         | 50/-                                              |
|                                                                               |  |                  | RTGS inflow charges      | Free                                        |                                              |                                                   |

**Note**

- FED is applicable on BOK's share of charges only.
- Post BOK's Share of charges to Branch income and forward SBP share to Treasury.
- RTGS cut off time for customer payments is 3:00 PM.

**(\*\*RTGS charges are waived off due to Covid-19 till further instructions)**

## B – Bills

(Federal Excise Duty applicable)

|                                                                                                                                                                                                                                    |                                                                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| i) Collection at the time of settlement.<br>(a) Clean (including Cheques not related to exports)<br>(b) Documentary Bills other than drawn against letter of Credit and clean Bills/Trade Cheque backed by sale/purchase of goods. | @ 0.30% Minimum Rs. 100/- Maximum Rs.350/-<br>No additional Postal Charges.<br>0.45% Minimum Rs 100/-<br>Postal Charges – Actual or minimum Rs. 50/- |
| ii) Same day Special Clearing                                                                                                                                                                                                      | Rs.500/- Per Cheque                                                                                                                                  |
| iii) Clearing Charges through NIFT (intercity)                                                                                                                                                                                     | Rs.350/- Per Cheque                                                                                                                                  |
| iv) Cheque Returned Charges presented in Inward Clearing/collection to be recovered from customer issuing cheques with insufficient balances.                                                                                      | Rs.500/- Per Cheque. (FED Applicable)                                                                                                                |
| V) Collection of local clearing cheque in other branch on behalf of beneficiary branch.                                                                                                                                            | Local Free and outstation/intercity Rs.350/- per instrument                                                                                          |
| vi) Collection of OBC cheque in other branch on behalf of beneficiary branch.                                                                                                                                                      | Rs.350/- Per Instrument)<br>(FED Applicable & included)                                                                                              |

**NOTE:** Collecting Agent's charges, if any, in case collecting bank is other than our branch, will be additional.

### **C – Online Banking.**

(Federal Excise Duty applicable)

|                                     |      |
|-------------------------------------|------|
| Cash Deposit / withdrawal           | Free |
| Funds Transfer (Account to Account) | Free |

### **D –ATM / Debit Card Charges**

(Federal Excise Duty applicable)

|                                                                                                                           |                                                                                               |
|---------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| 1) <b><u>JCB-Pay Pak Co- badged Debit Card</u></b><br>Issuance, Re-issuance or Replacement, Renewal and Annual Charges    | Rs. 1,900/-                                                                                   |
| 2) <b><u>Pay Pak Debit Card</u></b><br>Issuance, Re-issuance or Replacement, Renewal and Annual Charges                   | Rs. 1,550/-                                                                                   |
| 3) Master Card<br><br>Classic<br>Gold<br>Platinum<br><br>Issuance, Re-issuance or Replacement, Renewal and Annual Charges | <br><br>Rs. 2,500/-<br>Rs. 3,500/-<br>Rs. 7,000/-                                             |
| 4) MasterCard Classic (Supplementary)                                                                                     | Rs. 1,250                                                                                     |
| MasterCard Gold (Supplementary)                                                                                           | Rs. 1,750                                                                                     |
| MasterCard Platinum (Supplementary)                                                                                       | Rs.3,500                                                                                      |
| 5) Receipts Printing- Cash Withdrawal /Balance Enquiry                                                                    | Rs.4.67 per receipt (FED Inclusive)                                                           |
| 6) POS Transaction Fee/Transaction - Local                                                                                | Nil                                                                                           |
| 7) POS/Online Transaction Fee/Transaction - International                                                                 | 4% of Transaction Amount                                                                      |
| 8) International ATM - Cash Withdrawal Charges                                                                            | 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher                     |
| 9) International ATM – Balance Inquiry Charges                                                                            | Rs. 225/- per Transaction                                                                     |
| 10) SMS Alert on Digital Transaction                                                                                      | Nil                                                                                           |
| 11) Funds Transfer within BOK                                                                                             | Nil                                                                                           |
| 12) Inter Bank Fund Transfer                                                                                              | Upto Rs. 25,000/Month – Nil<br>Amount exceeding Rs.25000 - 0.1% or Rs. 200 whichever is lower |

|                                                                                                                                            |                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 13)Cash Withdrawal Transactions (Domestic) - Off Net                                                                                       | Rs.35 per Transaction (Including FED)                                                                                                                                                            |
| 14)Cash Withdrawal on BOK ATM - For Foreign Cards Only                                                                                     | Rs.1,000- per transaction (Inclusive of FED)                                                                                                                                                     |
| 15)Charges on Balance Enquiry - Off net                                                                                                    | Rs.5.29 per inquiry (Including FED)                                                                                                                                                              |
| 16)Transaction Retrieval Fee                                                                                                               | Rs.1,000                                                                                                                                                                                         |
| 17)Chargeback Charges (Local/International)                                                                                                | At Actual                                                                                                                                                                                        |
| 18)Any Other Charges not mentioned above                                                                                                   | As applicable for BOK PayPak Debit Cards                                                                                                                                                         |
| <b>19) <u>Digital Master Card</u></b> <ul style="list-style-type: none"> <li><b>Master Gold</b></li> <li><b>Master Platinum</b></li> </ul> | Rs. 400/- for 1 year expiry<br>Rs. 600/- for 2 years expiry<br>Rs. 800/- for 3 years expiry<br><br>Rs. 500/- for 1 year expiry<br>Rs. 750/- for 2 years expiry<br>Rs. 1,000/- for 3 years expiry |
| 20) Point of Sale (POS) Fee per international transaction.                                                                                 | 3% of transaction amount.                                                                                                                                                                        |
| 21) Debit card International cash withdrawal                                                                                               | 3% of transaction amount or Rs. 400/-Whichever is higher.                                                                                                                                        |
| 22) Debit card international balance inquiry                                                                                               | Rs. 300/- per transaction                                                                                                                                                                        |
| 23) Fund transfer through Debit card / BoK Application (To BOK account) (FT)                                                               | Free                                                                                                                                                                                             |
| 24) Fund transfer through Debit card/ BOK Application to other Bank (IBFT) Over the counter (OTC) on customer request                      | 0.1 % or Rs. 200/- whichever is lower on the amount exceeding Rs. 25,000/- in a month<br><b>Note:</b> These charges are not applicable on clearing settlement done by the branch                 |
| 25) Arbitration                                                                                                                            | As per Actual                                                                                                                                                                                    |
| 26) Raast IBFT                                                                                                                             | Free                                                                                                                                                                                             |
| 27) Utility Bills Payment                                                                                                                  | Free                                                                                                                                                                                             |
| 28) Receipt Printing                                                                                                                       |                                                                                                                                                                                                  |
| a) Cash withdrawal / Balance Enquiry (BOK Customer on BOK ATMs)                                                                            | Rs. 3.74/- per transaction (inclusive of FED)                                                                                                                                                    |
| b) Cash withdrawal / Balance Enquiry (1 Link ATM)                                                                                          | Rs. 4.67/- per transaction (inclusive of FED)                                                                                                                                                    |

|                                                 |                                            |
|-------------------------------------------------|--------------------------------------------|
| 29) <b><u>Customers using Own Bank ATM.</u></b> | Free                                       |
| Cash withdrawal.....                            | Free                                       |
| Balance inquiry.....                            | Rs. 5/- (inclusive of FED)                 |
| Statement.....                                  |                                            |
| <b><u>Customers using other Bank ATM</u></b>    | Rs.35/- per withdrawal. (inclusive of FED) |
| Cash withdrawal (1-Link ATM)                    | Rs. 4.67- (inclusive of FED)               |
| Balance Inquiry (1-Link ATM)                    |                                            |
| 30) Govt. Payment through ATM / OTC             |                                            |
| a) Up to 100k                                   | NIL                                        |
| b) 100k To 1 Million                            | NIL                                        |
| c) above 1 Million                              | NIL                                        |

