



*Schedule of Bank Charges
July to December 2009*

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BANKING OPERATIONS DIVISION

DESCRIPTION		CHARGES				Add FED as Applicable (Yes) w.e.f. 1-7-2007	
International Banking							
Part	A	IMPORTS					
1		Opening of Cash Letters of Credit		1 st Quarter or part thereof.	Each sub quarter or part thereof.	Minimum Amount per LC	Yes
	a		Upto Rs.25 Million	0.35%	0.25%	Rs.1500/- per LC (Minimum)	
	b		Upto Rs.50 Million	0.30%	0.20%	Actual	
	c		Upto Rs.100Million	0.25%	0.15%	Actual	
	d		Above Rs.100 Million		* Negotiable		
		Note: - Commission is subject to negotiation with clients on their group business basis after obtaining approval from the concerned Business Group Head.					
		Note:- a) L/C commission for the increased liability will also be recovered for un-expired L/C period in case liability increases (due to exchange rate fluctuation) by virtue of providing forward cover to the customer after opening of L/C					Yes
	Note:- b) If party makes payment of Import Bill in the Foreign Currency in which LC was opened.		Commission in lieu of exchange @ 0.12% will be recovered + handling charges Rs.600/-			Yes	
	Note:- c) In addition to Rs.600/- Flat, extra commission @ 0.12% will be charged if Foreign Exchange Cover provided by the client through another bank.					Yes	
	Note:- d) Where the importers deposit 100% LC amount (cash margin) at the time of opening of LC, rate of commission may be reduced by 50%.					Yes	
2		Revalidation Commission	Commission to be recovered from the date of expiry of LC at rates applicable in case of opening of fresh L/C as in 1 above (L/C commission will be calculated on the amount of liabilities as per Exchange rate prevailing on the date of revalidation.)			Yes	
3		Transfer Commission/Change of Beneficiary	Transfer commission at the rates applicable in case of opening of fresh L/C as in 1 above minimum Rs.1500/-.			Yes	
4	a	Non-Reimbursable letters of credit under Barter/Aid/Loans & authorization to pay.	1.20% on first quarter and 0.35% for each subsequent quarter or part thereof. Minimum Rs.1500/-.			Yes	
	b	Registration of contract with SBP in respect of Private Foreign Currency Loans obtained by borrower in Pakistan from Foreign lenders	Handling charges Rs.5000/- (Flat)			Yes	

DESCRIPTION		CHARGES	Add FED as Applicable (Yes) w.e.f. 1-7-2007	
	c	Issuance of certificate regarding opening of LC registration of contract to another Bank for booking of forward exchange at importer's request	Rs.600/- per application flat up to LC amount of Rs.1.000 M Rs.800/- per application flat for LC amount over Rs.1.000 M	Yes
	d	In case of L/G undertaking to be issued favouring any bank for providing forward cover exchange risk under Suppliers/Buyers credit on behalf of applicant.	L/G commission to be charged @ 1.6% per annum on reducing liability. Minimum Rs.1000/-	Yes
	e	L/C cancellation charges	Rs.1200/- Flat+SWIFT charges Rs.300/-	Yes
5		If Bills are to be drawn at a usance under the above Letter of Credit other than PAYE (Pay As You earn Scheme) and Suppliers/Buyers Credit and deferred payment Letter of Credit on yearly basis	(a) Rs.600/- per bill (Flat) to be charged at the time of retirement of bills.	Yes
			(b) Extra Commission @ 0.12% minimum Rs.600/- per month is to be recovered/charged for the usance import bills for any period beyond validity of letter of credit.	Yes
6		Amendments	Rs.600/- per transaction (Flat) or commission under item (1) (2)(3) or (4) above, if amendment involves increase in amount or extension in period of shipment.	Yes
7		Mark-up in case of Import Bills under Import Letters of Credit		
	a		Mark-up @ 3 months KIBOR+5 BPS or as per credit line approved on daily products from the date of negotiation till the date of retirement, after adjustment of cash margin if any.	No
	b	In addition to mark-up as per 7 (a) Bank's commission is to be charged as under:		
	i	If retired within 10 days from the date of lodgment	No Commission	
	ii	If retired during 15 days subsequent to the period at item (1) above.	0.25% on purchase price	Yes
	iii	If retired during next 15 days after the period mentioned at (1) & (2) above.	0.35% on purchase price	Yes
	iv	If retired during next 190 days after the period mentioned at item1, 2 & 3 above.	0.40% on purchase price	Yes
	a)	Note :- Branches in their notice to importers will indicate the sale price(marked up price) by adding Rs.10.58 for each Rs.100/- per or part thereof and will recover markup from the date of negotiation to the date of retirement of the bill by the client by applying the slab of rates as per clause (7 a) above.		No
	b)	Mark-up would not be charged during the intermediary period of negotiation and retirement, if 100% return-free cash margin is provided to the bank at the time of opening of L/C. Please also note that where the importers deposit 100% L/C amount (Cash Margin) prior to the date of negotiation, no mark-up will be charged on the import bill during the intermediary period of negotiation and retirement, but where 100% cash margin has not been deposited <u>markup will be charged after adjustment of cash margin if any</u> , if a party deposits 100% margin after the date of negotiation but before the date of lodgment of documents, mark-up will be charged from the date of negotiation till the date of deposit of 100% margin.		No

