

**Standard Chartered Bank (Pakistan) Limited
has branches in the following cities:**

Sindh

Karachi and Hyderabad

Punjab

Lahore, Chung, Faisalabad,
Gujranwala, Gujrat, Jhelum,
Multan, Rabwa, Rahim Yar Khan,
Rawalpindi, Sargodha,
Sheikhupura, Sahiwal and Sialkot

Khyber Pakhtunkhwa

Abbotabad, Peshawar and Swat

Balochistan

Quetta

Federal Capital

Islamabad

Azad Jammu Kashmir

Mirpur (A.J.K.)

Schedule of Charges

1st July 2013 - 31st December 2013

manhattan

Breeze Mobile 

Standard Chartered 
Here for good



Breeze Mobile at a glance

- Transfer funds and pay bills
- Check account balance and transaction history
- Find your nearest ATM
- User friendly interface

More ways to Bank with us

- Online Banking
- Phone Banking
- ATM / Debit Card Services
- Cash and Cheque Deposit Machine
- eStatements
- SMS Banking

*Only for 1 Link banks and billers

Note: Corporate / Private Limited / Partnership / Joint "AND" accounts are not eligible.



Visit:
www.standardchartered.com.pk

Complaints? Suggestions?

Please contact us through any of the following:



Call:
111-002-002



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Web:
www.standardchartered.com.pk



Post:
Complaint Resolution Unit,
Standard Chartered Bank, 1st Floor,
NJI Building, I. I. Chundrigar Road, Karachi.

Please obtain your tracking number for reference.

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Important Notes:

- a) All government excise duties / taxes / Zakat etc. are applicable in addition to fee / charges.
- b) Out of pocket expenses will be collected for all banking services.
- c) Correspondent bank charges will be recovered at actual. For funds transfer, applicable correspondent bank charges will be recovered either at the time of transaction origination or at the time of receipt of funds by the beneficiary.
- d) Courier charges and postage may be recovered, where applicable.
- e) Charges relating to corporate, SME and commercial customers may differ as a result of an agreement between the concerned customer and the Bank.
- f) Average monthly balance is defined as the average of each day-end balance of the month.
- g) Federal Excise Duty, wherever applicable, will be collected over and above normal charges. However, service charges on maintaining balance below the minimum monthly average balance will not exceed Rs 50 and will be inclusive of FED.
- h) Account maintenance fee / service charges are waived for the following categories of accounts.
 - Accounts of Students
 - Accounts of Mustahiqeen of Zakat
 - Accounts of Employees of Government / Semi Government Institutions maintained for salary and pension purposes, including widows / children of deceased employees eligible for family pension / benevolent fund grant etc, shall be exempted from levy of service charges in any manner whatsoever
- i) No service fee shall be charged from students depositing amount of fee directly in fee collecting account of educational institution.
 - Charge of 0.50% of fee / dues or Rs 25 per instrument (whichever is less) will be levied for making PO / DD / any other related instrument for payment of fee / dues in favour of educational institutions, HEC / Board etc.
- j) The bank reserves the right to grant partial/ full exemption to some or all charges on a case to case basis depending on customer relationship, collateral business or as deemed appropriate by the Bank's Management.
- k) For Foreign Currency Accounts, equivalent charges to that of Pak Rupees will be levied.
- l) No "Processing Charges" will be levied for requests of verification of bank account / statement received from Foreign Missions, Embassies / High Commissions and any other relevant office for Visa purpose. (As per SBP BPRD Circular No. 06 of 2010 dated May 17, 2010).
- m) Accounts opened and maintained by School Management Committees (SMCs) duly constituted by Education Department, Government of Sindh are exempted from levy of service charges on account of non-maintenance of minimum balance requirement. (As per SBP BPRD Circular Letter No. 02 of January 25, 2010).
- n) No service charges will be deducted from account which has been marked as dormant or unclaimed.

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Cash Management (For Wholesale Banking)

A. Straight2Bank - Web

1. One - Time Setup Charges

<u>Setup and Implementation</u> Up to Rs 15,000 inclusive of 2 Vasco devices	<u>Approver Device (Vasco / Smartcard)</u> Up to Rs 6,000 per device
<u>Corporate Cheque Module Setup</u> Up to Rs 5,000 per account	<u>Training</u> Rs 2,000

2. Monthly Charges

<u>Straight2Bank: Transaction Initiation and Reporting Module</u> Up to Rs 6,000 per month	<u>Straight2Bank Reporting Only Module</u> Up to Rs 3,000 per month
<u>Straight2Bank: Multi Bank Reporting (MT940/MT950)</u> Up to Rs 5,000 per account per month	

3. Straight2Bank - Infomanager

<u>Monthly Charge</u> Up to Rs 3,000 per month

B. Straight2Bank - Access

<u>Setup and Implementation</u> Up to Rs 100,000	<u>Monthly Charge</u> Up to Rs 10,000
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C. Straight2Bank - Transaction Fee

<u>Pay Order</u> Rs 300 per pay order or as per agreement with customer	<u>Onsite cheque printing at customer premises</u> Up to Rs 300 per instrument
<u>Corporate Cheque</u> Corporate Cheque up to Rs 100 per instrument	<u>Demand Draft</u> Up to 0.3%; Minimum Rs 1,000 or as per agreement with client
<u>LC Issuance</u> International Banking: Up to 0.5% per quarter for up to USD 0.5 mn value or minimum charges Rs 3,000. Pricing of any Letter of Credit over USD 0.5 mn to be agreed with client on a case to case basis. Domestic Banking: 0.4% per quarter or part thereof; Minimum Rs 1500. For annual volume in excess of Rs 150 mn, commission on inland LC to be recovered as per arrangement with the client.	<u>Outward TT</u> Up to USD 25 or equivalent Local Currency
<u>Guarantee Issuance</u> Up to 0.5% per quarter or part thereof; Minimum Rs 2,000 Pricing of any Guarantees over Rs 35 Mn to be agreed with client on a case to case basis	<u>LC Amendment</u> International Banking: Rs 1,500 per amendment. In case of increase in amount or extension in period of shipment, charges according to opening commission. Domestic Banking: Minimum Rs 1000 per amendment. In case of increase in amount or extension in period of shipment, charges according to opening commission.
	<u>Guarantee Amendment</u> Minimum Rs 1,000 per amendment. In case of increase in amount or validity date, charges according to issuance commission.
	<u>Book Transfer</u> Up to Rs 100 per transfer

D. Electronic Funds Transfer

1. Set up and Maintenance Charges

First Time set up
Up to Rs 100,000

Training per visit to client
Up to Rs 15,000

Monthly Maintenance
Up to Rs 5,000

2. Transaction Charges

Electronic Funds Transfer
Up to Rs 100 per transfer

Stop Payment
Up to Rs 25 per stop payment requirement

Rejection due to insufficient funds
Up to Rs 25 per rejection

Return Item
Up to Rs 100 per item

E. Premium Service Banking Courier

Up to Rs 25,000 per month per location

F. National Collection Services

Collection Charges
Up to 0.30% on face value of items collected with minimum Rs 500 per transaction or flat fee as agreed with client
KIBOR plus spread as agreed with client for cheque purchase

Direct Debits
Direct Debit Instruction: Up to Rs 100 per transaction or as agreed with client
Direct Debit Rejection: Up to Rs 100 per transaction or as agreed with client
Direct Debit Setup: Up to Rs 1,000 per mandate setup or as agreed with client

Cheque Return Charges
Up to Rs 500 per instrument

Post Dated Cheque
Discounting: KIBOR plus spread as agreed with client
Warehousing: Up to Rs 200 per instrument or as agreed with client
i) Cancellation Charge: up to Rs 200
ii) Hold Charge: up to Rs 200
iii) Swap Charge: up to Rs 200

G. Dividend Plus

Up to 0.30% on the value of dividend payout; Minimum Rs 50 per warrant

H. Cash Pickup and Delivery

Per Trip Charge
Up to Rs 3,000 within 20 km per trip per day; beyond will be as agreed with client

Overnight Vault Charges
Up to Rs 1,000; Minimum Rs 500 or as per agreement with client

Additional cash pick up or delivery charges for amount exceeding PKR 1 M per shipment
Up to Rs 500 per 1 Mn

Seal Charges
Up to Rs 200 per seal; minimum Rs 25 per seal or as per agreement with client

Waiting Charges
Double the trip charges (if security company kept waiting for more than 15 minutes)

I. Bill Payment Charges

Cheque / Direct Debit to Current / Saving Account
Up to 0.25% of amount; minimum Rs 20 per bill or as per agreement with client

J. Fee Collection

Service Fee
Up to Rs 2,000 or as per agreement with client

K. Home Remittances

Payorder Issuance - SCBPL Network
Up to Rs 300 per instrument

Demand Draft - Non SCBPL Locations
Up to 0.3%; Minimum Rs 1,000 or as per agreement with client

L. General Banking

Floitation of Shares (IPO)
Up to 0.50% of total value. Minimum Rs 100,000 per issue

Corporate Customer internal salary transfer
Up to Rs 200 per employee per month

Same day clearing of high value instruments via NIFT
Rs 300 flat per instrument

Pay Orders
Rs 300 or as per agreement with customer

Demand Draft
Up to 0.3%; Minimum Rs 1,000 or as per agreement with client

Cancellation of Pay Orders / Demand Drafts
Rs 500 or as per agreement with client

Courier Charges for Pay Orders / Demand Drafts
Rs 200 per item or as per agreement with client

Duplicate / Additional Copy of Bank Statement
Rs 35 per Statement

Deposit Slip / Instrument Copy Retrieval
Period up to 3 months: Rs 100 per deposit slip or instrument.
Period beyond 3 months:
1. Volume greater than 100: Rs 250 per slip / instrument
2. Volume less than 100: Rs 500 per slip / instrument

Third Party Real Time Gross Settlement (RTGS) Charges
MT 103
Monday to Friday 9:00 am to 1:30 pm 220/-
Monday to Friday 1:30 pm to 3:00 pm 330/-
Monday to Friday 3:00 pm to 4:00 pm 550/-
Note: Minimum amount is Rs 1M per transaction

Tax Facilitation Fee
Up to Rs 2,000 per submission

MT 102 - Multiple Credit Transfers
Monday to Friday 9:00 am to 4:30 pm
Rs 50/- per instruction
Note: Minimum amount per txn Rs 100,000
Max 10 payment instructions through an MT 102 message

Dividend Processing - Outside Dividend Plus
Up to 0.50% on total payout; Minimum up to Rs 50,000 per payout. Minimum up to Rs 50 per warrant.
Revaluation / Conversion up to Rs 100 per warrant

Account statement reporting through MT940
USD 20 per statement per message

For wholesale banking customers rates may be negotiated subject to the volumes and values agreed with the customer.

Wholesale Banking International Banking

A. Imports

1. Letter of Credit / Standby Letter of Credit

Opening Commission

Up to 0.50% per quarter for up to USD 0.5Mn value or Minimum Charges: Rs 3,000. Pricing of any Letter of Credit over USD 0.5Mn to be agreed with client on a case to case basis

Amendments

Rs 1,500 per amendment. In case of increase in amount or extension in period of shipment, charges according to opening commission as above

Short Swift Import LC / Amendment

Rs 1,000 per swift

Non Reimbursable LC under Barter/Aid Loan

1.0% per quarter or part thereof; 0.30% for each subsequent quarter or part thereof; Minimum Rs 1,500

Postage on Import LC

Rs 250 per item - Airmail
Rs 1,500 per item - Courier

Full Swift Import LC

Rs 2,000 per swift

2. Import Collection

Registration of contract for import on consignment basis

Up to 0.25% per quarter for up to USD 0.5Mn value or Minimum Charges: Rs 2,000. Pricing of any Contract over USD 0.5Mn to be agreed with client on a case to case basis

Amendments

Rs 1,000 per amendment. In case of increase in amount or extension in period of shipment, charges according to registration commission as above

3. Bills

Bills drawn under usance LCs

Rs 1,000/- per bill to be charged at time of retirement plus 0.2% per month (minimum Rs 500) usance commission for bills having a maturity date beyond the LC validity.