## **E – Lockers**

(Federal Excise Duty applicable except Key Deposit)

|                                                           |                                                                                                                                        |
|-----------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Key Deposit                                               | Rs. 2,000/- for Small locker, Rs. 3,000/- for Medium locker and Rs. 4,000/- for large locker<br><b>All new allotments (refundable)</b> |
| Small Locker Rent                                         | Rs. 2,500/- per annum                                                                                                                  |
| Medium Locker Rent                                        | Rs. 3,500/- per annum                                                                                                                  |
| Large Locker Rent                                         | Rs. 5,000/- per annum                                                                                                                  |
| Locker breaking charges                                   | Actual (Minimum Rs. 3,000/-)                                                                                                           |
| If following Key Deposit is paid, rent shall be exempted. |                                                                                                                                        |
| Locker size                                               | Key Deposit                                                                                                                            |
| Small Locker Key deposit                                  | Rs.40,000/-                                                                                                                            |
| Medium Locker Key deposit                                 | Rs.50,000/-                                                                                                                            |
| Large Locker Key deposit                                  | Rs.60,000/-                                                                                                                            |

*\*Locker Key Deposit for Bok Staff in service (Permanent/Contractual) is exempted whereas locker annual rent will be charged 50% of SOBC.*

## **F – Miscellaneous**

(Federal Excise Duty applicable – except charges on Cheque Book issuance)

|                                                  |                                                                                                                                                                                                   |
|--------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Issuance of Cheque Books of (PKR & FCY) accounts | Rs. 20/- per leaf (FED not applicable).                                                                                                                                                           |
| Cheque Book lost charges                         | Rs. 20/- per leaf plus Rs. 200/- issuance of new cheque book in lieu of lost cheque book. These charges are in addition to stop payment charges as prescribe in para(VI) in part A on page No. 8. |
| Account Closure on request of the customer       | No Charges                                                                                                                                                                                        |
| Account Closure for not completing formalities   | No Charges                                                                                                                                                                                        |
| SMS Alerts                                       | Free                                                                                                                                                                                              |

## **G – Mailing Charges**

(Federal Excise Duty applicable)

|                     |                               |
|---------------------|-------------------------------|
| Postages Ordinary   | Actual or Minimum Rs. 50/-    |
| Postage Registered  | Actual or Minimum Rs. 50/-    |
| <b>Courier</b>      |                               |
| 1) Local            | Actual or Minimum Rs. 100/-   |
| 2) Outstation       | Actual or Minimum Rs. 100/-   |
| 3) Foreign Couriers | Actual or Minimum Rs. 2,000/- |
| <b>SWIFT</b>        |                               |

|                                                                                    |                               |
|------------------------------------------------------------------------------------|-------------------------------|
| a) Full text L.C/ Guarantee and long messages.                                     | Actual or minimum Rs.2,000/-  |
| b) L.C guarantees amendment, Telegraphic Transfer and miscellaneous short messages | Actual or minimum Rs.1,000/-. |

## **H – Over The Counter**

|                                                                                                 |     |
|-------------------------------------------------------------------------------------------------|-----|
| <b>Government Tax challan Charges</b><br>(Account holder / Non Account holder/walk in customer) | NIL |
|-------------------------------------------------------------------------------------------------|-----|

## **I – SECP Portal Verification Charges**

| Description                                                                                                 | Charges    |
|-------------------------------------------------------------------------------------------------------------|------------|
| a) SECP Portal Verification Charges for Private Ltd Company<br>(For Account Opening and Dormant Activation) | Rs.1,100/- |
| b) SECP Portal Verification Charges for Public Ltd Company<br>(For Account Opening and Dormant Activation)  | Rs.2,200/- |

## **J – Photocopies of the Paid Cheques/ Deposit Slips**

(Issued upon customer request)

| Description                               | Charges                          |
|-------------------------------------------|----------------------------------|
| Upto one year old record                  | Rs.100/- per cheque/deposit slip |
| Above one-year upto five years old record | Rs.300/- per cheque/deposit slip |
| Above five years old record               | Rs.500/- per cheque/deposit slip |

### **Note:**

- 50% Concession will be allowed over the published schedule of charges on all BOK's own services rendered to senior citizens except financing facility charges.
- All types of service charges shall be exempt on KPK Government Accounts except service charges of L/C and Cheque book issuance charges.
- Service Charges for staff** shall be governed by the instructions issued by the Bank from time to time.
- All charges shall be deducted from the Outsource staff of BOK.
- Remittance in lieu of online transfer in case the online system is out of order, the charges on such remittance will be charged as that of Online Banking (On certification of the Manager).
- Asaan Account shall be treated as normal account except those already exempted in SOC
- In case SDR is presented through OBC from other Bank for credit in "Government Accounts" then Demand Draft issuance charges shall not be deducted and full amount of SDR shall be remitted to the presenting Bank.
- FED/ Sales Tax on services shall be deducted province wise as applicable.
- Employees of Government and Semi Government institutions or private pensioners are subject to all charges as per published SOC e.g. Cheque Book issuance charges, Debit Card charges, Statement of Account charges etc.
- OBC Charges shall be deducted upon issuance of DD against Cheque presented for collection.
- For **Youth Saving Account** First ATM /Debit card, first Cheque book of 25 leaves Free. No annual fee on ATM/debit card upto age of 25 years. Free SMS alert on each transaction and Free Statement of account in a month upon request'. Free DD/PO in favour of Universities / Educations Boards / Schools / Colleges / educational Institute etc irrespective of amount in Pakistan Upon attaining the age above 25 years or change in status of applicant whichever comes first, then SOBC is applicable. Special incentive for Gold Medalist (Bachelors and Master Degree Holders from HEC recognized University) i.e Life time ATM/Debit Card issuance, Life Time free Cheque book of 25 leaves per year and life

time free ATM/Debit card annual service charges however account must be maintained minimum 01 year before result announcement under this scheme

12. For **Raast Sahulat Account** First Free Issuance of ATM/Debit Card with No Annual Fee and renewal charges, Free Cheque books of 25 leaves or more. Free Pay Orders. Free Demand Draft. Free Online Transaction. Account holder shall maintain daily minimum balance of Rs. 25,000/- to avail free services. If a balance in an account is less than required limit during any single day of a month, free services will not be available and Schedule of Charges will be applicable for next month (For 30 days from the date of breaching). However balance requirement is not applicable on Free Issuance of ATM/Debit Card with No Annual Fee & Renewal Fee\*.
13. BoK staff (permanent and contractual) in service/retired SALARY ACCOUNT (ONLY) is exempted from charges except locker rent which will be charged 50 % of SOBC on locker rent.
14. For **Raast Tarseel Account** free issuance of ATM/ Debit card with no renewal and annual fee charges, free one cheque book of 25 leaves per year.
15. PO/DD/Banker's Cheque/Pay Slip issued on account of deceased case to legal heirs shall be exempted from existing bank charges.
16. PO/DD/Banker's Cheque/Pay Slip issued on account of principal amount payment and profit payment to government account shall be exempted from existing bank charges.
17. For **Raast Pay Plus Account** First time free issuance of ATM/Debit card. First free cheque book of 50 leaves. Free online transactions. Free statement of account. Free SMS alerts and free internet and mobile banking.
18. For **BOK Raast Fempower Account** First Time Free Issuance of ATM/Debit Card. First Free Cheque book of 25 leaves. Free Online Transactions. Free Internet Banking and Mobile App, Free SMS Alerts. Waiver of annual rent (only for 1st year) on small lockers in case of availability. 50 % waiver as per prevailing SOC on banker's cheque / Pay Order / demand Draft as well as clearing charges(inward & outward) for local currency.
19. **Raast Senior Citizen Account:** No initial deposit requirement. No minimum balance requirement. Free Cheque book of 25 leaves (first time issuance). Free Statement of account (Quarterly upon Customer's request). Free Internet & Mobile banking. Free SMS Alerts. 50% Concession will be allowed over the published schedule of charges on BOKs own services rendered except financing facility.
20. **Raast Sahara Account:** No initial deposit requirement. No minimum balance requirement. Free Cheque book of 25 leaves (first time issuance). Free Statement of account (Quarterly upon Customer's request). Free Internet & Mobile banking. Free SMS Alerts. 50% Concession will be allowed over the published schedule of charges on BOKs own services rendered except financing facility.

