

SCHEDULE OF CHARGES (ISLAMIC BANKING)

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - JUL TO DEC 2015)
A : REMITTANCES		
1	Issuance of Fresh Instruments	
(a)	Issuance of DDs/Allied Banker Cheque (ABC) Payable at any Branch in Pakistan	<p>Issued by Debit to Account: Upto Rs.500,000 Flat Rs.200/- From Rs.500,001 to Rs.1000,000 Flat Rs.350/- Above Rs.1,000,000 Flat Rs.550/-</p> <p>Issued Against Cash 0.20%, Minimum Rs.1250/- (Account Holders & walk-in-customer)</p> <p>Note The charges for making the instrument for payment of fee dues in favour of educational institutions, i.e HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>
(b)	Issuance of Pay Order / Allied Banker Cheque (ABC) Payable at Issuing Branch only.	<p>Issued by Debit to Account: Rs.180/- Flat</p> <p>Issued Against Cash 0.20% Min Rs 400/- (Account Holders & walk-in-customer)</p> <p>Note The charges for making the instrument for payment of fee dues in favour of educational institutions, i.e HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>
(c)	Issuance of Call Deposit Receipt	<p>Issued by Debit to Account: Rs.100/- Flat</p> <p>Issued Against Cash Rs 1000/- Flat (Account Holders & walk-in-customer)</p> <p>Note The charges for making the instrument for payment of fee dues in favour of educational institutions, i.e HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>
2	Cancellation of Instruments	
(a)	Cancellation of Demand Draft/Pay Order/Call Deposit Receipt/Allied Banker Cheque (ABC) Payable at any Branch or Payable at Issuing branch	<p>Issued by Debit to Account: Rs.250/- (Flat)</p> <p>Issued Against Cash Rs.500/- (Flat) (Account Holders & walk-in-customer)</p> <p>Note: The charges for cancellation of instruments issued for payment of fee dues in favour of educational institutions, i.e., HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>
3	Issuance of Duplicate Instruments	