DESCRIPTION		CHARGES		Add FED as Applicable (Yes) w.e.f. 1-7-2007
	c)	No mark up will be charged from the date of negotiation till the date of lodgment of documents received under import L/C, where the payment as per reimbursement arrangement is made to the negotiating bank only on lodgment of the documents.		No
	d)	In case of forced PAD/Liability is created due to non payment of any bill on maturity, commission @ 0.45% is to be recovered (once only) in addition to mark-up @ 3 months KIBOR+5BPS will be applied from the date of maturity /creation of forced liability till date of final payment.		Yes
	e)	Bank reserves the right to change the mark-up rate from time to time.		
8	a)	Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under pledge (FIM)		
	i)	Arranged Facility	0.30%	Yes
	ii)	On one time Request	0.55%	Yes
	iii)	Forced	1.20%	Yes
	b)	Handling charges of D. A. L/C Consignment cleared & kept under Pledge.		
	i)	Arranged at time or opening of D. A. L/C	0.30%	Yes
	ii)	One time facility to customer on request where bank is not agreed to deliver documents against D.A. documents delivery limit due to Forced PAD outstanding or any over dues in the account fails.	0.55%	Yes
	iii)	Where customer fails to accept documents on first presentation & bank is forced to clear the Consignment & keep in Bonded warehouse.	1.20%	Yes
9		Import Bills Return unpaid.	Handling charges US\$ 55/- or equivalent Pak Rupees. Plus courier and any other charges from beneficiary bank for return of un-paid bills.	Yes
10	a)	Collections	Rs.600/- (Flat) per collection provided no charges are realized from the correspondent.	Yes
	b)	Consignments	Rs0.25% handling charges at the time of registration of contract/purchase order/proforma invoice. Minimum Rs.600/-	Yes
	c)	Import against Advance payment to suppliers.	Rs.600/- (Flat) plus usual remittance charges	Yes
	d)	Handling charges against payment of import bills from the proceeds of FCIF (Foreign Currency Import Financing) Where LC is established and shipping documents are received at another bank.	Handling charges Rs.1200/- plus SWIFT Charges Rs.500/-	Yes

DESCRIPTION		CHARGES	Add FED as Applicable (Yes) w.e.f. 1-7-2007
11	Service charges against import transactions i.e. Import Bills/PAD Collection	0.12% Minimum Rs.600/-	Yes
12	Reimbursement charges (Payable to reimbursing Banks)	At Actual	Yes
13	Delivery Order issued for release of AWB consignment in absence of original documents.	Rs.1200/- Flat	Yes
Part B EXPORTS			
1	Letter of Credit		
a)	Advising	Rs.1000/- (Flat)	Yes
b)	Amendment advising	Rs.750/- (Flat) Customer Rs.1000/- (Flat) Non-customer	Yes
c)	Negotiation of Rupee Bills under Export LCs.	0.30% Minimum Rs.250/-	Yes
d)	Confirmation	0.30% per quarter or part thereof- Minimum Rs.600/-	Yes
e)	Transfer of Export L/Cs	Rs.750/- (Flat)	Yes
f)	Reimbursement payment to other local banks from Non-Resident Rupees A/c.	Rs.750/- (Flat)	Yes
2	Export L/C Pre-Advice	Rs.300/- plus Courier Charges as per 1 (a) above.	Yes
3	Export bill realized through Foreign Currency Account.	0.12%	Yes
4	Charges for Exports against deposit/surrender of Foreign Currency Notes.	0.10% Minimum \$25/-	Yes
5	Collection		
a)	Clean Cheque/Draft/FTCs	0.12% Minimum Rs.500/-	Yes
b)	Foreign Documentary bills for collection (FDBC) (on which Bank does not earn any exchange difference)	0.18% Minimum Rs.500/-	Yes
		Note :- For purchase items OD buying rates & for collection proceeds, buying rates to be applied as advised by the Treasury.	Yes
c)	FDBC where bank earns exchange difference.	Rs.500/- (Flat)	Yes
6	Transfer of export bill lodged under collection to other banks.	Rs.1000/- (Flat)	Yes

DESCRIPTION		CHARGES	Add FED as Applicable (Yes) w.e.f. 1-7-2007	
7	a)	Duty Draw back claim	Rs.500/- per submission to SBP (Flat)	Yes
	b)	Commission/Handling charges on processing of 6% R&D support to garment industry claims with SBP.	Rs.2,000/- per submission to SBP (Flat)	Yes
	c)	Handling of Export Documents against which advance payment is received	(i) Rs.500/- (Flat) + Postal charges (Actual) (ii) If more than one documents are involved against same advance payment, handling charges should be recovered for each document separately.	Yes Yes
8	Export Development Surcharge	Rs.80/- per transaction	Yes	
9	Advances Payment received through Foreign Currency/NOSTRO Account	0.13% (Minimum Rs.300/-)	Yes	
10	Transfer of export proceeds to other Bank.	Commission @ 0.12% Minimum Rs.1,000/-	Yes	
11	Negotiation Charges (Fcy L/Cs)			
	a)	Clean Documents	Rs.900/- (Flat) Plus Courier Cost	Yes
	b)	Discrepant Documents	Rs.1800/- (Flat) Plus Courier Cost	Yes
		Note :- Applicable on annual export business volume on Group Basis up to Rs.10 million & for above Rs.10 Million Negotiable.		
12		If the documents are sent to other banks for negotiation under restricted letters of credit.	Rs.600/- (Flat)	Yes
13		Documents - Returned Unpaid	Rs.600/- per document Flat	Yes
14		ERF - NOC for Entitlement	Rs.1200/- Flat per case	Yes
15		Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent of shipping documents for return of Bank Guarantee from State Bank of Pakistan.	Rs.1200/- Flat per case	Yes
16		Preparation of substitution case in export re-finances.	Rs.1200/- Flat per case	Yes

