SCHEDULE OF SERVICE CHARGES

OF

BRANCH BANKING OPERATIONS

(ISLAMIC)

For

The Half Year

January to June 2024

Branch Banking Operations
Islamic Banking

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General Notification

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

1. FOREIGN TRADE

A– Imports

(i) Letters of Credit:-

(Federal Excise Duty applicable)

(Amount in PKR)

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

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

Note:

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

B – Acceptance of Bills under Letter of Credit.

(Federal Excise Duty applicable)

(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

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

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

(i) Airway bill endorsement.	Rs. 1,200/- per bill / endorsement
(ii) Retirement of Collection/Contract/ Open Account Document.	0.1%, minimum Rs. 500/-
(iii)Registration of contract for Import on consignments basis.	Rs.1,000/- per contract
(iv)Amendment to Contract registration	Rs. 800/- per contract
(v)Acceptance of contract for Import on consignment basis.	0.10%, minimum Rs. 1,000/-
(vi) Clearing of goods without and prior arrangement under Import L/C.	0.25% of the C & F value of the imported goods. Minimum. Rs. 1,000/- (flat).
(vii)Credit report obtained on supplier as required by Bank.	At actual
(viii)Import bills return Unpaid.	US $ 50 (flat) + Courier charges
(ix)Correspondents reimbursement charges	At actual
(x) Issuance of Shipping Guarantee :	Flat Rs.4,000/- shall be charged for issuance of Shipping Guarantee against 110% cash collateral / cash margin / lien on BoK deposit or RFC.
(xi) LC cancellation charges: (exports/imports)	Actual. Minimum Rs.2,000/- + Swift Charges

C – Exports

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

(i) Letter of Credit:	
(a) Advising	Rs. 3,000/- (flat)
(b) Amendment	Rs. 800/- (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. 600/- (flat)
(f) Reimbursement payment to other local banks from Non Resident Rupee Account.	Rs. 500/- (flat)
(ii) If documents are sent to other local Banks for negotiation under restricted letters of Credit.	Rs. 500/- (flat)
(iii) Handling of duty draw back claim	Rs. 1,000/- per claim
(iv) Collections	
(a) Clean	Rs. 200/- (flat)
(b) Documentary	Rs. 400/- (flat)
(v) Service charges against export documents sent on collection basis, where payment cover is already received in bank's foreign currency account.	Maximum Paisa 10 per Rs. 100/-
Withholding Tax On export	Actual
Export Development Surcharge	Actual
Handling Charges of Accepted Bill of Exchange under D.A.L.C.	Rs.700/- (Flat)
(vi) Handling of Export Documents against which advance payment is received.	Paisa 15 per Rs. 100/-

D – Negotiation Charges.

(Federal Excise Duty applicable)

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

E – Remittances Foreign

(Federal Excise Duty applicable)

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

B	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.	NIL
	d)	Commission/Handling charges on deposits of currency notes for the credit of currency notes in FC Account.	NIL

F – Miscellaneous- Foreign Exchange

(Federal Excise Duty applicable)

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

Note:

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

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

2. DOMESTIC BANKING

A – Remittances

(Federal Excise Duty applicable)

(i) A - DD (For Account Holder only)	0.055% , Minimum Rs 300/- Maximum Rs. 3,000/- (Through account)
B – PO / Banker's Cheque (For Account Holder only)	Rs 300/- (Through account)
(ii) DD/PO/Banker's Cheque in favour of Universities/ Education Boards/ Schools/ colleges/ Educational Institutions etc. in Pakistan, irrespective of the amount, including duplicate. **(From Account Only)**	1) No service fee shall be charged from the students depositing the amount of fee directly in the fee collecting account of the educational institution. 2) The Charges for making PO/DD/Banker's Cheque any other 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.
(iii) Issuance of SDR **(a)** For Account Holder.	Free
(iv) Issuance of Duplicate DD/PO/Banker's Cheque/SDR	Rs.500/- per instrument.
(v) Cancellation Charges on PO/DD /Banker's Cheque /SDR	Rs.350/- per DD/PO /Banker's Cheque/SDR Pay Orders issued in favour of Government Organizations, Departments or companies as a Security Receipt / prequalification of their tender are exempted from cancellation charges.
(vi) Stop Payment charges	Rs.500/- per instruction.
(vii) Standing instruction fee	Rs.100/- per transaction.
(Viii) Remittance charges for purchases on Murabaha basis.	NIL
(ix) Remittance for purchases of Asset for Ijarah / D.M / Musharaka	NIL
(x) Bank Statement / Balance Confirmation Certificate.	1) One statement per month is free. 2) Rs.35/- for each duplicate / additional statement of account including FED. 3) Balance Confirmation Rs. 300/- per certificate
(xi) Issuance of Bank Certificate regarding Deposits / Credit Worthiness / Good Work	Rs.500/- per certificate.

