

## Schedule of Bank Charges *July to December 2022* Index

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**BRANCH BANKING OPERATIONS DEPARTMENT (CONV)**

Description		Charges					Add FED as Applicable (Yes) w.e.f. 1-7-2007
<b>International Banking</b>							
<b>Part</b>	<b>A</b>	<b>IMPORTS</b>					
<b>1</b>		Opening of Cash Letters of Credit		1 <sup>st</sup> 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. 1,500/- 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 profit free) at the time of opening of LC, rate of commission may be reduced by 50%.					Yes
<b>2</b>		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
<b>3</b>		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
<b>4</b>	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
	c	Issuance of certificate regarding opening of LC for registration of contract with 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	L/G commission to be charged @ 1.6% per annum on reducing liability. Minimum Rs.1000/-				Yes

<b>Description</b>		<b>Charges</b>	<b>Add FED as Applicable (Yes) w.e.f. 1-7-2007</b>		
	exchange risk under Suppliers/Buyers credit on behalf of applicant.				
	e	L/C cancellation charges	Rs.2,000/- Flat+SWIFT charges	Yes	
<b>5</b>		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) Usance period Commission @ 0.12% minimum Rs.600/- per month is to be charged for the usance import bills for the period beyond validity of letter of credit. (After expiry of 1st quarter).	Yes	
<b>6</b>		Amendments	Rs.1,500/- 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	
<b>7</b>	<b>Mark-up in case of Import Bills under Import Letters of Credit</b>				
	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	<b>In addition to mark-up as per 7 (a) Bank's commission is to be charged as under:</b>			
	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 item 1, 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	
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)	<b>Bank reserves the right to change the mark-up rate from time to time.</b>				

<b>Description</b>		<b>Charges</b>	<b>Add FED as Applicable (Yes) w.e.f. 1-7-2007</b>	
<b>8</b>	a)	Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under pledge (FIM)		
	i)	Arranged Facility	0.3% of bill amount	Yes
	ii)	On one time Request	0.55% of bill amount	Yes
	iii)	Forced Clearance	1.20% of bill amount	Yes
	b)	<b>Handling charges of D. A. L/C Consignment cleared &amp; kept under Pledge.</b>		
	i)	Arranged at time of opening of D. A. L/C	0.30% of bill amount	Yes
	ii)	One time facility to customer on request where bank is not agreed to deliver documents on D.A. basis due to Forced PAD outstanding or any over dues in the account.	0.55% of bill amount	Yes
	iii)	Where customer fails to accept documents on first presentation & bank is forced to clear the Consignment & keep in Bonded warehouse.	1.20% of bill amount	Yes
<b>9</b>		Import Bills Return unpaid.	Handling charges US\$ 55/- or equivalent Pak Rupees.	Yes
			Plus courier and any other charges from beneficiary bank for return of un-paid bills.	No
<b>10</b>	a)	Collections	Rs. 800/- (Flat) per collection provided no charges are realized from the correspondent.	Yes
	b)	Consignments	Upto 0.10% minimum Rs. 1,000/- or as per arrangement with the customers at the time of registration of Contract/Purchase order/ Performa invoice.	Yes
	c)	Import against Advance payment to suppliers.	Rs.800/- (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/-	Yes
			Plus Swift charges as per part "P"	No
e)	Amendment to Contract Registration	Rs.500/- per contract 0.15% Per Annum for Subsequent Extensions/ Change of Beneficiary	Yes	
<b>11</b>		Service charges against import transactions i.e. Import Bills/PAD Collection /Open Account	0.10% Minimum Rs.1,000/-	Yes
<b>12</b>		Reimbursement charges (Payable to reimbursing Banks)	At Actual	No
<b>13</b>		Delivery Order issued for release of AWB consignment in absence of original documents.	Rs.1,200/- Flat	Yes
<b>14</b>		Import Advance Payment	Rs.1,000/- Flat Per Case	Yes

<b>Description</b>		<b>Charges</b>		<b>Add FED as Applicable (Yes) w.e.f. 1-7-2007</b>
<b>15</b>		Charges for Discrepancies in Import documents under Letter of Credit	USD=55/- or equivalent PKR Flat Per Case	Yes
<b>16</b>		<b>Description</b>	<b>Charges</b>	Yes
		Adhesive stamp service charges	Rs. 1,000/-	
		Reimbursement Charges	USD 50 – USD 70	
		FOB Certificate issuance	PKR 2000	
		Credit Report Handling Charges	PKR 500	
	Discrepancy charges against presentation of discrepant documents	USD 115 (Including Swift notification)		
<b>Part B</b>		<b>EXPORTS</b>		
<b>1</b>	<b>Letter of Credit</b>			
a)	Advising	Rs.3,000/- (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	
<b>2</b>	Export L/C Pre-Advice	Rs.300/- (Flat)	Yes	
		Plus Courier Charges as per Part "P"	No	
<b>3</b>	<b>Collection</b>			
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)	0.18% Minimum Rs.1,000/-	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.2,000/- (Flat)	Yes	
<b>4</b>	Transfer of export bill lodged under collection to other banks.	Rs.1000/- (Flat)	Yes	
<b>5</b>	a)	Duty Draw back claim	Rs.1,000/- 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
<b>6</b>	Export Development Surcharge	Rs.80/- per transaction	Yes	
<b>7</b>	Advance Payment received through Foreign Currency/NOSTRO	0.13% (Minimum Rs.300/-)	Yes	

<b>Description</b>		<b>Charges</b>	<b>Add FED as Applicable (Yes) w.e.f. 1-7-2007</b>		
	Account				
<b>8</b>	Transfer of export proceeds to other Bank.	Commission @ 0.12% Minimum Rs.1,000/-	Yes		
<b>9</b>	<b>Negotiation Charges (Fcy L/Cs)</b>				
a)	Clean Documents	Rs.1,500/- (Flat)	Yes		
		Plus Courier Charges as per Part "P"	No		
b)	Discrepant Documents	Rs.2,500/- (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.				
<b>10</b>	If the documents are sent to other banks for negotiation under restricted letters of credit.	Rs.600/- (Flat)	Yes		
<b>11</b>	Documents - Returned Unpaid	Rs.600/- (Flat) per document plus charges of correspondent Bank, if any.	Yes		
<b>12</b>	ERF - NOC for Entitlement	Rs.1200/- Flat per case	Yes		
<b>13</b>	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		
<b>14</b>	Preparation of substitution case in export re-finances.	Rs.1200/- Flat per case	Yes		
<b>15</b>	a)	Negotiation of documents drawn under sight Letter of Credit (Delayed Realization) If proceeds not realized/credited to our customer's a/c within 12 days then mark-up is applicable to customer.	Mark-up rate @ 54 paisa per Rs.1,000/- per day or as per Customer approved Credit Line rates to be charged.		
	b)	Negotiation (Usance) (Delayed Realization) If payment of Foreign / Local Bills realized within 03 days, no mark-up to be charged. In case proceeds not realized/credited to our a/c within 03 days from the date of the maturity till its adjustment then mark-up is applicable to our customer's account or as per special approval by the competent authority.	Mark-up rate @ 54 paisa per Rs.1,000/- per day or as per Customer approved Credit Line rates to be charged.		
<b>16</b>	<b>Description</b>		<b>Charges</b>	Yes	
	Adhesive stamp service charges				Rs. 1,000/-
	FOB Certificate issuance				PKR 2000
	Credit Report Handling Charges				PKR 500