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(a)	Issuance of Duplicate Demand Draft/Pay Order/Call Deposit Receipt/Allied Banker Cheque (ABC) Payable at any Branch or Payable at Issuing branch	<p>Issued by Debit to Account: Rs. 300/- Flat</p> <p>Issued Against Cash Rs. 600/- Flat (Account Holders & walk-in-customer)</p> <p>Note The charges for issuance of duplicate instrument issued for payment of fee dues in favour of educational institutions, i.e., HEC /Board etc. not to exceed 0.50% of fee /dues amount or Rs.25/- per instrument (including FED) whichever is less.</p>															
Note Recovery of charges under Cash Management or any other arrangement shall be subject to agreement.																	
4	Rupee Travellers' Cheques																
(a)	Issuance of Rupee Travellers' Cheques	No Charge															
(b)	Issuance of Duplicate Rupee Travellers' Cheques.	Rs.50/- per leaf															
5	Issuance of SBP/NBP Instruments & RTGS																
(a)	Issuance of SBP/NBP Cheque on Customer's Request.	Rs.500/- per cheque															
(b)	Transfer of fund of Rs.1,000,000/- & above through Real Time Gross Settlement (RTGS) System - MT 103 Facility	<p>FUNDS OUTFLOW</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Days</u></th> <th style="text-align: left;"><u>Receipt of RTGS Request</u></th> <th style="text-align: right;"><u>Per</u></th> </tr> </thead> <tbody> <tr> <td colspan="3">Trans.Charges</td> </tr> <tr> <td>Monday</td> <td>From 9.00 AM to 1.00 PM</td> <td style="text-align: right;">Rs.220/-</td> </tr> <tr> <td>to</td> <td>From 1.00 PM to 3.00 PM</td> <td style="text-align: right;">Rs.330/-</td> </tr> <tr> <td>Friday</td> <td>From 3.00 PM to 3.30 PM</td> <td style="text-align: right;">Rs.550/-</td> </tr> </tbody> </table> <p>FUNDS INFLOW No Charge</p> <p>Note RTGS charges payable to SBP are not Negotiable</p>	<u>Days</u>	<u>Receipt of RTGS Request</u>	<u>Per</u>	Trans.Charges			Monday	From 9.00 AM to 1.00 PM	Rs.220/-	to	From 1.00 PM to 3.00 PM	Rs.330/-	Friday	From 3.00 PM to 3.30 PM	Rs.550/-
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(c)	Transfer of fund of Rs.100,000/- & above through Real Time Gross Settlement (RTGS) System - MT 102 Facility Maximum 10 Payment Instructions in one MT 102	<p>FUNDS OUTFLOW</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Days</u></th> <th style="text-align: left;"><u>Receipt of RTGS Request</u></th> <th style="text-align: right;"><u>Per</u></th> </tr> </thead> <tbody> <tr> <td colspan="3">Trans.Charges</td> </tr> <tr> <td>Monday</td> <td>From 9:00 AM to 3:30 PM</td> <td style="text-align: right;">Rs. 50/-</td> </tr> <tr> <td>to</td> <td></td> <td></td> </tr> <tr> <td>Friday</td> <td></td> <td></td> </tr> </tbody> </table> <p>FUNDS INFLOW No Charge</p> <p>Note RTGS charges payable to SBP are not Negotiable</p>	<u>Days</u>	<u>Receipt of RTGS Request</u>	<u>Per</u>	Trans.Charges			Monday	From 9:00 AM to 3:30 PM	Rs. 50/-	to			Friday		
<u>Days</u>	<u>Receipt of RTGS Request</u>	<u>Per</u>															
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Monday	From 9:00 AM to 3:30 PM	Rs. 50/-															
to																	
Friday																	
6	Inter Branch Online Transactions																
(a)	Cash Withdrawal	<p>a) Within City - Free</p> <p>b) Inter City</p> <p>Upto Rs.500,000 - 0.05%, Minimum Rs. 250/- From Rs.500,001 to Rs.1,000,000 - 0.075%, Minimum Rs.375/- Above Rs.1,000,001 - 0.10%, minimum Rs. 1000/-</p> <p>Maximum Rs. 3000/-</p>															

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(b)	Cash Deposit	a) Within City - Free b) Inter City Upto Rs.500,000 - 0.05%, minimum Rs. 250/- From Rs.500,001 to Rs.1,000,000 - 0.075%, minimum Rs.375/- Above Rs.1,000,001 - 0.10%, minimum Rs. 1000/- Maximum Rs. 3000/- Note No service fee shall be charged from the students depositing the amount of fee directly in the fee collecting account of the educational institution.
(c)	Account to Account Transfer	a) Within City - Free b) Intercity - 0.05 %, Minimum Rs. 250/- Maximum Rs. 2,000/- Note No service fee shall be charged from students depositing amount of fee directly into fee collecting account of educational institutes.
(d)	Cheque / Instrument deposit for Clearing / Collection by Remote Branch	a) Within City - Free b) Intercity - 0.05 %, Minimum Rs. 250/- Maximum Rs. 2,000/-
(e)	Inter Bank Fund Transfer (IBFT) from branch counter (Maximum single transfer of Rs. 250,000)	Rs. 500/- Flat - for transfers from Account.
B :		
1	Inland Letter of Credit (ILC)	
(a)	ILC Opening Services Charges - Annual Business Upto Rs 50 Million Exceeding Rs. 50 Million up to Rs 75 Million Exceeding Rs. 75 Million up to Rs 100 Million Above Rs 100 Million Note i) Negotiable Rates are approved by Chief IBG and RMG ii) Projected annual volume to be ascertained and approved by Chief IBG. iii) Commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained & placed on record. Copy of Commitment letter of each customer will be handed over to Trade Factory for Monitoring and any difference in commission will be recovered at the end of the year. Any waiver in this regard will be given by the CEO.	0.40% per quarter or part thereof 0.35% per quarter or part thereof 0.30% per quarter or part thereof Negotiable per quarter Minimum Rs.2000/- per LC Plus applicable Dispatch / Communication Charges as per tariff in Section H.
2	Amendment Charges	
(a)	Without increase in amount /extension in period of shipment.	Rs.1500/- (Flat) per instance Plus applicable Dispatch / Communication Charges as per tariff in Section H.