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

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

Note

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

B – Bills

(Federal 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.350/- No additional Postal Charges. 0.45% Minimum Rs 100/- Postal Charges – Actual or minimum Rs. 50/-
ii) Same day Special Clearing	Rs.500/- Per Cheque
iii) Clearing Charges through NIFT (intercity)	Rs.350/- Per Cheque
iv) Cheque Returned Charges presented in Inward Clearing/collection to be recovered from customer issuing cheques with insufficient balances.	Rs.500/- Per Cheque. (FED Applicable)
V) Collection of local clearing cheque in other branch on behalf of beneficiary branch.	Local Free and outstation/intercity Rs.350/- per instrument
vi) Collection of OBC cheque in other branch on behalf of beneficiary branch.	Rs.350/- Per Instrument) (FED Applicable & included)

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

C – Online Banking.

(Federal Excise Duty applicable)

Cash Deposit / withdrawal	1. Free (With in same District) 2. Rs. 250 per transaction (Intercity/other District) **Note:** **(a)** **These charges are not applicable on online transactions performed between twin cities Rawalpindi & Islamabad** **(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** **(c)** **No charges are to be recovered from Kamyab Jawan (Tier-1) customers and Insaf Rozgar Scheme (IRS) on online deposit of installments for recovery purpose.** **(d)** **No charges are to be recovered from defunct Islamic Banking Windows account holders on online deposit into their accounts from Conventional Banking Branches,**
Funds Transfer (Account to Account)	Free

D –ATM / Debit Card Charges

(Federal Excise Duty applicable)

1) **(a) JCB-Pay Pak Co- badged Debit Card** Issuance, Re-issuance or Replacement, Renewal and Annual Charges	Rs. 1,250/-
(b) Pay Pak Debit Card Issuance, Re-issuance or Replacement, Renewal and Annual Charges	Rs. 1,000/-
(c) Master Card • **Classic** • **Gold** • **Platinum** Issuance, Re-issuance or Replacement, Renewal and Annual Charges	Rs. 1,800/- Rs. 2,000/- Rs. 3,000/-
(d) Digital Master Card • **Master Gold** • **Master Platinum**	Rs. 400/- for 1 year expiry Rs. 600/- for 2 years expiry Rs. 800/- for 3 years expiry Rs. 500/- for 1 year expiry Rs. 750/- for 2 years expiry Rs. 1,000/- for 3 years expiry
2) Point of Sale (POS) Fee per international transaction.	3% of transaction amount.
3) Debit card International cash withdrawal	3% of transaction amount or Rs. 400/-Whichever is higher.
4) Debit card international balance inquiry	Rs. 300/- per transaction
5) Fund transfer through Debit card / BoK Application (To BOK account) (FT)	Free
6) Fund transfer through Debit card/ Over the counter (OTC) / BoK Application to other Bank (IBFT).	0.1 % or Rs. 200/- whichever is lower on the amount exceeding Rs. 25,000/- in a month
7) Arbitration	As per Actual

8) Raast IBFT	Free
9) Utility Bills Payment	Free
10) Receipt Printing	
a) Cash withdrawal / Balance Enquiry **(BOK Customer on BOK ATMs)**	Rs. 2.50/- per transaction (inclusive of FED)
b) Cash withdrawal / Balance Enquiry (**1 Link ATM**)	Rs. 3.13/- per transaction (inclusive of FED)
11) **Customers using Own Bank ATM**.	
Cash withdrawal…………………....	Free
Balance inquiry…………………….	Free
Statement…………………………..	Rs. 5/- (inclusive of FED)
Customers using other Bank ATM	
Cash withdrawal (1-Link ATM)	Rs.23.44- per withdrawal. (inclusive of FED)
Balance Inquiry (1-Link ATM)	Rs. 3.13- (inclusive of FED)
12) Govt. Payment through ATM / OTC	
a) Upto 100k	NIL
b) 100k To 1 Million	NIL
c) above 1 Million	NIL