Retirement of Import-Bill under LC / Collection

0.10% of value; Minimum Rs 500

Documentary Collection - Inward

Rs 1,000 per item

4. Other

Delivery Order issued for Air Freight Consignment

Rs 1,500 flat

Item returned unpaid

Rs 500 per item

LC / Contract Reimbursement

Minimum USD 130 or actual (or equivalent Local Currency)

Transfer of Loans Related to Imports into Past Due

Rs 2,000 per bill; and
For bills in LCY: 21%; or
For bills in FCY: 10%

Obtaining Approval from SBP

Rs 500 per case

Credit Information Report including credit report of foreign suppliers/ buyers

Actual + Rs 500 service charge

Remittance under Open Account without Opening of LC / Registration of Contract

Handling charges Rs 2,500 flat per bill and remittance charges of 0.10% (minimum Rs 500)

Booking of Loans Related to Imports

Rs 1,000 per loan

Service Charge on Foreign Exchange in lieu of TT

0.10% of value; Minimum Rs 500

Import LC Handling Charges, Correspondent's Charges

Minimum Rs 100 or actual

Additional Charges for handling discrepant documents

USD 80 + USD 35 for each swift cost of discrepant advice / acceptance (of equivalent Local Currency)

B. Exports

1. Letter of Credit

Advising - Customer
Minimum Rs 2,500

Advising of Amendments
Rs 750 per amendment

Confirmation / Acceptance
Pricing would be subject to bank and country risk of the issuing country

Recovery of LC advising confirmation / transfer charges from foreign banks
USD 25 + USD 25 per swift

Advising - Non - Customer
Minimum Rs 3,000

Transfer of Export LC
Minimum Rs 1,000 per LC

If documents are sent to other local banks for negotiation under restricted LC
Rs 750 flat including courier charges

2. Bills

Export documents under LC (not negotiated / discounted) where payment cover is already with Standard Chartered Bank (Pakistan) Limited

Up to 0.25% for up to USD 0.5 Mn value. Pricing of any Letter of Credits over USD 0.5Mn to be agreed with client on a case to case basis.

Reimbursement payment to other banks from non resident Rupee Account
Rs 3,000 flat per reimbursement / payment or as per arrangement

Clean
Up to Rs 500 per item

Negotiations of Bills under LC (Rupee and Foreign Currency)
0.25% of value; Minimum Rs 1,000 or as per arrangement

Collection:
Service Charges against export documents sent on collection basis where payment cover is already with Standard Chartered Bank (Pakistan) Limited
Up to 0.25% of bill value

Documentary
Up to Rs 1,000 per item

Service Charges on Advance Payments
0.25% of value; minimum Rs 1,000 or as per arrangement

3. Other

Handling of Duty Drawback Claims
Rs 1,000 Flat

Document Dispatch (Courier Charges)
Rs 1,500 per case

Handling Charges of Freight Subsidy Claims
Rs 1,000 Flat

Issuance of Tax Deduction Certificate
Rs 1,000 per certificate plus FED

Research and Development
Rs 1,000 per case

Prepaid Export Document Collection
2.5% of Invoice Value plus funded costs

Issuance of NOC for E-Form
Rs 1,000 per NOC

Transfer of Loans/Negotiated Bills Related to Exports Into Past Due
For bills in LCY: 21%; or
For bills in FCY: 10%

C. Remittances

1. Outward

Draft
Up to USD 25 (or equivalent Local Currency)

Special Remittance in respect of Shipping Freight, Dividend, Advertising etc.

In addition to the above charges a flat fee of Rs 5,000 per remittance will be taken as processing fee or as agreed with client

Inquiries regarding non-receipt of funds where SCBPL acted correctly
Rs 2,000 each

TT Handling Charges
Up to USD 25 (or equivalent Local Currency)

Cancellation or Repurchase of Demand Draft
USD 10 (or equivalent Local Currency)

2. Inward

If proceeds are credited to any SCB branch
NIL

Home Remittances

Applicable PO and TT charges; no charges if the funds are credited to beneficiary's account with SCBPL

With Another Bank

Demand Draft / Pay Order charges along with Courier Charges will apply

OUR charges on MT103

USD 25

3. Issuance of Foreign Currency Traveller's Cheques

Debit to Account

1.0% commission of cheque value on issuance;
Minimum Rs 500

Against Cash Payment

2.0% commission of cheque value on issuance;
Minimum Rs 750

4. Cheque Purchase and Collection

Encashment of Foreign Currency Travellers'
Cheque in Rs or Credit to Account

1.0% of value; Minimum Rs 500

Collection of Foreign Currency Cheques/DD's/TC's etc

0.25% of value; Minimum Rs 300

Purchase of Foreign Currency bank drafts / personal
cheques for immediate credit into customer's Local
Currency Account

1.0% of value; Minimum Rs 500; Maximum Rs 5,000

Purchase of Foreign Currency bank drafts / personal
cheques for immediate credit into customer's Foreign
Currency Account

0.25% of value; Minimum Rs 300

Clean cheques / drafts purchased / discounted /
returned unpaid

Rs 500 per item

5. Others

Foreign Exchange Permits:

Family Maintenance

Rs 3,000 per year

Studies Abroad

Rs 5,000 first year, subsequent years Rs 3,000

Specific approvals from SBP relating to capital
transfers, share sales and airline remittances etc.

Up to Rs 2,000 per approval

Other Approvals for Remittance from SBP

Rs 200 per approval

Communication Charges:

Relay Charges

USD 16 per item (or equivalent Local Currency)

Test Verification Charges for Local Banks

Rs 1,000

Charge for back-to-back Telegraphic Transfer
transactions

USD 30 per transaction (or equivalent Local Currency)

Domestic Banking

A. Inland LC and Bills

1. Inland LC

LC Opening Commission

0.4% per quarter or part thereof; Minimum Rs 1,500 for annual volume in excess of Rs 150 million, commission on inland LC to be recovered as per arrangement with the customer

Amendments

Minimum Rs1000 per amendment. In case of increase in amount or extension in period of shipment, charges according to opening commission as above

2. Bills

Bills Drawn Under Usance LCs

Rs 1,000/- per bill to be charged at time of retirement plus 0.2% per month (minimum Rs 500) usance commission for bills having a maturity date beyond the LC validity

Additional Charges for Handling Discrepant Documents

Rs 2,000 for each SWIFT cost of discrepant advise / acceptance

Booking of Loans Under Export Invoice Financing

Rs 1,000 per loan

Documentary bills drawn under inland LC & Collection - Exports

Documentary

0.3% of bill value; Minimum Rs 500

Clean

0.25% of bill value; Minimum Rs 300. Maximum Rs 5,000 plus actual charges levied by correspondents

Documentary bills presented under inland LC & Collection - Imports

Sight Bills

0.25% flat; Minimum Rs 500

Usance Bills

Up to 0.30% of value; Minimum Rs 1,500

Commission for Local Bill Discounting:

Sight Bills

Collection charges plus mark-up on discounting with minimum of Rs 1,000

Usance Bills

Collection charges plus mark-up on discounting with minimum of Rs 1,500

Bills / Cheques Returned Unpaid

Rs 500 for documentary collection and Rs 200 for clean collection

3. Others

Postage on Local LC/Bills

Rs 200 per item

Collection Agent Charges

Actual

Transfer of Loans/Negotiated Bills Into Past Due

Import

Rs 2,000 per bill; and
For bills in LCY: 21%; or
For bills in FCY: 10%

Export

For bills in LCY: 21%; or
For bills in FCY: 10%

B. Remittances

1. Issuance of Pay Orders, Drafts and TT's

Swift

Customer: Rs 1,500
Non Customer: Rs 2,500

Pay Order - Customer

As per agreement with client; Maximum Rs 300

Pay Order - Non Customer

As per agreement with client; Maximum Rs 1,200

Demand Draft Drawn on Correspondent Bank - Customer

0.3% of value; Minimum Rs 1,000

Demand Draft Drawn on Correspondent Bank - Non Customer

0.3% of value; Minimum Rs 2,000

Cancellation of Pay Orders / Demand Drafts

Rs 500 each

C. Standing Instructions

Charges per Application

Rs 500 per transaction in addition to the usual charges on remittance

Amendments

Rs 100 per amendment

Default Due to Lack of Funds

Rs 500

D. Guarantees

Guarantees issued to shipping companies in lieu of Bill of Lading

Rs 1,500 flat for 1st month and Rs 500 per subsequent month where 100% cash margin is held. In case of no cash margin held, up to 0.25% per quarter will be charged for up to USD 0.5Mn value. Pricing of any Guarantees over USD 0.5Mn to be agreed with client on a case to case basis

Guarantees Issuance in Foreign Currency

Up to 0.50% per quarter for up to USD 0.5Mn value or minimum Rs 3,000. Pricing of any Guarantees over USD 0.5Mn to be agreed with client on a case to case basis

Financial guarantees in local currency in favor of Government Departments in lieu of payment of duties / taxes, etc.

Up to 0.60% per quarter for up to Rs 35Mn value or minimum Rs 3,000. Pricing of any Guarantees over Rs 35Mn to be agreed with client on a case to case basis

Guarantees Issuance in Local Currency

Up to 0.50% per quarter or part thereof; Minimum Rs 2,000. Pricing of any guarantees over Rs 35 Mn to be agreed with client on a case to case basis

Expired Guarantees

As per above items until original is returned to the Bank

Amendments

Minimum Rs 1000 or USD 50 for local currency and back-to-back guarantees respectively per amendment. In case of increase in amount or validity date, charges according to issuance commission as above.

Handling of Claim Cases

Rs 1,000 flat + out of pocket costs

Vendor Charges for Arranging Stamp Paper

Up to 2.0% of bond paper value; Minimum Rs 100

Short Swift

Rs 1,000 per swift message

Legal Charges

At actual

Long Swift

Rs 2,000 per swift message

E. Finance (Addition to profit on investment)

Legal

Actual

Arrangement Fee

Up to 1.0% of value; Minimum Rs 2,500

Review Fee

Up to 1.0% of value; Minimum Rs 2,500

Interim Review Fee

Up to 1.0% of value; Minimum Rs 2,500

Administration Fee
Up to 2.0% of value; Minimum Rs 2,000

Commitment Fee (in case of earlier repayment, or utilisation below 50% of the facility)
1.0% of value; Minimum Rs 1,000

Booking of Loans under FAP
Rs 500 per loan

Transfer to past due account FAP
Rs 1,000 per transfer

Replacement of securities under lien to the Bank
Rs 1,000 per replacement

Fee for verifying and marking lien on Govt. Securities issued by us on request of third party
Rs 100 per scrip; Maximum Rs 2,000

Handling Charges for deposit of shares and other securities in safe custody marked under lien for banking facilities will be as follows:

Individual shares with respective transfer deeds attached
Rs 20 per scrip; Minimum Rs 2,500
Rs 10 per scrip if annual volume is over 100,000 scrips

Sale / Purchase of shares securities held against banking facilities
Rs 0.10 per share; Minimum Rs 1,000

Financing against pledge / hypothecation:

Godown Rent / Staff Salaries
Actual

Delivery Charges if godown keeper is not posted
Rs 1,000 per hour

Transfer of Goods from bond to pledge godown
Rs 1,000 per transfer

Import Clearing Charges
Rs 1,000 per case

Project Examination Fee
Up to 2.0% of value

Penalty for late mark-up payment and/or dormancy
Rs 100 per day

Past Dues
Up to 21%

Miscellaneous Charges
Actual

Lodging of Govt. Securities issued by other banks, handling charges for marking of lien will be recovered
Rs 100 per issue

Collection of profit coupons on Govt. Savings Certificates issued by other banks / saving centres under lien to us
0.25% of profit amount; Minimum Rs 400

Individual shares without transfer deeds attached to respective individual share scrips
Rs 20 per scrip; Minimum Rs 2,500

Charges for holding bearer securities in safe custody on behalf of customers against banking facilities
0.20% per annum of document value

Inspection Charges
Within municipal limits Rs 5,000
Outside municipal limits Rs 7,500 per day

Registration of Charge at Registrar's Office
Rs 3,500 per case

Delivery of Goods under Pledge
Rs 1,000 per delivery

Charges for Delivery of Goods under Finance against Imports stored in our own or rented godown
Rs 1,000 per delivery

F. Security Services

1. Local Custody

Safe Custody Fee
Up to 1% of portfolio value per month

Transaction Fee
Up to Rs 5,000 per transaction

2. Global Custody

Safe Custody Fee
Based on month end portfolio value and as agreed with clients

Transaction Fee
Based on turnover and portfolio size as agreed with clients

Account Maintenance Fee
Up to USD 1,000 per month

Communication Charges
USD 30 per communication

Power Of Attorney Registration Charges
Rs 2,000 per power of attorney

Gdr/ ADR Disinvestments Processing Fee
Rs 3,500 per transaction

Designated Bank Services
Rs 25,000 flat; Minimum up to 10 registered non-resident shareholders. Rs 50,000 flat above 10 registered non-resident share holders. Rs 1,000 per registration per customer

Remittance Charges
Rs 500

Stamp Duty, Central Depository, Legal and other Fees
Actual

GDR / ADR Processing Fee-Physical Shares
Rs 0.10 per share

GDR/ADR Advising Fee
Rs 1,500 per advice

Any other charges in relation to the Bank providing designated bank or shares custodial service will be recovered separately
As agreed with client

G. Supply Chain Finance

Annual Facility Fee
Up to 2% of facility value

Other Fees
Up to 1% of facility value or as agreed with customer

Global Markets

A. Investor Portfolio Securities (IPS) Account

For Face Value Holding up to Rs 1.0 Million
No Charge

For Face Value Holding of > Rs 12 Million
0.05% per annum

For Face Value Holding of Between Rs 1-12 Million
Rs 500 per month

Security Transfer Charges
Rs 500 per transaction

For wholesale banking customers rates may be negotiated subject to the volumes and values agreed with the customer.