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	(b) Involving increase in amount and/or extension in period of shipment.	Rs.1500/- (Flat) per instance Plus service charges as mentioned at Sr. # B (1) (a) above Plus applicable Dispatch / Communication Charges as per tariff in Section H.
3	Revalidation (Extension in period after ILC expiry)	Commission to be recovered from the date of last expiry of LC until new expiry date of LC at rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1)(a) above. Revalidation service charges will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
4	Cancellation charges.	Rs 1000/- (Flat) per instance Plus applicable Dispatch / Communication Charges as per tariff in Section H.
5	Transfer Commission	Transfer service charges at the rates applicable in case of opening of fresh LC as mentioned at Sr. # B (1)(a) above. Plus LC revalidation charges as mentioned at Sr. # B (3), if the expired LC is revalidated along with its transfer to a new beneficiary Plus applicable Dispatch / Communication Charges as per tariff in Section H.
6	Bills Under ILC - Opening End	
	(a) Bills Under Sight ILC - Approved Finance Facility - Payment Against Documents (PAD amount net of cash margin)	
	(i) Commission - If bill is retired (paid) within 3 days from the date of payment to the negotiating bank.	No Commission
	(ii) Commission - If bill is retired (paid) after 03 days from the date of payment to the negotiating bank.	0.25 % of the bill amount to be added in the purchase price of asset at the time of sale.
	(iii) Profit to be recovered on Approved Finance Facility - PAD amount (NET OF CASH MARGIN - held since opening of ILC or before negotiation of documents):	<u>In case of Approved Limit:</u> Profit at approved rate to be applied from the date of debit to PAD lodgement till the date of retirement, after adjustment of cash margin, if any, Profit to be added in the purchase price of asset at the time of sale
	(b) Bills Under Usance ILC - Acceptance	
	(i) Commission - if Bill is paid on due date	a) Service charges Rs. 1000 Flat per bill. (if realized within LC validity) b) Service charges @ 0.10% per month or part thereof. Minimum Rs. 1000 per bill from the date of expiry of LC (if bill realized after LC validity) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(c) If bill is not paid on due date.	

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	(i) Profit - If bill is not paid on due date, i.e, LC paid through Approved Finance Facility.	In Addition to above charges at point B 6 (b) (i), Profit from the due date of the bill till the date of adjustment. Profit to be added in the purchase price of asset as the time of sale as per terms of Approved Limit
	(ii) Charity - If bill is not paid on due date, i.e, LC not paid through Approved Finance Facility.	In Addition to above charges at point B 6 (b) (i), Charity to be recovered as per approved terms.
7	Bills Under ILC - Negotiating End	
	(a) Bills Under Sight ILC	
	(i) Service Charges	0.55% Minimum Rs. 800/- (irrespective of the amount of LC) (to be included in the Murabaha price) Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(ii) Profit - if LC paid through approved finance facility	a) Profit to be added in the purchase price of asset at the time of sale, as per terms of Approved Limit.
	(iii) Collection Charges for restricted LCs (Where negotiation is restricted to other bank and presented to us for forwarding)	Rs.1000/- Flat Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(b) Bills Under Usance ILC	
	(i) Commission	Commission 0.40%, Minimum Rs 1000/-. Plus correspondent banks charges at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
8	Collections	
	(a) Documentary	0.40%, Minimum Rs.1000/- Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(b) Clean (Including Cheques/dividend warrants/bank drafts etc.)	0.25%, Minimum Rs. 150/-, Maximum Rs. 10,000/- Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(c) Express Collection through IBR	a) Within City - Free b) Intercity - 0.05%, Minimum Rs.250/- Maximum Rs. 3000/-
9	Other charges under ILC	
	(a) Advising charges of (inward) ILC or Amendment	Rs 1500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(b) ILC Confirmation Charges	@ 0.25% per month. Minimum Rs.1,500/- or as per agreed Pricing with Financial Institution Division.
	(c) Handling of Discrepant documents under ILC.	Rs.3000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(d) Bills returned unpaid under ILC	Rs 500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus correspondent banks charges at actual.

