



Schedule of Charges *January to June 2012* Index

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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.50 Million	0.35%	0.25%	Rs.1500/- per LC (Minimum)	
	b		Upto Rs.200 Million	0.30%	0.20%		
	c		Upto Rs.500 Million	0.25%	0.15%		
	d		Above Rs.500 Million	0.20%	0.10%		
			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) If customer requires NOC for forward cover through other bank handling charges Rs.600/- Flat, plus commission @ 0.12% will be charged.					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 For expired L/Cs revalidated	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.1500/- Flat+SWIFT charges	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.1000/- 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 + 500 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
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	

Description		Charges	Add FED as Applicable (Yes) w.e.f. 1-7-2007
	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+500 BPS 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%
	ii)	On one time Request	0.55%
	iii)	Forced	1.20%
	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%
	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%
	iii)	Where customer fails to accept documents on first presentation & bank is forced to clear the Consignment & keep in Bonded warehouse.	1.20%
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.
10	a)	Collections	Rs.800/- (Flat) per collection provided no charges are realized from the correspondent.
	b)	Consignments	Upto 0.25% minimum Rs.1,000/- or as per arrangement with the customers.
	c)	Import against Advance payment to suppliers.	Rs.800/- (Flat) plus usual remittance charges
	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 as per part "P"
11		Service charges against import transactions i.e. Import Bills/PAD Collection	0.10% Minimum Rs.600/-
12		Reimbursement charges (Payable to reimbursing Banks)	At Actual

Description		Charges	Add FED as Applicable (Yes) w.e.f. 1-7-2007
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
		Plus Courier Charges as per Part "P"	No
b)	Amendment advising	Rs.750/- (Flat) Customer Rs.1000/- (Flat) Non-customer	Yes
		Plus Courier Charges as per Part "P"	No
c)	Negotiation of Rupee Bills under Export LCs.	0.30% Minimum Rs.250/-	Yes
d)	Confirmation/Acceptance	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/- (Flat)	Yes
		Plus Courier Charges as per Part "P"	No
3	Export bill realized through Foreign Currency Account.	0.12% Minimum Rs.1,000/-	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
		Plus Courier Charges as per Part "P"	No
b)	Foreign Documentary bills for collection (FDBC) (on which Bank does not earn any exchange difference)	0.13% Minimum Rs.500/- 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
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) (ii) If more than one document are involved against same advance payment, handling charges should be recovered for each document separately.	Yes Yes

Description		Charges	Add FED as Applicable (Yes) w.e.f. 1-7-2007	
8	Export Development Surcharge	Rs.80/- per transaction	Yes	
9	Advance 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)	Yes
			Plus Courier Charges as per Part "P"	No
	b)	Discrepant Documents	Rs.1800/- (Flat)	Yes
			Plus Courier Charges as per Part "P"	No
	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/- (Flat) per document plus charges of correspondent Bank, if any.	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 handling 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	US\$ 2/- per US\$ 1000/- or part thereof Minimum \$10/- Maximum \$100/-	Yes
				Plus Swift Charges as per Part "p"	No
			Issuance from PKR A/C	0.20% Minimum Rs.1000/- Maximum Rs.8000/-	Yes
				Plus Swift Charges as per Part "p"	No
	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 Drawee Bank Charges if any.		Yes
Plus Swift Charges as per Part "P"			No		
	(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.		
	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 the deposit remains with the bank for 15 days from the date of deposit, other-wise the commission @ 0.25% Minimum Rs.300/-		Yes
(ii) If notes other than US\$100/- & US\$50/- or in denomination of Euro, JPY and GBP are deposited commission @ 2% Minimum Rs.500/-			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 No
2		Foreign bill sent for collection & returned unpaid.	Rs.300/- (Flat) plus correspondent bank charges, if any Yes Plus Swift Charges as per Part "P" No
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 for collection upto US\$.1,000/- PRs.500/- Flat for collection above US\$.1,000/- Yes Plus Swift Charges as per Part "P" No
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%, Minimum Rs.250/- Yes Plus Swift Charges as per Part "P" No
5		Issuance of proceeds Realization certificate beyond one year.	Rs.300/- (Flat) per certificate Yes
6		Duplicate proceeds realization certificate	Rs.500/- per case Yes
7		Standing Instruction charges in foreign Currency Account.	US\$ 2.00 per transaction plus actual remittance charges as applicable 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 Banker's cheque	(i) 0.055% Minimum Rs.125/- through account	Yes	
			(ii) 0.065% Minimum Rs.250/- 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.)		
	b)	Cancellation DD/TT Banker's cheque	(i) Rs.100/- Through Account	Yes	
			(ii) Rs.200/- if paid in cash	Yes	
c)	Issuance of Duplicate Draft/Banker's cheque	Same as Normal issuance charges	Yes		
(1.2)		Fax charges/Swift/Electronic	Actual, as per part "P"	No	
(1.3)		(i) Local Courier Charges	Actual, as per Part-P, Page-19	No	
		(ii) Inland Courier Charge	Actual, as per Part-P, Page-19	No	
(1.4)		Postage on M. Ts	Actual, as per Part-P, Page-19	No	
2	Inter Branch Online Transactions				
	a)	Cash Deposits/Withdrawals/Funds Transfer Within City & Inter City	Customer = Free Non customer = Free	Yes	
3	a)	ISSUANCE OF PAY ORDER			
		customers	(i) Through Account	Rs.125/- Flat *	Yes
			(ii) Against cash	Rs.225/- *	Yes
	b)	Non Customer	Against Cash	0.055% Minimum Rs.300/-	
	c)	*Plus (Government Taxes if any to be recovered as per law)			
	d)	Cancellation	(i) Rs.50/- (Flat) through Accounts		Yes
			(ii) Rs.60/- Against Cash		
	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	
	Note:- As per SBP BPRD circular No.21 dated 10-08-2009 1) No service fee shall be charged from the students depositing the amount of fee directly in the fee collecting account of the educational institution. 2) The charges for making pay order/DD/any other related instruments for payment of fee/dues in favour of educational institution, HEC/Board etc. may not exceed 0.50% of fee/dues or Rs.25 per instrument whichever is less.			No	
6	Issuance of Security Deposit Receipt (SDR)	SDRs issued in favour of Provincial Government Institutions of Khyber Pukhthunkhwa	Free (customer & Non-customer)		
		Other cases Customer = Free Non-customer = Rs.100/- (Flat)			