DESCRIPTION		CHARGES		Add FED as Applicable (Yes) w.e.f. 1-7-2007	
Part C FOREIGN CURRENCY REMITTANCES					
1st	Outward				
1	Foreign Traveler's Cheque				
	a)	Issuance	1% of the amount of Traveler's Cheques sold. Minimum Rs.300/-	Yes	
	b)	Encashment	0.1% Minimum Rs.300/-	Yes	
2	a)	Issuance of FDD, FTT, from FC Account & against Pak Rupee, in terms of Exchange Regulations.	Issuance from FC A/C	0.10% Minimum \$12/- Maximum \$100/- Plus SWIFT charges \$5/-	Yes
			Issuance from PKR A/C	0.10% Minimum Rs.900/- Maximum Rs.6000/- Plus SWIFT Charges.	Yes
	b)	(i) Collection of FC instrument for FC Account.	0.6% Minimum \$5/- Maximum \$20/-		Yes
		(ii) Collection of FC instrument for PKR Account.	0.6% Minimum Rs.400/- Maximum Rs.1600/-		Yes
	c)	FDD/FTT/FMT			
		(i) Cancellation charges/Stop payment	Rs.200/- plus Swift charges Rs.300/- plus Drawee Bank Charges if any.		Yes
		(ii) Under General permission or specific approval of SBP.	Rs.200/-		Yes
	d)	Issuance of duplicate FDD	Normal issuance Charges as per 2(a) above		Yes
2nd	INWARD				
1	a)	Home Remittance	NIL		
	b)	Others	NIL if the proceeds are credited to an account with the BOK Branches.		No
	c)	Service charges on payment of inward FDD/SWIFT Transfer where payment is made to beneficiaries after payment cover is received to our Foreign Currency Accounts. These charges are to be recovered only when buying rate is applied.*	0.15% Minimum Rs.300/-		Yes
	d)	Commission/Handling charges on deposits of currency notes for the credit of FC Account.	(i) Nil if No remittance effected within 15 days from the date of deposits, other-wise the commission @ 0.25% Minimum Rs.100/-		Yes
			(ii) If notes other than US\$100/- & US\$50/- are deposited commission @ 1% Minimum Rs.500/- (applicable only for US Dollars Bills) will be charged.		Yes

DESCRIPTION		CHARGES		Add FED as Applicable (Yes) w.e.f. 1-7-2007
Part	D	MISCELLANEOUS CHARGES ON FOREIGN EXCHANGE TRANSACTIONS		
1		Correspondents charges, if any will be recovered	At actual	Yes
2		Foreign bill sent for collection returned unpaid.	Rs.150/- (Flat) plus SWIFT charges Rs.500/- if any.	Yes
3		Inward collections received (relating to Foreign Currency Account) from abroad or local banks/branches & where payment is demanded in Foreign Currency)	Rs.300/- Flat Plus swift charges	Yes
4		Inward cheques received from local branches, up-country branches or local banks for payment in Pak Rupees (Convert the relevant Foreign Currency at the buying rate.	Commission @ 0.15% +SWIFT Rs.500/-/Courier charges.	Yes
5		Issuance of proceeds certificate beyond one year.	Rs.300/- (Flat) per certificate	Yes
6		Duplicate proceeds realization certificate	Rs.500/- per case over & above usual charges	Yes
7		Standing Instruction charges in foreign Currency Account.	US\$ 2.00 per transaction	Yes
8		Insurance Charges on FEBC Encashment	0.15% Minimum Rs.100/- per encashment & without any maximum limit.	Yes
9		Service charges for verification of Test.	Rs.350/- per instance	Yes

DESCRIPTION		CHARGES		Add FED as Applicable (Yes) w.e.f. 1-7-2007	
Domestic Banking					
Part E	REMITTANCE				
1 (1.1)	a) Draft, M.Ts/Swift/ Cross Branch Transfer	(i) 0.055% Minimum Rs.110/- through account		Yes	
		(ii) 0.065% Minimum Rs.130/- against cash		Yes	
		(iii) * Plus Government Taxes if any to be recovered as per law. (Amounts remitted within city from one branch to another branch is exempt from charges.)		Yes	
	b)	DD/TT cancellation	(i) Rs.100/- through Account		Yes
			(ii) Rs.200/- if paid in Cash		Yes
	c)	Issuance of Duplicate Draft	Same as Normal issuance charges		Yes
(1.2)		Fax charges/Swift/Electronic	Actual, Minimum Rs.75/-	Yes	
(1.3)		(i) Local Courier Charges	Actual, Minimum Rs.60/-	Yes	
		(ii) Inland Courier Charge	Actual, Minimum Rs.75/-	Yes	
(1.4)		Postage on M. Ts	Actual, Minimum Rs.50/-	Yes	
2	Charges (Online Banking)				
	a)	(i) Cash Deposits	As per Draft, MT charges mentioned at 1(a) above (Excluding courier)	Yes	
		(ii) Account to Account Transfer			
	b)	Withdrawal Cash	Within City = Rs.50/- (Flat) Rs.200/- Flat per transaction for outstation branches	Yes	
c)	Note: - Where link is down, remittance may be sent by other means without extra charges.			Yes	
3	ISSUANCE OF PAY ORDER				
	a)	customers	(i) Through Account	Rs.100/- Flat *	Yes
			(ii) Against cash	Rs.200/-*	Yes
b)	non customers	Against cash	0.055% Minimum Rs.300/-	Yes	
c)	*Plus (Government Taxes if any to be recovered as per law)			Yes	
	d)	Cancellation	(i) Rs.50/- (Flat) through Accounts	Yes	
			(ii) Rs.60/- Against cash	Yes	
	Note :- Pay Order issued in favour of Government Organization, Departments or companies as a security deposits/prequalification of their tender are exempted from cancellation charges.				
e)	Issuance of duplicate Pay Order	Same as normal issuance charges.		Yes	
4		Rupee Traveler's Cheques (other than BOK if any) Encashment	0.50% Minimum Rs.15/-	Yes	
5	BOK Rupee TRAVELER'S CHEQUES:			Yes	
	a)	Issuance of BOK Travelers Cheques	1% Minimum Rs.55/-	Yes	
	b)	Refund in lieu of lost Travelers cheques	Rs.50/- per leaf- Minimum Rs.300/-	Yes	
	c)	Issuance of TCs in lieu of lost.	As per 5 (a) above	Yes	