Retail Banking

Remittances (Domestic)

Inter-city deposit and withdrawal and inter-city account to account transfer of funds will be applied charges if the customer is not maintaining an average balance of Rs 100K in the previous month for all current and special saving account (Intercity charges applicable on all transactions for Basic Saver, Pensioner Current and Savings Account)

Rs 400 / transaction (For both Current and Savings Account)

Sahulat Online: Transaction up to Rs 1M free.
For transaction for over Rs 1M, Current Account rates will apply
Inter-city charges:
Rs 500 for Tijarat Plus Account
If amount exceeds Rs 2M / day

General

Swift (Customer)

Rs 1,500

HBL DDs

Rs 500 plus actual charges for customers

Swift (Non Customer)

Rs 2,500

NBP DDs

0.3% - min Rs 1,000 for customers
0.3% - min Rs 2,000 for non customers

POs / DDs against cash

0.3% - min Rs 2,500 for customers

	General	Business Account	Mahana Izafa / PLS 6-Monthly
Issuance of Pay Order / Demand Draft	Saving Account: Up to Rs 300 Current Account: Up to Rs 150	For accounts with monthly average balance: Rs 100K - 250 K 1 per month free Rs 250K - 500K 2 per month free Rs 500K-1M 4 per month free Rs 1M and above 8 per month free	For accounts with monthly average balance: Rs 1M - 5M 1 per month free Rs 5M -10M 2 per month free Rs 10M and above 4 per month free
Payment-Identification within branches	Rs 300	Rs 250K - Rs 500K 1 per month free Rs 500K - Rs 1M 2 per month free Rs 1M and above 4 per month free	Rs 1M - 5M 1 per month free Rs 5M -10M 2 per month free Rs 10M and above 4 per month free

Remittances (Domestic)

	General	Business Account	Mahana Izafa / PLS 6-Monthly
Demand Draft / Purchase Order / Money Transfer Cancellation	Rs 500	Rs 250K - Rs 500K 1 per month free Rs 500K - Rs 1M 2 per month free Rs 1M and above 4 per month free	Rs 1M - 5M 1 per month free Rs 5M -10M 2 per month free Rs 10M and above 4 per month free
Duplicate Demand Draft / Purchase Order	Rs 200	Rs 250K - Rs 500K 1 per month free Rs 500K - Rs 1M 2 per month free Rs 1M and above 4 per month free	Rs 1M - 5M 1 per month free Rs 5M -10M 2 per month free Rs 10M and above 4 per month free

Remittances (Foreign Currency) Inward

If proceeds are credited to any of our branches:
NIL

Home Remittances

Applicable PO and TT Charges - No charges if funds are credited to beneficiary's account with SCBPL

To another bank

DD Charges will apply

Outward

Inquiries regarding non-receipt of funds where the Bank acted correctly

Rs 2,000 each

Remittance Charges

If remittance is effected within 15 days - 0.25% of transaction amount

Purchase of Foreign Currency bank draft / personal cheques for immediate credit into customer Foreign Currency Account

1% - Minimum Rs 500/- . Correspondent Bank Charges will be additional (at actual)

Issuance of Travelers Cheques

Debit to Account

1% commission on issuance-Minimum Rs 500

Against Cash Payment

2% Commission on issuance - Minimum Rs 750.
Private Travel Exchange Quota to be issued after completion of all formalities laid down by SBP

Clean cheques / drafts purchased / discounted returned unpaid

Rs 500 / item, excluding agent's charges at actual

Collection / Purchase of Foreign Currency Dividend Warrants

Rs 2,000 / warrant

FTT / FDD Cancellation

USD 10 or equivalent Foreign Currency

	General	Business Account	Mahana Izafa / PLS 6-Monthly
Outward TT (Current Account)	USD 25 or equivalent Foreign Currency	For accounts with monthly average balance: Rs 250K - Rs 500K 1 per month free	For accounts with monthly average balance: Rs 1M - 5M 1 per month free
Outward TT (Saving Account)	USD 50 or equivalent Foreign Currency	Rs 500K - Rs 1M 2 per month free Rs 1M and above 4 per month free	Rs 5M - 10M 2 per month free Rs 10M and above 4 per month free
Outward DD	USD 10 (Additional USD 5 for SWIFT Charge if required)	Rs 250K - Rs500K 1 per month free Rs 500K - Rs 1M 2 per month free Rs 1M and above 4 per month free	Rs 1M - 5M 1 per month free Rs 5M - 10M 2 per month free Rs 10M and above 4 per month free

Standing Instructions

Amendment : Rs 100 amendment
 Default due to lack of funds : Rs 500

	General	Business Account	Mahana Izafa / PLS 6-Monthly
Standing Instruction fee will be recovered in addition to the usual charges	Rs 500 per transaction Rs 100 per transaction for "Business Account" and "Mahana Izafa" Account	For accounts with monthly average balance: Rs 250K and above 1 per month free	For accounts with monthly average balance: Rs 1M and above 1 per month free

Investment Portfolio Securities (IPS) Account

Applicable on GOP Debt Securities holdings of Retail and SME Clients.

For Face Value Holding of up to Rs 1 Million	For Face Value Holding of Rs > 12 Million
NIL	0.05% p.a.
For Face Value Holding of Rs 1 - 12 Million	Transfer From or To IPS of another Bank
Rs 500/- per month	Up to Rs 500/- per issue

Safe Custody

This service will not normally be provided in those branches which offer Safe Deposit Lockers

Boxes and Packages Rs 3,000 per quarter, payable in advance	Encashment of Profit Coupons (including securities under lien) Rs 1,000 per scrip / certificate
Envelopes, including those sealed by customers Rs 2,000 per quarter, payable in advance	Issuance of Certificate for items held in Safe Custody Rs 1,000 per certificate
Other Items (Life Policies, Govt. Securities, NITs, Title Deeds etc.) Rs 2,000 per quarter, payable in advance	Conversion Consolidation or Subdivision of Govt. Securities Rs 1,000 per certificate
Lodgement Rs 1,000 per scrip / certificate	Arrangement of Insurance for safe custody articles Rs 2,000 flat
Withdrawal Rs 1,000 per scrip / certificate	

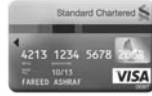
Safe Deposit Lockers*

(To be recovered in advance or at start of the period yearly / half yearly / quarterly as the case maybe)

Extra Small Up to Rs 2,000	Locker Key Charges Rs 2,000 / locker (non-refundable)
Small Up to Rs 4,000	Locker Breaking Charges Actual charges - Minimum Rs 5,000
Medium Up to Rs 5,000	Late Fee (in case locker falls in arrears for more than one month) Up to Rs 750 per month
Large / Extra Large Up to Rs 8,000	

- * Note:
- Branch Manager has the discretion to give waiver on Locker Fee based on customer relationship of Rs 1,000,000 in Current account deposits or Fee Income of Rs 10,000
 - Locker rental charges may be deducted from dormant accounts, only if lockers are in operation
 - For Employee Banking customers 50% annual rent will be charged

Visa Debit Card



Issuance Fee

- Current Account : Up to Rs 500
- Savings Account : Up to Rs 1,000

Replacement Fee

- Current Account : Up to Rs 500
- Savings Account : Up to Rs 1,000

Annual Fee

- Current Account : Up to Rs 600
- Savings Account : Up to Rs 1,100

Renewal Fee:

NIL

Xtra Mile Visa Debit Card



Issuance Fee

- Current Account : Up to Rs 300

Replacement Fee

- Current Account : Up to Rs 500

Annual Fee

- Current Account : Up to Rs 600

Renewal Fee:

NIL

POS
<u>POS Transaction Fee (International)</u>
3% of transaction amount
ATM Cash Withdrawal
<u>ATM Transaction Fee (International ATMs)</u>
3% of transaction amount
<u>1-Link ATMs Cash Withdrawal</u>
Rs 15 per withdrawal
<u>MNET ATMs Cash Withdrawal</u>
Rs 15 per withdrawal
<u>International Debit and Credit Cards withdrawal on ATMs of SCBPL</u>
USD 1 or 3% of transaction amount whichever is higher
<u>Direct Debit Bill payments</u>
Up to Rs 100 per month for every registered bill
<u>Online Bill / Fee Payment via Internet / Mobile Banking Charges</u>
Up to 2% of the transaction amount or Rs 1,000 per transaction, whichever is higher

ATM Balance Inquiry
<u>1-Link ATM (Balance Inquiry)</u>
Free
<u>MNET ATM (Balance Inquiry)</u>
Rs 5 per transaction
<u>International (Balance Inquiry)</u>
Up to Rs 300
<u>Voucher Retrieval Request Fee (Per Transaction)</u>
<ul style="list-style-type: none"> ● Domestic : Up to Rs 300 ● International : Up to Rs 750
<u>International Balance Inquiry Fee (for all debit cards)</u>
Up to Rs 300
<u>Inter Bank Funds Transfer (IBFT)</u>
Up to Rs 100 per outgoing IBFT Transaction

General Banking

<u>For Balance Rs 1M and above</u>	<u>For Balance of < Rs 1M</u>
Free	At 0.05% minimum Rs 1,000 per month. Up to maximum of Rs 100,000 p.a. per issuance
Foreign Exchange Permits:	
<u>Family Maintenance</u>	<u>Account Closure for Basic Banking Account</u>
Rs 3,000 per year	If the account is maintaining a zero balance for a period of 180 days, the bank reserves the right to close the account
<u>Studies Abroad</u>	<u>Same Day Clearing via NIFT</u>
Rs 5,000 first year, subsequent years Rs 3,000	Rs 300
<u>Specific Approvals from SBP relating to capital transfers shares disinvestment proceeds and airline remittances etc.</u>	<u>SMS Alerts</u>
Up to Rs 2,000 per approval	Up to Rs 100 per month or Rs 1,200 per annum
<u>Other Approvals for remittance from SBP</u>	
Rs 200 per approval	

Foreign Currency Cheque Books

Business Account:
USD 10 or equivalent Foreign Currency
1 Cheque book of 20 leaves free

Premature Upliftment Penalty on Term Deposit

In case of premature encashment, the profit amount will be subject to adjustment. The adjustment will be 2% flat*, applied to profit for the number of days the deposit is held with the bank. Further, SCBPL reserves the right to recover charges incurred due to premature termination of the deposit for the remaining period. These charges shall be:

0% or (PKRV** of remaining tenor on the early settlement date - PKRV of original tenor on the booking date); whichever is higher; charged on principal amount for the remaining days.

Premature Upliftment Penalty on Advance Profit Term Deposit

In case of premature encashment only principal will be returned and no profit will be paid (profit paid in advance will be recovered from principal amount).