<b>Description</b>		<b>Charges</b>		<b>Add FED as Applicable (Yes) w.e.f. 1-7-2007</b>	
<b>Part C FOREIGN CURRENCY REMITTANCES</b>					
<b>1<sup>st</sup></b>	<b>Outward</b>				
<b>1</b>	<b>Foreign Travelers Cheaque</b>				
	a)	Issuance	1% of the amount of Traveler's Cheques sold. Minimum Rs.300/-	Yes	
	b)	Encashment	0.1% Minimum Rs.300/-	Yes	
<b>2</b>	a)	Issuance of FDD, FTT, from FC Account & against Pak Rupee, in terms of Exchange Regulations. <b>(Excluding Import Transactions)</b>	Issuance from FC A/C	US\$ 2/- per US\$ 1000/- or part thereof Minimum \$10/- Maximum \$100/- Plus Swift Charges as per Part "P"	Yes No
			Issuance from PKR A/C	0.20% Minimum Rs.1000/- Maximum Rs.8000/- Plus Swift Charges as per Part "P"	Yes No
	b)		(i) Collection of FC instrument for FC Account.	0.6% Minimum \$5/- Maximum \$20/- Plus Foreign Courier Charges as per Part "P"	Yes
			(ii) Collection of FC instrument for PKR Account.	0.6% Minimum Rs.400/- Maximum Rs.1600/- Plus Foreign Courier Charges as per Part "P"	Yes
	c)	FDD/FTT/FMT			
		(i) Cancellation charges/Stop payment	Rs.200/- plus Drawee Bank Charges if any. Plus Swift Charges as per Part "P"	Yes 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	
<b>2<sup>nd</sup></b>	<b>INWARD</b>				
<b>1</b>	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 (maintaining accounts with other Banks) after payment cover is received to our Foreign Currency Accounts. These charges are to be recovered on, when buying rate is applied.*	0.15% Minimum Rs.300/-	Yes	
<b>Part D MISCELLANEOUS CHARGES ON FOREIGN EXCHANGE TRANSACTIONS</b>					
<b>1</b>		Correspondents charges, if any will be recovered	At actual	No	
<b>2</b>		Foreign bill sent for collection & returned	Rs.300/- (Flat) plus correspondent bank charges, if any	Yes	

<b>Description</b>		<b>Charges</b>	<b>Add FED as Applicable (Yes) w.e.f. 1-7-2007</b>	
		unpaid.	Plus Swift Charges as per Part "P"	No
<b>3</b>		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
<b>4</b>		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"
<b>5</b>		Issuance of proceeds Realization certificate beyond one year.	Rs.300/- (Flat) per certificate	Yes
<b>6</b>		Duplicate proceeds realization certificate	Rs.500/- per case	Yes
<b>7</b>		Standing Instruction charges in foreign Currency Account.	US\$ 2.00 per transaction plus actual remittance charges as applicable	Yes
<b>8</b>		Insurance Charges on FEBC Encashment	0.15% Minimum Rs.100/- per encashment & without any maximum limit.	Yes
<b>9</b>		Service charges for verification of Test.	Rs.350/- per instance	Yes
<b>Domestic Banking</b>				
<b>Part E</b>		<b>REMITTANCE</b>		
<b>1 (1.1)</b>	a)	<b>Demand Draft</b>	(i) 0.055% Minimum Rs.300/- , Maximum Rs.3,000/- through account only	Yes
	b)	Cancellation of Demand Draft.	(i) Rs.350/- Through Account	Yes
	c)	Issuance of Duplicate Demand Draft	Rs.300/-	Yes
<b>(1.2)</b>		Fax charges/Swift/ Electronic	Actual, as per part "P"	No
<b>(1.3)</b>		(i) Local Courier Charges	Actual , as per Part-P, Page-19	No
		(ii) Inland Courier	Actual, as per Part-P, Page-19	No

The Bank of Khyber – Schedule of Bank Charges - {July to December- 2022}



<b>Description</b>		<b>Charges</b>		<b>Add FED as Applicable (Yes) w.e.f. 1-7-2007</b>
	Charge			
<b>(1.4)</b>	Postage on M. Ts	Actual, as per Part-P, Page-19		No
<b>2</b>	<b>Inter Branch Online Transactions</b>			
	a)	Cash Deposits/Withdrawals/ Within City (District)	Free	No
	b)	Cash Deposits/Withdrawals/ (Other District)	Rs.250/- per transaction irrespective of the amount. <i>(a) These charges are not applicable on online transactions performed between twin cities of Rawalpindi &amp; Islamabad branches.</i> <i>(b) No service charges shall be charged from the students depositing the amount of fee directly in the fee collecting account of the educational institution.</i> <i>(c) No charges are to be recovered from Raast Sahulat Account and Kamal Plus Current Account.</i> <i>(d) No online charges will be deducted from the customers depositing IRS, PMJS Loan installments / recoveries.</i>	Yes
	C)	Account to Account Transfer	Free	
<b>3</b>	a)	<b>ISSUANCE OF PAY ORDER / Banker's Cheque.</b>		
		ISSUANCE OF PAY ORDER / Banker's Cheque customers	(i) Through Account Rs.300/- Flat *	Yes
		*Plus (Government Taxes if any to be recovered as per law)		
	b)	Cancellation of Pay Order / Banker's Cheque	(i) Rs.350/- (Flat) through Accounts	Yes
		Note :- Pay Order / Banker's Cheque 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 / Banker's Cheque	Same as normal issuance charges.	Yes
		Note:- As per SBP BPRD circular No.21 dated 10-08-2009 <b>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.</b> <b>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. However this facility will also be applicable to Account holders only.</b>		
<b>6</b>	a)	Issuance of Security Deposit Receipt (SDR)	Free	Yes
	b)	Issuance of Duplicate Security Deposit Receipt (SDR) in lieu of original	Rs: 500/- per instrument	Yes
<b>Part F</b>		<b>BILLS</b>		
<b>1</b>	<b>Collection:-</b>			
	a)	Documentary	0.45% Minimum Rs.100/- Plus postage/courier charges as mentioned in Mailing charges (Part "P")	Yes No
	b)	Clean (including Cheques/dividend warrants/drafts etc &	0.30% Minimum Rs.100/- Maximum Rs.350/- No additional postal charges	Yes No