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/-		Yes	
		Plus postage/courier charges as mentioned in Mailing charges (Part "P")		No	
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/-		Yes	
		Plus postage/courier charge as mentioned in Mailing Charges (Part "P")		No	
c)	Charges for US\$ draft/Cheques through clearing.	As (b) above		Yes	
d)	Clearing through NIFT Local/outstation	Local - Free		Yes	
		Outstation	Upto Rs.50,000/- Rs.200/- (flat)		
			Rs.50,000/- to Rs.100,000/- Rs.250/-(flat)		
			Above Rs.100,000/- Rs.350/-(flat)		
e)	Same day collection of local cheque for Rs.100,000/- all over the country except Karachi (for Karachi Rs.0.500 million)	Rs.300/- per collection (Cheques Return Charges Rs.200/-)		Yes	
2	Inland Letters of Credit				
a)	Opening Commission (Inland LC)	Upto Rs.50 Million	0.35%	Minimum Rs.1500/- per LC Per quarter	
		Upto Rs.200 Million	0.30%		
		Upto Rs.500 Million	0.25%		
		Above Rs.500 Million	0.20%		
		Note: Charges negotiable on case-to-case basis under approval of Banking Operations Committee.		Yes	
b)	Amendments charges without increase in amount.	Rs.750/- (Flat)		Yes	
c)	Involving increase in amount and/or extension in period of shipment	Commission as per (2 a) above. Minimum Rs.700/-		Yes	
d)	Cancellation Charges (Cancellation with mutual consent)	Rs.750/- (Flat)		Yes	
e)	Advising/Amendment Charges	Rs.750/- (Flat)		Yes	
		Plus Actual Courier Charges		No	
f)	Confirmation Charges	Rs.750/-		Yes	
g)	Handling commission on Inland import collection bills at opening end.	Rs.800/- 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
	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.		No	

Description		Charges	Add FED as Applicable (Yes) w.e.f. 1-7-2007	
	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/- Flat	
		Plus Courier charges as per Part "P"	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	
	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% Minimum Rs.600/-	Yes
			Plus Markup @ 3 Month KIBOR + 2% from date of negotiation till realization	No
		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	No
			Plus bank's commission @ 0.25%.	Yes
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
	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.			