Courier

1. Inland : At actual
2. Foreign : At actual

Telephone Charges

1. Inland : Rs 500 / telephone call
2. Foreign : Rs 1,000 / telephone call

Stamp Paper

At actual

Fax Charges

1. Inland : Rs 100 / sheet - Minimum Rs 150
2. Foreign : Rs 200 / sheet - Minimum Rs 300

Security Services / CIT Charges

At actual

	General	Business Account	Mahana Izzafa / PLS 6-Monthly
Cheque Return Charges* (due to insufficient balance)	Current Account: Rs 150 for Outward and Rs 500 for Inward clearing Saving Account: Rs 500 for Outward and Rs 1,000 for Inward clearing	Rs 500K -1M 4 / month free Rs 1M and above 8 / month free	Rs 5M -10M 4 / month free Rs 10M and above 8 / month free
Hold Mail Instructions	Up to Rs 5,000 per year (in advance)	Rs 1M and above free	Rs 10M and above free

Transaction Charges

Online Transaction Fee (for Foreign Currency and Rupee Accounts) for Over-The-Counter transactions

Current Account: Up to Rs 150

Saving Account: Up to Rs 200

Note 1: Online transaction charge levied, if the following monthly balance is not maintained.

Current Account: Up to Rs 100,000

Saving Account: Up to Rs 200,000

Note 2: All transactions carried out at parent branch will be free of charge.

Reports and Certificates

Obtaining Credit Reports on behalf of customers

Actual, plus Rs 100 / local swift; Rs 1,000 / foreign swift

Financial / Credit Worthiness Certificate

Rs 200 / certificate

Certificate regarding encashment of government securities and collection of profit coupons on government securities

Rs 500 / certificate

Other Certificates (including certificate issued on encashment of Special USDBs, FCBCs and Foreign Currency Account etc.)

Rs 200 / certificate

Balance Confirmation Certificate

Rs 200 / certificate

Certificates issued regarding business dealings with banks and for Visa purposes

Rs 200 / certificate

* Note:

- Cheque Return Charges can be deducted from dormant account where actual charges are paid to NIFT on account of inward cheques returned unpaid
- * For LCY deposits. For FCY deposits, profit will be paid at committed rate for days the deposit is held with the bank
- ** LIBOR used for FCY deposits
- ** PKRV / LIBOR page of Reuters

Proceeds Rationalization Certificate and Encashment Certificate

For remittances received:
 within 3-6 months Rs 250 / certificate
 6-12 months Rs 500 / certificate
 After 12 months Rs 1,000 / certificate

Cheque Purchase and Collection

	General	Business Account	Mahana Izafa / PLS 6-Monthly
Collection of Foreign Currency Cheques / DD / TC / etc. (drawn outside Pakistan)	0.25% - Minimum Rs 300 / USD 20 (flat) including courier charges for Business Account and Mahana Izafa	Rs 250K - Rs 500K 1 per month free Rs 500 K - Rs1M 2 per month free Rs 1M and above 4 per month free	Rs 1M - 5M 1 per month free Rs 5M -10M 2 per month free Rs 10M and above 4 per month free

Encashment of Foreign Currency Travelers Cheques in Rupees, or Credit into Customers Foreign Currency Account

1% - Minimum Rs 500

Foreign Currency Cheque Return Charges

Rs 500 per item, excluding agent's charges at actual

Purchase of Foreign Currency Bank Drafts / Personal Cheques for immediate Credit into Customer Local Currency Account

1% - Minimum Rs 500 item, maximum Rs 5,000
 Correspondent Bank Charges will be extra at actual

Collection

Clean Collection (Domestic)

0.25%; Minimum Rs 300 Maximum Rs 5,000 per instrument. Plus actual charges levied by correspondents

Cheques drawn on cities with SCBPL branches (other than "Mahana Izafa" and "Business Account")

Rs 100 per instrument

Dividend Warrants

Rs 50 per warrant

Collection Cheque Returned Charges

Rs 500 per instrument (Due to insufficient funds)

Courier Charges (non - SCBPL Location)

Rs 200 per instrument

Stop Payment of Lost Cheque book

Rs 500 per cheque book

Stop Payment of Foreign Currency Draft

USD 25 or cheque in case of insufficient funds

Stop Payment of Local Currency Draft

Rs 500 per draft

	General	Business Account	Mahana Izafa / PLS 6-Monthly
Stop Payment of Cheques (Stop payment charges will be applicable on each cheque which is not in series)	Current Account: Rs 500 Saving Account: Rs 750	Rs 250K - Rs 500K 1 per month free Rs 500K - Rs1M 1 per month free Rs 1M and above 3 per month free	Rs 1M - 5M 1 per month free Rs 5M -10M 1 per month free Rs 10M and above 3 per month free
Duplicate Statement of Account	Rs 35	Rs 500K - 1M 1 per month free Rs 1M and above 2 per month free	Rs 5M - 10M 1 per month free Rs 10M and above 4 per month free
Confirmation of Balance to Auditors	Rs 200	Rs 500K - 1M 1 per month free Rs 1M and above 2 per month free	Rs 5M - 10M 1 per month free Rs 10M and above 2 per month free
Issuance of Loose Cheque	Rs 1,000 plus Govt. Levies etc. (actual)	Rs 500K - 1M 1 per month free Rs 1M and above 2 per month free	Rs 5M - 10M 1 per month free Rs 10M and above 2 per month free

Account Balance and Cheque Book Charges

Type of Accounts	Initial Deposit Requirement	Monthly Average Balance Requirement	Minimum Balance Charges*	Cheque Book Charges**
Current Accounts				
Tijarat Classic	Up to Rs 100,000	Up to Rs 100,000	Rs 50 / month	Rs 10 / Leaf
Sahulat Online	Up to Rs 100,000	Up to Rs 100,000	Rs 50 / month	Rs 10 / Leaf
Tijarat Plus	Up to Rs 100,000	Up to Rs 100,000	Rs 50 / month	Rs 10 / Leaf
Business Account / Current	Rs 100,000	Rs 100,000	Rs 50 / month	Rs 10 / Leaf
Rupee Current	Up to Rs 100,000	Up to Rs 100,000	Rs 50 / month	Rs 10 / Leaf
Basic Banking Account	Rs 1,000	NIL	NIL	Rs 10 / Leaf
XtraMile	Up to Rs 100,000	Up to Rs 100,000	Rs 50 / month	Rs 10 / Leaf
Pensioner Current	NIL	NIL	NIL	Rs 10 / Leaf
Special Saving Accounts				
Supersave	Up to Rs 200,000	Up to Rs 200,000	Rs 50 / month	Rs 30 / Leaf
Privilege	Up to Rs 500,000	Up to Rs 500,000	Rs 50 / month	Rs 30 / Leaf
Mahana Izafa	Up to Rs 200,000	Up to Rs 200,000	Rs 50 / month	Rs 30 / Leaf
High Yield	Up to Rs 500,000	Up to Rs 500,000	Rs 50 / month	Rs 30 / Leaf
6 Monthly Savings (Local Currency)	Up to Rs 200,000	Up to Rs 200,000	Rs 50 / month	Rs 30 / Leaf
Flex Account**	NIL	NIL	NIL	Rs 30 / Leaf
Bonus Saver	Up to Rs 500,000	Up to Rs 500,000	Rs 50 / month	Rs 30 / Leaf
Regular Savings Account				
Pensioner Saving	NIL	NIL	NIL	Rs 30 / Leaf
Basic Saver	Rs 100	NIL	NIL	Rs 30 / Leaf
Regular Savings Account	Rs 100	NIL	NIL	Rs 30 / Leaf

* Minimum Balance Charges inclusive of Federal Excise Duty in compliance with BRPD Circular Letter no. 27 of September 2010

** Account Maintenance Fee will be charged Rs 50/ month on Flex Account

*** Cheque Books are free when requested through Online Banking, except for Basic Saver and Pensioner Current

Cheque Book Services

	General	Business Account			Mahana Izafa / PLS 6-Monthly	
Issuance of Cheque books (Mahana Izafa, Business Account, PLS Savings PLS 6-Monthly)	Rs 30 per leaf	For accounts with monthly average balance: Rs 100K - 500K 1 cheque book of 50 leaves per month free	For accounts with monthly average balance: Rs 500K -1M 3 cheque books of 50 leaves per month free	For accounts with monthly average balance: Rs 1M and above. 5 cheque books of 50 leaves per month free	For accounts with monthly average balance: Rs 100K - 3M 1 cheque book of 50 leaves per month free	For accounts with monthly average balance: Rs 3M and above. 2 cheque books of 50 leaves per month free

Ledger Fee* (on accounts not maintaining minimum balance requirements)

Foreign Currency equivalent of Rs 50 / month

Balance Requirement given below:

USD 2,000

GBP 2,000

EURO 2,000

JPY 200,000

Delivery of Cheque book by courier

Inland Rs 250 / Cheque book

Foreign Rs 2,000 / Cheque book

Temporary Cheque Book

10 leaf temporary cheque book for Current and Saving

Account will be for Rs 350/- excluding FED

* Account Maintenance Fee is waived for the following categories of accounts:

- Accounts of Students
- Accounts of Mustahiqeen of Zakat
- Accounts of Employees of Government / Semi Government Institutions maintained for salary and pension purposes including widows/children of deceased employees eligible for family pension/benevolent fund grant etc. shall be exempted from levy of service charges in any manner whatsoever

Other Charges

Duplicate Statement of Account

Rs 35
You are entitled to 2 free statements each calendar year, as per SBP Circular (BPRD Circular No. 2 of 2010)*

Delivery of Statement by Courier

Each additional statement will be charged Rs 35/- for delivery

Swift Finance

Legal Charges : At Actual

Markup Agreement / Stamping Charges:

<Rs 1 M	: Rs 1,000
Rs 1 M - 10 M	: Rs 5,000
Rs 10 M - 50 M	: Rs 10,000
Rs 50 M - 100 M	: Rs 25,000
Rs 100 M - 300 M	: Rs 35,000
Rs 300 M - 500 M	: Rs 50,000
> Rs 500 M	: Rs 100,000

Advice Charges

Rs 50 per advice Rs 500/- per month (for corporate customers)

Document Retrieval Fee (subject to availability of the record at the branch premises)

Rs 50 per advice Rs 500/- per month (for corporate customers)
Up to 3 months old: No charge
3 month - 2 years old: Rs 500 per document.
More than 2 years old: Rs 1,000 per document

Processing Charges : Rs 5,000

Markup Agreement / Stamping Charges

Rs 100 for all other cities except Karachi
Non Utilization Charges:
Rs 1,500 (Charged quarterly)
Charges on Late Payment of Mark Up (Charged 30 days after the previous quarter end):
Rs 1,000 or 1 % of the outstanding Mark Up whichever is higher

* Twice a year on six monthly basis within 15 days from the close of half year.

Phone Banking

A waiver of 25% on normal charges is offered on the following services:

Account which has 50% waiver	Certificate regarding Profit and Tax Deed
Telegraphic Transfer (Local Currency)	Certificate regarding Zakat Deducted
Telegraphic Transfer (Foreign Currency)	Balance Confirmation Certificate

A Waiver of 50% on normal charges is offered on the following services:

Cheque Book	Demand Draft (Foreign Currency)
Demand Draft (Local Currency) - except Sahulat Online	Pay Order

Note : Courier, swift, fax, charges and stamp duty will be recovered. SMS / E-mail alert service
- Charges up to Rs 100 per month or Rs 1,200 per annum

Note: Individual Customers who maintain the below-mentioned relationship with us, would be eligible to avail Charge-Fee Issuance of pay orders, demand drafts and telegraphic transfers

- 50% for OD and balance of Rs 1,500,000 for current account.
- Average quarterly balance of > Rs 1,500,000 current account.
- An overdraft line of > Rs 6,000,000.