DESCRIPTION		CHARGES			Add FED as Applicable (Yes) w.e.f. 1-7-2007	
Part F	BILLS					
1	Collection:-					
	a)	Documentary	0.45% Minimum Rs. 100/- Plus postage/courier charges as mentioned in Mailing charges (Part "P")		Yes	
	b)	Clean (including cheques/dividend warrants/drafts etc & bills received from other Bank lodged in IBC.	0.30% Minimum Rs.100/- Maximum Rs. 10,000/- Plus postage/courier charge as mentioned in Mailing Charges (Part "P")		Yes	
	c)	Charges for US\$ draft/cheques through clearing.	As (b) above		Yes	
	d)	Clearing through NIFT Local/outstation	Local - Free		Yes	
			Outstation - As per 1(b) above.			
e)	Urgent collection of local cheques for Rs.0.500 Million & above.	Rs.300/- per collection (Cheques Return Charges Rs.200/-)		Yes		
2	Inland Letters of Credit					
	a)	Opening Commission (Inland LC)	Upto Rs.25 Million	0.40%	Minimum Rs.1500/- per LC Per quarter	Yes
			Upto Rs.50 Million	0.35%		
			Upto Rs.100 Million	0.30%		
			Above Rs.100 Million		*Negotiable	
			Note: Charges negotiable on case-to-case basis under approval of Banking Operations Committee.		Yes	
	b)	Amendments charges without increase in amount.	Rs.250/- (Flat)		Yes	
	c)	Involving increase in amount and/or extension in period of shipment	Rs.300/- per transaction plus commission as per (2 a) above.		Yes	
	d)	Cancellation Charges (Cancellation with mutual consent)	Rs.500/- (Flat)		Yes	
	e)	Advising/Amendment Charges	Rs.500/- (Flat) plus Actual courier charges.		Yes	
f)	Confirmation Charges	Rs.500/-		Yes		
g)	Handling commission on Inland import collection bills at opening end.	Rs.600/- Flat per collection		Yes		
h)	Handling of discrepant documents	Rs.1200/- (Flat)		Yes		
3	Purchase of Bills, Cheques etc.					
(3.1)	a)	Documentary bills other than those drawn against letters of credit	Same charges as for collection cited at 1 (a) above plus mark-up from the date of purchase to the date of payment		Yes	
	b)	Clean bill (Cheques, Bank Drafts etc.)	Same charges as for collection cited at 1 (b) above plus mark-up from the date of purchase to the date of payment. However, salary cheques issued by CMA(O) are exempted from charges cited at 1 (b) and mark-up.		Yes	

DESCRIPTION		CHARGES	Add FED as Applicable (Yes) w.e.f. 1-7-2007	
i)	Note: Postage/Courier charges are to be recovered on collection/realization of each instrument (whether clean or documentary). However, in case where party has deposited more than one cheque/instrument on a particular date to be collected/drawn on the same branch of the bank, postage/courier charges are to be recovered once only.		Yes	
ii)	Collection of cheque of small amount may be effected through normal dak (other than courier) if specifically requested by the party in writing for which he will be responsible for the delay.			
iii)	Collecting agent's charges, if the collecting bank is other than the Drawee bank (Telegram/Trunk Call charges) will be extra if fate of the instruments is asked for by telegram.		Yes	
c)	Returning charges for Documentary and Clean collections, in case the instruments are returned unpaid.	Rs.200/- + courier charges Actual	No	
d)	Mark-up shall be applied as under on bills purchased/negotiated.			
i)	If retired upto 21 st day from the date of purchase	Markup as per credit line approved on Actual Finance	No	
ii)	If retired during next 210 days.	Markup as per credit line approved on Actual Finance plus Bank's commission @ 10 paisas per Rs.100/-/.	No	
iii)	Storage Charges	a) No charge if cleared within 3 days of its receipt by branch.		
		b) Rs. 1/- per packet per day – minimum Rs.50/-	Yes	
(3.2)	Documentary Bills Drawn against Inland Letters of Credit.			
A	SIGHT BILLS			
	i) At Negotiating End			
	a)	Negotiation Commission	Commission @ 0.55% Plus Markup @ 3 Month KIBOR + 2% from date of negotiation till realization Minimum Rs.600/-	Yes
	b)	Collection Charges (Inland L/C)	Rs.600/- (Flat)	Yes
	c)	Collecting charges for restricted L/C (where negotiation is restricted to some other Bank and presented to us for forwarding).	Rs.600/- (Flat)	Yes
	B At Opening end (at the time of retirement) rate of markup			
	i)	If retired within 3 days from the date of lodgment.	Markup as per credit line approved from the date of negotiation. Markup rate may differ for the customers as per approval/credit line.	No
	ii)	If retired after 3 days of lodgment	Markup as per credit line approved plus bank's commission @ 0.25%.	No
	Note: No markup will be charged from the date of negotiation till the date of lodgment of documents received under Inland L/Cs, where the payment as per re-imburement arrangement is made to the negotiating bank only on receipt of documents.			
	(3.3)	Usance Bills		
A	At Opening End.			
	i)	Collection charges.	0.45% - Minimum Rs.300/- Maximum Rs.500/- if documents are paid within L/C validity no separate charges other than L/C commission to be recovered.	Yes
	ii)	If bill matures after expiry of L/C	Usual charges as in (A) above plus delivery of documents against acceptance commission @ 0.10/- per month on bill amount on realization from the date of expiry of L/C Minimum Rs.600/-	Yes

