



The Bank of Khyber

SCHEDULE OF SERVICE CHARGES

Of

Islamic Banking Operations

For

The Half Year

July - December 2009

*Operations & Support Division
Islamic Banking Group*



Index

S. No.	Particulars	Page No.
01	Inland Trade Operations	
	A) Remittances	03
	B) Bills	04
	C) Online Banking	04
	D) ATM Charges	04
	E) BoK Rupee Travelers Cheques	05
	F) General Charges	05
	G) Lockers	05
02	Inland Trade Financing General Charges	
	A) Inland Letter of Credits	06-08
03	Islamic Modes of Financing/Investments	
	Miscellaneous	08
	A) Ijarah	09
	B) Murabaha/ Diminishing Musharakah/ Musharakah	09
	C) Letter of Guarantee	10-11
04	Foreign Trade	
	A) Imports	12
	B) Acceptance of Bills under Letter of Credit	13-14
	C) Exports	15
	D) Negotiation Charges	15
	E) Remittance-Foreign	16
	F) Miscellaneous-Foreign Exchange	17
	G) Schedule of Default Obligation Amount	18-21



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 Shariah Advisor.

INLAND TRADE OPERATIONS

A – Remittances (Central Excise Duty applicable)

(i) TT/MT (a) For Account Holder (b) For Non-Account Holder	0.055% - Minimum Rs.100/- plus postages 0.065% - Minimum Rs.200/- plus postages
(ii) DD/Pay Order (a) For Account Holder (b) For Non-Account Holder	Rs.300/- per instrument. Rs.500/- per instrument.
(iii) Mailing Charges on TT/MT/DD.	NIL
(iv) DD/Pay Order to Universities / Education Boards/ Schools/ colleges/ Educational Institutions etc. in Pakistan, irrespective of the amount	Exempted.
(vi) Issuing of CDR (a) For Account Holder. (b) For Non-Account Holder	Free Rs. 75/- per CDR
(viii) Cancellation Charges on Pay-order/DD/CDR (in case of Loss of Pay order / DD/CDR)	Rs.500/- per DD/Pay Order/CDR
(viii) Issuance of Duplicate DD/PO/CDR	Rs.300/- per instrument.
(ix) Refund in case of DD/PO/CDR reported lost	Rs.700/- per instrument.
(ix) Stop Payment charges on Pay Order.	Rs.100/- per instrument.
(x) Standing instruction fee	Rs.100/- per transaction.
(xi) Remittance charges for purchases on Murabaha basis.	NIL
(xii) Remittance for purchases of Asset for Ijarah / D.M / Musharaka	NIL
(xiii) Bank Statement / Balance Confirmation Certificate.	1) One statement per month is free. 2) Rs.50/- for more than one statement in a month. 3) Statement of Govt A/C will be free irrespective of frequency.

***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)**



B – Bills (Central Excise Duty applicable)

i) Collection at the time of settlement. (a) Clean (including Cheques not related to exports) (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.500/- 0.40% Minimum Rs 100/- Maximum Rs.500/-
ii) Stop payment charges on Cheque	Rs.150/- Per instruction
iii) Same day Clearing	Rs.300/-Per Cheque
iv) Cheque returned Charges presented in Inward/outward Clearing.	NIL

NOTE: (1) Collecting Agent's charges, if any, in case collecting bank is other than our branch, will be additional. (2) Swift Charges will be extra if fate of the instrument is asked by SWIFT.

C- Online Banking. (Central Excise Duty applicable)

Inter Branch transaction (within same city) Islamabad & Rawalpindi are treated as same city Inter Cities cash withdrawal Inter Cities Deposits	Free of Charges Rs. 200/- per withdrawal. Rs.100/- per transaction.
Islamic Banking Booth	Deposit / withdrawal through Islamic Banking Deposit Booth and the related Islamic Banking Branch shall be free.