The Bank of Khyber – Schedule of Bank Charges - { July to December- 2022 }

<b>Description</b>		<b>Charges</b>		<b>Add FED as Applicable (Yes) w.e.f. 1-7-2007</b>	
	bills received from other Bank lodged in IBC.				
c)	Charges for US\$ draft/Cheques through clearing.	0.30% Minimum Rs.200/- Maximum Rs.350/- No additional postal charges		Yes	
d)	Clearing through NIFT Local/outstation / Intercity	Local – Free Intercity / Out Station- Rs.350/- Flat		Yes	
e)	Same day collection of local cheque for Rs.100,000/- all over the country except Karachi (for Karachi Rs.0.500 million)	Rs.500/- per collection		Yes	
f)	Clearing of Cheques of the Customer of other Branches	Local – Free Outstation 350/- per instrument. No additional Postal Charges		Yes	
<b>2</b>	<b>Inland Letters of Credit</b>				
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) Plus Actual Courier Charges		Yes 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	
I )	Where the importers deposit 100% LC amount (cash margin profit free) at the time of opening of LC, rate of commission may be reduced by 50%.			Yes	
j)	In case of forced PAD/Liability is created against Usance L/C 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. (Bank Reserve the right to change the mark-up rate from time to time)				
<b>3</b>	<b>Purchase of Bills, Cheques etc.</b>				
<b>(3.1)</b>	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	
	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"		Yes No

<b>Description</b>		<b>Charges</b>		<b>Add FED as Applicable (Yes) w.e.f. 1-7-2007</b>
	d)	<b>Mark-up shall be applied as under on bills purchased/negotiated.</b>		
	i)	If retired upto 21 <sup>st</sup> 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 Yes
	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
<b>(3.2) Documentary Bills Drawn against Inland Letters of Credit.</b>				
<b>A SIGHT BILLS</b>				
<b>i) At Negotiating End</b>				
	a)	Negotiation Commission	Commission @ 0.55% Minimum Rs.600/- Plus Markup @ 3 Month KIBOR + 2% from date of negotiation till realization	Yes 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>B At Opening end (at the time of retirement) rate of markup</b>				
	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 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 reimbursement arrangement is made to the negotiating bank only on receipt of documents.				
<b>(3.3) Usance Bills</b>				
<b>A At Opening End.</b>				
	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>B At collecting end (Drawee Branch)</b>				
	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.				
<b>Part G ADVANCES</b>				
<b>A Processing Fee</b>				
<b>1</b>	a)	Credit Sanction (New facility/Renewal)	i. Total facilities Upto Rs 50.0 M: 0.10% of funded amount including Usance LCs minimum Rs 1,000/- ii. Total facilities exceeding Rs 50.0 M: As per sanction by the approving authority.	Yes
	b)	Interim (any change in the facility/security)	Rs 2,000/- (per amendment)	Yes
	c)	Enhancement	i. Total facilities Upto Rs 50.0 M: 0.05% of funded amount including Usance LCs minimum Rs 500/- ii. Total facilities exceeding Rs 50.0 M: As per sanction by the	Yes

<b>Description</b>		<b>Charges</b>	<b>Add FED as Applicable (Yes) w.e.f. 1-7-2007</b>										
		approving authority.											
	d)	Facilities on Short form for one off.	Rs.3,000/- Flat or as per approval Yes										
	e)	Front end /arrangement fee	As per Approval Yes										
	f)	Commitment Fee	As per Approval Yes										
	g)	Extension in expiry / validity of existing credit limits	Rs.3, 000/- plus FED per month. Yes										
<b>2</b>		Restructuring & Rescheduling fee on term loans (DF/FAF) including all types of moratorium/deferments.	As per Approval Yes										
<b>Note:</b> These charges are not applicable to i) Export Refinance ii) Finances against 100% Deposits with our bank													
<b>B</b>	<b>1</b>	Mark-up in case of overdue FATR,FAFB , FAPC, FIM, ERF, LTF & overdue installments of DF	As per Approval Yes										
<b>C</b>	<b>AGRICULTURAL FINANCE</b> Processing fee to be recovered on all agriculture facilities on the basis of facility amount as under;												
		<b>Facility Amount</b>	<b>Processing Fee</b> Yes										
	a)	Upto Rs.500,000/-	Rs.1,000/case flat Yes										
	b)	Above Rs.500,000/- and upto Rs.1,000,000/-	Rs.2,000/case flat Yes										
	c)	Above Rs.1,000,000/- and upto Rs.2,000,000/-	Rs.3,000/case flat Yes										
	d)	Above Rs.2,000,000/- and upto Rs.3,000,000/-	Rs.4,000/case flat Yes										
	e)	Above Rs.3,000,000/- and upto Rs.5,000,000/-	Rs.5,000/case flat Yes										
	f)	Above Rs.5,000,000/	Rs.10,000/case flat Yes										
<b>Note:</b> ➤ In addition to processing fee, FED to be recovered as per applicable rate. All Cases under SBP Refinance Schemes shall be exempted.													
<b>D</b>	<b>MICRO FINANCE</b>												
<b>1</b>	<b>Khyber Karobar Support Program</b>												
	1.1)	Application Processing Fee (Exclusive of Documentation Charges)	Flat PKR 1,000/- will be charged on each application. Yes										
	1.2)	Late Payment Penalty	2 % on installment amount (If installment is not paid within 15 days from the due date) Yes										
	1.3)	Balloon Payments & Premature Adjustment Charges	Balloon payments are not allowed, however early full adjustment will be allowed without any penalty charges. Yes										
<b>2</b>	<b>Prime Minister Kamyab Jawan Scheme (PMKJS)</b>												
	a	Prime Minister Kamyab Jawan Scheme (Tier-1) (Limit Rs.100,000/- to Rs.1,000,000/-)	<b>Processing Fee of Rs. 100/-</b> <b>Yes</b>										
<b>3</b>	<b>SME SAAF Asaan Scheme</b>												
	a	Conventional Financing Facilities under SAAF Scheme.	<table border="1"> <thead> <tr> <th>Limit</th> <th>Processing Fee</th> <th></th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 4.00 (M)</td> <td>Rs. 3,000/-</td> <td rowspan="3"><b>Yes</b></td> </tr> <tr> <td>Rs. 4.00 (M) to Rs. 7.00 (M)</td> <td>Rs. 6,000/-</td> </tr> <tr> <td>Rs. 7.00 (M) to Rs.10.00 (M)</td> <td>Rs. 8, 000/-</td> </tr> </tbody> </table>	Limit	Processing Fee		Up to Rs. 4.00 (M)	Rs. 3,000/-	<b>Yes</b>	Rs. 4.00 (M) to Rs. 7.00 (M)	Rs. 6,000/-	Rs. 7.00 (M) to Rs.10.00 (M)	Rs. 8, 000/-
Limit	Processing Fee												
Up to Rs. 4.00 (M)	Rs. 3,000/-	<b>Yes</b>											
Rs. 4.00 (M) to Rs. 7.00 (M)	Rs. 6,000/-												
Rs. 7.00 (M) to Rs.10.00 (M)	Rs. 8, 000/-												
<b>Part H</b>	<b>CONSUMER FINANCE</b>												
<b>1</b>	<b>Auto Finance</b>												
(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 Rs.5, 000/- plus FED, <b>if adjusted within 2 years of disbursement.</b> Yes In the event of partial payments, the penalty shall be Rs.5,000/- plus FED, <b>if paid within 2 years of disbursement.</b> Yes										