DESCRIPTION		CHARGES		Add FED as Applicable (Yes) w.e.f. 1-7-2007
	B	At collecting end (Drawee Branch)		
		i) Collection charges	Commission @ 0.45% Minimum Rs.200/-	Yes
		ii) in case of purchase	Usual commission as in (B i) above and keep markdown @ 0.60% for every 15 days from the date of purchase till the date of maturity/payment, whichever comes later.	Yes
		Note: All other charges such as postages/courier/collecting agent's charges etc, wherever applicable will be extra.		
Part	G	ADVANCES		
A	Processing Fee			
1	a)	Credit Sanction (New facility/Renewal)	0.1% of funded facilities including usance L/Cs	Yes
	b)	Interim (any change in the facility/security)	0.1% (per amendment) For SMEs Rs.3000/-	Yes
	c)	Enhancement	0.05% of the enhanced funded amount including Usance L/Cs.	Yes
	d)	Facilities on Short form for one off.	Rs.2000/- Flat	Yes
	e)	Front end /arrangement fee	@ 1.5% Flat wherever applicable at bank's discretion	Yes
	f)	Mark-up in case of overdue TR,FAFB & FAPC	Additional markup @ 1% will be charged.	Yes
2		Restructuring & Rescheduling fee on term loans (DF/FAF) including all types of moratorium/deferments.	0.2% of rescheduled /restructured amount (No charges upto Rs.500 million)	Yes
Note: These charges are not applicable to i) Export Refinance ii) Finances against 100% Deposits with our bank iii) All Staff Finances				
Part	H	CONSUMER FINANCE		
1	Auto Finance			
(1.1)		Application Processing Fee (Inclusive of documentation charges)	Minimum Rs.2500/- non-refundable for individuals only. (change if any would be notified across the board on monthly basis)	Yes
(1.2)		Early Settlement Charges	Calculation on Daily Product basis. Partial payment of principal not allowed	Yes Yes
(1.3)		Late payment Charges on overdue rental	To be notified later.	Yes
(1.4)		Re-possession Charges	Actual	Yes
(1.5)		Dishonor of installment cheque.	Rs.500/- Flat per presentation	Yes
Note: Auto Finance Charges may vary during business promotional scheme or launching new products.				
2	Housing Loan			
(2.1)		Processing charges	0.1% of the facility amount	Yes
(2.2)		Lawyer Fee	Actual	Yes
(2.3)		Property Evaluation Charges	Actual	Yes
(2.4)		Early Termination/settlement charges	Calculation on Daily Product basis.	Yes
(2.5)		Partial Payment Charges	5% of the amount adjustment/deposited Note: Partial payment less than Rs.100,000/- not allowed.	Yes
(2.6)		Late Payment Charge	To be notified later.	Yes

DESCRIPTION		CHARGES	Add FED as Applicable (Yes) w.e.f. 1-7-2007
(2.7)		Dishonor of installment cheque Rs.500/- Flat per presentation	Yes
(2.8)		Legal documentation charges Actual	Yes
		Re-possession charges Actual	Yes
		Legal vetting charges Actual	Yes
Part I	MISCELLANEOUS CHARGES ON ADVANCES		
1	a)	For the issuance of NOC on the request of customers/clients for creating additional/Pari passu charge/second charge on their fixed assts for acquiring further project finance, finances from other banks/financial institutions. Rs.5,000/- Flat per transaction	Yes
	b)	For the issuance of NOC on the request of Customers /Clients for creating charge on their current assets. Rs.5,000/- Flat per Transaction	Yes
2	a)	Registration with SECP & Lawyers Charges for both Private & Public limited companies where charge on current or fixed Assets is registered. Actual	Yes
	b)	Registration of charge at Registrar's office. For Partnership/Proprietorship firms/individual finances exceeding Rs.0.500 Million for mortgage at registrar of Property office. Actual	Yes
	c)	For finances below Rs0.500 Million Partnership/Proprietorship/individual borrowers Actual	Yes
3	To mark lien on securities issued by other institutions Rs.500/- per trip	Yes	
4	CIB Report charges to be recovered from the borrower. Actual	Yes	
5	Collection/Encashment of profit coupons on Government, Savings Certificate issued by other Banks/Saving Centers under lien with us. Rs.200/- per trip	Yes	