D- ATM Charges (Central Excise Duty applicable)

1) ATM Card -Issuance 2) Duplicate/ Replacement of ATM Card. 3) Annual Fee	Free of Charges. Rs. 500/- Rs.100/- (a) To be collected at the time of Issuance. (b) Part of six months of calendar year shall be considered as complete six months.
<u>Customers using Banks ATM.</u> Cash withdrawal..... Balance inquiry..... Statement.....	Free Free Rs. 5/-
<u>Customers using ATM of other Banks</u> Cash withdrawal..... Balance inquiry..... Statement.....	Rs.15/- per withdrawal. Rs.5/- Rs.5/-
<u>Customers Using VISA ATM International</u> Cash withdrawal..... Balance inquiry..... Statement.....	3% of transaction amount minimum Rs.300/- Rs.300/- Rs.300/-



E - BoK Rupee Travelers Cheques (Central Excise Duty applicable)

(a) Issuance of Rupee Travelers Cheque	Rs. 5/- per Cheque.
(b) Refund in lieu of lost Rupee Travelers Cheque	Rs.300/- per application plus actual documentation charges

F - General Charges (Central Excise Duty applicable)

Issuance of loose Cheque	Rs. 100/- per leaf
Cheque Book lost (Cancellation Charges)	Rs. 200/- per Cheque book
Issuance of Cheque Books of Current A/c and Interest Free PLS Saving Accounts	Rs. 5/- per leaf
Account Closure on request of the customer	No Charges
Account Closure for not completing formalities	No Charges
Account Closure for not maintaining minimum balance for continuous six months	Account may be converted to a BBA type of Account.
Mailing Charges	
Postages Ordinary	Actual or Minimum Rs. 60/-
Postage Registered	Actual or Minimum Rs. 60/-
Courier	
1) Local	Actual or Minimum Rs. 60/-
2) Foreign Couriers	Actual or Minimum Rs. 1,500/-
SWIFT/Fax/Telephone	
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.700/-.

G – LOCKERS* (Central Excise Duty applicable except Key Deposit)

Key Deposit	Rs. 3,000/- (refundable) for all new allotments
Small Locker Rent	Rs. 1,500/- per annum
Medium Locker Rent	Rs. 2,000/- per annum
Large Locker Rent	Rs.3,000/- per annum
Locker breaking charges	Actual (Minimum Rs. 3,000/-)

Note :

- i. All charges are subject to Government tax as announced/amended by the Government from time to time.
- ii. All domestic and International bank charges except those prescribed by State Bank of Pakistan are subject to negotiation for valued clients of the bank.
- iii. 50% Concession will be allowed over the published schedule of charges on all the bank services rendered to senior citizens.
- iv. Account maintained by (1) students, (2) Mustahqueen of Zakat, (3) Employee of Government and Semi-Government institution for Salary and Pension purposes including Widow/Children for deceased employees eligible for Family



pension/Benevolent fund grant etc. shall be exempted from levy of service charges in any manner whatsoever. The minimum amount required for opening Account shall also not be applicable for these customers.

- v. Private pensioners shall be exempt from all type of service charges
- vi. Charges on services not covered above will be recovered on case-to-case basis as mutually agreed between the Bank and the customer.

Service Charges for Staff

- i. 50% waiver for staff for one locker only.
- ii. Remittance from Salary Account of an employee of BoK shall be free upto monthly salary during a month or any financing facility amount sanctioned by HRD under Service Rules.

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	As decided by the Bank at the time of Approval of the facility	

- i. All LC amounts exceeding Rs.100.00 Million shall attract additional service charges of Rs. 200/- for first Quarter per Rs. 1 Million each and Rs. 1,000/- for Subsequent Quarter.
- ii. Rs. 100/-(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.
- iii. Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.
- iv.