Priority & International Banking

Individual customers (including Non-Resident Pakistanis) who maintain the below mentioned deposit balances on relationship basis, will be eligible to avail the following services, free of charge:

- Average quarterly balance up to PKR 5,000,000 and above in Rupee Current Account, Savings Account, Term Deposit, Mutual Funds, Certificate of Deposit, Bancassurance (premium), and Fixed Income Products (purchased through SCBPL)
- Average quarterly balance up to PKR 5,000,000 and above on FCY accounts

a) Debit Card:

Platinum Visa Debit Card



- Waiver on Annual Fee
- Issuance / Replacement fee of up to Rs 4,000

PIA Platinum Visa Debit Card



- Waiver on Annual Fee
- Issuance / Replacement fee of up to Rs 4,000

b) Banking Services:

1. Issuance of Pay Orders, Drafts and Telegraphic Transfer.
2. Standing Instructions related to regular banking.
3. Cancellation of Pay Orders and Demand Drafts.
4. Issuance of Balance Confirmation Certificate / Proceed Realization Certificate.
5. Collection of cheques (Local Currency/Foreign Currency).
6. Inter-City Banking.
7. Duplicate Statement
8. Zakat Certificate.
9. Issuance of traveler cheques.
10. Stop payments of cheques.
11. Return of unpaid cheques.
12. Delivery of cheque books by courier.
13. Inward remittance.
14. Issuance of counter cheques.
15. Issuance of cheque books.
16. Free E-Statements.

c) Locker Facility:

50% waiver on 1st year locker rental fee (on availability of Lockers)

d) Auto Loans / Lease:

50% waiver on regular processing fee.

e) Credit Card:

Annual and joining fee waivers on credit cards

f) Mortgage:

50% waiver on regular processing fee.

Consumer Financing

Visa Platinum and Visa PIA Co-brand Platinum



Visa Platinum	Visa PIA Co-brand Platinum
<u>Annual Fee</u>	<u>Annual Fee</u>
Up to Rs 6,000	Up to Rs 8,000
<u>Supp. Annual Fee</u>	<u>Supp. Annual Fee</u>
Up to Rs 3,000	Up to Rs 4,000

Visa Gold and Visa PIA Co-brand Gold



Visa Gold	Visa PIA Co-brand Gold
<u>Annual Fee</u>	<u>Annual Fee</u>
Up to Rs 5,000	Up to Rs 5,000
<u>Supp. Annual Fee</u>	<u>Supp. Annual Fee</u>
Up to Rs 2,500	Up to Rs 2,500

Visa Classic and Visa PIA Co-brand Classic



Visa Classic	Visa PIA Co-brand Classic
<u>Annual Fee</u>	<u>Annual Fee</u>
Up to Rs 2,500	Up to Rs 3,000
<u>Supp. Annual Fee</u>	<u>Supp. Annual Fee</u>
Up to Rs 750	Up to Rs 1,000

Visa Infinite

<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Up to Rs 25,000	Up to Rs 15,000

MasterCard Titanium



<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Up to Rs 5,000	Up to Rs 2,500

MasterCard Cashback



<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Up to Rs 3,000	Up to Rs 1,000

MasterCard Easy Credit



<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Up to Rs 2,500 (Credit Limit <150K)	Up to Rs 500
Up to Rs 4,000 (Credit Limit >150K)	

Standard Chartered Credit Card Services

Charges Applicable on All Visa / MasterCard Credit Cards

1. Cheque / Cash Pick Up Fee	Rs 200 for all cards
2. Dial a Draft	Bank Remittance charges plus Rs 1,000 (per request) and accrual of charges as Cash Advance
3. Voucher Retrieval Fee Local Foreign	Rs 250 per document Rs 800 per document
4. Balance Transfer Booking Charge	Up to 3% of transfer amount or Rs 500, whichever is higher
5. Balance Transfer Service Fee	Up to 3.5% of the outstanding amount per month translated into an APR of 42%
6. Cover for life (optional feature)	Rs 3,000 per year @ Rs 250 per month on Aasaan Instalment at 0%
7. Credit Cover (optional feature)	0.35% of outstanding amount per month
8. Credit Cover Plus (optional feature)	Up to 0.69% of outstanding amount per month
9. Direct Debit Fee	Rs 1,000 or 2% of transaction amount whichever is higher
10. Direct Debit Failure Fee	Rs 1,000 per instance
11. Visa / MasterCard Arbitration Charges for Disputed Transactions	USD 500 or equivalent
12. Card Replacement Fee	Rs 500 per card
13. Utility Bill Payment	Rs 1,000 per transaction
14. Online Bill / Fee Payment via Internet / Mobile Banking Charges	Up to 2% of the transaction amount or Rs 1,000 per transaction, whichever is higher
15. Cheque Return Charges / Payment Coupon Charges	Rs 1,000 per instance
16. Pay Order/Demand Draft Issuance Fee	Rs 1,000 per Pay Order / Demand Draft
17. Foreign Transaction Charge	Foreign currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of Re 1 per USD and 3% of the transaction amount
18. Safe Custody Charges on Post Dated Cheques	Rs 500 per cheque
19. Account Maintenance Fee	Rs 500 per month
20. Card Conversion Fee	Rs 1,000 per card
21. SMS / Email Alert Service Fee*	Rs 100 per month
22. Mafooz Takaful (optional feature)	Islamic Insurance - Rs 199 per month
23. Aasaan Instalment Plan Service Fee	Up to 42% per annum for all cards
24. Aasaan Instalment Plan Processing Fee	Up to 3.5% of transaction amount
25. Aasaan Instalment Plan Prepayment Fee	Rs 1,000 or 5% of the remaining balance, whichever is higher
26. Credit Protector (optional feature)	0.35% of outstanding amount per month
27. Rewards Programme Fee	Rs 1,000 per annum
28. Cheque Book Issuance for MasterCard Easy Credit	Re 1 per leaf

Charges applicable on all variants

Service Fee (Retail and Cash)*

Up to 3.5% per month of the outstanding amount translated into APR of 42%

Late Fee

Rs 1,500 or 10% of the minimum amount due, whichever is higher

Overlimit Fee

Rs 1,000 for all Visa / Master Card Credit Cards or 10% of the overlimit amount, whichever is higher

Cash Advance Fee**

Rs 1,000 (per transaction) or 3% of the cash advance transaction amount, whichever is higher. Plus all charges passed on by acquiring bank

* Service Fee on Cash Advance Transaction will be charged from the date of transaction

* Discounts on rates may be offered during special promotions

* Free SMS alert will be sent to credit card customers informing about outstanding amount, minimum amount due and that eStatement has been sent via e-mail. SMS sent to serve 14 days notice, before proceeding for debt recovery, will be free of charge

** Service fee on Easy Credit Card (Retail and Cash) will be charged from the day of transaction

** Withholding tax of 0.3% of the value for transaction or sum of all transactions in a day exceeding Rs 50,000

American Express Cards

American Express Corporate Cards



Annual Fee
Up to Rs 6,000 / USD 100

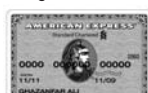
American Express Charge Card Gold



Annual Fee
Up to Rs 6,000 / USD 100

Supp. Annual Fee
Up to Rs 4,000 / USD 75

American Express Charge Card Green



Annual Fee
Up to Rs 4,000 / USD 75

Supp. Annual Fee
Up to Rs 2,000 / USD 45

American Express Credit Card (Gold)



Annual Fee
Up to Rs 4,000

Supp. Annual Fee
Up to Rs 2,000

American Express Credit Card (Green)



Annual Fee
Up to Rs 2,000

Supp. Annual Fee
Up to Rs 1,000

Charges applicable on all variants

Service Fee (Credit Card)**

Up to 3.5% per month of the outstanding amount translated into APR of 42% per annum

Late Payment Charges (Credit Cards)

Rs 1,500 or 10% of the minimum amount due, whichever is higher

Late Payment Charges (Charge Cards and Corporate Cards)

Rs 1,500 / USD 20

Overlimit Fee (Credit Cards)

Rs 1,000 or 10% of the overlimit amount, whichever is higher

Foreign Transaction Charge

Foreign Currency transaction processed through foreign merchants or otherwise will incur a foreign transaction charge of Re 1 per USD and 3% of the transaction amount

Cash Advance Fee (Charge Cards)*

Rs 1,000 / USD 15 (per transaction) or 5% of the cash advance transaction amount, whichever is higher. Plus all charges passed on by acquiring bank

Cash Advance Fee (Credit Cards)**

Rs 1,000 (per transaction) or 3% of the cash advance transaction amount, whichever is higher. Plus all charges passed on by acquiring bank. Additionally, withholding tax of 0.3% of the value of transactions or the sum of all transactions in a day exceeding Rs 50,000

* Refer to important notes for tax implications

** Service Fee on Cash Advance Transaction will be charged from the date of transaction

*** Discounts on rates may be offered during special promotions

Standard Chartered American Express Credit Cards

Charges Applicable on All AMEX Credit Cards

1	Balance Transfer Facility Booking Charge	Up to 3 % or transfer amount Rs 500 whichever is higher
2	Balance Transfer Facility - Service Charges	Up to 3.5% per month of the outstanding amount translated into APR of 42%
3	Pay order / Demand Draft Fee	Up to Rs 1,000
4	Utility Bill Payment	Up to Rs 1,000 per transaction
5	Cheque Return Charges / Payment Coupon Charges	Up to Rs 1,000 Up to USD 15
6	Cash Payment Processing Fee	N/A
7	Duplicate Account Statement	No Charge
8	Card Replacement Fee (Normal)	Rs 200 for all cards
9	Extended Payment Programme (EPP)/ Aasaan Instalment Service Charges	Up to 42% per annum
10	EPP / AI Processing Fees	Up to 3.5% of the transaction amount
11	EPP / AI Instalment Plan Prepayment Fee	Rs 1,000 or 5% of the remaining balance, whichever is higher
12	Credit Cover Plus (optional feature)	0.69% of the outstanding amount per month
13	Credit Protector (optional feature)	Up to 0.35% of the outstanding amount per month
14	Mahfooz Takaful (Optional feature)	Rs 199 per month
15	Document Retrieval Charges per Transaction	
	- i For Foreign Transaction on Rs cards	Up to Rs 800
	- ii For Local Transactions on Rs cards	Up to Rs 250
16	SMS Alert Fee*	Up to Rs 100 per month

Standard Chartered American Express Charge Cards

	Currency	Charges Applicable on AMEX Charge Cards		
1.	Pay Order / Demand Draft Fee	PKR USD	Up to Rs 1,000 for all cards Up to USD 15	
2.	Membership Rewards Programme	PKR USD	Rs 500 per month USD 10 per month	
3.	Direct Debit Fee	PKR USD	Rs 1,000 per month Up to USD 15 per month	
4.	Cheque Return Charges / Payment Coupon Charges	PKR USD	Up to Rs 1,000 Up to USD 15	
5.	Card Replacement Fee	PKR USD	Up to Rs 200 Up to USD 5	
6.	Cash Payment Processing Fee	PKR USD	N/A N/A	
7.	SMS Alert Fee*	PKR USD	Up to Rs 100 per month Up to USD 2.5 per month	
			Corporate	Charge Green
8.	Credit Cover Plus (optional feature)	PKR	0.69% per month on card's outstanding balance	0.69% per month on card's outstanding balance
USD		0.69% per month on card's outstanding balance	0.69% per month on card's outstanding balance	
9.	Credit Protector (optional feature)	PKR	0.35% per month on card's outstanding balance	0.35% per month on card's outstanding balance
USD		0.35% per month on card's outstanding balance	0.35% per month on card's outstanding balance	
10.	Mahfooz Takaful (optional feature)	PKR	Rs 199 per month	Rs 199 per month
USD		-	-	-

* Free SMS alert will be sent to credit card customers informing about outstanding amount, minimum amount due and that eStatement has been sent via e-mail. SMS sent to serve 14 days notice, before proceeding for debt recovery, will be free of charge

Personal Loans

Application Processing Fee (Inclusive of stamp duty)

Rs 5,000 or 1% of the loan amount, whichever is higher

Late Payment Charges

Rs 500

Cheque Return Charges / Default due to insufficient funds on Standing Instructions

Rs 500

Revolving Credit

Processing Charges (Inclusive of Stamp Duty)

Rs 2,000

Cheque Return Fee

Rs 500

Cheque Encashment Charges

Rs 150 (3 free transactions per month)

Multiple Statements

Latest Statement fee

Cheque Book Charges

Rs 20 per leaf

Insurance

Credit Protector (optional feature)