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(e)	If the documents are sent to other banks for negotiation/collection under restricted ILC.	Rs.1,100/- Plus applicable charges. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus correspondent banks charges at actual.
(f)	Returning Charges for Documentary and Clean collection (Clean Collection including cheques, Bank draft etc)	Rs.500/- Flat Foreign Currency Account US\$ 10/- Flat or equivalent FC Plus actual charges of other collecting Banks if any. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
C : GUARANTEES		
1	Issuance of Guarantees (General)	
(a)	Issuance of Guarantees to Shipping Companies / Airlines / Transport Companies in lieu of bills of lading / Airway Bill / Truck Receipts / Railway Receipts.	Rs.2500/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(b)	Issuance of Guarantees favouring Collector of Customs.	
(i)	If issued against 100% Cash Margin / lien on current account	Rs. 1500 Flat per quarter (to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(ii)	Others (Not issued against 100% Cash Margin / lien on current account).	As per applicable slab given in Annexure - I. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Range Minimum and Maximum Amount Per Quarter or part thereof From To 1 500000 3000 47500001 50,000,000 300000 Above 50 M additional Service charges 6000/ for Per 1 Million for per quarter
(c)	Other Guarantees including Bid-Bond, Performance Bonds, Advance Payment Guarantees, Guarantees issued at the request of the Account holder in Pakistan.	
(i)	If issued against 100% Cash Margin / lien on current account	Rs. 600 Flat per quarter to be charged if issued against 100% Cash Margin / lien on current account (to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later). Plus applicable Dispatch / Communication Charges as per tariff in Section H.

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	(ii) Others (Not issued against 100% Cash Margin / lien on current account).	<p>As per applicable slab</p> <p>(Commission to be charged from the date of issue till expiry of the Guarantee including claim validity period or till such time the bank is released from its Liabilities under the Guarantee, whichever is later).</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section H.</p> <p>Range Minimum and Maximum Amount Per Quarter or part thereof From To 1 500000 2000 47500001 50,000,000 125000 Above 50 M additional Service charges 2500/ for Per 1 Million for per quarter</p>
		<p>Note - applicable on Sr. # C(1)(c)(i) & (ii)</p> <p>a) Negotiable Rates are approved by Chief IBG and RMG</p> <p>b) Projected annual volume to be ascertained and approved by Chief IBG.</p> <p>c) If business commitments are not documented in Credit Approval, separate commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained & placed on record . Any difference in commission arising due to shortfall in business volume will be recovered at the end of the year. Any waiver in this regard will be given by the CEO.</p>
2	Amendments in Guarantees (General)	
	(a) Without increase in amount /extension in period	<p>Rs.1200/- Flat for PKR denominated guarantees.</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section H.</p>
	(b) Involving increase in amount and/or extension in period	<p>Issuance commission as in C(1) according to nature/type of guarantee.</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section H.</p>
3	Issuance of Guarantees (Back to Back)	
	(a) Issuance of Back to Back Guarantees, Including Bid Bonds, Performance Bonds, Advance Payment Guarantees issued against counter guarantees of Foreign Banks.	<p>As per applicable slab given in Annexure - III.</p> <p>(Above Commission subject to negotiations with clients & correspondent arrangements by Financial Institution Division)</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section H.</p> <p>Range Minimum and Maximum Amount Per Quarter or part thereof From To 1 500000 2000 47500001 50,000,000 200000 Above 50 M additional Service charges 4000/ for Per 1 Million for per quarter</p>
	(b) Amendment in Back to Back Guarantees	
	(i) Without increase in amount /extension in period	<p>US \$ 60 Flat</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section H.</p>