E – Lockers

(Federal Excise Duty applicable except Key Deposit)

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

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

F – Miscellaneous

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

Cheque Book lost Charges	Rs. 15/- per leaf plus Rs. 200/- issuance of new cheque book in lieu of lost cheque book. These charges are in addition to stop payment charges as prescribe in para(a) at point No. (vi) on page No. 8.
Issuance of Cheque Books of (PKR & FCY) accounts	Rs. 15/- per leaf (FED not applicable).
Account Closure on request of the customer	No Charges
Account Closure for not completing formalities	No Charges
SMS Alerts	Free

G – Mailing Charges

(Federal Excise Duty applicable)

Postages Ordinary	Actual or Minimum Rs. 50/-
Postage Registered	Actual or Minimum Rs. 50/-
Courier	
1) Local	Actual or Minimum Rs. 100/-
2) Outstation	Actual or Minimum Rs. 100/-
3) Foreign Couriers	Actual or Minimum Rs. 2,000/-
SWIFT	
a) Full text L.C/ Guarantee and long messages.	Actual or minimum Rs.2,000/-
b) L.C guarantees amendment, Telegraphic Transfer and miscellaneous short messages	Actual or minimum Rs.1,000/-.

H – Over The Counter

Government Tax challan Charges **(Account holder / Non Account holder/walk in customer)**	NIL

Note:

1. 50% Concession will be allowed over the published schedule of charges on all the bank services rendered to senior citizens except financing facility.
2. All types of service charges shall be exempt for Government Accounts except service charges of L/C.
3. **Service Charges for staff** shall be governed by the instructions issued by the Bank from time to time.
4. All charges shall be deducted from the Outsource staff of BOK.
5. 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).
6. Asaan Account shall be treated as normal account except those already exempted in SOC
7. In case SDR is presented through OBC from other Bank for credit in "Government Accounts" then Demand Draft issuance charges shall not be deducted and full amount of SDR shall be remitted to the presenting Bank.
8. FED/ Sales Tax on services shall be deducted province wise as applicable.
9. Employees of Government and Semi Government institutions or private pensioners are subject to all charges as per published SOC e.g. Cheque Book issuance charges, Debit Card charges, Statement of Account charges etc.
10. OBC Charges shall be deducted upon issuance of DD against Cheque presented for collection.
11. For **Youth Saving Account** First ATM /Debit card, first Cheque book of 25 leaves Free. No annual fee on ATM/debit card upto age of 25 years. Free SMS alert on each transaction and Free Statement of account in a month upon request'. Free DD/PO in favour of Universities / Educations Boards / Schools / Colleges / educational Institute etc irrespective of amount in Pakistan Upon attaining the age above 25 years or change in status of applicant whichever comes first, then SOBC is applicable.Special incentive for Gold Medalist (Bachelors and Master Degree Holders from HEC recognized University) i.e Life time ATM/Debit Card issuance, Life Time free Cheque book of 25 leaves per year and life time free ATM/Debit card annual service charges however account must be maintained minimum 01 year before result announcement under this scheme
12. For **Raast Sahulat Account** First Free Issuance of ATM/Debit Card with No Annual Fee and renewal charges, Free Cheque books of 25 leaves or more. Free Pay Orders. Free Demand Draft. Free Online Transaction. Account holder shall maintain daily minimum balance of Rs. 25,000/- to avail free services. If a balance in an account is less than required limit during any single day of a month, free services will not be available and Schedule of

Charges will be applicable for next month (For 30 days from the date of breaching). However balance requirement is not applicable on Free Issuance of ATM/Debit Card with No Annual Fee & Renewal Fee*.