Description		Charges	Add FED as Applicable (Yes) w.e.f. 1-7-2007
(1.3)	Late payment Charges on overdue rental	Rs.500/- plus FED, if installment paid after 15 <sup>th</sup> day from due date.	Yes
(1.4)	Re-possession Charges	Actual Maximum upto Rs: 75,000/-	Yes
(1.5)	Dishonor of installment cheque.	Rs.500/- (Flat) per presentation	Yes
<b>Note: Auto Finance Charges may vary during business promotional scheme or launching new products.</b>			
<b>2</b>	<b>Housing Loan</b>		
(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 pre-mature liquidation, penalty shall be Rs.50,000/- plus FED, <b>if adjusted within 5 years of disbursement.</b>	Yes
(2.5)	Partial/Balloon Payment Charges	In the event of partial payment, the penalty shall be Rs.20,000/- plus FED, <b>if paid within 5 years of disbursement.</b>	Yes
(2.6)	Late Payment Charges on Overdue rental	Installment paid after 15 <sup>th</sup> day from due date. a) Rs.1,000/- plus FED (If installment amount is up to Rs.100,000/-) b) Rs.2,000/- plus FED (If installment amount exceeds Rs.100,000/-)	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
<b>3</b>	<b>Demand Salary Loan</b>		
(3.1)	Processing charges	Rs: 1,000/- plus FED (Including Top-up Facility)	Yes
(3.2)	Early Termination/settlement charges	In the event of pre-mature liquidation, penalty shall be Rs. 1,000/- plus FED, <b>if adjusted within 2 years of disbursement. (These charges are not applicable in case of Top-up loans)</b>	Yes
(3.3)	Partial / Balloon Payment Charges	In the event of partial payment, the penalty shall be Rs.500/- plus FED, <b>if paid within 2 years of disbursement.</b>	Yes
(3.4)	Late Payment Charges on overdue rental	Installment paid after 15 <sup>th</sup> day from due date. a) Rs.100/- plus FED (If installment amount is up to Rs.10,000/-) b) Rs.200/- plus FED (If installment amount exceeds Rs.10,000/-)	Yes
(3.5)	Dishonor of installment cheque	Rs.500/- Flat per presentation	Yes
<b>4</b>	<b>Roshan Ghar Finance</b>		
(4.1)	Processing charges	0.10% of the facility amount, Minimum Rs.500/-	Yes
(4.2)	Lawyer Fee	Actual	Yes
(4.3)	Property Evaluation Charges	Actual	Yes
(4.4)	Early Termination/settlement charges	In the event of pre-mature liquidation, penalty shall be Rs. 1,000/- plus FED, if adjusted within 01 year of disbursement.	Yes
(4.5)	Partial / Balloon Payment Charges	In the event of partial payment, the penalty shall be Rs. 500/- plus FED, if paid within 01 year of disbursement.	Yes
(4.6)	Late Payment Charges on overdue rental	Installment paid after 15 <sup>th</sup> day from due date, Rs.500/- plus FED.	Yes
(4.7)	Dishonor of installment cheque	Rs.500/- Flat per presentation	Yes
(4.8)	Legal documentation charges	Actual	Yes
<b>Part I</b>	<b>MISCELLANEOUS CHARGES ON ADVANCES</b>		
<b>1</b>	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,	Rs.10,000/- for Rs.50(M) and above. Yes

<b>Description</b>		<b>Charges</b>	<b>Add FED as Applicable (Yes) w.e.f. 1-7-2007</b>
	finances from other banks/financial institutions.		
	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
<b>2</b>	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
<b>3</b>	To mark lien on securities issued by other institutions	Rs.500/- per trip	Yes
<b>4</b>	eCIB Report charges to be recovered from the borrower.	Rs: 50/-	No
<b>5</b>	Collection/Encashment of profit coupons on Government, Savings Certificate issued by other Banks/Saving Centers under lien with us.	Rs.400/- per trip	Yes
<b>6</b>	<b>For finances against pledge/hypothecation</b>		
	a) Godown Rent.	Actual	No
	b) Godown staff salaries	(i) Salary of Godown keeper as per prevailing minimum salary/wages fixed by Govt. of Pakistan	No
		(ii) Salary of Chowkidar as per prevailing minimum salary/wage fixed by Govt. of Pakistan.	No
	c) In case of Muccadam (Managed Pledge)	Actual bill by Muccadam	Yes
	<b>Note:- These Charges are per customer for each pledge site</b>		
	d) 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.		-
	e) Stock Inspection Charges (Inspection)	Actual / As per Approval	Yes

<b>Description</b>		<b>Charges</b>	<b>Add FED as Applicable (Yes) w.e.f. 1-7-2007</b>
		frequency as per approval, excluding surprise checking by staff/auditor)	
<b>Part J</b>	<b>OTHER FINANCES</b>		
<b>1</b>		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
<b>Part K</b>	<b>STANDING INSTRUCTION FEE</b>		
<b>1</b>	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>Part L</b>	<b>SALE &amp; PURCHASE OF SECURITIES SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS &amp; SAFE DEPOSITS LOCKERS</b>		
<b>1</b>		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)	<b>Note:-</b> 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.	
<b>2</b>		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
<b>3</b>		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
<b>4</b>		Handling charges for conversion, renewal, consolidation or subdivision of Government Securities.	Rs.20/- per scrip. Yes
<b>5</b>	<b>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).</b>		
	a)	Boxes and Packages	Rs.4/- per 100 cubic inches or any part thereof with a minimum of Rs.300/- per quarter. Yes

The Bank of Khyber – Schedule of Bank Charges - {July to December- 2022}

Description		Charges		Add FED as Applicable (Yes) w.e.f. 1-7-2007		
	b)	Envelopes	Rs.2/- per 25 square inches or any part thereof with a minimum of Rs.300/- per quarter.	Yes		
6	<b>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</b>					
		<b>Locker</b>	<b>Annual Rent</b>	<b>Security Deposit</b>		
	a)	Small	Rs.2,000/- per annum	OR	Rs.40,000/-	Yes
		Medium	Rs.3,000/- per annum		Rs.50,000/-	Yes
		Large	Rs.4,000/- per annum		Rs.60,000/-	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. <b>Key deposit (all sizes) – Rs.3000/- in case annual rent is opted.</b>	Yes
c)						
d)	<b>Breaking Charges</b>					
		For Small, Medium, Large Lockers	Rs.3000/- per locker or actual whichever is more.		Yes	
<b>Part M</b>	<b>GUARANTEES</b>					
1		Guarantees issued to shipping companies in lieu of Bills of Lading	Rs.4,000/- (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/- <b>per annum.</b> 0.40% per quarter Minimum Rs.1000/- <b>per annum</b> 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/- <b>per annum.</b>	Yes		
			(ii) Others 0.45% per quarter or part thereof minimum Rs.1000/- <b>per annum.</b>	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.			