### 3. INLAND TRADE- FINANCING

#### A – Inland letters of Credit

| Inland letters of Credit |            | Amt. In PKR                                 |
|--------------------------|------------|---------------------------------------------|
| Amount Range             |            | Service Charges Per Quarter or part thereof |
| From                     | To         |                                             |
| 1                        | 500,000    | 1,600                                       |
| 500,001                  | 800,000    | 2,900                                       |
| 800,001                  | 1,000,000  | 4,100                                       |
| 1,000,001                | 1,500,000  | 5,600                                       |
| 1,500,001                | 2,000,000  | 7,900                                       |
| 2,000,001                | 2,500,000  | 10,100                                      |
| 2,500,001                | 3,000,000  | 12,400                                      |
| 3,000,001                | 3,500,000  | 14,600                                      |
| 3,500,001                | 4,000,000  | 16,900                                      |
| 4,000,001                | 4,500,000  | 19,100                                      |
| 4,500,001                | 5,000,000  | 21,400                                      |
| 5,000,001                | 5,500,000  | 23,600                                      |
| 5,500,001                | 6,000,000  | 25,900                                      |
| 6,000,001                | 6,500,000  | 28,100                                      |
| 6,500,001                | 7,000,000  | 30,400                                      |
| 7,000,001                | 7,500,000  | 32,600                                      |
| 7,500,001                | 8,000,000  | 34,900                                      |
| 8,000,001                | 8,500,000  | 37,100                                      |
| 8,500,001                | 9,000,000  | 39,400                                      |
| 9,000,001                | 9,500,000  | 41,600                                      |
| 9,500,001                | 10,000,000 | 43,900                                      |
| 10,000,001               | 12,500,000 | 50,600                                      |
| 12,500,001               | 15,000,000 | 61,900                                      |
| 15,000,001               | 17,500,000 | 73,100                                      |
| 17,500,001               | 20,000,000 | 84,400                                      |
| 20,000,001               | 22,500,000 | 95,600                                      |
| 22,500,001               | 25,000,000 | 106,900                                     |
| 25,000,001               | 27,500,000 | 118,100                                     |
| 27,500,001               | 30,000,000 | 129,400                                     |
| 30,000,001               | 35,000,000 | 151,900                                     |
| 35,000,001               | 40,000,000 | 174,400                                     |
| 40,000,001               | 45,000,000 | 196,900                                     |
| 45,000,001               | 50,000,000 | 219,400                                     |
| 50,000,001               | 55,000,000 | 241,900                                     |
| 55,000,001               | 60,000,000 | 264,900                                     |
| 60,000,001               | 65,000,000 | 287,500                                     |

|             |             |           |
|-------------|-------------|-----------|
| 65,000,001  | 70,000,000  | 310,100   |
| 70,000,001  | 75,000,000  | 332,700   |
| 75,000,001  | 80,000,000  | 355,300   |
| 80,000,000  | 90,000,000  | 400,500   |
| 90,000,001  | 100,000,000 | 445,700   |
| 100,000,001 | 110,000,000 | 490,900   |
| 110,000,001 | 120,000,000 | 536,100   |
| 120,000,001 | 130,000,000 | 581,300   |
| 130,000,001 | 140,000,000 | 626,500   |
| 140,000,001 | 150,000,000 | 671,700   |
| 150,000,001 | 160,000,000 | 716,900   |
| 160,000,001 | 170,000,000 | 762,100   |
| 170,000,001 | 180,000,000 | 807,300   |
| 180,000,001 | 190,000,000 | 852,500   |
| 190,000,001 | 200,000,000 | 897,700   |
| 200,000,001 | 210,000,000 | 942,900   |
| 210,000,001 | 220,000,000 | 988,100   |
| 220,000,001 | 230,000,000 | 1,033,300 |
| 230,000,001 | 240,000,000 | 1,078,500 |
| 240,000,001 | 250,000,000 | 1,123,700 |
| 250,000,001 | 260,000,000 | 1,168,900 |
| 260,000,001 | 270,000,000 | 1,214,100 |
| 270,000,001 | 280,000,000 | 1,259,300 |
| 280,000,001 | 290,000,000 | 1,304,500 |
| 290,000,001 | 300,000,000 | 1,349,700 |
| 300,000,001 | 310,000,000 | 1,394,900 |
| 310,000,001 | 320,000,000 | 1,440,100 |
| 320,000,001 | 330,000,000 | 1,485,300 |
| 330,000,001 | 340,000,000 | 1,530,500 |
| 340,000,001 | 350,000,000 | 1,575,700 |
| 350,000,001 | 360,000,000 | 1,620,900 |
| 360,000,001 | 370,000,000 | 1,666,100 |
| 370,000,001 | 380,000,000 | 1,711,300 |
| 380,000,001 | 390,000,000 | 1,756,500 |
| 390,000,001 | 400,000,000 | 1,801,700 |
| 400,000,001 | 410,000,000 | 1,846,900 |
| 410,000,001 | 420,000,000 | 1,892,100 |
| 420,000,001 | 430,000,000 | 1,937,300 |
| 430,000,001 | 440,000,000 | 1,982,500 |
| 440,000,001 | 450,000,000 | 2,027,700 |
| 450,000,001 | 460,000,000 | 2,072,900 |
| 460,000,001 | 470,000,000 | 2,118,100 |
| 470,000,001 | 480,000,000 | 2,163,300 |
| 480,000,001 | 490,000,000 | 2,208,500 |

|             |                                                                           |           |
|-------------|---------------------------------------------------------------------------|-----------|
| 490,000,001 | 500,000,000                                                               | 2,253,700 |
| 500,000,001 | <b>As decided by the Bank at<br/>the time of Approval of the facility</b> |           |

1. All LC amounts exceeding Rs.100 Million shall attract additional service charges of Rs. 200/- for first Quarter per Rs. 1 Million each and Rs. 1,000/- for Subsequent Quarter.
2. Rs. 1,000/-(flat) will be charged per amendment or service charges as above, if amendment involves increase in amount or extension in period of validity of L/C.
3. Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.

#### **4. ISLAMIC MODE OF FINANCING/INVESTMENT**

Following Miscellaneous Service Charges will be recovered in addition to profit/return on investment / Financing.