13. BoK staff (permanent and contractual) in service/retired SALARY ACCOUNT (ONLY) is exempted from charges except locker rent which will be charged 50 % of SOBC on locker rent.
14. For **Raast Tarseel Account** free issuance of ATM/ Debit card with no renewal and annual fee charges, free one cheque book of 25 leaves per year.
15. PO/DD/Banker's Cheque/Pay Slip issued on account of deceased case to legal heirs shall be exempted from existing bank charges.
16. PO/DD/Banker's Cheque/Pay Slip issued on account of principal amount payment and profit payment to government account shall be exempted from existing bank charges.
17. For **Raast Pay Plus Account** First time free issuance of ATM/Debit card. First free cheque book of 50 leaves. Free online transactions. Free statement of account. Free SMS alerts and free internet and mobile banking.
18. For **BOK Raast Fempower Account** First Time Free Issuance of ATM/Debit Card. First Free Cheque book of 25 leaves. Free Online Transactions. Free Internet Banking and Mobile App, Free SMS Alerts. Waiver of annual rent (only for 1st year) on small lockers in case of availability. 50 % waiver as per prevailing SOC on banker's cheque / Pay Order / demand Draft as well as clearing charges(inward & outward) for local currency.

3. INLAND TRADE- FINANCING

A – Inland letters of Credit

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

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

490,000,001	500,000,000	2,253,700
500,000,001	**As decided by the Bank at the time of Approval of the facility**	

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

4. ISLAMIC MODE OF FINANCING/INVESTMENT

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

A– Miscellaneous

(Federal Excise Duty applicable)

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

B – Ijarah

(Federal Excise Duty applicable)

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

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

C – (a) Diminishing Musharakah / Musharakah

(Federal 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. Fresh Cases	Amt in Pak Rs. Renewals
Upto 100,000	Rs. 3,000/-	Rs. 3,000/-
100,001 to 500,000/-	Rs. 5,000/-	Rs. 5,000/-
500,001 to 2,000,000	Rs. 8,000/-	Rs. 6,000/-
2,000,001 to 10,000,000	Rs. 25,000/-	Rs. 15,000/-
10,000,001 to 30,000,000	Rs. 50,000/-	Rs. 25,000/-
Exceeding 30,000,000	Rs. 100,000/-	Rs.50,000/-

C – (b) Consumer Car Diminishing Musharakah

(Federal Excise Duty applicable)

Processing Fees

Description	Amt in Pak Rs.
Consumer Car Diminishing Musharakah	Rs. 5,000/-

D – OTT Charges

(Federal Excise Duty applicable)

Service Charges against Funded/non Funded facilities (other than credit proposal of Trade based modesi.e Murabaha, Salam & Istisna)	Rs. 3,000/- (flat)

E – Temporary Extensions

(Federal Excise Duty applicable)

Temporary extension in expiry of limits (non-funded facilities only)	Rs. 3,000/- (flat)

F – Prime Minister Kamyab Jawan Scheme (Tier-1)

(Federal Excise Duty applicable)

Processing fee on approved cases except **Murabaha cases** (Limit Rs. 1 lac to Rs. 10 Lacs)	Rs. 100/-

G – SAAF

(Federal Excise Duty applicable)

(Except Murabaha cases) Limit	
1) Upto Rs. 4(M)	Rs. 3,000/-
2) Rs. 4 (M) to Rs. 7(M)	Rs. 6,000/-
3) Rs. 7(M) to Rs. 10(M)	Rs. 8,000/-

Note :-

1. For out-station where Bank of Khyber Branches are not located, processing fee may be charged up-to double of the slabs given above for each Islamic Mode of Finance.

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

F – Letter of Guarantee

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

Service Charges - Letter of Guarantees: (Federal 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

Note:

1. Flat Charges of Rs.4,000/- will be charged on LGs upto Rs.5m and Rs.6,000/- will be charged on LGs above Rs. 5m issued against 100 % cash collateral / cash margin / lien on BoK deposit or RFC.

   a) It is to be advised that service charges are to be recovered upfront at the time of issuance of LGs for the entire period of LG. However at the time of renewal/ revalidation of LG the charges are to be recovered again according to the Schedule of Charges.

   b) In such cases where the customer has been allowed LG against 100 % cash collateral, however, within tenor of LG, 100 % cash collateral is replaced with any other acceptable collateral, then charges for the remaining quarters will be recovered as per Schedule of Charges.