Description		Charges		Add FED as Applicable (Yes) w.e.f. 1-7-2007
	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.5,000/- <ul style="list-style-type: none"> <li>In case of 100% cash margin, no administrative fee will be recovered.</li> <li>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.</li> </ul>	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		
<b>Part N</b>	<b>MISCELLANEOUS CHARGES</b>			
<b>1</b>		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 <b>(Including FED)</b>  SDA = Rs.50/- per month <b>(Including FED)</b>  <u>No Service Charges on PLS/SB Accounts w.e.f. 01-07-2011</u>	Yes
<b>2</b>		Issuance of SBP/NBP cheques	Rs.300/- per cheque (to be retained by the concerned branch)	Yes
<b>3</b>		Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.	Rs.100/- per annum	Yes
<b>4</b>		Stop payment of cheque	Rs.500/- 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.		
<b>5</b>		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	Nil
			(ii) Foreign Currency Account	US\$ 3/- per cheque
<b>6</b>		Charges on cheques returned in inward Clearing. Collection to be recovered from customer issuing cheques with insufficient balances.	Rs.500/- per cheque	Yes

Description		Charges	Add FED as Applicable (Yes) w.e.f. 1-7-2007
7		Cheque Book issuance Charges Rs.10/- per leaf to be recovered at the time of issuance of cheque-book	No
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.10/- per leaf plus Rs.200/- per cheque book	No
9		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
10		Account Closing Charges <b>(Except PLS/SB &amp; Asaan Accounts)</b> Rs.250/- Flat (Current Account) US\$ 3/- Flat (Foreign Currency Account)	Yes
11	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.	
12		Shares Subscription Fee Rs.10/- per application, except shares floated through Privatization Commission of Pakistan for disinvestment purpose.	Yes
13		Share Floatation charges TFCs issue <b>(i)</b> Commission @ 0.5% of successful subscription received through our branches (paid by the company to Share Floatation Department)	Yes
		<b>(ii)</b> Out of pocket expenses Rs.15000/-	Yes
		<b>(iii)</b> Handling charges Rs.15/- per share certificate Paid by the company to Shares Floatation Department for dispatch of shares certificate through us)	Yes
14		Issuance of Right Shares <b>(i)</b> Commission @ 0.5% (subject to negotiation of rate based on volume of business to be decide by the Group Executive)	Yes
		<b>(ii)</b> Out of pocket expenses Minimum Rs.20,000/-	Yes
15		Retrieval of paid cheque after 6 months Rs.100/- per cheque	Yes
16	a)	Utility Bills Commission Nil	No
	b)	Charges on Intercity transfer of funds pertaining to Utilities Companies As per agreement with Utility Companies	Yes
17		Request for Duplicate Statement Of Account <b>Rs.35/- (Including FED)</b> Per Statement As per SBP letter No. BPRD/02 dated 05-01-2010	Yes
18		Delivery of Cheque Book by Registered Mail/ Courier As Per Part-P, Page 19/20	No
19		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.	
20		Confirmation of balances Rs.300/-	Yes
21		Photocopy of the paid cheques return to customers <b>(i)</b> Up to One Year Rs.50/- Per Cheque	Yes
		<b>(ii)</b> Above one year upto five years Rs.200/- Per Cheque	Yes
		<b>(iii)</b> Above five years Rs.500/- Per Cheque	Yes
22		Bank Certificate for the purpose of visa, Income Rs.500/- Per certificate	Yes

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<b>Description</b>		<b>Charges</b>		<b>Add FED as Applicable (Yes) w.e.f. 1-7-2007</b>
		Tax etc.		
<b>23</b>		Overseas Employment Certificate	Rs.500/- Per certificate	Yes
<b>24</b>	<b>Credit Information Certificate</b>			
	a)	Credit Information report/opinion provided locally to Banks/other organizations (Embassies)	Rs.500/-	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.			
<b>25</b>		For any enquiry requested by customer beyond 3 years	Rs.500/- Flat	Yes
<b>26</b>	<b>Short Message Service</b>			No
	a)	SMS Alerts	Free	No
<b>Part O</b>	<b>BOK DEBIT CARD</b>			
	<b>Plastic Charges</b>			
<b>1</b>	a)	JCB-PayPak Co-badged Debit Card Issuance /Replacement /Renewal / Annual charges	Rs: 1,000/-	Yes
	b)	PayPak Debit Card Issuance / Replacement /Renewal /Annual charges	Rs: 700/-	Yes
<b>2</b>	<b>Cash Withdrawals</b>			
	a)	Cash Withdrawal on BOK ATMs	Nil	No
	b)	Cash Withdrawal on 1-Link ATMs	Rs.23.44/- per withdrawal (Inclusive of FED)	Yes
	c)	Cash Withdrawal on Mnet ATMs	Rs.15/- per withdrawal (Inclusive of FED)	Yes
	d)	Cash Withdrawal on International ATMs	3% of Transaction Amount or Rs.400/- per Transaction whichever is higher	Yes
<b>3</b>	<b>Balance Inquiry</b>			
	a)	BOK ATMs	Nil	No
	b)	1 Link ATMs	Rs. 3.13/- (Inclusive of FED)	Yes
	c)	International ATMs	Rs.300 per inquiry	Yes
	d)	BOK ATMs Mini Statement	Rs.5/- per Statement (inclusive of FED)	Yes
<b>4</b>	<b>Point of Sales</b>			
	a)	Point of Sales (POS) Fee Per Local/ Domestic Transaction	Nil	No
	b)	Point of Sales (POS) Fee Per International Transaction	3% of Transaction Amount.	Yes
<b>5</b>	<b>Funds Transfer</b>			
	a)	Funds Transfer (FT) Through ATM / BOK Application (Within BOK Branches)	Free	No
	b)	Funds Transfer Through ATM / Over the Counter (OTC) / BOK Application to Other Bank (IBFT)	Free	Yes
	c)	RAAST IBFT	Free	
<b>6</b>	<b>Utility Bills Payment</b>			
	a)	Utility Bills Payment	Nil	No
<b>7</b>	<b>Government Payments through ATM's / OTC</b>			
	a)	Upto 100K	NIL	No
	b)	100K to 1M	NIL	No
	c)	Above 1M	NIL	No
<b>8</b>	<b>Over the Counter Charges (OTC)</b>			
	a)	Charges from customer on each tax challan (OTC Charges)	NIL	No
<b>Part P</b>	<b>MAILING CHARGES</b>			
<b>1</b>		Postages ordinary	Actual or Minimum Rs.50/-	No
<b>2</b>		Portages Registered	Actual or Minimum Rs.50/- (iii) Foreign Actual Minimum Rs.100/- to be recovered where ever applicable in addition to prescribed rate of commission and service charges.	No
<b>3</b>		Courier	Actual or Minimum Rs.100/-	No