Description		Charges		Add FED as Applicable (Yes) w.e.f. 1-7-2007
Part G	ADVANCES			
A	Processing Fee			
1	a)	Credit Sanction (New facility/Renewal)	0.10% of funded facilities including usance L/Cs Minimum Rs.500/-	Yes
	b)	Interim (any change in the facility/security)	0.10% (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
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				
B	1	Mark-up in case of overdue FATR,FAFB , FAPC, FIM, ERF, LTF & overdue installments of DF	Additional markup @ 2% will be charged over and above the normal commercial markup rate agreed (as per credit line approved) and not over and above the concessionary rate as allowed in case ERF etc.	Yes
Part H	CONSUMER FINANCE			
1	Auto Finance			
(1.1)		Application Processing Fee (Inclusive of documentation charges)	Minimum Rs.5,000/- non-refundable for individuals only. (change if any would be notified across the board on monthly basis)	Yes
(1.2)		Early Settlement Charges	In the event of pre-mature liquidation, penalty shall be 2.5% of the outstanding liability.	Yes
			In the event of partial payments, the penalty shall be 2.5% of the partial repayment amount.	Yes
(1.3)		Late payment Charges on overdue rental	As per terms of sanction letter	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	0.10% of the facility amount, Minimum Rs.500/-	Yes
(2.2)		Lawyer Fee	Actual	Yes
(2.3)		Property Evaluation Charges	Actual	Yes
(2.4)		Early Termination/settlement charges	In the event of premature liquidation penalty shall be 2% of the outstanding liability	Yes
(2.5)		Partial Payment Charges	In the event of partial payment, the penalty shall be 2% of the partial payment amount.	Yes
(2.6)		Late Payment Charge	As per terms of sanction letter.	Yes
(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

Description		Charges	Add FED as Applicable (Yes) w.e.f. 1-7-2007	
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 + Rs.2,000/- 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 + Rs.2,000/- 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.400/- per trip Yes	
6	For finances against pledge/hypothecation			
	a)	Godown Rent.	Actual No	
	b)	Godown staff salaries	(i) Salary of Godown keeper Rs.8,000/- No	
		(ii) Salary of Chowkidar Rs.7,000/- No		
	c)	Stock Inspection Charges (Hypothecation/Pledge)	(i) Actual bill by outside surveyors No	
			(ii) If inspection carried out by Bank Staff, charges will be as under:-** Yes	
			For Advance	Hypothecation/Pledge
			Upto Rs.1.000 Million	Minimum Rs.400/- or Actual whichever is higher
			Upto Rs.5.000 Million	Minimum Rs.600/- or actual whichever is higher
			Upto Rs.10.000 Million & above	Minimum Rs.2,000/-
			** Actual Conveyance Charges if during same period outside Surveyors inspected the godown, no subsequent charges on inspection carried by bank staff.	

Description		Charges	Add FED as Applicable (Yes) w.e.f. 1-7-2007
	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.1,500/-	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.		
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

Description		Charges		Add FED as Applicable (Yes) w.e.f. 1-7-2007	
4	Handling charges for conversion, renewal, consolidation or subdivision of Government Securities.	Rs.20/- per scip.		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). Locker Rent will be waived for the customers maintaining Security Deposit				
	Locker	Annual Rent	OR	Security Deposit	
a)	Small	Rs.2,000/- per annum		Rs.30,000/-	Yes
	Medium	Rs.3,000/- per annum		Rs.40,000/-	Yes
	Large	Rs.4,000/- per annum		Rs.50,000/-	Yes
b)	Late Payment Fee	10% of the applicable annual locker rent with grace period of 30 days from the due date.		Security Deposit (<i>To be placed in Sundry Deposit Account</i>) is inclusive of key deposit which is refundable at the time of vacation of locker. Key deposit (all sizes) – Rs.3000/- in case annual rent is opted.	Yes
c)					
d)	Breaking Charges				
	For Small, Medium, Large Lockers	Rs.3000/- per locker or actual whichever is more.		Yes	
	Exemption:				
	a) Staff	As per Head Office Circular.			

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.3,000/- (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/- per annum. 0.40% per quarter Minimum Rs.1000/- per annum for financial Institutions.	Yes
3		Other Guarantees	(i) If secured against 100% cash margin in Current Deposit Account. Commission @ upto 0.40% per quarter or part of thereof Minimum Rs.1000/- per annum.	Yes
			(ii) Others 0.45% per quarter or part thereof minimum Rs.1000/- per annum.	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.2,000/- <ul style="list-style-type: none"> 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.1,000/- 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/ SDA accounts where minimum balance requirement is not complied i.e. for CD Account is – Rs.5000/- , & SDA is Rs.100,000/-	CD Account = Rs.50/- per month (Including FED) SDA = Rs.50/- per month (Including FED) <u>No Service Charges on PLS/SB Accounts w.e.f. 01-07-2011</u>	Yes	
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.100/- 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.100/- 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.200/- per cheque book	No	
9		Issuance of loose cheque	(i) Rs.50/- per cheque Rupee Account	No	
			(ii) US\$ 1/- Foreign Currency	No	