##### **A– Miscellaneous**

(Federal Excise Duty applicable)

|                                                                                                                                    |                                                                                                         |
|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| (i) Miscellaneous Service charges (i.e. charged for documents, legal charges, evaluation of security and maintenance thereof etc.) | Actual                                                                                                  |
| (ii) Issuance of delivery order against pledge                                                                                     | Rs. 400/- per delivery order.                                                                           |
| (iii) Search Report charges.                                                                                                       | Actual                                                                                                  |
| (iv) Godown Rent                                                                                                                   | Actual                                                                                                  |
| (v) Delivery Service charges if a Godown Keeper is not posted. Conveyance charges will be recovered.                               | Actual                                                                                                  |
| (vi) Other expenses                                                                                                                | Actual                                                                                                  |
| (vii) eCIB                                                                                                                         | Rs. 50/-                                                                                                |
| (Viii) For Issuance of NOC in favor of other banks on request of the customer for credit facilities                                | Rs.5,000/- (flat) per transaction upto Rs.50 Million, and Rs.10,000/- for customers above Rs.50 Million |

##### **B – Consumer Ijarah**

(Federal Excise Duty applicable)

**Processing Fees** (refundable in case of decline of the request after deduction of actual expenses)

|                                                                                                                                                                                                                                                            |                                                                                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| <b>(i) Consumer Ijarah</b><br>(a) Motor Cycle<br>(b) Raast Consumer Car Ijarah                                                                                                                                                                             | Rs. 1,000/- per vehicle<br>Rs. 10,000/- per vehicle                                   |
| <b>(ii) Re-possession charges (including transportation &amp; storage charges)</b><br>(a) Motorcycle (under Consumer Financing)<br>(b) Vehicle (under Consumer Financing) upto 1000cc<br>(c) Vehicle (under Consumer Financing) above 1000cc<br>(d) Others | (a) Actual or Rs.10,000/- (Maximum)<br>(b) Rs. 35,000/-<br>(c) Rs. 50,000/-<br>Actual |

### **C – (a) Consumer Diminishing Musharakah / Musharakah**

(Federal Excise Duty applicable)

**Processing Fees:** (Refundable in case of decline of the request after deduction of actual expenses)

| <b>Limits (Amt in PKR)<br/>Bank's Investment /<br/>Sanctioned Limit</b> | <b>Amt in PKR<br/>Fresh Cases</b> | <b>Amt in PKR<br/>Renewals</b> |
|-------------------------------------------------------------------------|-----------------------------------|--------------------------------|
| Upto 100,000                                                            | Rs. 3,000/-                       | Rs. 3,000/-                    |
| 100,001 to 500,000/-                                                    | Rs. 5,000/-                       | Rs. 5,000/-                    |
| 500,001 to 2,000,000                                                    | Rs. 8,000/-                       | Rs. 6,000/-                    |
| 2,000,001 to 10,000,000                                                 | Rs. 25,000/-                      | Rs. 15,000/-                   |
| 10,000,001 to 30,000,000                                                | Rs. 50,000/-                      | Rs. 25,000/-                   |
| Exceeding 30,000,000                                                    | Rs. 100,000/-                     | Rs.50,000/-                    |

### **C – (b) Consumer Car Diminishing Musharakah**

(Federal Excise Duty applicable)

#### **Processing Fees**

| <b>Description</b>                  | <b>Amt in Pak Rs.</b> |
|-------------------------------------|-----------------------|
| Consumer Car Diminishing Musharakah | Rs. 10,000/-          |

### **D- Processing Fee on SME, Commercial & Corporate Financing**

(FED Applicable)

| <b>For New to Bank Customer</b> |                             | <b>For Renewal</b>          |
|---------------------------------|-----------------------------|-----------------------------|
| <b>Limits (Amt in PKR)</b>      | <b>Charges (Amt in PKR)</b> | <b>Charges (Amt in PKR)</b> |
| Up to 25Mn.                     | PKR 10,000/-                | PKR 5,000/-                 |
| Up to 100Mn                     | PKR 25,000/-                | PKR 10,000/-                |
| Up to 200Mn                     | PKR 50,000/-                | PKR 15,000/-                |
| Up to 400Mn                     | PKR 75,000/-                | PKR 20,000/-                |
| 400Mn plus                      | PKR 100,000/-               | PKR 40,000/-                |

- In order to comply the AAOIFI standards, these charges will not be applicable on customers / cases availing only Murabaha facility.
- Processing Fee(s) applicable to be recovered upfront, which may be returned in case of decline of the facility. The fee shall only be realized as income upon approval of the facility.
- No charges will be applicable for review/renewal of long-term facility(ies). These are standard charges, applicable on regular limits / facilities (excluding Government / SBP schemes) and concession / waiver can be granted by Group Head IBG on case-to-case basis
- Further in Group exposure, all group/sister concerns to be considered as One Entity and CP Processing charges to be incurred on Group rather than individual concerns.

### **E – OTT Charges**

(Federal Excise Duty applicable)

|                                                                                 |                           |
|---------------------------------------------------------------------------------|---------------------------|
| <b>Service Charges against Funded/non Funded facilities (other than credit)</b> | <b>Rs. 4,000/- (flat)</b> |
|---------------------------------------------------------------------------------|---------------------------|

proposal of Trade based modes i.e  
Murabaha, Salam & Istisna)

#### **F – Temporary Extensions**

(Federal Excise Duty applicable)

Temporary extension in expiry of limits  
(non-funded facilities only)

Rs. 6,000/- (flat)

#### **G– Prime Minister Youth Business & Agriculture Financing Scheme Tier-I, II & III be check in scheme features**

(Federal Excise Duty applicable)

Processing fee on approved cases except  
**Murabaha cases**

Rs. 100/-

#### **H – ISAAF (Except Murabaha cases)**

(Federal Excise Duty applicable)

| <b>LIMIT</b>          | <b>CHARGES</b> |
|-----------------------|----------------|
| Upto Rs. 4(M)         | Rs. 3,000/-    |
| Rs. 4 (M) to Rs. 7(M) | Rs. 6,000/-    |
| Rs. 7(M) to Rs. 10(M) | Rs. 8,000/-    |

#### **Note :-**

1. For out-station where Bank of Khyber Branches are not located, processing fee may be charged up-to double of the slabs given above for each Islamic Mode of Finance.
2. If any special scheme is launched for consumers, the processing fee shall be collected as per terms of the Scheme.
3. Any other out of pocket expenses incurred will be treated as the cost incurred for acquiring the goods.
4. No processing Fee is charged for Murabaha Financings.
5. Federal Excise Duty will not be applicable on service charges of exempted services such as Cheque Book issuance charges, Cheque Return charges, Utility Bills and any type of profit on financing etc.
6. For Ijarah (Farm/ Non-farm) case facility upto Rs.2 M processing charges will be Rs. 2,000/- per case (flat). Ijarah (Farm/ Non-farm) case facility above Rs.2 M processing fee will be Rs. 5,000/- per case (flat).
7. Repossession charges will be charged on “Actual” Basis.
8. For agricultural Diminishing Musharaka cases facility upto Rs.2 M processing charges will be Rs. 2,000/- per case (flat). For agricultural Diminishing Mushraka cases facility above Rs.2 M processing charges will be Rs. 5,000/- per case (flat).