DESCRIPTION		CHARGES		Add FED as Applicable (Yes) w.e.f. 1-7-2007		
6	For finances against pledge/hypothecation					
	a)	Godown Rent.	Actual	Yes		
	b)	Godown staff salaries	(i) Salary of Godown keeper Rs.5,000/-	Yes		
			(ii) Salary of Chowkidar Rs.3,000/-	Yes		
	c)	Stock Inspection Charges (Hypothecation/Pledge)	(i) Actual bill by outside surveyors	Yes		
			(ii) If inspection carried out by Bank Staff, charges will be as under:-**	Yes		
			For Advance	Yes	Hypothecation	
			Upto Rs.1.000 Million	Yes	Flat Rs.200/-	Yes
			Upto Rs.5.000 Million	Yes	Flat Rs.500/	Yes
			Upto Rs.10.000 Million & above	Yes	Flat Rs.1000/	Yes
			** Actual Conveyance Charges if during same period outside Surveyors inspected the godown, no subsequent charges on inspection carried by bank staff.	Yes		
	d)	In case of Muccadam (Managed Pledge)	Actual bill by Muccadam	Yes		
Note:- These Charges are per customer for each pledge site						
e)	Other incidental expenses (Insurance Premium, Legal charges)	Actual	Yes			
i)	Note:- No charges in case of occasional surprise checking of godowns carried by concerned staff/Auditors.			-		
ii)	All recoveries made with respect to charges shall be credited to Income Account as per already laid down procedure.			-		
Part J		OTHER FINANCES				
1	Replacement of securities under lien to bank (except at the time of annual review of facilities and other than our own bank's deposits/certificates under lien.	Rs.1000/-		Yes		
Part K		STANDING INSTRUCTION FEE				
1	a)	Standing instruction fee will be recovered in addition to the usual charges on remittances, if any	Rs.100/- per transaction except deduction of loan installment.	Yes		
	b)	Instruction for depositing utility bills	Rs.25/- per bill/transaction	No		
Part L		SALE & PURCHASE OF SECURITIES SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS & SAFE DEPOSITS LOCKERS				
1		Sale and purchase of shares and securities	0.15% upto Rs.10,000/- of purchase price or cost thereof Minimum Rs.50/- & 0.10% on amount exceeding Rs.10,000/- Minimum Rs.50/-	Yes		
	a)	Note:- the above charge is in addition to brokerage				
	b)	Commission is not to be recovered on purchase of newly floated securities, where it is payable by the Government/Government Agencies, and from the subscribers to new shares floatation.				
	c)	When orders for purchase or sale of shares/securities are executed through the bank's other offices, all incidental expenses, such as postage, insurance charges, etc. incurred will be recovered in addition to the commission/brokerage charges.				

DESCRIPTION		CHARGES	Add FED as Applicable (Yes) w.e.f. 1-7-2007	
2	Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal)	0.25% upto Rs.10,000/- of the paid-up or face value. Minimum Rs.50/- & 0.125% on amount exceeding Rs.10,000/-	Yes	
3	Withdrawal fee on Government Securities, where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities, as shown against item 1, or withdrawal fees, as shown against item 2, and 3 whichever is higher, will be charged, but not both.	Rs.10/- per scrip Minimum Rs.50/-	Yes	
4	Handling charges for conversion, renewal, consolidation or subdivision of Government Securities.	Rs.20/- per scrip.	Yes	
5	Articles in Safe Deposit-fee for Articles in safe deposit (to be recovered in advance at the time of deposit or at the commencement of each quarter).			
	a)	Boxes and Packages	Rs.4/- per 100 cubic inches or any part thereof with a minimum of Rs.300/- per quarter.	Yes
	b)	Envelopes	Rs.2/- per 25 square inches or any part thereof with a minimum of Rs.300/- per quarter.	Yes
6	Safe Deposit Lockers Fee for Safe Deposit Lockers (to be recovered in advance or at the commencement of the period yearly).			
	a)	Small	Rs.1,500/- per annum	Yes
		Medium	Rs.2,000/- per annum	Yes
		Large	Rs.3,000/- per annum	Yes
	b)	Late Payment Fee	10% of the applicable annual locker rent with grace period of 30 days from the due date.	Yes
	c)	Key Deposit (All sizes) Rs.3,000/-		
	d)	Breaking Charges		
		For Small, Medium, Large Lockers	Rs.2000/- per locker or actual whichever is more.	Yes
		Exemption:		
		a) Customers	Maintaining Annual Average balance of Rs.1.000 million in CD Account or Rs.1.500 million in SB/SDA. One Small size Locker Free/50% waiver on other size of lockers.	
		b) Staff	50% Waiver for one locker only, in own name.	

DESCRIPTION		CHARGES	Add FED as Applicable (Yes) w.e.f. 1-7-2007	
Part	M	GUARANTEES		
1		Guarantees issued to shipping companies in lieu of Bills of Lading	Rs.2,000/- (flat)	Yes
2		Guarantees issued to Collector of Customs in lieu of payment of Export Duty, which are valid up to 6 months. (100% cash margin or earmarking of Running Finance lines)	0.60% per quarter or part thereof, Minimum Rs.1000/- 0.40% per quart Minimum Rs.1000/- for financial Institutions.	Yes
3		Other Guarantees	(i) If secured against 100% cash margin commission @ upto 0.40% per quarter or part of thereof Minimum Rs.1000/-	Yes
			(ii) Others 0.45% per quarter or part thereof.	Yes
			(iii) Note:- For open ended Guarantees, Commission to be recovered on Annual Basis.	Yes
4		Back-to-Back Guarantee including performance Bond Bid Bonds, Advance Payment Guarantees issued against Counter Guarantees of Financial Institutions.	0.50% per quarter or part thereof, Minimum Rs.2000/-	Yes
		Note:- Branches are advised to include the actual cost of Stamp Paper, Courier/Telex charges and Foreign Correspondent charges etc. while claiming the amount of commission from the correspondent bank on whose behalf the Guarantee is being issued.		
5		Consortium/Syndicate Guarantees	As per term sheet applicable for the entire Syndicate members.	
	a)	Note:- All Guarantees issued by banks must contain specific amount and expiry date and a date by which the claims are to be lodged. Commission to be charged from the date of issue till expiry of the L/G including claim's period or till such time the bank is released from its liability under the Guarantee whichever is Later.		
	b)	In case of the forced liability created on invocation of bank guarantees, mark-up @ paisa 50/1000 on daily product basis will be recovered from the date of invocation of the guarantee till complete adjustment of the forced loan penalty & any other charges.		No
	c)	Administrative fee for expired guarantee original instrument not yet returned to us.	Rs.1000/- • In case of 100% cash margin, no administrative fee will be recovered. • Administrative fee will be waived in case guarantee is issued at the request of Foreign Banks and the beneficiary expresses its inability to return original document.	Yes
	d)	Amendment	Rs.1000/- per amendment (flat) or commission at rate specified above if amendment involves increase in amount of extension in period.	Yes
	e)	The bank reserves the right to charge different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority		