Up to 0.35% of outstanding per month

Pay Order Charges

Up to Rs 500

Mortgage Loan

Pre-Payment Fee

Up to 10% of the Outstanding Balance

Cheque Return Charges

Rs 500

Late Payment Fee

Rs 1,000 or 2% per month on amount overdue

Property Insurance

Up to 0.75% of the loan amount

Duplicate Amortisation Schedule Issuance

Rs 500

Switching Fee

Up to 7 % of outstanding amount

Auto Financing

Early Purchase Processing charges

Up to 7.5% of outstanding amount in 5th Year

Up to 10% of outstanding amount in 3rd and 4th Year

Up to 13% of outstanding amount in 1st and 2nd Year

Legal Fee

Rs 30,000

Late Payment Fee Recovery and Administration Charges

Rs 1,000 per instalment

Duplicate Amortisation Schedule Issuance Charge

Rs 500

Repossession charges

Rs 30,000

Prepayment Charges

Up to 10% of the outstanding amount

Mark up Rates

22%-38% per annum (fixed)

Annual Fee

Rs 2,500

Limit Enhancement

5% of the enhanced amount (maximum of Rs 2,000)

Interbank Transaction Charges

0.3% or Rs 500, whichever is higher

Stop Payment of Cheques

Rs 25 per cheque (maximum Rs 500 per cheque book)

SMS Alert Fee

Rs 100 per month

Mark Up Rates

With prompt payment bonus 33%

Without prompt payment bonus 36%

Liquidated Damages

2% per month on amount overdue

Default Due to Lack of Funds (Standing Instructions)

Rs 500

Asset Repossession Charges

Court Fee - Legal Fee

Rs 60,000 (or at actual)

Rs 30,000 (or at actual)

Life Insurance Cover

Up to 0.75% of the loan amount

Tax Certificate Issuance Charges

Rs 500

Repossessed Vehicle Storage Charges

Rs 10,000

Non-Payment Due to Lack of Funds (Standing Instructions)

Rs 500

Vehicle Insurance

Up to 7.5% of the vehicle value

Tax Certificate Issuance Charges

Rs 500

DREAMPACK

Bundled Financial Solutions

General Conditions:

1. The benefits mentioned in each DREAMPACK are only applicable when all the products of the set are availed together and are activated within 90 days of Account Opening.
2. Terms and Conditions pertaining to each product in the DREAMPACK remain the same.
3. Where applicable, only 20 leaves cheque book is for free.
4. In case, where one of the products in your chosen DREAMPACK is declined due to any reason, you will still receive the other products mentioned in that DREAMPACK under the same terms and conditions.
5. Bank reserves the right to approve or reject any product from the bundle without assigning any reason.

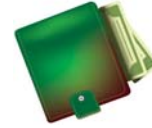
DREAMPACK for Non Employee Banking Customers

DREAMPACK Easy Banking



Benefit:

1. Rs. 200 discount on Issuance Fee of Visa Debit Card
2. First 20 leaves Cheque Book free



DREAMPACK Ready Cash

Benefit:

1. First 20 leaves Cheque Book free
2. Free Visa Debit Card
3. Processing Fee Waiver on Revolving Credit for the first year
4. Annual Fee Waiver on Revolving Credit for the first year

Ready Cash Conditions:

- Loan amount / credit limit in personal instalment loan and revolving credit will be as per Bank's internal policy



DREAMPACK Cash In Hand

Benefit:

1. First 20 leaves Cheque Book free
2. Free Visa Debit Card
3. Annual Fee Waiver on Revolving Credit for the first year



DREAMPACK Ala Carte

Benefit:

1. Rs 200 discount to be offered to customers who purchase Muhafiz at the time of purchasing the bundle

SME Banking



DREAMPACK Business Saver

Benefit:

1. Free Cash Cover Plus for the first year only.
2. Rs 200 discount on Issuance Fee of Visa Debit Card
3. First 20 leaf cheque book free
4. One Visa Debit Card for two accounts.

Business Saver Conditions:

- Cash Cover Plus to be enrolled within one month of card activation
- Standing Instructions to be applied in this case, where mandatory Rs 5,000 will be marked as auto debit on Xtra Mile Current Account, to be transferred to Easy Saver on the 1st of every month.



DREAMPACK Business Plus*

Benefit:

1. Current Account
2. Straight2Bank
3. eStatement
4. No monthly service fees for Straight2Bank

Business Plus Conditions:

- Minimum Balance for Current Account to be maintained at PKR 10,000/-



DREAMPACK Business Essentials**

Benefit:

1. Business Current Account
2. Straight2Bank
3. Debit Card*
4. Online Banking*
5. eStatement
6. 24 hour Phone Banking*

Business Essentials Condition:

- Minimum Balance for Business Current Account to be maintained at PKR 100,000/-

*Only for Sole Proprietorship

** This bundle is for all SME clients.

Cash Management (For SME Banking)

A. Straight2Bank - Web

1. One - Time Setup Charges

Setup and Implementation
Up to Rs 15,000 inclusive of 2 Vasco devices

Approver Device (Vasco / Smartcard)
Up to Rs 6,000 per device

Corporate Cheque Module Setup
Up to Rs 5,000 per account

Training
Rs 3,000

2. Monthly Charges

Straight2Bank: Transaction Initiation and Reporting Module
Up to Rs 6,000 per month

Straight2Bank Reporting Only Module
Up to Rs 5,000 per month

Straight2Bank: Multi Bank Reporting (MT940/MT950)
Up to Rs 5,000 per account per month

3. Straight2Bank - Infomanager

Monthly Charge
Up to Rs 3,000 per month

B. Straight2Bank - Access

Setup and Implementation
Up to Rs 100,000

Monthly Charge
Up to Rs 10,000

C. Straight2Bank - Transaction Fee

Pay Order
Rs 300 per pay order or as per agreement with customer

Demand Draft
Up to 0.3%; Minimum Rs 1,000 or as per agreement with client

Corporate Cheque
Corporate Cheque
up to Rs 100 per instrument
Onsite Cheque printing at customer premises
up to Rs 300 per instrument

Outward TT
Up to USD 25 or equivalent Local Currency

LC Issuance
As per conventional pricing

LC Amendment
As per conventional pricing

Guarantee Issuance
As per conventional pricing

Guarantee Amendment
As per conventional pricing

Onsite Cheque Printing at Customer Premises
Up to Rs 300 per instrument

Book Transfer
Up to Rs 100 per transfer

D. Electronic Funds Transfer

1. Set up and Maintenance Charges

First Time set up
Up to Rs 100,000

Monthly Maintenance
Up to Rs 5,000

Training per Visit to Client
Up to Rs 15,000

2. Transaction Charges

Electronic Funds Transfer

Up to Rs 100 per transfer

Stop Payment

Up to Rs 25 per stop payment requirement

Rejection due to Insufficient Funds

Up to Rs 25 per rejection

Return Item

Up to Rs 100 per item

E. Premium Service Banking Courier

Up to Rs 25,000 per month per location

F. National Collection Services

Collection Charges

Up to 0.30% on face value of items collected with minimum Rs 500 per transaction or flat fee as agreed with client. Up to 0.25% of value of instrument or minimum Rs 500 for cheque purchase

Lockbox

Rs 100 per location per day

Direct Debits

Direct Debit Instruction: Up to Rs 100 per transaction or as agreed with client

Direct Debit Rejection: Up to Rs 100 per transaction or as agreed with client

Direct Debit Setup: Up to Rs 1,000 per mandate setup or as agreed with client

Cheque Return Charges

Up to Rs 500 per instrument

Post Dated Cheque

Discounting: KIBOR plus spread as agreed with client
Warehousing: Up to Rs 200 per instrument or as agreed with client

i) Cancellation Charge: up to Rs 200

ii) Hold Charge: up to Rs 200

iii) Swap Charge: up to Rs 200

G. Dividend Plus

Up to 0.30% on the value of dividend payout; Minimum Rs 50 per warrant

H. Cash Pickup and Delivery

Per Trip Charge

Up to Rs 3,000 within 20 km per trip per day; beyond will be as agreed with client

Overnight Vault Charges

Up to Rs 1,000; Minimum Rs 500 or as per agreement with client

Additional cash pick up or delivery charges for amount exceeding PKR 1 M per shipment

Rs 200 per Rs 1M

Seal Charges

Up to Rs 200 per seal; minimum Rs 25 per seal or as per agreement with client

Waiting Charges

Double the trip charges (if security company kept waiting for more than 15 minutes)

I. Bill Payment Charges

Cheque / Direct Debit to Current / Saving Account

Up to 0.25% of amount; minimum Rs 20 per bill or as per agreement with client

J. Fee Collection

Service Fee

Up to Rs 2,000 or as per agreement with client

Prepaid Card Fee

Up to Rs 500

K. Home Remittances

Payorder Issuance - SCBPL Network

Up to Rs 300 per instrument

Demand Draft - Non SCBPL Locations

Up to 0.3%; Minimum Rs 1,000 or as per agreement with client

L. General Banking

Floatation of Shares (IPO)

Up to 0.50% of total value. Minimum Rs 100,000 per issue

Same day clearing of high value instruments via NIFT

Rs 300 flat per instrument

Account Maintenance Charges

Rs 50 per month to be waived for customers maintaining minimum average balance

Demand Draft

Up to 0.3%; Minimum Rs 1,000 or as per agreement with client

Courier Charges for Pay Orders / Demand Drafts

Rs 200 per item or as per agreement with client

Deposit Slip / Instrument Copy Retrieval

Period up to 3 months: Rs 100 per deposit slip or instrument.

Period beyond 3 months:

1. Volume greater than 100: Rs 250 per slip / instrument
2. Volume less than 100: Rs 500 per slip / instrument

Tax Facilitation Fee

Up to Rs 2,000 per submission

Dividend Processing - Outside Dividend Plus

Up to 0.50% on total payout; Minimum up to Rs 50,000 per payout. Minimum up to Rs 50 per warrant. Revaluation / Conversion up to Rs 100 per warrant

Corporate Customer Internal Salary Transfer

Up to Rs 200 per employee per month

Pay Orders

Rs 300 or as per agreement with customer

Cancellation of Pay Orders / Demand Drafts

Rs 500 or as per agreement with client

Duplicate / Additional Copy of Bank Statement

Rs 35 per Statement

Third Party Real time Gross Settlement (RTGS) Charges

MT 103

Monday to Friday 9:00 am to 1:30 pm 220/-
Monday to Friday 1:30 pm to 3:00 pm 330/-
Monday to Friday 3:00 pm to 4:00 pm 550/-
Note: Minimum amount is Rs 1M per transaction

MT 102 - Multiple Credit Transfers

Monday to Friday 9:00 am to 4:30 pm
Rs 50/- per instruction
Note: Minimum amount per txn Rs 100,000
Max 10 payment instructions through an MT 102 message

Account statement reporting through MT940

USD 20 per statement per message

For SME banking customers rates may be negotiated subject to the volumes and values agreed with the customer.

SME Banking International Banking

A. Imports

1. Letter of Credit / Standby Letter of Credit

Opening Commission

Up to 0.50% per quarter for up to USD 0.5Mn value or Minimum Charges: Rs 3,000. Pricing of any Letter of Credit over USD 0.5Mn to be agreed with client on a case to case basis

Amendments

Rs 1,500 per amendment. In case of increase in amount or extension in period of shipment, charges according to opening commission as above

Short Swift Import LC / Amendment

Rs 1,000 per swift

Non Reimbursable LC under Barter/Aid Loan

1.0% per quarter or part thereof; 0.30% for each subsequent quarter or part thereof; Minimum Rs 1,500

Postage on Import LC

Rs 250 per item - Airmail
Rs 1,500 per item - Courier

Full Swift Import LC

Rs 2,000 per swift

2. Import Collection

Registration of Contract for Import on Consignment Basis

Up to 0.25% per quarter for up to USD 0.5Mn value or Minimum Charges: Rs 2,000. Pricing of any Contracts over USD 0.5Mn to be agreed with client on a case to case basis

Amendment Relating to Registration of Contract

Rs 1,000 per amendment. In case of increase in amount or extension in period of shipment, charges according to registration commission as above

3. Bills

Bills Drawn under Usance LCs

Rs 1,000 per bill to be charged at time of retirement plus 0.2% per month (minimum Rs 500) usance commission for bills having a maturity date beyond the LC validity.