#### **F – Letter of Guarantee**

##### **Service Charges - Letter of Guarantees: (Federal Excise Duty applicable)**

| <b>Guarantee Amount Range</b> |           | <b>Per Quarter Service Charges<br/>or part thereof</b> |
|-------------------------------|-----------|--------------------------------------------------------|
| <b>From</b>                   | <b>To</b> |                                                        |
| Amount up to                  | 300,000   | 1,500                                                  |
| 300,001                       | 500,000   | 3,000                                                  |

|            |            |         |
|------------|------------|---------|
| 500,001    | 1,500,000  | 5,400   |
| 1,500,001  | 2,000,000  | 7,400   |
| 2,000,001  | 2,500,000  | 9,300   |
| 2,500,001  | 3,000,000  | 11,200  |
| 3,000,001  | 3,500,000  | 13,000  |
| 3,500,001  | 4,000,000  | 14,900  |
| 4,000,001  | 4,500,000  | 16,700  |
| 4,500,001  | 5,000,000  | 18,500  |
| 5,000,001  | 5,500,000  | 20,300  |
| 5,500,001  | 6,000,000  | 21,700  |
| 6,000,001  | 6,500,000  | 23,100  |
| 6,500,001  | 7,000,000  | 24,400  |
| 7,000,001  | 7,500,000  | 25,700  |
| 7,500,001  | 8,000,000  | 26,800  |
| 8,000,001  | 8,500,000  | 27,900  |
| 8,500,001  | 9,000,000  | 28,900  |
| 9,000,001  | 9,500,000  | 29,800  |
| 9,500,001  | 10,000,000 | 30,700  |
| 10,000,001 | 12,500,000 | 33,700  |
| 12,500,001 | 15,000,000 | 41,000  |
| 15,000,001 | 17,500,000 | 48,400  |
| 17,500,001 | 20,000,000 | 55,700  |
| 20,000,001 | 22,500,000 | 63,000  |
| 22,500,001 | 25,000,000 | 70,300  |
| 25,000,001 | 27,500,000 | 77,500  |
| 27,500,001 | 30,000,000 | 84,800  |
| 30,000,001 | 32,500,000 | 92,100  |
| 32,500,001 | 35,000,000 | 99,300  |
| 35,000,001 | 37,500,000 | 106,500 |
| 37,500,001 | 40,000,000 | 113,100 |
| 40,000,001 | 42,500,000 | 119,500 |
| 42,500,001 | 45,000,000 | 125,800 |
| 45,000,001 | 47,500,000 | 132,100 |
| 47,500,001 | 50,000,000 | 138,200 |
| 50,000,001 | 52,500,000 | 144,300 |
| 52,500,001 | 55,000,000 | 150,200 |
| 55,000,001 | 57,500,000 | 156,000 |
| 57,500,001 | 60,000,000 | 161,800 |
| 60,000,001 | 62,500,000 | 167,400 |
| 62,500,001 | 65,000,000 | 172,900 |
| 65,000,001 | 67,500,000 | 178,400 |
| 67,500,001 | 70,000,000 | 183,700 |
| 70,000,001 | 72,500,000 | 189,000 |
| 72,500,001 | 75,000,000 | 194,100 |
| 75,000,001 | 77,500,000 | 199,100 |
| 77,500,001 | 80,000,000 | 204,100 |
| 80,000,001 | 82,500,000 | 208,900 |
| 82,500,001 | 85,000,000 | 213,600 |
| 85,000,001 | 87,500,000 | 218,300 |
| 87,500,001 | 90,000,000 | 222,800 |

|            |             |         |
|------------|-------------|---------|
| 90,000,001 | 92,500,000  | 227,300 |
| 92,500,001 | 95,000,000  | 231,600 |
| 95,000,001 | 97,500,000  | 235,800 |
| 97,500,001 | 100,000,000 | 240,000 |

**Note:**

1. Flat Charges of Rs.6,000/- will be charged on LGs upto Rs.5m and Rs.12,000/- will be charged on LGs above Rs. 5m issued against 100 % cash collateral / cash margin / lien on BoK deposit or RFC.
  - a) *It is to be advised that service charges are to be recovered upfront at the time of issuance of LGs for the entire period of LG. However at the time of renewal/ revalidation of LG the charges are to be recovered again according to the Schedule of Charges.*
  - b) *In such cases where the customer has been allowed LG against 100 % cash collateral, however, within tenor of LG, 100 % cash collateral is replaced with any other acceptable collateral, then charges for the remaining quarters will be recovered as per Schedule of Charges.*
2. The charges are not allowed to be recovered in portions / segments.
3. All charges are excluding FED recoverable as per law of the land.
4. Minimum one quarter charges are to be recovered if the guarantee is issued for less than one quarter (other than LG issued against 100 % cash collateral)
5. If cash collateral as stated above and LG Issued are not in same currency, service charges as per slabs shall be recovered
6. In case of LGs issued in foreign currency, conversion rate on date of issuance of LG shall be applied to calculate service charges.
7. All guarantees amount exceeding Rs. 100 Million shall attract additional service charges as per following details, except for the guarantees issued against 100% cash margin, where additional service charges shall not be applicable.:
  - a. Rs. 8,000/- per Rupees One Million per quarter
  - b. Rs. 4,000/- for subsequent quarter or part thereof.
8. Rs.1,500/- (flat) will be charged per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity of Guarantee.
9. If Guarantees are issued by any other Bank, that other Bank charges shall be recovered on actual basis.
10. Service charges for guarantees issued on behalf of banks (correspondent / local / foreign) under their Counter Guarantees may be negotiated on a case-to-case basis at the sole discretion of the bank.
11. Claim handling service charges Rs. 3,000/- (flat).
12. Service charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.
13. Service Charges on Guarantees issued to IATA, shall be negotiated on case to case basis.
14. Service Charges are to be obtained as per slab against Guarantees issued on other bank deposits.

## SCHEDULE OF DEFAULT OBLIGATION AMOUNT

(No Federal Excise Duty)

| Default Obligation Amount |           |      |           | Charges / month |
|---------------------------|-----------|------|-----------|-----------------|
| More than                 | 1         | upto | 5,000     | 70              |
| More than                 | 5,000     | upto | 10,000    | 140             |
| More than                 | 10,000    | upto | 15,000    | 210             |
| More than                 | 15,000    | upto | 20,000    | 280             |
| More than                 | 20,000    | upto | 25,000    | 350             |
| More than                 | 25,000    | upto | 30,000    | 420             |
| More than                 | 30,000    | upto | 35,000    | 490             |
| More than                 | 35,000    | upto | 40,000    | 560             |
| More than                 | 40,000    | upto | 45,000    | 630             |
| More than                 | 45,000    | upto | 50,000    | 700             |
| More than                 | 50,000    | upto | 60,000    | 1,000           |
| More than                 | 60,000    | upto | 70,000    | 1,150           |
| More than                 | 70,000    | upto | 80,000    | 1,300           |
| More than                 | 80,000    | upto | 90,000    | 1,450           |
| More than                 | 90,000    | upto | 100,000   | 1,600           |
| More than                 | 100,000   | upto | 125,000   | 2,000           |
| More than                 | 125,000   | upto | 150,000   | 2,400           |
| More than                 | 150,000   | upto | 175,000   | 2,800           |
| More than                 | 175,000   | upto | 200,000   | 3,200           |
| More than                 | 200,000   | upto | 225,000   | 3,600           |
| More than                 | 225,000   | upto | 250,000   | 4,000           |
| More than                 | 250,000   | upto | 275,000   | 4,400           |
| More than                 | 275,000   | upto | 300,000   | 4,800           |
| More than                 | 300,000   | upto | 325,000   | 5,200           |
| More than                 | 325,000   | upto | 350,000   | 5,600           |
| More than                 | 350,000   | upto | 375,000   | 6,000           |
| More than                 | 375,000   | upto | 400,000   | 6,400           |
| More than                 | 400,000   | upto | 425,000   | 6,800           |
| More than                 | 425,000   | upto | 450,000   | 7,200           |
| More than                 | 450,000   | upto | 475,000   | 7,600           |
| More than                 | 475,000   | upto | 500,000   | 8,000           |
| More than                 | 500,000   | upto | 550,000   | 9,000           |
| More than                 | 550,000   | upto | 600,000   | 9,800           |
| More than                 | 600,000   | upto | 650,000   | 10,600          |
| More than                 | 650,000   | upto | 700,000   | 11,400          |
| More than                 | 700,000   | upto | 750,000   | 12,200          |
| More than                 | 750,000   | upto | 800,000   | 13,000          |
| More than                 | 800,000   | upto | 850,000   | 13,800          |
| More than                 | 850,000   | upto | 900,000   | 14,600          |
| More than                 | 900,000   | upto | 950,000   | 15,400          |
| More than                 | 950,000   | upto | 1,000,000 | 16,200          |
| More than                 | 1,000,000 | upto | 1,100,000 | 18,000          |
| More than                 | 1,100,000 | upto | 1,200,000 | 19,600          |
| More than                 | 1,200,000 | upto | 1,300,000 | 21,200          |
| More than                 | 1,300,000 | upto | 1,400,000 | 22,800          |
| More than                 | 1,400,000 | upto | 1,500,000 | 24,400          |
| More than                 | 1,500,000 | upto | 1,600,000 | 26,000          |
| More than                 | 1,600,000 | upto | 1,700,000 | 27,600          |
| More than                 | 1,700,000 | upto | 1,800,000 | 29,200          |
| More than                 | 1,800,000 | upto | 1,900,000 | 30,800          |
| More than                 | 1,900,000 | upto | 2,000,000 | 32,400          |
| More than                 | 2,000,000 | upto | 2,100,000 | 34,000          |
| More than                 | 2,100,000 | upto | 2,200,000 | 35,600          |
| More than                 | 2,200,000 | upto | 2,300,000 | 37,200          |
| More than                 | 2,300,000 | upto | 2,400,000 | 38,800          |