DESCRIPTION		CHARGES		Add FED as Applicable (Yes) w.e.f. 1-7-2007	
Part	N	MISCELLANEOUS CHARGES			
1		Service Charges on CD/ PLS SB/SDA accounts where minimum balance requirement is not complied i.e. for CD Account is - Rs.5000/- , PLS SB Account is Rs.2000/- & SDA is Rs.100,000/-	CD Account = Rs.50/- per month PLS SB/SDA = Rs.50/- per month effective from (w.e.f. 01-07-2009)*	Yes	
		*Note: Following PLS Deposit Accounts are exempted from levy of service charges; 1. Account maintained by employees of Government Institutions for Salary, Pension and Benevolent Funds purpose including widows/children of deceased employees eligible for family pension/benevolent funds grant etc. in any manner what so ever. 2. Mustahqeen Zakat 3. Zakat Accounts maintained for collection & disbursement of Zakat Funds. 4. Students 5. Salary accounts of private institutions under special arrangement with Bank. 6. BOK employees and their spouse. 7. Earthquake affectees 8. Small growers availing Agri-loans from our bank. 9. Basic Banking Accounts.			
2		Issuance of SBP/NBP cheques	Rs.300/- per cheque (to be retained by the concerned branch)	Yes	
3		Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.	Rs.100/- per annum	Yes	
4		Stop payment of cheque	(i) Rupee Account	Rs.100/- per instruction	Yes
			(ii) Foreign Currency Account	Rs.100/- per instruction	Yes
		Note:- Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.			
5		Charges for cheques returned unpaid (when fault lies with the customer) to be recovered from the client on whose behalf the instrument is being collected and collecting bank will apply these charges.	(i) Rupee Account	Rs.200/- per cheque	No
			(ii) Foreign Currency Account	US\$ 3/- per cheque	No
6		Charges on cheques returned in inward Clearing/T.D/Collection to be recovered from customer issuing cheques with in-sufficient balances.	(i) Rupee Account	Rs.200/- per cheque	No
			(ii) Foreign Currency Account	US\$ 5/- per cheque	No
7		Cheque Book issuance Charges*	Rs.5/- per leaf to be recovered at the time of issuance of cheque-book	No	
		* Note:- Bank Staff are exempt from levy of this charge.			
8		Issuance of new cheque book in lieu of lost cheque book. These charges are in Addition to stop payment charges as Prescribed in (4) above.	Rs.5/- per leaf plus Rs.100/- per cheque book	No	

DESCRIPTION		CHARGES		Add FED as Applicable (Yes) w.e.f. 1-7-2007	
9		Issuance of loose cheque	(i) Rs.50/- per cheque Rupee Account (ii) US\$ 1/- Foreign Currency	No No	
10		Authorities to en-cash cheques	No commission by issuing branch but charges on purchase of cheques will be recovered commission @ 0.80% Minimum Rs.100/- plus usual courier charges	Yes	
11		Account Closing Charges	Rs.250/- Flat (Local Currency Account) US\$ 3/- Flat (Foreign Currency Account)		
12	a)	Charges on Dividend Warrants/other cheques/Demand instruments (to be recovered from the declaring companies)	0.60% (Negotiable on case to case basis under approval of Group Head)	Yes	
	b)	Charges for Non-Standard Dividend Warrantee	Rs.10/- per Dividend Warrant issued after January 01, 2005, which do not meet NIFT's specifications.	Yes	
		Note:- Bank may waive charges for customers keeping full Dividend amount or Rs.50 Million whichever is less in Dividend account for payment of Dividend Warrant.			
13		Shares Subscription Fee	Rs.10/- per application, except shares floated through. Privatization Commission of Pakistan for disinvestment purpose.	Yes	
14		Share Floatation charges TFCs issue	(i) Commission @ 0.5% of successful subscription received through our branches (paid by the company to Share Floatation Department)	Yes	
	(ii) Out of pocket expenses Rs.15000/-		Yes		
	(iii) Handling charges Rs.15/- per share certificate Paid by the company to Shares Floatation Department for dispatch of shares certificate through us)		Yes		
15		Issuance of Right Shares	(i) Commission @ 0.5% (subject to negotiation of rate based on volume of business to be decide by the Group Executive)	Yes	
	(ii) Out of pocket expenses Minimum Rs.20,000/-		Yes		
16		Retrieval of paid cheque after 6 months	Rs.100/- per cheque	Yes	
17	a)	Utility Bills Commission	Rs.8/- per bill	No	
	b)	Charges on Intercity transfer of funds pertaining to Utilities Companies	As per agreement with Utility Companies	Yes	
18		Request for Statement of Account outside agreed periodical cycle (i.e. Daily, Weekly, Monthly, Quarterly or older than 1 year)	Rs.50 as per SBP BPD Letter # 21 dated 13-8-2002	Yes	
19		Delivery of Cheque Book by Registered Mail/Courier	Rs.100/-	Yes	
20		Salary Disbursement Charges*	Rs.25/- per Account per month from Account Holder where salary is credited or as per agreement with the Principal.	Yes	
		*Following categories of accounts are exempt from recovery of "Salary Disbursement Charges" - - Accounts of employees of Government/Semi-Government institution maintained for salary and pension purpose. - - Accounts of Armed Forced Employees/Pensioners.			
21		Confirmation of balances to Auditors	Rs.400/-	Yes	
22		Photocopy of the paid cheques return to customers	(i) Up to One Year	Rs.50/- Per Cheque	Yes
	(ii) Above one year upto five years		Rs.200/- Per Cheque	Yes	
	(iii) Above five years		Rs.500/- Per Cheque	Yes	
23		Bank Certificate for the purpose of visa, Income Tax etc.	Rs.100/- Per certificate	Yes	
24		Overseas Employment Certificate	Rs.100/- Per certificate	Yes	