Description		Charges				Add FED as Applicable (Yes) w.e.f. 1-7-2007	
	Foreign Courier	Actual or Minimum Rs.2000/-				No	
	Swift	(i) Full Text L.C/Guarantee and long messages Rs.2000/-					
		(ii) L.C/Guarantee amendment, Telegraphic Transfer and miscellaneous short messages Rs.1,000/-				No	
<b>NOTE:</b>		<b>All Taxes/Excise Duty/With-holding Tax etc levied by the Government will be recovered from the customers in addition to Normal Charges.</b>					
<b>Part Q</b>		<b>EXEMPTIONS</b>					
a)	For Senior Citizens	Pursuant to Head Office Circular BOK/HO/BO/2004/12401 dated 25-10-2004. <del>50%</del> 50% Concession will be allowed over the published schedule of charges on all the bank services rendered to them except Financing Facility Charges.					
b)	<b>SOBC for Staff</b>						
	BOK Staff (permanent and contractual) in service/ Retired SALARY ACCOUNT (ONLY) is exempted from charges except locker rent which will be charged 50% of SOBC on locker rent.						
c)	<p>i. Account maintained by (1) Students, (2) Mustahqueen of Zakat, (3) Physically Handicapped (4) Widow/Children of deceased employees eligible for Family pension or benevolent fund grant etc. shall be exempted from levy of Service Charges <b>defined at Part N, Para 1 Miscellaneous Charges</b>. The minimum amount required for opening of Account shall also not be applicable for these customers.</p> <p>ii. Employees of Government and Semi Government institution shall be exempted from levy of Service Charges <b>defined at Part N, Para 1 Miscellaneous Charges</b>, if the account is opened for Salary or Pension however account opened other than Salary or Pension shall not be exempted from levy of Service Charges.</p> <p>iii. Private pensioners shall be exempted from service charges <b>defined at Part N, Para 1 Miscellaneous Charges</b>.</p> <p>iv. In case SDR presented through OBC from other Banks for credit in "Government Account" then Demand Draft issuance charges shall not be deducted and full amount of SDR shall be remitted to the presenting Bank.</p> <p>v. No <b>Service Charges</b> will be deducted from the account which has been marked as "Dormant" or "Unclaimed".</p> <p>vi. FED/ Sales Tax on Services shall be deducted province wise as applicable.</p> <p>vii. Basic Banking Account &amp; Asaan Account are exempted from levy of service charges <b>defined at Part N, Para 1 Miscellaneous Charges</b>.</p> <p>viii. Accounts opened and maintained by School Management Committees (SMCs) duly constituted by Education Department, Government of Sindh shall be exempted from levy of service charges <b>defined at Part N, Para 1 Miscellaneous Charges</b> on account of non-maintenance of minimum balance requirement.</p>						
<b>Part R</b>		<b>Real Time Gross Settlement (RTGS) (For Customer Transactions Only)</b>					
		Days	Transaction Time	Charge Payable to SBP Per Transaction (PKR)	BOK's Share of charges per Transaction (PKR)	Per Transaction Charges (PKR)	Yes
	Amount from Rs: 1,000,000/- and above**	Monday to Friday	9:00 AM to 2:00 PM	200	20	220/-	
			2:00 PM to 3:00 PM	300	30	330/-	
			3:00 PM to 4:00 PM	500	50	550/-	
			<b>RTGS Inflow Charges</b>	Nil			
	Amount from	Monday to Friday	9:00 AM to 4:30 PM	25	25	50/-	

Description		Charges		Add FED as Applicable (Yes) w.e.f. 1-7-2007
	Rs: 100,000/- to Rs: 999,999/-**	RTGS Inflow Charges	Nil	
	<ul style="list-style-type: none"> <li>FED is applicable on BOK's share of charges only.</li> <li>Post BOK's Share of charges to Branch income and forward SBP share to Treasury.</li> <li>RTGS cut off time for customer payments is 3:00 PM.</li> </ul>			
<b>**The RTGS charges are currently waived off due to COVID-19 till further instructions.</b>				
<b>Part S</b>	<b>Investor Portfolio Security Accounts (IPS)</b>			
	Opening of IPS Account	Free		No
	Maintenance of IPS Account	Free		No
	Movement of Securities (Issuance of SGL etc.)	Rs.200/- movement, any side.		Yes
	Issuance of IPS Statement on demand	Rs.35/- Per Statement		No
	Collection of coupon from SBP	Free		No
<b>Part T</b>	<b>Exemption in SOBC</b>			
	Powers for reduction / waiver in Schedule of Bank Charges of business related items to be taken up with concerned Business Group Head, i.e. Group Head Conventional Banking.			

## Service Charges for Government of Khyber Pakhtunkhwa

Services	Bank Charges			
<ul style="list-style-type: none"> <li>• Online Transfers</li> <li>• Demand Drafts*</li> <li>• Pay Orders</li> </ul>	<ul style="list-style-type: none"> <li>• Free for all account holders of Islamic Banking Branches</li> <li>• Free for Current Account Holders having minimum balance of Rs.100,000/- in Conventional Branches *(In case of DD, Actual postages shall be recovered.</li> </ul>			
<ul style="list-style-type: none"> <li>• SDRs/Call Deposits</li> </ul>	<ul style="list-style-type: none"> <li>• Free for Account Holders</li> <li>• Rs.200/- (For non-Account Holders)</li> </ul>			
<ul style="list-style-type: none"> <li>• Collection of Cheque for Government Departments</li> </ul>	<ul style="list-style-type: none"> <li>• Free</li> </ul>			
<ul style="list-style-type: none"> <li>• Letter of Guarantees on behalf of Provincial Government (Secured against 100% Cash Margin or lien on Deposit Account)</li> </ul>	<ul style="list-style-type: none"> <li>• Rs.0.40% per quarter or part thereof.</li> </ul>			
<ul style="list-style-type: none"> <li>• Consultancy Assistance to Provincial Government in Public/Private partnership projects</li> </ul>	<ul style="list-style-type: none"> <li>• No Fee will be charged</li> </ul>			
<ul style="list-style-type: none"> <li>• Commodity Operations Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Rate is offered on case to case basis through participation in Tenders</li> </ul>			
<ul style="list-style-type: none"> <li>• Treasury Operations Facility</li> </ul>	<ul style="list-style-type: none"> <li>• 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.</li> </ul>			
<ul style="list-style-type: none"> <li>• Letter of Credit (Import)/Inland</li> </ul>		1 <sup>st</sup> Quarter or Part thereof	Each Subquarter or Part thereof.	Minimum Amount Per LC
	Upto Rs.50 million	0.35%	0.25%	Rs.1,500/- per LC (Minimum)
	Upto Rs.200 million	0.30%	0.20%	
	Upto Rs.500 million	0.25%	0.15%	
	Above Rs.500 million	0.20%	0.10%	
<p><b>Note:-</b> The above concessionary rates/charges will apply only to those Letters of Credit which cover imports by the Government routed through SBP.</p>				