2. The charges are not allowed to be recovered in portions / segments.
3. All charges are excluding FED recoverable as per law of the land.
4. Minimum one quarter charges are to be recovered if the guarantee is issued for less than one quarter (other than LG issued against 100 % cash collateral)
5. If cash collateral as stated above and LG Issued are not in same currency, service charges as per slabs shall be recovered
6. In case of LGs issued in foreign currency, conversion rate on date of issuance of LG shall be applied to calculate service charges.
7. All guarantees amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 4,000/- per Rupees One Million per quarter except for the guarantees issued against100% cash margin where additional service charges shall not be applicable.
8. 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.
9. If Guarantees are got issued by any other Bank, that other Bank charges shall be recovered on actual basis.
10. Service charges for guarantees issued on behalf of banks (correspondent / local / foreign) under their Counter Guarantees may be negotiated on a case-to-case basis at the sole discretion of the bank.
11. Claim handling service charges Rs. 2,500/- (flat).
12. Service charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.
13. Service Charges on Guarantees issued to IATA, shall be negotiated on case to case basis.
14. Service Charges are to be obtained as per slab against Guarantees issued on other bank deposits.

5. SCHEDULE OF DEFAULT OBLIGATION AMOUNT

(No Federal Excise Duty)

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

More than	2,200,000	upto	2,300,000	37,200
More than	2,300,000	upto	2,400,000	38,800
More than	2,400,000	upto	2,500,000	40,400
More than	2,500,000	upto	2,600,000	42,000
More than	2,600,000	upto	2,700,000	43,600
More than	2,700,000	upto	2,800,000	45,200
More than	2,800,000	upto	2,900,000	46,800
More than	2,900,000	upto	3,000,000	48,400
More than	3,000,000	upto	3,100,000	50,000
More than	3,100,000	upto	3,200,000	51,600
More than	3,200,000	upto	3,300,000	53,200
More than	3,300,000	upto	3,400,000	54,800
More than	3,400,000	upto	3,500,000	56,400
More than	3,500,000	upto	3,600,000	58,000
More than	3,600,000	upto	3,700,000	59,600
More than	3,700,000	upto	3,800,000	61,200
More than	3,800,000	upto	3,900,000	62,800
More than	3,900,000	upto	4,000,000	64,400
More than	4,000,000	upto	4,100,000	66,000
More than	4,100,000	upto	4,200,000	67,600
More than	4,200,000	upto	4,300,000	69,200
More than	4,300,000	upto	4,400,000	70,800
More than	4,400,000	upto	4,500,000	72,400
More than	4,500,000	upto	4,600,000	74,000
More than	4,600,000	upto	4,700,000	75,600
More than	4,700,000	upto	4,800,000	77,200
More than	4,800,000	upto	4,900,000	78,800
More than	4,900,000	upto	5,000,000	80,400
More than	5,000,000	upto	5,500,000	90,000
More than	5,500,000	upto	6,000,000	98,000
More than	6,000,000	upto	6,500,000	106,000
More than	6,500,000	upto	7,000,000	114,000
More than	7,000,000	upto	7,500,000	122,000
More than	7,500,000	upto	8,000,000	130,000
More than	8,000,000	upto	8,500,000	138,000
More than	8,500,000	upto	9,000,000	146,000
More than	9,000,000	upto	9,500,000	154,000
More than	9,500,000	upto	10,000,000	162,000
More than	10,000,000	upto	10,500,000	170,000
More than	10,500,000	upto	11,000,000	178,000
More than	11,000,000	upto	11,500,000	186,000
More than	11,500,000	upto	12,000,000	194,000
More than	12,000,000	upto	12,500,000	202,000
More than	12,500,000	upto	13,000,000	210,000
More than	13,000,000	upto	13,500,000	218,000
More than	13,500,000	upto	14,000,000	226,000
More than	14,000,000	upto	14,500,000	234,000
More than	14,500,000	upto	15,000,000	242,000
More than	15,000,000	upto	15,500,000	250,000
More than	15,500,000	upto	16,000,000	258,000
More than	16,000,000	upto	16,500,000	266,000
More than	16,500,000	upto	17,000,000	274,000
More than	17,000,000	upto	17,500,000	282,000
More than	17,500,000	upto	18,000,000	290,000
More than	18,000,000	upto	18,500,000	298,000
More than	18,500,000	upto	19,000,000	306,000
More than	19,000,000	upto	19,500,000	314,000
More than	19,500,000	upto	20,000,000	322,000
More than	20,000,000	upto	21,000,000	338,500
More than	21,000,000	upto	22,000,000	355,000