DESCRIPTION		CHARGES		Add FED as Applicable (Yes) w.e.f. 1-7-2007	
25	Credit Information Certificate				
	a)	Credit Information report/opinion provided locally to Banks/other organizations (Embassies)	Rs.400/-	Yes	
	b)	Credit report on foreign Suppliers/Buyers	Rs.500/- Flat Plus Rs.600/- as SWIFT charges	Yes	
	Note:- Postage/Courier/Fax charges will be recovered as per schedule.				
26		For any enquiry requested by customer beyond 3 years	Rs.500/- Flat	Yes	
Part O ATM CARDS					
1	a)	ATM Cards (useable through out the Country)	(i) Issuance Fee (ii) Duplicate/Replacement	Rs.300/- per Card Rs.100/- per Card	Yes Yes
		b)	ATM Switch Transaction Fee	Rs.15/- per transaction from BOK Customer using other bank's ATM.	Yes
	c)	Account-to-Account Transfer	Rs.50/- Flat per Transfer	Yes	
	d)	Statement of Account through ATM	Rs.5/-	Yes	
	2 ATM charges				
Cash Withdrawal					
	a)	BOK ATMs	Nil	No	
	b)	1 Link ATMs	Rs.15/- per withdrawal	Yes	
	c)	Mnet ATMs	Rs.15/- per withdrawal	Yes	
	d)	Visa ATMs International	3% of transaction amount or Rs.300/- which ever is higher per withdrawal	Yes	
3	Balance Inquiry				
	a)	BOK ATMs	Nil	No	
	b)	1 Link ATMs	Rs.5/- per inquiry	Yes	
	c)	Mnet ATMs	Nil	Yes	
	d)	Visa ATMs International	Rs.300 per inquiry	Yes	
	e)	BOK ATMs Mini Statement	Rs.5/-	Yes	
Part P MAILING CHARGES					
1		Postages ordinary	(i) Local – Actual Minimum Rs.25/-	Yes	
			(ii) Inland – Actual Minimum Rs.40/-	Yes	
2		Portages Registered	(i) Local – Actual Minimum Rs.30/-	Yes	
			(ii) Inland – Actual Minimum Rs.50/-	Yes	
			(iii) Foreign Actual Minimum Rs.100/- to be recovered where ever applicable in addition to prescribed rate of commission and service charges.	Yes	
3		Swift	Rs.500/-	Yes	
4		Courier	(i) Local – Actual Minimum Rs.60/-	Yes	
			(ii) Inland – Actual Minimum Rs.75/-	Yes	
5		Foreign Courier	Actual Minimum Rs.1200/-	Yes	
		Fax/Telephone/Swift	(i) Full Text L.C/Guarantee and long messages Rs.2000/-	Yes	
			(ii) L.C/Guarantee amendment, Telegraphic Transfer and miscellaneous short messages Rs.700/-	Yes	
All Taxes/Excise Duty/With-holding Tax etc levied by the Government will be recovered from the customers in addition to Normal Charges.					

DESCRIPTION		CHARGES		Add FED as Applicable (Yes) w.e.f. 1-7-2007																																															
Part Q	EXEMPTIONS																																																		
a)	Waiver of Bank Charges <table border="1"> <thead> <tr> <th colspan="4">Free Transaction per month on last month's average balance</th> </tr> <tr> <th rowspan="2">Service</th> <th colspan="2">For Current Accounts</th> <th>For All PLS Account</th> </tr> <tr> <th>Rs.500k To 1 million</th> <th>Rs.1 million and above</th> <th>Above Rs.3 million</th> </tr> </thead> <tbody> <tr> <td>Issuance of DD / MT</td> <td>3</td> <td>4</td> <td>4</td> </tr> <tr> <td>Issuance of TT</td> <td>3</td> <td>4</td> <td>4</td> </tr> <tr> <td>Issuance of P.O</td> <td>5</td> <td>5</td> <td>5</td> </tr> <tr> <td>Cancellation of P.O. / DD/ TT</td> <td>1</td> <td>1</td> <td>1</td> </tr> <tr> <td>Duplicate P.O.</td> <td>1</td> <td>1</td> <td>1</td> </tr> <tr> <td>Duplicate Draft</td> <td>1</td> <td>1</td> <td>1</td> </tr> <tr> <td>Clean bills for Collection</td> <td>3</td> <td>4</td> <td>4</td> </tr> <tr> <td>On-line Transaction</td> <td>4</td> <td>4</td> <td>4</td> </tr> <tr> <td colspan="4">(Annual average balance can be used for seasonal accounts)</td> </tr> </tbody> </table>			Free Transaction per month on last month's average balance				Service	For Current Accounts		For All PLS Account	Rs.500k To 1 million	Rs.1 million and above	Above Rs.3 million	Issuance of DD / MT	3	4	4	Issuance of TT	3	4	4	Issuance of P.O	5	5	5	Cancellation of P.O. / DD/ TT	1	1	1	Duplicate P.O.	1	1	1	Duplicate Draft	1	1	1	Clean bills for Collection	3	4	4	On-line Transaction	4	4	4	(Annual average balance can be used for seasonal accounts)				
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b)	One small locker will be free & 50% waiver on other size of lockers for account holders maintaining annual average balance of Rs.1.000 (M) in CD Account, Rs.1.500 (M) in SB Account & staff 50% waiver for one locker only in own name																																																		
c)	For Senior Citizens	Pursuant to Head Office Circular BOK/HO/BO/2004/12401 dated 25-10-2004. <input checked="" type="checkbox"/> 50% Concession will be allowed over the published schedule of charges on all the bank services rendered to them.																																																	
All exemptions are subject to approval from Branch Managers																																																			