|           |            |      |            |         |
|-----------|------------|------|------------|---------|
| More than | 2,400,000  | upto | 2,500,000  | 40,400  |
| More than | 2,500,000  | upto | 2,600,000  | 42,000  |
| More than | 2,600,000  | upto | 2,700,000  | 43,600  |
| More than | 2,700,000  | upto | 2,800,000  | 45,200  |
| More than | 2,800,000  | upto | 2,900,000  | 46,800  |
| More than | 2,900,000  | upto | 3,000,000  | 48,400  |
| More than | 3,000,000  | upto | 3,100,000  | 50,000  |
| More than | 3,100,000  | upto | 3,200,000  | 51,600  |
| More than | 3,200,000  | upto | 3,300,000  | 53,200  |
| More than | 3,300,000  | upto | 3,400,000  | 54,800  |
| More than | 3,400,000  | upto | 3,500,000  | 56,400  |
| More than | 3,500,000  | upto | 3,600,000  | 58,000  |
| More than | 3,600,000  | upto | 3,700,000  | 59,600  |
| More than | 3,700,000  | upto | 3,800,000  | 61,200  |
| More than | 3,800,000  | upto | 3,900,000  | 62,800  |
| More than | 3,900,000  | upto | 4,000,000  | 64,400  |
| More than | 4,000,000  | upto | 4,100,000  | 66,000  |
| More than | 4,100,000  | upto | 4,200,000  | 67,600  |
| More than | 4,200,000  | upto | 4,300,000  | 69,200  |
| More than | 4,300,000  | upto | 4,400,000  | 70,800  |
| More than | 4,400,000  | upto | 4,500,000  | 72,400  |
| More than | 4,500,000  | upto | 4,600,000  | 74,000  |
| More than | 4,600,000  | upto | 4,700,000  | 75,600  |
| More than | 4,700,000  | upto | 4,800,000  | 77,200  |
| More than | 4,800,000  | upto | 4,900,000  | 78,800  |
| More than | 4,900,000  | upto | 5,000,000  | 80,400  |
| More than | 5,000,000  | upto | 5,500,000  | 90,000  |
| More than | 5,500,000  | upto | 6,000,000  | 98,000  |
| More than | 6,000,000  | upto | 6,500,000  | 106,000 |
| More than | 6,500,000  | upto | 7,000,000  | 114,000 |
| More than | 7,000,000  | upto | 7,500,000  | 122,000 |
| More than | 7,500,000  | upto | 8,000,000  | 130,000 |
| More than | 8,000,000  | upto | 8,500,000  | 138,000 |
| More than | 8,500,000  | upto | 9,000,000  | 146,000 |
| More than | 9,000,000  | upto | 9,500,000  | 154,000 |
| More than | 9,500,000  | upto | 10,000,000 | 162,000 |
| More than | 10,000,000 | upto | 10,500,000 | 170,000 |
| More than | 10,500,000 | upto | 11,000,000 | 178,000 |
| More than | 11,000,000 | upto | 11,500,000 | 186,000 |
| More than | 11,500,000 | upto | 12,000,000 | 194,000 |
| More than | 12,000,000 | upto | 12,500,000 | 202,000 |
| More than | 12,500,000 | upto | 13,000,000 | 210,000 |
| More than | 13,000,000 | upto | 13,500,000 | 218,000 |
| More than | 13,500,000 | upto | 14,000,000 | 226,000 |
| More than | 14,000,000 | upto | 14,500,000 | 234,000 |
| More than | 14,500,000 | upto | 15,000,000 | 242,000 |
| More than | 15,000,000 | upto | 15,500,000 | 250,000 |
| More than | 15,500,000 | upto | 16,000,000 | 258,000 |
| More than | 16,000,000 | upto | 16,500,000 | 266,000 |
| More than | 16,500,000 | upto | 17,000,000 | 274,000 |
| More than | 17,000,000 | upto | 17,500,000 | 282,000 |
| More than | 17,500,000 | upto | 18,000,000 | 290,000 |
| More than | 18,000,000 | upto | 18,500,000 | 298,000 |
| More than | 18,500,000 | upto | 19,000,000 | 306,000 |
| More than | 19,000,000 | upto | 19,500,000 | 314,000 |
| More than | 19,500,000 | upto | 20,000,000 | 322,000 |
| More than | 20,000,000 | upto | 21,000,000 | 338,500 |
| More than | 21,000,000 | upto | 22,000,000 | 355,000 |
| More than | 22,000,000 | upto | 23,000,000 | 371,500 |
| More than | 23,000,000 | upto | 24,000,000 | 388,000 |