**Features of Conventional Products (Kamal Plus Current Account & Pay plus Current Account)**

<b>Name</b>	<b>Features</b>
Kamal Plus	<ul style="list-style-type: none"> <li>• Nature of account is current i.e. Cost Free</li> <li>• This product is available in PKR only.</li> <li>• Free personalized Cheque Book (one Cheque Book of 50 leaves per year)</li> <li>• Free ATM card for one authorized person. (Issuance fee as well as annual/renewal fee waiver).</li> <li>• Initial Deposit Requirement to open account is Rs: 5,000/-</li> <li>• Maintenance of Minimum Daily Balance requirement of Rs: 25,000/- to avail free facilities. (if the balance is less than Rs: 5,000/- per month on monthly average basis at the month end then incidental charges apply as per SOCB)</li> <li>• Unlimited Deposit &amp; Withdrawal Facility</li> <li>• Unlimited Free Online Transactions. (Within the Bank)</li> <li>• Initial Deposit Requirement to open account is Rs: 5,000/-</li> <li>• Maintenance of Minimum Daily Balance requirement of Rs: 25,000/- to avail free facilities. (if the balance is less than Rs: 5,000/- per month on monthly average basis at the month end then incidental charges apply as per SOCB)</li> <li>• Unlimited Free Online Transactions. (within the Bank)</li> <li>• Free Statement of Account.</li> </ul>
Pay Plus	<ul style="list-style-type: none"> <li>• Free personalized Cheque Book of 50 leaves. (First Issuance).</li> <li>• Free Debit Card (First Issuance).</li> <li>• No initial Deposit Requirement</li> <li>• Free Internet &amp; Mobile Banking</li> <li>• No minimum balance requirement</li> <li>• Free statement of account</li> <li>• Free online transaction (within same &amp; different cities).</li> </ul>

## روایتی بینکاری کا شیڈول آف چارجز

مدت: یکم جولائی 2022 تا 31 دسمبر 2022

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

1. (a) بینک ڈرافٹ بنوانے کی فیس (صرف آکاونٹ ہولڈر کے لیے)
- آکاونٹ ہولڈر کیلئے: 0.055% کم از کم -/300 روپے زیادہ سے زیادہ -/3000 روپے۔
- تعلیمی اداروں، ایچ ای سی/ بورڈ وغیرہ کے نام فیس/ بقایاجات کی مد میں ڈیمانڈ ڈرافٹ بنانے کے چارجز کل فیس کے 0.5 فیصد یا 25 روپے وصول کیے جائیں گے (جو بھی ان میں سے کم ہو)۔
- (b) پی آر ڈر بنوانے کی فیس (صرف آکاونٹ ہولڈر کے لیے)
- آکاونٹ ہولڈر کیلئے: -/300 روپے
- تعلیمی اداروں، ایچ ای سی/ بورڈ وغیرہ کے نام فیس/ بقایاجات کی مد میں پی آر بنانے کے چارجز کل فیس کے 0.5 فیصد یا 25 روپے وصول کیے جائیں گے (جو بھی ان میں سے کم ہو)۔
2. ضمانتی امانت کی رسید کا اجراء (SDR)
3. بینک ڈرافٹ/ پی آر ڈر/ ضمانتی امانت کے رسید (SDR) کے نقل کا اجراء
4. فیس برائے واپسی/ تنسیخ بینک ڈرافٹ، پی آر ڈر، ایس ڈی آر، ٹیلیگرافک ٹرانسفر، میل ٹرانسفر
5. چیک کی ادائیگی روکنے کا حکم
6. فیس برائے جاری ہدایات (Standing Instruction)
7. بینک آکاونٹ سٹیٹمنٹ یا سرٹیفیکیٹ
8. حیثیت سرٹیفیکیٹ
9. آن لائن بینکاری
- ایک فی مہینہ مفت ہے۔
- 35 روپے فی نقل یا اضافی آکاونٹ سٹیٹمنٹ۔ (بشمول FED)
- 300 روپے فی سرٹیفیکیٹ
- 500 روپے فی سرٹیفیکیٹ۔
- اندرون ضلع مفت
- بین الضلع 250 روپے فی ٹرانزکشن
- آکاونٹ سے آکاونٹ فری
- آن لائن چارجز کمال کرانٹ آکاونٹ اور راست سہولت آکاونٹ پر لاگو نہیں
- جڑواں شہروں راولپنڈی اور اسلام آباد کی شاخوں کے مابین آن لائن لین دین پر یہ چارجز لاگو نہیں ہیں۔
- تعلیمی ادارے کے فیس جمع کرنے والے اکاؤنٹ میں براہ راست فیس کی رقم جمع کروانے والے طلباء سے کوئی سروس چارجز وصول نہیں کیے جائیں گے۔
- 10 روپے فی صفحہ۔
- 200 روپے فی چیک بک۔
- 1000 روپے فی کارڈ۔
- 700 روپے صرف۔
- مفت / فری
- چھوٹے سائز کیلئے 2000 روپے سالانہ۔
- درمیانے سائز کیلئے 3000 روپے سالانہ۔
- بڑے سائز کیلئے 4000 روپے سالانہ۔
- چھوٹے سائز کیلئے 2000، درمیانے سائز کیلئے 3000 روپے، بڑے سائز کیلئے 4000 روپے۔
10. چیک کی اجراء کی فیس
11. چیک بک گم ہونے
12. JCB-PAYPAK ڈیبٹ کارڈ کی اجراء / نقل یا تبدیل / سالانہ فیس
13. PAYPAK ڈیبٹ کارڈ کی اجراء / نقل یا تبدیل / سالانہ فیس
14. راست IBFT
15. لاکر کی فیس
16. لاکر کی چابی کی سیکورٹی



## عالمی بینکاری / انٹرنیشنل بینکنگ (International Banking)

### درآمدات

کم از کم کمیشن فی ایل سی	ہر چھٹی سرمایہ یا اس کا حصہ	پہلی سرمایہ یا اس کا حصہ	رقم	کیش لیڈ آف کریڈٹ اوپننگ	17.
۱۵۰۰ روپے فی ایل سی	0.25 فیصد	0.35 فیصد	۵۰ ملین روپے تک		
	0.20 فیصد	0.30 فیصد	۲۰۰ ملین روپے تک		
	0.15 فیصد	0.25 فیصد	۵۰۰ ملین روپے تک		
	0.10 فیصد	0.20 فیصد	۵۰۰ ملین روپے سے زیادہ		

### درآمدی کنٹریکٹ کی رجسٹریشن

پنڈنگ چارجز - 5,000/- روپے یکساں شرح سے

درآمدی کنٹریکٹ کی رجسٹریشن

پاکستانی قرض دار (borrower) نے غیر ملکی قرض خواہوں (lenders) سے نجی غیر ملکی کرنسی میں قرض لے رکھا ہو تو ایسی صورت میں SBP کے ساتھ

1,500/- روپے یکساں شرح سے

تفصیح ایل سی کے چارجز

علاوہ سٹمپٹ چارجز

### برآمدات

1,000/- روپے یکساں شرح سے

ایل سی ایڈوانسنگ

علاوہ گوسٹ چارجز

750/- روپے یکساں شرح سے (حارف کیلئے)

ترمیم ایڈوانسنگ

1000/- روپے یکساں شرح سے ((غیر حارف کیلئے))

علاوہ گوسٹ چارجز

0.30 فی صدی شرح سے کم از کم - 250/- روپے

گفت و شنید (Negotiation)