More than	22,000,000	upto	23,000,000	371,500
More than	23,000,000	upto	24,000,000	388,000
More than	24,000,000	upto	25,000,000	404,500
More than	25,000,000	upto	26,000,000	421,000
More than	26,000,000	upto	27,000,000	437,500
More than	27,000,000	upto	28,000,000	454,000
More than	28,000,000	upto	29,000,000	470,500
More than	29,000,000	upto	30,000,000	487,000
More than	30,000,000	upto	31,000,000	503,500
More than	31,000,000	upto	32,000,000	520,000
More than	32,000,000	upto	33,000,000	536,500
More than	33,000,000	upto	34,000,000	553,000
More than	34,000,000	upto	35,000,000	569,500
More than	35,000,000	upto	36,000,000	586,000
More than	36,000,000	upto	37,000,000	602,500
More than	37,000,000	upto	38,000,000	619,000
More than	38,000,000	upto	39,000,000	635,500
More than	39,000,000	upto	40,000,000	652,000
More than	40,000,000	upto	41,000,000	668,500
More than	41,000,000	upto	42,000,000	685,000
More than	42,000,000	upto	43,000,000	701,500
More than	43,000,000	upto	44,000,000	718,000
More than	44,000,000	upto	45,000,000	734,500
More than	45,000,000	upto	46,000,000	751,000
More than	46,000,000	upto	47,000,000	767,500
More than	47,000,000	upto	48,000,000	784,000
More than	48,000,000	upto	49,000,000	800,500
More than	49,000,000	upto	50,000,000	817,000
More than	50,000,000	upto	60,000,000	982,000
More than	60,000,000	upto	70,000,000	1,147,000
More than	70,000,000	upto	80,000,000	1,312,000
More than	80,000,000	upto	90,000,000	1,477,000
More than	90,000,000	upto	100,000,000	1,642,000
More than	100,000,000	upto	110,000,000	1,807,000
More than	110,000,000	upto	120,000,000	1,972,000
More than	120,000,000	upto	130,000,000	2,137,000
More than	130,000,000	upto	140,000,000	2,302,000
More than	140,000,000	upto	150,000,000	2,467,000
More than	150,000,000	upto	160,000,000	2,632,000
More than	160,000,000	upto	170,000,000	2,797,000
More than	170,000,000	upto	180,000,000	2,962,000
More than	180,000,000	upto	190,000,000	3,127,000
More than	190,000,000	upto	200,000,000	3,292,000
More than	200,000,000	upto	210,000,000	3,457,000
More than	210,000,000	upto	220,000,000	3,622,000
More than	220,000,000	upto	230,000,000	3,787,000
More than	230,000,000	upto	240,000,000	3,952,000
More than	240,000,000	upto	250,000,000	4,117,000
More than	250,000,000	upto	260,000,000	4,282,000
More than	260,000,000	upto	270,000,000	4,447,000
More than	270,000,000	upto	280,000,000	4,612,000
More than	280,000,000	upto	290,000,000	4,777,000
More than	290,000,000	upto	300,000,000	4,942,000
More than	300,000,000	upto	310,000,000	5,107,000
More than	310,000,000	upto	320,000,000	5,272,000
More than	320,000,000	upto	330,000,000	5,437,000
More than	330,000,000	upto	340,000,000	5,602,000
More than	340,000,000	upto	350,000,000	5,767,000
More than	350,000,000	upto	360,000,000	5,932,000
More than	360,000,000	upto	370,000,000	6,097,000