Islamic Modes of Financing/Investment

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

Miscellaneous (Central 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 / Leased Assets Inspection charges	Actual
(v) Godown Staff Keepers /Chowkidar	Actual



(vi) Godown Inspection Charges	Actual
(vii) Delivery Service charges if a Godown Keeper is not posted. Conveyance charges will be recovered.	Actual
(viii) Other incidental expenses Insurance Premium, legal charges etc.	Actual

A – IJARAH (Central Excise Duty applicable)

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

(i) Consumer Ijarah (a) Motor Cycle (b) Motor Vehicle	Rs. 1,000/- per vehicle Rs. 2,500/- per vehicle
(ii) Commercial Ijarah (Sanctioned Amount) Up to 1,000,000 1,000,001 up to 10,000,000 10,000,001 and above	Rs. 5,000/- Rs. 25,000/- Rs. 100,000/-
(iii) Re-possession charges (including transportation & storage charges) (a) Motorcycle (b) Vehicle (c) Others	Actual or Rs.10,000/-(Maximum) Actual or Rs.35,000/- (Maximum) Actual

B-Murabaha /DiminishingMusharakah/ Musharakah

(Central Excise Duty applicable)

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

Limits (Amt in Pk Rs) Bank's Investment / Sanctioned Limit	Amt in Pak Rs.
Upto 100,000	Rs. 3,000/-
100,001 to 500,000/-	Rs. 5,000/-
500,001 to 2,000,000	Rs. 8,000/-
2,000,001 to 10,000,000	Rs. 25,000/-
10,000,001 to 30,000,000	Rs. 50,000/-
Exceeding 30,000,000	Rs. 100,000/-

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.

Note 2: If any special scheme is launched for consumers, the processing fee shall be collected as per terms of the Scheme.

Note 3: Any other out of pocket expenses incurred will be treated as the cost incurred for acquiring the goods.



C-Letter of Guarantee

Processing Fee : *No Processing Fee shall be charged.*

Service Charges-Letter of Guarantees: (Central Excise Duty applicable)

Guarantee Amount Range		Per Quarter Service Charges or part thereof
From	To	
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

- Rs.500/- (flat) will be charged on LGs issued against 100% cash margin.
- All guarantees amount exceeding Rs. 100 Million shall attract additional service of Rs. 1,500/- per Rs. 1 Million each (per quarter or part thereof).
- Rs. 1,000/- (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.
- If Guarantees are got issued by any other Bank, that other Bank charges shall be recovered on actual basis.
- Service charges for guarantees issued on behalf of banks [correspondence / local / foreign] under their counter guarantees may be negotiated on a case-to-case basis at the sole discretion of the bank.
- Claim handling service charges Rs. 2,500/- (flat)
- Service charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.
- Service Charges on Guarantees issued to IATA, shall be negotiated on case to case basis.



FOREIGN TRADE

A-Imports

(i) Letters of Credit (Central Excise Duty applicable)

Amount in PKR

Amount Range		Service Charges	
From	To	1 st Quarter or part thereof	Subsequent quarters or part thereof
0	1,000,000	3,900	2,550
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

- i. 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.
- ii. Rs. 1,000/- (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.
- iii. Revalidation Service Charges as per above schedule.
- iv. L/C cancellation charges: Rs.2,000/- (flat) plus SWIFT charges.
- v. Service charges relating to valued customer may differ as per the arrangement between the customer and the Bank.

B - Acceptance of Bills under Letter of Credit. (Central Excise Duty applicable)

Amount in PKR

Accepting Amount Range		Service Charges Per Month or part thereof
From	To	
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

- i. All acceptance amounts exceeding Rs. 100 Million shall attract additional service charges of Rs. 750/-(monthly) per Rs. 1 Million each (or part thereof).
- ii. Service charges relating to valued customers may differ as per the arrangement between the customer and the Bank.

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/issuance of shipping guarantee.	Rs. 500.00 per bill / endorsement
(ii) Retirement of Bill.	Rs. 200.00 (flat) per bill.
(iii) Registration of contract for Import on consignments basis.	Rs. 300.00 per contract
(iv) Amendment to Contract registration	Rs. 250.00 per contract
(v) Acceptance for Import on consignment basis.	0.10% Minimum Rs. 300.00.