Retirement of Import-Bill under LC / Collection

0.10% of value; Minimum Rs 500

Documentary Collection - Inward

Rs 1,000 per item

4. Other

Delivery Order Issued for Air Freight Consignment

Rs 1,500 flat

Item Returned Unpaid

Rs 500 per item

LC / Contract Reimbursement

Minimum USD 130 or actual (or equivalent Local Currency)

Transfer of Loans Related to Imports into Past Due

Rs 2,000 per bill

Obtaining Approval from SBP

Rs 500 per case

Credit Information Report Including Credit Report of Foreign Suppliers / Buyers

Actual + Rs 500 service charge

Remittance under Open Account without Opening of LC / Registration of Contract

Handling charges Rs 2,500 flat per bill and remittance charges of 0.10% (minimum Rs 500)

Booking of Loans Related to Imports

Rs 1,000 per loan

Service Charge on Foreign Exchange in Lieu of TT

0.10% of value; Minimum Rs 500

Import LC Handling Charges, Correspondent's Charges

Minimum Rs 100 or actual

Additional Charges for Handling Discrepant Documents

USD 80 + USD 35 for each Swift cost of discrepant advice / acceptance (of equivalent Local Currency)

B. Exports

1. Letter of Credit

Advising - Customer
Minimum Rs 2,500

Advising of Amendments
Rs 750 per amendment

Confirmation / Acceptance
Pricing would be subject to bank and country risk of the issuing country

Recovery of LC Advising Confirmation / Transfer charges from Foreign Banks
USD 25 + USD 25 per swift

If Documents are Sent to Other Local Banks for negotiation Under Restricted LC
Rs 750 flat including courier charges

Advising - Non-Customer
Minimum Rs 3,000

Transfer of Export LC
Minimum Rs 2,500 per LC (without the substitution of documents)
Minimum Rs 15,000 per LC (with the substitution of documents)

Transfer of Export LC Amendments
Minimum Rs 2,500 per LC (without the substitution of documents)
Minimum Rs 7,500 per LC (with the substitution of documents)

Cancellation of the Transfer of Export LC
Minimum Rs 2,500 per LC

2. Bills

Export Documents under LC (Not Negotiated / discounted) Where Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited

Up to 0.25% for up to USD 0.5 Mn value. Pricing of any Letter of Credits over USD 0.5Mn to be agreed with client on a case to case basis.

Reimbursement Payment to Other Banks from Non-Resident Rupee Account
Rs 3,000 flat per reimbursement / payment or as per arrangement

Clean
Up to Rs 500 per item

Negotiations of Bills under LC (Rupee and Foreign Currency)
0.25% of value; Minimum Rs 1,000 or as per arrangement

Collection:
Service charges against export documents sent on collection basis, including non-customer documents presented through other banks, where payment cover is already with Standard Chartered Bank (Pakistan) Ltd.

Up to 0.25% of bill value
Documentary
Up to Rs 1,000 per item

Service Charges on Advance Payments
0.25% of value minimum Rs 1,000 or as per arrangement

3. Other

Handling of Duty Drawback Claims
Rs 1,000 Flat

Document Dispatch (Courier charges)
Rs 1,500 per case

Handling Charges of Freight Subsidy Claims
Rs 1,000 Flat

Issuance of Tax Deduction Certificate
Rs 1,000 per certificate plus FED

Research and Development
Rs 1,000 per case

Prepaid Export Document Collection
2.5% of Invoice Value plus funded costs

Issuance of NOC for E-Form
Rs 1,000 per NOC

C. Remittances

1. Outward

Draft
Up to USD 25 (or equivalent Local Currency)

Special Remittance in Respect of Shipping Freight, Dividend, Advertising etc.
In addition to the above charges a flat fee of Rs 5,000 per remittance will be taken as processing fee or as agreed with client

Inquiries Regarding Non-Receipt of Funds where SCBPL Acted Correctly
Rs 2,000 each

TT Handling Charges
Up to USD 25 (or equivalent Local Currency)

Cancellation or Repurchase of Demand Draft
USD 10 (or equivalent Local Currency)

2. Inward

If Proceeds Are Credited to Any SCB Branch
NIL

Home Remittances
Applicable PO and TT charges; no charges if the funds are credited to beneficiary's account with SCBPL

With Another Bank
Demand Draft / Pay Order charges along with Courier Charges will apply

Our Charges on MT103
USD 25

3. Issuance of Foreign Currency Traveller's Cheques

Debit to Account
1.0% commission of Cheque value on issuance;
Minimum Rs 500

Against Cash Payment
2.0% commission of cheque value on issuance;
Minimum Rs 750

4. Cheque Purchase and Collection

Encashment of Foreign Currency Travellers' Cheque in Rupees or Credit to Account
1.0% of value; Minimum Rs 500

Collection of Foreign Currency Cheques/ DDs/ TCs etc.
0.25% of value; Minimum Rs 300

Purchase of Foreign Currency Bank Drafts / Personal Cheques for Immediate Credit into Customer's Local Currency Account
1.0% of value; Minimum Rs 500; Maximum Rs 5,000

Purchase of Foreign Currency Bank Drafts / Personal Cheques for Immediate Credit into Customer's Foreign Currency Account
0.25% of value; Minimum Rs 300

Clean Cheques / Drafts Purchased / Discounted, Returned Unpaid
Rs 500 per item

5. Others

Foreign Exchange Permits:

Family Maintenance
Rs 3,000 per year

Studies abroad
Rs 5,000 first year, subsequent years Rs 3,000

Specific Approvals from SBP Relating to Capital Transfers, Share Sales and Airline Remittances etc.
Up to Rs 2,000 per approval

Other Approvals for Remittance from SBP
Rs 200 per approval

Communication Charges:

Relay Charges
USD 16 per item (or equivalent Local Currency)

Test Verification Charges for Local Banks
Rs 1,000

Charge for Back-to-back Telegraphic Transfer Transactions
USD 30 per transaction (or equivalent Local Currency)

Domestic Banking

A. Inland LC and Bills

1. Inland LC

LC Opening Commission

0.4% per quarter or part thereof; Minimum Rs 1,500 for annual volume in excess of Rs 150 million, commission on inland LC to be recovered as per arrangement with the customer

Amendments

Minimum Rs 1,000 per amendment. In case of increase in amount or extension in period of shipment, charges according to opening commission as above

2. Bills

Bills Drawn under Usance LCs

Rs 1,000/- per bill to be charged at time of retirement plus 0.2% per month (minimum Rs 500) usance commission for bills having a maturity date beyond the LC validity

Additional Charges for Handling Discrepant Documents

Rs 2,000 for each SWIFT cost of discrepant advise / acceptance

Booking of Loans under Export Invoice Financing

Rs 1,000 per loan

Documentary Bills Drawn under Inland LC & Collection - Exports

Documentary

0.3% of bill value; Minimum Rs 500

Clean

0.25% of bill value; Minimum Rs 300. Maximum Rs 5,000 plus actual charges levied by correspondents

Documentary Bills Presented under Inland LC & Collection - Imports

Sight Bills

0.25% flat; Minimum Rs 500

Usance Bills

Up to 0.30% of value; Minimum Rs 1,500

Commission for Local Bill Discounting:

Sight Bills

Collection charges plus mark-up on discounting with minimum of Rs 1,000

Usance Bills

Collection charges plus mark-up on discounting with minimum of Rs 1,500

Bills / Cheques Returned Unpaid

Rs 500 for documentary collection and Rs 200 for clean collection

3. Others

Postage on Local LC / Bills

Rs 200 per item

Collection Agent Charges

Actual

B. Remittances

1. Issuance of Pay Orders, Drafts and TT's

<u>Swift</u> Customer: Rs 1,500 Non-Customer: Rs 2,500	<u>Pay Order - Customer</u> As per agreement with client; Maximum Rs 300
<u>Pay Order - Non-Customer</u> As per agreement with client; Maximum Rs 1,200	<u>Demand Draft Drawn on Correspondent Bank - Customer</u> 0.3% of value; Minimum Rs 1,000
<u>Demand Draft Drawn on Correspondent Bank - Non-Customer</u> 0.3% of value; Minimum Rs 2,000	<u>Cancellation of Pay Orders / Demand Drafts</u> Rs 500 each

C. Standing Instructions

<u>Charges per Application</u> Rs 500 per transaction in addition to the usual charges on remittance	<u>Amendments</u> Rs 100 per amendment
<u>Default Due to Lack of Funds</u> Rs 500	

D. Guarantees

<u>Guarantees Issued to Shipping Companies in Lieu of Bill of Lading</u> Rs 1,500 flat for 1st month and Rs 500 per subsequent month where 100% cash margin is held. In case of no cash margin held, up to 0.25% per quarter will be charged for up to USD 0.5Mn value. Pricing of any Guarantees over USD 0.5Mn to be agreed with client on a case to case basis	<u>Guarantees Issuance in Foreign Currency</u> Up to 0.50% per quarter for up to USD 0.5Mn value or minimum Rs 3,000. Pricing of any Guarantees over USD 0.5Mn to be agreed with client on a case to case basis
<u>Financial Guarantees in Local Currency in Favor of Government Departments in Lieu of Payment of Duties / Taxes, etc.</u> Up to 0.60% per quarter for up to Rs 35Mn value or minimum Rs 3,000. Pricing of any Guarantees over Rs 35Mn to be agreed with client on a case to case basis	<u>Guarantees Issuance in Local Currency</u> Up to 0.50% per quarter or part thereof; Minimum Rs 2,000. Pricing of any guarantees over Rs 35 Mn to be agreed with client on a case to case basis
<u>Expired Guarantees</u> As per above items until original is returned to the Bank	<u>Amendments</u> Minimum Rs 1,000 or USD 50 for local currency and back-to-back guarantees respectively per amendment. In case of increase in amount or validity date, charges according to issuance commission as above.
<u>Handling of Claim Cases</u> Rs 1,000 flat + out of pocket costs	<u>Vendor Charges For Arranging Stamp Paper</u> 2.0% of bond paper value; Minimum Rs 100
<u>Short Swift</u> Rs 1,000 per Swift message	<u>Legal Charges</u> At actual
<u>Long Swift</u> Rs 2,000 per Swift message	

E. Finance (Addition to profit on investment)

<u>Legal</u> Actual	<u>Arrangement Fee</u> Up to 1.0% of value; Minimum Rs 2,500
<u>Review Fee</u> Up to 1.0% of value; Minimum Rs 2,500	<u>Interim Review Fee</u> Up to 1.0% of value; Minimum Rs 2,500

<u>Administration Fee</u> Up to 2.0% of value; Minimum Rs 2,000	<u>Project Examination Fee</u> Up to 2.0% of value
<u>Commitment Fee (in case of earlier repayment, or utilisation below 50% of the facility)</u> 1.0% of value; Minimum Rs 1,000	<u>Penalty for Late Mark-up Payment and / or Dormancy</u> Rs 100 per day
<u>Booking of Loans under FAP</u> Rs 500 per loan	<u>Past Dues</u> Up to 21%
<u>Transfer to Past Due Account FAP</u> Rs 1,000 per transfer	<u>Miscellaneous Charges</u> Actual
<u>Replacement of Securities under Lien to the Bank</u> Rs 1,000 per replacement	<u>Lodging of Govt. Securities Issued by Other Banks, Handling Charges for Marking of Lien Will Be Recovered</u> Rs 100 per issue
<u>Fee for Verifying and Marking Lien on Govt. Securities Issued by Us on Request of Third Party</u> Rs 100 per scrip; Maximum Rs 2,000	<u>Collection of Profit Coupons on Govt. Savings Certificates Issued by Other Banks/ Saving Centres under Lien to Us</u> 0.25% of profit amount; Minimum Rs 400
<u>Handling Charges for Deposit of Shares and Other Securities in Safe Custody Marked under Lien for Banking Facilities Will Be As Follows:</u>	
<u>Individual Shares with Respective Transfer Deeds Attached</u> Rs 20 per scrip; Minimum Rs 2,500 Rs 10 per scrip if annual volume is over 100,000 scrips	<u>Individual Shares without Transfer Deeds Attached to Respective Individual Share Scrips</u> Rs 20 per scrip; Minimum Rs 2,500
<u>Sale / Purchase of Shares Securities Held Against Banking Facilities</u> Rs 0.10 per share; Minimum Rs 1,000	<u>Charges for Holding Bearer Securities in Safe Custody on Behalf of Customers Against Banking Facilities</u> 0.20% per annum of document value
<u>Financing against pledge / hypothecation:</u>	
<u>Godown Rent / Staff Salaries</u> Actual	<u>Inspection Charges</u> Within municipal limits Rs 5,000 Outside municipal limits Rs 7,500 per day
<u>Delivery Charges if Godown Keeper is Not Posted</u> Rs 1,000 per hour	<u>Registration of Charge at Registrar's Office</u> Rs 3,500 per case
<u>Transfer of Goods from Bond to Pledge Godown</u> Rs 1,000 per transfer	<u>Delivery of Goods under Pledge</u> Rs 1,000 per delivery
<u>Import Clearing Charges</u> Rs 1,000 per case	<u>Charges for Delivery of Goods under Finance Against Imports Stored in Our Own or Rented Godown</u> Rs 1,000 per delivery