|           |             |      |             |           |
|-----------|-------------|------|-------------|-----------|
| More than | 24,000,000  | upto | 25,000,000  | 404,500   |
| More than | 25,000,000  | upto | 26,000,000  | 421,000   |
| More than | 26,000,000  | upto | 27,000,000  | 437,500   |
| More than | 27,000,000  | upto | 28,000,000  | 454,000   |
| More than | 28,000,000  | upto | 29,000,000  | 470,500   |
| More than | 29,000,000  | upto | 30,000,000  | 487,000   |
| More than | 30,000,000  | upto | 31,000,000  | 503,500   |
| More than | 31,000,000  | upto | 32,000,000  | 520,000   |
| More than | 32,000,000  | upto | 33,000,000  | 536,500   |
| More than | 33,000,000  | upto | 34,000,000  | 553,000   |
| More than | 34,000,000  | upto | 35,000,000  | 569,500   |
| More than | 35,000,000  | upto | 36,000,000  | 586,000   |
| More than | 36,000,000  | upto | 37,000,000  | 602,500   |
| More than | 37,000,000  | upto | 38,000,000  | 619,000   |
| More than | 38,000,000  | upto | 39,000,000  | 635,500   |
| More than | 39,000,000  | upto | 40,000,000  | 652,000   |
| More than | 40,000,000  | upto | 41,000,000  | 668,500   |
| More than | 41,000,000  | upto | 42,000,000  | 685,000   |
| More than | 42,000,000  | upto | 43,000,000  | 701,500   |
| More than | 43,000,000  | upto | 44,000,000  | 718,000   |
| More than | 44,000,000  | upto | 45,000,000  | 734,500   |
| More than | 45,000,000  | upto | 46,000,000  | 751,000   |
| More than | 46,000,000  | upto | 47,000,000  | 767,500   |
| More than | 47,000,000  | upto | 48,000,000  | 784,000   |
| More than | 48,000,000  | upto | 49,000,000  | 800,500   |
| More than | 49,000,000  | upto | 50,000,000  | 817,000   |
| More than | 50,000,000  | upto | 60,000,000  | 982,000   |
| More than | 60,000,000  | upto | 70,000,000  | 1,147,000 |
| More than | 70,000,000  | upto | 80,000,000  | 1,312,000 |
| More than | 80,000,000  | upto | 90,000,000  | 1,477,000 |
| More than | 90,000,000  | upto | 100,000,000 | 1,642,000 |
| More than | 100,000,000 | upto | 110,000,000 | 1,807,000 |
| More than | 110,000,000 | upto | 120,000,000 | 1,972,000 |
| More than | 120,000,000 | upto | 130,000,000 | 2,137,000 |
| More than | 130,000,000 | upto | 140,000,000 | 2,302,000 |
| More than | 140,000,000 | upto | 150,000,000 | 2,467,000 |
| More than | 150,000,000 | upto | 160,000,000 | 2,632,000 |
| More than | 160,000,000 | upto | 170,000,000 | 2,797,000 |
| More than | 170,000,000 | upto | 180,000,000 | 2,962,000 |
| More than | 180,000,000 | upto | 190,000,000 | 3,127,000 |
| More than | 190,000,000 | upto | 200,000,000 | 3,292,000 |
| More than | 200,000,000 | upto | 210,000,000 | 3,457,000 |
| More than | 210,000,000 | upto | 220,000,000 | 3,622,000 |
| More than | 220,000,000 | upto | 230,000,000 | 3,787,000 |
| More than | 230,000,000 | upto | 240,000,000 | 3,952,000 |
| More than | 240,000,000 | upto | 250,000,000 | 4,117,000 |
| More than | 250,000,000 | upto | 260,000,000 | 4,282,000 |
| More than | 260,000,000 | upto | 270,000,000 | 4,447,000 |
| More than | 270,000,000 | upto | 280,000,000 | 4,612,000 |
| More than | 280,000,000 | upto | 290,000,000 | 4,777,000 |
| More than | 290,000,000 | upto | 300,000,000 | 4,942,000 |
| More than | 300,000,000 | upto | 310,000,000 | 5,107,000 |
| More than | 310,000,000 | upto | 320,000,000 | 5,272,000 |
| More than | 320,000,000 | upto | 330,000,000 | 5,437,000 |
| More than | 330,000,000 | upto | 340,000,000 | 5,602,000 |
| More than | 340,000,000 | upto | 350,000,000 | 5,767,000 |
| More than | 350,000,000 | upto | 360,000,000 | 5,932,000 |
| More than | 360,000,000 | upto | 370,000,000 | 6,097,000 |
| More than | 370,000,000 | upto | 380,000,000 | 6,262,000 |
| More than | 380,000,000 | upto | 390,000,000 | 6,427,000 |

|           |               |      |                                                                       |            |
|-----------|---------------|------|-----------------------------------------------------------------------|------------|
| More than | 390,000,000   | upto | 400,000,000                                                           | 6,592,000  |
| More than | 400,000,000   | upto | 410,000,000                                                           | 6,757,000  |
| More than | 410,000,000   | upto | 420,000,000                                                           | 6,922,000  |
| More than | 420,000,000   | upto | 430,000,000                                                           | 7,087,000  |
| More than | 430,000,000   | upto | 440,000,000                                                           | 7,252,000  |
| More than | 440,000,000   | upto | 450,000,000                                                           | 7,417,000  |
| More than | 450,000,000   | upto | 460,000,000                                                           | 7,582,000  |
| More than | 460,000,000   | upto | 470,000,000                                                           | 7,747,000  |
| More than | 470,000,000   | upto | 480,000,000                                                           | 7,912,000  |
| More than | 480,000,000   | upto | 490,000,000                                                           | 8,077,000  |
| More than | 490,000,000   | upto | 500,000,000                                                           | 8,242,000  |
| More than | 500,000,000   | upto | 550,000,000                                                           | 9,083,500  |
| More than | 550,000,000   | upto | 600,000,000                                                           | 9,892,000  |
| More than | 600,000,000   | upto | 650,000,000                                                           | 10,700,500 |
| More than | 650,000,000   | upto | 700,000,000                                                           | 11,509,000 |
| More than | 700,000,000   | upto | 750,000,000                                                           | 12,317,500 |
| More than | 750,000,000   | upto | 800,000,000                                                           | 13,126,000 |
| More than | 800,000,000   | upto | 850,000,000                                                           | 13,934,500 |
| More than | 850,000,000   | upto | 900,000,000                                                           | 14,743,000 |
| More than | 900,000,000   | upto | 950,000,000                                                           | 15,551,500 |
| More than | 950,000,000   | upto | 1,000,000,000                                                         | 16,360,000 |
| More than | 1,000,000,000 |      | <b>As decided by the Bank at the time of Approval of the facility</b> |            |

## **5. EXEMPTION IN SOBC**

Powers for reduction / waiver in Schedule of Bank Charges of business related items to be taken up with Group Head Retail Banking Group.

## اسلامی بینکاری کا شیڈول آف چارجز

مدت: 01 جولائی تا 31 دسمبر 2025

ترسیلات زر/چیک بک کا اجراء/آن لائن/ڈیبٹ کارڈ/لاکریز:

|     |                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                         |
|-----|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.  | (a) بینکر چیک "بنوائے کی فیس (صرف اکاؤنٹ ہولڈر کے لیے)                                           | <ul style="list-style-type: none"> <li>• اکاؤنٹ ہولڈر کیلئے: -/300 روپے</li> <li>• تعلیمی اداروں، ایچ ای سی/ بورڈ وغیرہ کے نام فیس/ بقایاجات کی مد میں پے آرڈر /بینکر چیک بنانے کے چارجز کل فیس کے 0.50 فیصد یا 25 روپے وصول کیے جائیں گے (جو بھی ان میں سے کم ہو)۔</li> </ul>                                                                                          |
| 2.  | ضمانتی امانت کی رسید کا اجراء (SDR)                                                              | <ul style="list-style-type: none"> <li>• مفت</li> </ul>                                                                                                                                                                                                                                                                                                                 |
| 3.  | بینک ڈرافٹ/ پے آرڈر /بینکر چیک /ضمانتی امانت کے رسید (SDR) کے نقل کا اجراء                       | <ul style="list-style-type: none"> <li>• 500 روپے فی نقل۔</li> </ul>                                                                                                                                                                                                                                                                                                    |
| 4.  | فیس برائے واپسی/ تنسیخ بینک ڈرافٹ، پے آرڈر، بینکر چیک، ایس ڈی آر، ٹیلیگرافک ٹرانسفر، میل ٹرانسفر | <ul style="list-style-type: none"> <li>• 350 روپے فی تنسیخ -</li> <li>• پے آرڈر بنام سرکاری ادارے، محکمہ یا کمپنی تنسیخی فیس سے مستثنیٰ ہیں۔</li> </ul>                                                                                                                                                                                                                 |
| 5.  | چیک کی ادائیگی روکنے کا حکم                                                                      | <ul style="list-style-type: none"> <li>• 500 روپے فی ہدایت۔</li> </ul>                                                                                                                                                                                                                                                                                                  |
| 6.  | فیس برائے جاری ہدایات (Standing Instruction)                                                     | <ul style="list-style-type: none"> <li>• 100 روپے فی ٹرانزکشن۔</li> </ul>                                                                                                                                                                                                                                                                                               |
| 7.  | بینک اکاؤنٹ سٹیٹمنٹ یا سرٹیفیکیٹ                                                                 | <ul style="list-style-type: none"> <li>• ایک فی مہینہ مفت ہے۔</li> <li>• 35 روپے فی نقل یا اضافی اکاؤنٹ سٹیٹمنٹ۔ (بشمول FED)</li> <li>• 300 روپے فی سرٹیفیکیٹ</li> </ul>                                                                                                                                                                                                |
| 8.  | حیثیت سرٹیفیکیٹ                                                                                  | <ul style="list-style-type: none"> <li>• 500 روپے فی سرٹیفیکیٹ۔</li> </ul>                                                                                                                                                                                                                                                                                              |
| 9.  | آن لائن بینکاری                                                                                  | <ul style="list-style-type: none"> <li>• مفت</li> </ul>                                                                                                                                                                                                                                                                                                                 |
| 10. | چیک کی اجراء کی فیس (کرنٹ اکاؤنٹ/ربا فری سیونگ اکاؤنٹ)                                           | <ul style="list-style-type: none"> <li>• 20 روپے فی صفحہ</li> </ul>                                                                                                                                                                                                                                                                                                     |
| 11. | چیک بک گم ہونا                                                                                   | <ul style="list-style-type: none"> <li>• 20 روپے فی صفحہ بمعہ 200 روپے فی چیک بک - چیک کی ادائیگی روکنے کی فی ہدایت چارجز اس کے علاوہ ادا ہونگے۔</li> </ul>                                                                                                                                                                                                             |
| 12. | ڈیبٹ کارڈ کی اجراء /نقل یا تبدیل/سالانہ فیس (جے سی بی - پے پاک)                                  | <ul style="list-style-type: none"> <li>• 1900 روپے فی کارڈ۔</li> </ul>                                                                                                                                                                                                                                                                                                  |
| 13. | ڈیبٹ کارڈ کی اجراء /نقل یا تبدیل/سالانہ فیس (پے پاک)                                             | <ul style="list-style-type: none"> <li>• 1550 روپے صرف۔</li> </ul>                                                                                                                                                                                                                                                                                                      |
| 14. | ڈیبٹ کارڈ کی اجراء /نقل یا تبدیل/سالانہ فیس (ماسٹر کارڈ)                                         | <ul style="list-style-type: none"> <li>• کلاسک 2500/گولڈ 3500/پلاٹینم 7000 روپے فی کارڈ</li> </ul>                                                                                                                                                                                                                                                                      |
| 15. | ماسٹر کارڈ (Supplementary)                                                                       | <ul style="list-style-type: none"> <li>• ماسٹر کارڈ کلاسک (Supplementary) روپے 1,250</li> <li>• ماسٹر کارڈ گولڈ (Supplementary) روپے 1,750</li> <li>• ماسٹر کارڈ پلاٹینم (Supplementary) روپے 3,500</li> </ul>                                                                                                                                                          |
| 16. | ڈیبٹ کارڈ کی اجراء /نقل یا تبدیل/سالانہ فیس (ڈیجٹل ماسٹر کارڈ)                                   | <ul style="list-style-type: none"> <li>• ماسٹر گولڈ 400 روپے برائے 1 سال/ 600 روپے برائے 2 سال/ 800 روپے برائے 3 سال۔</li> <li>• ماسٹر پلاٹینم 500 روپے برائے 1 سال/ 750 روپے برائے 2 سال/ 1000 روپے برائے 3 سال</li> </ul>                                                                                                                                             |
| 17. | راست IBFT                                                                                        | <ul style="list-style-type: none"> <li>• مفت</li> </ul>                                                                                                                                                                                                                                                                                                                 |
| 18. | لاکری کی فیس                                                                                     | <ul style="list-style-type: none"> <li>• چھوٹے سائز کیلئے 2500 روپے سالانہ۔</li> <li>• درمیانے سائز کیلئے 3500 روپے سالانہ۔</li> <li>• بڑے سائز کیلئے 5000 روپے سالانہ۔</li> </ul> <div style="border: 1px solid black; padding: 5px; width: fit-content;"> <p>تکافل لمٹ:</p> <p>چھوٹا لاکر: 500,000</p> <p>درمیانہ لاکر: 750,000</p> <p>بڑا لاکر: 1,000,000</p> </div> |
| 19. | لاکری کی چابی کی سیکورٹی                                                                         | <ul style="list-style-type: none"> <li>• چھوٹے سائز کیلئے 2000، درمیانے سائز کیلئے 3000 روپے، بڑے سائز کیلئے 4000 روپے۔</li> </ul>                                                                                                                                                                                                                                      |

### اسلامی طرز مالکاری و سرمایہ کاری: (Islamic Mode of Financing/ Investment)

### اجارہ: (Ijarah) (فیڈرل ایکسائز ڈیوٹی لاگو ہیں)

فیس برائے منظوری درخواست: (درخواست مسترد ہونے کی صورت میں اصل اخراجات منہا کرنے کے بعد بقیہ رقم قابل واپسی ہے)

#### (1) کنزیومر اجارہ: (Consumer Ijarah)

|   |                             |                                                     |
|---|-----------------------------|-----------------------------------------------------|
| 1 | • موٹر سائیکل<br>• موٹر کار | 1000 روپے فی موٹر سائیکل<br>10,000 روپے فی موٹر کار |
|---|-----------------------------|-----------------------------------------------------|

#### (2) الف . ڈیمینشنگ مشارکہ / مشارکہ: (Diminishing Musharakah/ Musharakah) (فیڈرل ایکسائز ڈیوٹی لاگو ہیں)

فیس برائے منظوری درخواست: (درخواست مسترد ہونے کی صورت میں اصل اخراجات منہا کرنے کے بعد بقیہ رقم قابل واپسی ہے)

| بینک کی مالکاری/منظور شدہ مقدار<br>Bank's Investment/ Sanctioned Limit | جدید عقود (Fresh Cases)            | تجدید (Renewal) |
|------------------------------------------------------------------------|------------------------------------|-----------------|
| 1                                                                      | رقم حد 100,000 تک                  | 3,000 روپے      |
| 2                                                                      | رقم حد 100,001 تا 500,000 تک       | 5,000 روپے      |
| 3                                                                      | رقم حد 500,001 تا 2,000,000 تک     | 8,000 روپے      |
| 4                                                                      | رقم حد 2,000,001 تا 10,000,000 تک  | 15,000 روپے     |
| 5                                                                      | رقم حد 10,000,001 تا 30,000,000 تک | 25,000 روپے     |
| 6                                                                      | رقم حد 30,000,000 سے زیادہ         | 50,000 روپے     |

#### (3) ب۔ گاڑی ڈیمینشنگ مشارکہ: (Consumer Car Diminishing Musharakah) (فیڈرل ایکسائز ڈیوٹی لاگو ہیں)

فیس برائے منظوری درخواست 10,000 روپے

#### نوٹ:

- 1: فنانشنگ فیسبلٹی چارجز کے علاوہ بزرگ شہریوں کو فراہم کی جانے والی تمام بینک آف خیبر کی اپنی خدمات پر چارجز کے شائع شدہ شیڈول پر 50 فی صد رعایت ہوگی۔
- 2: تمام سروسز پر ٹیکس/ فیڈرل ایکسائز ڈیوٹی حکومتی قوانین کے مطابق لاگو ہیں۔