(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. 750.00 (flat).
(vii) Credit report obtained on supplier as required by SBP rules.	At actual
(viii) All Import Bills	0.10% minimum Rs. 500.00. (To be included in the Murabaha Price).
(ix) Import bills return Unpaid.	US \$ 50.00 (flat) + Courier charges
(x) Correspondents reimbursement charges	At actual

C – Exports (Central Excise Duty applicable except on Withholding Tax & Export Development Surcharge)

(i) Letter of Credit:	
(a) Advising	Rs. 500.00 (flat)
(b) Amendment	Rs. 250.00 (flat)
(c) Negotiation of Rupee Bills under L/Cs.	0.25% Min Rs. 200/- (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. 500.00 (flat)
(f) Reimbursement payment to other local banks from Non Resident Rupee Account.	Rs. 350.00 (flat)
(ii) If documents are sent to other local Banks for negotiation under restricted letters of Credit.	Rs. 350.00 (flat)
(iii) Handling of duty draw back claim	Rs. 500.00 per claim
(iv) Collections	
(a) Clean	Rs. 100.00 (flat)
(b) Documentary	Rs. 200.00
(v) Service charges against export documents sent on collection basis, where payment cover is already received in bank's foreign currency account.	Maximum Paisa 13 per Rs. 100 or Rs. 1.30 per mile), as per SBP regulation as revised from time to time.
Withholding Tax On export	Actual
Export Development Surcharge	Actual

D – Negotiation Charges. (Central Excise Duty applicable)

(i) Clean Documents	Rs.900.00 (Flat) Plus Courier Charges
(ii) Discrepant Documents	Rs.1,800.00 (Flat) Plus Courier Charges
(iii) Documents Returned Unpaid	Rs.800.00 per document
(iv) ERF – NOC for Entitlement	Rs.1,200.00 per case
(v) Preparation of substitution case in export refinances	Rs.1,200.00 per case



E – Remittances Foreign (Central Excise Duty applicable)

FOREIGN CURRENCY CHARGES				
A		OUTWARD REMITTANCES		
1		Foreign Travelers Cheques		
	a)	Issuance	1% of the amount of Travelers Cheques sold. Minimum Rs.300.00	
	b)	Encashment	0.1% Minimum Rs.300.00	
2	a)	Issuance of FDD, FTT from FC Account & against Pak Rupee, in terms of Exchange Regulations.	Issuance from FC A/C	\$ 20.00 plus SWIFT charges.
			Issuance from PKR A/C	0.10% Minimum Rs.900.00 Maximum Rs.8,000.00 plus SWIFT Charges
	b)	(i) Collection of FC instrument for FC Account	0.6% Minimum \$ 5.00 Maximum \$ 20.00	
		(ii) Collection of FC instrument for Pak Rupee Account.	0.6% Minimum Rs.400.00 Maximum Rs1,600.00	
	c)	FDD/FTT/FMT		
		(i) Cancellation charges/ Stop Payment	Rs.200.00 plus SWIFT charges + Drawee Bank charges if any.	
		(ii) Under General permission or specific approval of SBP.	Rs.200.00	
d)	Issuance of duplicate FDD	Rs.300.00 plus postal/ courier/SWIFT charges		

B		INWARD REMITTANCES	
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.	0.15% Minimum Rs.200.00 Maximum Rs.700.00	
d)	Commission/Handling charges on deposits of currency notes for the credit of currency notes in FC Account.	NIL	

- Note: - (1) Outward Remittances against fresh deposit will be allowed only after transfer of cash deposit in NOSTRO Account of the Bank.
 (2) Additional 0.10% charges shall be collected for remittances within 15 days of deposit.
 (3) Any charges not covered above should be recovered on actual basis.



F – Miscellaneous- Foreign Exchange (Central Excise Duty applicable)

(i) Correspondent's Charges	At actual
(ii) Collection clean/Cheques.	Rs. 1500/- per collection.
(iii) Clean item sent on collection return unpaid.	Rs. 300.00 (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. 200.00 per item.
(vi) Cancellation of foreign currency draft issued by BOK on customer's request.	Rs. 200.00 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	NIL
(ix) Telephone/fax (overseas)	Min. 300/- or actual which ever is higher
(x) International Mailing Charges	Actual or Minimum Rs.1,200/-



G - Schedule of Default Obligation Amount (No Central 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		As decided by the Bank at the time of Approval of the facility	