F. Security Services

1. Local Custody

Safe Custody Fee
Up to 1% of portfolio value per month

Transaction Fee
Up to Rs 5,000 per transaction

2. Global Custody

Safe Custody Fee
Based on month end portfolio value and as agreed with clients

Transaction Fee
Based on turnover and portfolio size as agreed with clients

Account Maintenance Fee
Up to USD 1,000 per month

Communication Charges
USD 30 per communication

Power of Attorney Registration Charges
Rs 2,000 per power of attorney

Gdr/ ADR Disinvestments Processing Fee
Rs 3,500 per transaction

Designated Bank Services
Rs 25,000 flat; Minimum up to 10 registered non-resident shareholders. Rs 50,000 flat above 10 registered non-resident share holders. Rs 1,000 per registration per customer

Remittance Charges
Rs 500

Stamp Duty, Central Depository, Legal and Other Fees
Actual

GDR / ADR Processing Fee-Physical Shares
Rs 0.10 per share

GDR / ADR Advising Fee
Rs 1,500 per advice

Any Other Charges in Relation to the Bank Providing Designated Bank or Shares Custodial Service Will Be Recovered Separately
As agreed with client

G. Supply Chain Finance

Annual Facility Fee
Up to 2% of facility value

Other Fees
Up to 1% of facility value or as agreed with customer

Global Markets

A. Investor Portfolio Securities (IPS) Account

For Face Value Holding up to Rs 1.0 Million
No Charge

For Face Value Holding of > Rs 12 Million
0.05% per annum

For Face Value Holding of Between Rs 1-12 Million
Rs 500 per month

Security Transfer Charges
Rs 500 per transaction

For SME banking customers rates may be negotiated subject to the volumes and values agreed with the customer.

SME Banking

Tana Bana

Application Processing Fee

Rs 1,000

Line Renewal Fee

Rs 1,000

Legal Fee

Up to Rs 6,000

Note: All Call Centre Services are free of Charge

Management Consultant Fee

- Line amount Rs 1 Mn - Rs 5 Mn
Rs 4,000 - Rs 5,000
- Line amount > Rs 5 Mn
Up to Rs 10 Mn : Rs 5,000 - Rs 6,000 and above
Rs 10 Mn : Rs 6,000 - Rs 7,000

Appraisal Fee

Up to Rs 5,000

Business Power / Business Finance

Processing Fee

- Commercial Property
Rs 7,000
- Residential Property
Rs 5,000

Late Payment Charges

Withdrawal of prompt payment bonus as per criteria

Line Enhancement Fee

- Commercial Property
Up to Rs 5,000 or 0.05% of line amount, whichever is higher
- Residential Property
Up to Rs 5,000 or 0.05% of line amount, whichever is higher

Appraisal Fee

- Rs 5,000
- For cities other than Lahore, Karachi and Islamabad / Rawalpindi
Rs 500 in addition to original charges if the firm is not locally available

Property and Terrorism Insurance Premium

Residential: 0.05% of line amount, Commercial: 0.09% of line amount, Industrial: 0.15% of line amount
Commercial / Semi Commercial / Industrial properties:
Rate as per agreement with insurance company

Management Consultant Fee

- Amount Rs 1M to Rs 3M
Rs 4,000
- Amount > Rs 3M to Rs 5M
Rs 5,000
- Amount >Rs 5M
Rs 6,000
- For cities other than Lahore, Karachi and Islamabad / Rawalpindi
Rs 500 in addition to original charges if the firm is not locally available

Liquidation Damages

25% of overdue amount

Line Renewal Fee

- Commercial Property
Up to Rs 5,000 or 0.05% of line amount, whichever is higher
- Residential Property
Up to Rs 5,000 or 0.05% of line amount, whichever is higher
- Business Finance
Rs 5,000/- Flat

Legal Fee

Up to Rs 6,000

Cheque Return Fee

Rs 500

Cheque / Cash Pick-up from Office / Residence
Rs 500

Pay Orders and DDs

- Line size Rs 5M - Rs 10M
3 Free Pay Orders and / or Demand Draft
- Line size Rs 10M - Rs 15M
5 Free Pay Orders and / or Demand Draft
- Line size > Rs 15 M
10 Free Pay Orders and / or Demand Draft

Pharma Line (Mortgage)

Application Processing Fee
Rs 1,000

Line Renewal Fee
Rs 1,000

Legal Fee

Up to Rs 6,000

Note: All Call Centre Services are free of Charge

Rang hi Rang

Application Processing Fee
Rs 1,000

Line Renewal Fee
Rs 1,000

Legal Fee

Up to Rs 6,000

Note: All Call Centre Services are free of charge

Agri Deal

Application Processing Fee
Commercial Property Rs 7,000
Residential Property Rs 5,000

Line Renewal Fee
Rs 1,000

Inter Branch Transactions

- Same City
No Charges
- Other Cities
 - Line size < Rs 5 M
2 Free Transactions per month
 - Line size Rs 5M - Rs 10M
4 Free Transactions per month
 - Line size Rs 10M - Rs 15M
8 Free Transactions per month
 - Line size > Rs 15 M
Free unlimited per month

Cheque Book Charges

Rs 5 Per Leaf

Management Consultant Fee

- Line amount Rs 1 M - Rs 5 M
Rs 4,000 - Rs 5,000
- Line amount > Rs 5 M
Up to Rs 10 M:
Rs 5,000 - Rs 6,000
and above Rs 10M:
Rs 6,000 - Rs 7,000

Appraisal Fee

Up to Rs 5,000

Management Consultant Fee

- Line amount Rs 1 M - Rs 5 M
Rs 4,000 - Rs 5,000
- Line amount > Rs 5 M
Up to Rs 10 M : Rs 5,000 - Rs 6,000 and
above Rs 10 M : Rs 6,000 - Rs 7,000

Appraisal Fee

Up to Rs 5,000

Management Consultant Fee

- Line amount Rs 1 M - Rs 5 M
Rs 4,000 - Rs 5,000
- Line amount > Rs 5 M
Up to Rs 10 M : Rs 5,000 - Rs 6,000 and above
Rs 10 M : Rs 6,000 - Rs 7,000

Appraisal Fee

Detailed up to Rs 3,500
Land up to Rs 2,500
For peripheral area Rs 1,000 (additional charges)

Legal Fee

Rs 6,000

Number of Free Online Transactions per Month
RF Limit Range (Funded Line)

- Up to Rs 10 M
5
- Above Rs 10 M up to Rs 15 M
10
- Above Rs 15 M up to Rs 20 M
15

Tijarat Plus Account

Monthly Average Balance Requirement

Up to Rs 100,000

Online Banking (Inter-City Transaction)

Rs 500 if amount exceeds Rs 2M / day

First Cheque Book / Subsequent Cheque Book

Free / Rs 10 per leaf

Tijarat Classic Account

Monthly Average Balance Requirement

Up to Rs 100,000

Online Banking (Inter City Transaction)

Rs 1.5 M / day free, upon exceeding the limit, flat fee of Rs 500/-

First Cheque Book / Subsequent Cheque Book

Free / Rs 10 per leaf

Kissan Card

Application Processing Fee

Rs 500

Late Payment Fee

Rs 200 or 1% of the outstanding amount, whichever is higher

Legal Fee

- Preliminary opinion
Rs 1,000
- Final opinion
Up to Rs 3,000

Note : All Call Centre Services are free of charge

Number of Free Pay Orders and DDs per Month
Customer RF Limit Range (Funded Line)

Up to Rs 10 M 3
Above Rs 10 M
Up to Rs 15 M 5
Above Rs 15 M
Up to Rs 20 M 10

Letter of Guarantee

- If average utilisation of CF Limit is <40%: Bank Commission Charges will be 2% per annum
- If average Utilisation of CF Limit is over 50% and <60%: Bank Commission Charges will be 1.25% per annum
- If average utilisation of CF limit is 60% and above: 1% p.a.

Note : All Call Centre Services are free of Charge

Account Maintenance Fee

Rs 50 (In case average balance requirement is not met)

Business Debit Card

Issuance Fee: Rs 500
Annual Fee: Rs 500

Initial Deposit Requirement

Up to Rs 100,000

Account Maintenance Fee

Rs 50 (In case average balance requirement is not met)

Business Debit Card

Issuance Fee: Rs 500
Annual Fee: Rs 500

Initial Deposit Requirement

Up to Rs 100,000

Line Renewal Fee

Rs 500

Cash Handling Charges

N/A

Note : Charges relating to SME customers may differ as a result of an agreement between the concerned customer and the bank.

Loans and Advances (SME-Relationship)

<u>Legal</u> As per actual	<u>Arrangement Fee</u> Up to 2.0%; Minimum Rs 5,000
<u>Review Fee</u> Up to 2.0%; Minimum Rs 5,000	<u>Interim Review Fee</u> Up to 0.1%; Minimum Rs 2,500
<u>Penalty for Late Mark Up Payment</u> Up to maximum rate as per "Finance Agreement"	<u>Miscellaneous Charges</u> As per actual
<u>Replacement of Securities under Lien to the Bank</u> NIL	<u>Lodging of Govt. Securities Issued by Other Banks, Handling Charges for Marking of Lien Will Be Recovered</u> NIL
<u>Fee for Verifying and Marking Lien on Govt. Securities Issued by Us on Request of Third Party</u> NIL	<u>Collection of Profit Coupons on Govt. Savings Certificates Issued by Other Banks / Saving Centres under Lien to Us</u> NIL

Handling Charges for Deposit of Shares and Other Securities in Safe Custody Marked under Lien for Banking Facilities Will Be As Follows:

<u>Charges for Holding Bearer Securities in Safe Custody on Behalf of Customers Against Banking Facilities</u> 0.20% per annum	<u>Facility Fee on Excess Over Limit (EOL, OTT, etc.).</u> Up to Rs 1 M
<u>Non-Compliance Charges for Routing Business Cash Flows</u> If the customer fails to route business cash flows through the designated accounts maintained with the Bank against credit facilities as committed in BFL then the Bank reserves the right to recover charges upto 1% of the credit facilities	<u>Non-Compliance of Security Perfection:</u> If the customer fails to comply with the perfection of security package as committed in the BFL then the bank reserves the right to recover charges upto 1% of the credit facilities

Financing Against Pledge / Hypothecation

<u>Godown Rent / Staff Salaries</u> As per actual	<u>Inspection Charges</u> Within municipal limits Rs 5,000 Outside municipal limits Rs 7,500 per day
<u>Registration of Charge at Registrar's Office</u> As per actual	

Note: Charges relating to SME customers may differ as a result of an agreement between the concerned customer and the bank.

Payroll

	Platinum (Rs 200,000 and above)	Gold (Rs 40,000 to 199,999)	Silver (Rs 20,000 to 39,999)
CA - Payroll			
Minimum Balance Requirement	Rs 0	Rs 0	Rs 0
Debit Card Issuance	Free	Free	Free
Cheque Book Issuance	Free	Free	Rs 7 / Leaf
Pay Order Issuance	Free	Rs 125	Rs 125
Rate	Not Available	Not Available	Not Available

- After tax salary credit. Other retail banking charges shall continue to apply