More than	370,000,000	upto	380,000,000	6,262,000
More than	380,000,000	upto	390,000,000	6,427,000
More than	390,000,000	upto	400,000,000	6,592,000
More than	400,000,000	upto	410,000,000	6,757,000
More than	410,000,000	upto	420,000,000	6,922,000
More than	420,000,000	upto	430,000,000	7,087,000
More than	430,000,000	upto	440,000,000	7,252,000
More than	440,000,000	upto	450,000,000	7,417,000
More than	450,000,000	upto	460,000,000	7,582,000
More than	460,000,000	upto	470,000,000	7,747,000
More than	470,000,000	upto	480,000,000	7,912,000
More than	480,000,000	upto	490,000,000	8,077,000
More than	490,000,000	upto	500,000,000	8,242,000
More than	500,000,000	upto	550,000,000	9,083,500
More than	550,000,000	upto	600,000,000	9,892,000
More than	600,000,000	upto	650,000,000	10,700,500
More than	650,000,000	upto	700,000,000	11,509,000
More than	700,000,000	upto	750,000,000	12,317,500
More than	750,000,000	upto	800,000,000	13,126,000
More than	800,000,000	upto	850,000,000	13,934,500
More than	850,000,000	upto	900,000,000	14,743,000
More than	900,000,000	upto	950,000,000	15,551,500
More than	950,000,000	upto	1,000,000,000	16,360,000
More than	1,000,000,000		**As decided by the Bank at the time of Approval of the facility**	

6. EXEMPTION IN SOBC

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 Islamic Banking Group.

اسلامی بینکاری کا شیڈول آف چارجز

مدت : 01 جنوری تا 30 جون 2024

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

.1	(a) بینک ڈرافٹ بنوانے کی فیس (صرف آکاونٹ ہولڈرکے لیے)	• اکاونٹ ہولڈرکیلئے : 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 دیمانڈ ڈرافت بنانے کے چارجز کل فیس کے 0.5 فیصد یا 25روپے وصول کیے جاینگے (جو بھی ان میں سے کم ہو)۔
	(b) " پے آرڈر /بینکر چیک " بنوانے کی فیس (صرف آکاونٹ ہولڈرکے لیے)	• اکاونٹ ہولڈرکیلئے : -/300 روپے • تعلیمی اداروں، ایچ ای سی/ بورڈ وغیرہ کے نام فیس/ بقایاجات کی مد میں پے آرڈر /بینکر چیک بنانے کے چارجز کل فیس کے 0.50 فیصد یا 25روپے وصول کیے جاینگے (جو بھی ان میں سے کم ہو)۔
.2	ضمانتی امانت کی رسید کا اجراء(SDR)	• مفت
.3	بینک ڈرافٹ/ پے آرڈر /بینکر چیک /ضمانتی امانت کے رسید (SDR)کے نقل کا اجراء	• 500 روپے فی نقل۔
.4	فیس برائےواپسی/ تنسیخ بینک ڈرافٹ، پے آرڈر ،بینکر چیک ،ایس ڈی آر، ٹیلیگرافک ٹرانسفر، میل ٹرانسفر	• 350 روپے فی تنسیخ ۔ • پے آرڈربنام سرکاری ادارے، محکمہ یا کمپنی تنسیخی فیس سے مثتثنی ہیں۔
.5	چیک کی ادائیگی روکنے کا حکم	• 500 روپے فی ہدایت۔
.6	فیس برائے جاری ہدایات(Standing Instruction)	• 100 روپے فی ٹرانزکشن۔
.7	بینک اکاونٹ سٹیٹمنٹ یا سرٹیفیکیٹ	• ایک فی مہینہ مفت ہے۔ • 35 روپے فی نقل یا اضافی اکاونٹ سٹیٹمنٹ۔ (بشمول FED) • 300 روپے فی سرٹیفکیٹ
.8	حیثیت سرٹیفیکیٹ	• 500 روپے فی سرٹیفیکیٹ۔
.9	آن لائن بینکاری	• اندرون ضلع مفت • بین الضلع 250 روپے فی ٹرانزکشن • آکاونٹ سے آکاوٹ فری • 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۔ • کامیاب جوان سکیم [ٹیر-1] اور انصاف روزگارسکیم کے قسط ادیگی پر کوئی سروس چارجز وصول نہیں کیے جائیں گے۔ • بند کردہ اسلامی بینکنگ ونڈوزکے اکاؤنٹ ہولڈرز سے روایتی (conventional)بینکنگ برانچیں ان کے اکاؤنٹس میں آن لائن ٹرانزکشن کرنے پر کوئی چارجز وصول نہیں کریں گے۔
.10	چیک کی اجراء کی فیس(کرنٹ اکاونٹ/ربا فری سیونگ اکاونٹ)	• 15 روپے فی صفحہ
.11	چیک بک گم ہونا	• 15 روپے فی صفحہ بمعہ 200 روپے فی چیک بک ۔ چیک کی ادائیگی روکنے کی فی ہدایت چارجز اس کے علاوہ ادا ہونگے۔
.12	ڈیبٹ کارڈ کی اجراء /نقل یا تبدیل/سالانہ فیس **(جے سی بی - پے پاک)**	• 1250 روپے فی کارڈ۔
.13	ڈیبٹ کارڈ کی اجراء /نقل یا تبدیل/سالانہ فیس **(پے پاک)**	• 1000 روپے صرف۔
.14	ڈیبٹ کارڈ کی اجراء /نقل یا تبدیل/سالانہ فیس **(ماسٹر کارڈ)**	• **کلاسک** 1800/**گولڈ** 2000/ **پلاٹنیم** 3000 روپے فی کارڈ
.15	ڈیبٹ کارڈ کی اجراء /نقل یا تبدیل/سالانہ فیس **(ڈیجٹل ماسٹر کارڈ)**	• **ماسٹر گولڈ** 400 روپے برائے 1 سال/ 600 روپے برائے 2 سال/ 800 روپے برائے 3 سال. • **ماسٹرپلاٹنیم** 500 روپے برائے 1 سال/ 750 روپے برائے 2 سال/ 1000 روپے برائے 3 سال