برآمدی ایل سی کے تحت روپے میں بلوں کی گفت و شنید

تقدیر/قبولیت  
برآمداتی ایل سی کا ٹرانسفر  
غیر رہائشی روپیہ اکاؤنٹ سے پیسوں کی دیگر مقامی بینکوں کو واپس ادا ہونے

0.30 فیصد فی سرمایہ حصہ یا کم از کم اس کا حصہ -/600 روپے۔  
750/- روپے کیساں شرح سے  
750/- روپے کیساں شرح سے

20. وصولیاں

غیر ملکی بینکس/ڈرافٹ/ایف ٹی سی  
غیر ملکی ڈیویڈنڈوں کی وصولی (جس پر بینک کو زرمبادلہ کے فرق پر کوئی آمدنی نہیں ہوتی) (جس پر بینک کو زرمبادلہ کے فرق پر کوئی آمدنی نہیں ہوتی)  
FDDB جہاں بینک کو زرمبادلہ کے فرق پر آمدنی ہوتی ہے۔  
دیگر بینک کے پاس کٹیشن کے تحت Lodged کئے گئے برآمداتی بل کا ٹرانسفر

0.12 فیصد کم از کم 500 روپے علاوہ گورنر چارجز  
0.18 فیصد کم از کم 1000 روپے  
500/- روپے کیساں شرح سے  
1,000/- روپے کیساں شرح سے

### 21. غیر ملکی کرنسی ریٹینشن ..... بیرون Outward

غیر ملکی زرمبادلہ کے قواعد کے مطابق پاک روپے کے بدلے میں ایف سی  
اکاؤنٹ سے FDD/FTT کا اجراء (علاوہ درآمدات ٹرانزیکشن کے)  
ایف سی اکاؤنٹ سے اجراء  
1000 امریکی ڈالر پر 2 امریکی ڈالر  
یا اس کا حصہ کم از کم 10 امریکی ڈالر اور زیادہ سے زیادہ 100 امریکی ڈالر  
علاوہ سوئفٹ چارجز  
پاک روپے اکاؤنٹ سے اجراء  
0.20 فیصد یا کم از کم 1000 روپے اور زیادہ سے زیادہ 8000 روپے  
علاوہ سوئفٹ چارجز

### 22. غیر ملکی کرنسی ریٹینشن ..... اندرون (Inward)

ہوم ریٹینشن  
دیگر  
تمام اندرون فارن ریٹینشن کی ادائیگی پر سروس چارجز (اگر اکاؤنٹ کسی  
دیگری بینک میں ہو)

کوئی چارجز نہیں  
کوئی چارجز نہیں (اگر رقم خیر بینک کے ہرچ کے اکاؤنٹ میں جمع ہو)  
0.15 فیصد کم از کم 300 روپے

### 23. غیر ملکی زرمبادلہ میں ٹرانزیکشنز پر دیگر چارجز

کارپوریٹ چارجز (اگر کوئی ہو) وصول کئے جائینگے۔  
کٹیشن کیلئے بھیجے گئے فارن بلز یا ادائیگی واپس آگئے  
غیر ملکی کرنسی اکاؤنٹ کیلئے اسٹینڈنگ انسٹرکشن چارجز

اصل کے مطابق  
300 روپے کیساں شرح سے - جمع کارپوریٹ چارجز اگر کوئی ہوں۔  
علاوہ سوئفٹ چارجز  
ہر ٹرانزیکشن پر 2 امریکی ڈالر  
علاوہ حقیقی ریٹینشن چارجز جیسا کہ لاگو ہو۔

### 24. اندرون ملک بینکاری (Domestic Banking)

#### ان لینڈ لیٹرف آف کریڈٹ

24.

اوپننگ کمیشن	۵۰ ملین روپے تک	0.35 فیصد	فی سائل کی کمیشن کم از کم -/1500 روپے (ہر سرمای)
	۲۰۰ ملین روپے تک	0.30 فیصد	
	۵۰۰ ملین روپے تک	0.25 فیصد	
	۵۰۰ ملین روپے سے زیادہ	0.20 فیصد	
ترمیم میں اضافے کے بغیر تھریٹی کے چارجز		750 روپے یکساں شرح سے	
ان لینڈ درآمدی کمیشن بلوں کی اوپننگ end پر کمیشن چارجز		800 روپے یکساں شرح سے	

### سائٹ بلز

گفت و شنید کا ختام پر ..... گفت و شنید کا کمیشن	کمیشن با شرح 0.55 فیصد
کمیشن چارجز (ان لینڈ ایل سی)	نیا دہ سے زیادہ -/600 روپے
کمیشن چارجز برائے محدود ایل سی (جہاں گفت و شنید کیس دوسرے بینک تک محدود ہو اور ہمیں فارو ڈگ کیلئے پیش کئے گئے ہوں)	600/- روپے یکساں شرح سے
	600/- روپے یکساں شرح سے

### مقررہ مدت والے بلز (Usance Bills)

اوپننگ اینڈ پر	0.45 فیصد کم از کم 300 روپے اور زیادہ سے زیادہ 500 روپے
کمیشن چارجز	عمومی چارجز مقررہ جالا کے مطابق جمع کمیشن کی قبولیت کے بدلے میں دستاویزات کی ڈیوری سے ایل سی کے ختم ہونے کی تاریخ سے ریٹائرمنٹ ہونے پر ایل کی رقم پر 0.10 فیصد ماہانہ - کم از کم 600 روپے -

### ضمانتیں (Shipping Guarantees)

ہیونگ کمیشنوں کے حق میں اور رجسٹرڈ بل آف لیڈنگ کی غیر موجودگی میں جاری کردہ ضمانتیں	4000/- روپے یکساں شرح سے
ترمیم	فی ترمیم -/200 روپے یکساں شرح سے یا کمیشن مذکورہ بالا بیان کردہ شرح سے چارج کیا جائے گا اگر ترمیم کے نتیجے میں رقم یا عرصے میں اضافہ ہوتا ہے۔

### نوٹ

- (۱) ایسے تمام ہزرگ شہری جن کی عمر ساٹھ سال یا اس سے زیادہ ہو ان کو تمام بینکنگ سروسز پر 50 فیصد چھوٹ حاصل ہوگی ماسوائے مالکاری چارجز کے۔
- (۲) بینک بینکنگ / آسان اکاؤنٹ / طالب علم / مستحقین کو / معذور افراد / سرکاری اور نیم سرکاری ملازمین جن کی تنخواہ اعلیٰ حد میں آکاؤنٹ چیک آفس نمبر میں ہو ان پر سروس چارجز جن کا تذکرہ Part-N, Para-I Miscellenous Charges میں کیا گیا ہے لاکھیں ہوتے۔
- (۳) تمام سروسز پر ٹیکس / ایکسائز ڈیوٹی / حکومتی قوانین (دفاقی / صوبائی) کے مطابق لاکھ ہوتے۔
- (۴) سرکاری اور نیم سرکاری ادارے اگر تنخواہ کے علاوہ کسی قسم کا کھلے چیک کے ساتھ کھولتے ہیں تو ان پر سروس چارجز جن کا تذکرہ Part-N, Para-I Miscellenous Charges میں کیا گیا ہے لاکھ ہوتے۔