Description		Charges		Add FED as Applicable (Yes) w.e.f. 1-7-2007
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 (Except PLS/SB Accounts)	Rs.250/- Flat (Local Currency Account) US\$ 3/- Flat (Foreign Currency Account)		Yes
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.35/- per month (Per Account) As per SBP letter No.BPRD/02 dated 05-01-2010		No
19	Delivery of Cheque Book by Registered Mail/Courier	As Per Part-P, Page 19/20		No
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 throughout the Country)	(i) Issuance Fee	Rs.300/- Per Card	Yes
			(ii) Replacement	Rs.500/- Per Card	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/-	No	
			(ii) Inland - Actual Minimum Rs.40/-	No	
2		Portages Registered	(i) Local - Actual Minimum Rs.30/-	No	
			(ii) Inland - Actual Minimum Rs.50/-	No	
			(iii) Foreign Actual Minimum Rs.100/- to be recovered where ever applicable in addition to prescribed rate of commission and service charges.	No	
3		Swift	Rs.750/-	No	
4		Courier	(i) Local - Actual Minimum Rs.50/-	No	
			(ii) Inland - Actual Minimum Rs.60/-	No	
5		Foreign Courier	Actual Minimum Rs.1200/-		No
		Fax/Telephone/Swift	(i) Full Text L.C./Guarantee and long messages Rs.2000/-		No
			(ii) L.C/Guarantee amendment, Telegraphic Transfer and miscellaneous short messages Rs.700/-		No
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 subject to approval from Head Office.			
a)	For Senior Citizens	Pursuant to Head Office Circular BOK/HO/BO/2004/12401 dated 25-10-2004. 50% 50% Concession will be allowed over the published schedule of charges on all the bank services rendered to them.		
b)	Staff	As per Head Office Circular.		
Service Charges for Government of Khyber Pakhtunkhwa				
Services		Bank Charges		
<ul style="list-style-type: none"> Online Transfers Demand Drafts* Pay Orders 		<ul style="list-style-type: none"> Free for all account holders of Islamic Banking Branches Free for Current Account Holders having minimum balance of Rs.100,000/- in Conventional Branches *(In case of DD, Actual postages shall be recovered. 		
<ul style="list-style-type: none"> SDRs/Call Deposits 		<ul style="list-style-type: none"> Free for Account Holders Rs.200/- (For non Account Holders) 		
<ul style="list-style-type: none"> Collection of Cheque for Government Departments 		<ul style="list-style-type: none"> Free 		
<ul style="list-style-type: none"> Letter of Guarantees on behalf of Provincial Government (Secured against 100% Cash Margin or lien on Deposit Account) 		<ul style="list-style-type: none"> Rs.0.40% per quarter or part thereof. 		
<ul style="list-style-type: none"> Consultancy Assistance to Provincial Government in Public/Private partnership projects 		<ul style="list-style-type: none"> No Fee will be charged 		
<ul style="list-style-type: none"> Commodity Operations Financing 		<ul style="list-style-type: none"> Rate is offered on case to case basis through participation in Tenders 		
<ul style="list-style-type: none"> Treasury Operations Facility 		<ul style="list-style-type: none"> It varies on daily basis as per market trend, the charges/commission can only be determined on the very that day, when business transaction takes place. 		
<ul style="list-style-type: none"> Letter of Credit (Import)/Inland 			1 st Quarter or Part thereof	Each Sub quarter or Part thereof.
		Upto Rs.50 million	0.35%	0.25%
		Upto Rs.200 million	0.30%	0.20%
		Upto Rs.500 million	0.25%	0.15%
		Above Rs.500 million	0.20%	0.10%
		Note:- The above concessionary rates/charges will apply only to those Letters of Credit which cover imports by the Government routed through SBP.		

Description	Charges	Add FED as Applicable (Yes) w.e.f. 1-7-2007										
<ul style="list-style-type: none"> • <i>BOK Current Benefit Account (Scheme)</i> 												
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<p>*The existing Account holders fulfilling the above criteria shall also be entitled to the above facilities. (Reference Circular No.BOK/HO/BO/2010/4744 dated 17th March 2010)</p>												