.16	راست IBFT	• مفت
.17	لاکر کی فیس	• چھوٹے سائز کیلئے 2000 روپے سالانہ۔ • درمیانے سائز کیلئے 3000 روپے سالانہ۔ • بڑے سائز کیلئے 4000 روپے سالانہ۔ تکافل لمٹ: چھوٹا لاکر:500,000 درمیانہ لاکر:750,000 بڑا لاکر: 1,000,000
.18	لاکر کی چابی کی سیکیورٹی	چھوٹے سائز کیلئے 2000، درمیانے سائز کیلئے 3000 روپے، بڑے سائز کیلئے 4000 روپے۔

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

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

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

1) کنزیومر اجارہ: (Consumer Ijarah)

1	• موٹر سائیکل • موٹر کار	1000 روپے فی موٹر سائیکل 2500 روپے فی موٹر کار

2) کمرشل اجارہ (منظور شدہ مقدار: (Sanctioned Amount)

1	رقم حد 1،000،000 تک	5،000 روپے
2	رقم حد 1،000،001 تا 10،000،000 تک	25،000 روپے
3	رقم حد 10،000،001 سے زیادہ	100،000 روپے

3) الف ۔ ڈیمنشنگ مشارکہ / مشارکہ: (Diminishing Musharakah/ Musharakah) (فیڈرل ایکسائز ڈیوٹی لاگو ہیں)

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

بینک کی مالکاری/منظور شدہ مقدار Bank's Investment/ Sanctioned Limit		جدید عقود(Fresh Cases)	تجدید(Renewal)
1	رقم حد 100،000 تک	3،000 روپے	3،000 روپے
2	رقم حد 100،001 تا 500،000 تک	5،000 روپے	5،000 روپے
3	رقم حد 500،001 تا 2،000،000 تک	8،000روپے	6،000 روپے
4	رقم حد2،000،001 تا 10،000،000 تک	25،000 روپے	15،000 روپے
5	رقم حد 10،000،001 تا 30،000،000 تک	50،000 روپے	25،000 روپے
6	رقم حد 30،000،000 سے زیادہ	100،000 روپے	50،000 روپے

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

فیس برائے منظوری درخواست 5000 روپے

نوٹ:

1: ایسے تمام بزرگ شہری جن کی عمر ساٹھ سال یا اس سے زیادہ ہو ان کوفنانسنگ سہولت کے علاوہ تمام دیگر بینکنگ سروسز پر 50 فیصد چھوٹ حاصل ہے۔

2: تمام سروسز پر ٹیکس/ فیڈرل ایکسائز ڈیوٹی حکومتی قوانین کےمطابق لاگو ہیں۔