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	(ii)	Involving increase in amount and/or extension in period	Commission as per Guarantees as mentioned at Sr. # C(3)(a) above. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
4	Claim Lodgement		
	(a)	Handling Commission	Rs. 2500/- Flat Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus charges for instrument issued for payment of claim to beneficiary.
	(b)	Profit - In case Forced Liability is created for payment against invocation of guarantee	Charity to be recovered as per approved terms
D : LOCKERS			
1	Safe Deposit Lockers - Annual Fee to be recovered in advance in Calendar Quarter when locker is issued.		
		<u>Description</u>	<u>Rent or Minimum Balance Maintained in Allied Islamic Sahulat Account</u>
	(a)	Upto 0.40 cft - Small	Rs.3000/- p.a. Rs.40000/-
	(b)	From 0.41 to 0.80 cft & From 0.81 to 1.35 cft - Medium	Rs.4000/- p.a. Rs.70000/-
	(c)	From 1.36 to 1.75 cft & From 1.76 to 2.00 cft - Large	Rs.5500/- p.a. Rs.100000/-
	(d)	From 2.01 to 2.50 cft & From 2.51 to 3.00 cft - Extra Large	Rs.7000/- p.a. Rs.125000/-
			Note i) key deposit will not be applicable in case locker is issued against Allied Islamic Sahulat Account and required minimum balance is maintained.
2	Key Deposit (refundable at the time of surrender of locker)		Small Rs.3000/- (Flat) Medium Rs.3500/- (Flat) Large/Extra Large Rs.5000/- (Flat)
3	Locker Breaking Charges		Rs. 6,000/- or actual which ever is higher
4	Late Payment Charges on Locker Rent (If annual rent not paid on due date)		10% charity to be recovered on the applicable locker rent
E : FINANCES / INVESTMENT BANKING			
1	Corporate & Investment Banking		
	Following charges to be recovered in addition to		
	(a)	Project Examination/ Arrangement/ Advisory/ Processing/ Upfront Fee etc:	To be negotiated with customer on case to case basis/or as per Sanction Advice.
	(b)	Legal Documentation Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.
	(d)	Project Monitoring Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.
	(e)	Consortium Management Fee.	To be negotiated with customer on case to case basis/or as per Sanction Advice.
	(f)	Issuance of NOC for creation of charge on asset(s) of the borrowing company in favour of other bank(s) / DFI (s)	Rs.10,000/- (Flat) or as negotiated with customer with the approval of Chief CIBG.
2	Other Charges Relating to Finances		

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(a)	Professional Fee for Valuation of Mortgaged / Pledged Assets - Charges for evaluation of securities and maintenance thereof (Valuation to be carried out by evaluator listed on the panel maintained by Pakistan Banks Association.)	As per Actual Bill of evaluator
(b)	Legal Charges - Legal fees and charges paid to advocates for	Actual
(c)	For advances against pledge/hypothecation various charges to be recovered as follows:	
(i)	Godown Rent	Actual
(ii)	Godown staff salaries - Salaries of Godown Keepers/Chowkidars.	Actual
(iii)	Godown inspection Charges	a) <u>Within Municipal Limits or within a radius of 10 KM from the branch</u> (shall be credited to Bank's Income) Rs. 2,500/- inclusive of conveyance charges. b) <u>Outside the above limits</u> Rs. 5,000/- inclusive of conveyance charges and T.A / D.A.
(iv)	Delivery Charges - If a Godown Keeper is not posted, conveyance charges will be recovered.	Actual
(v)	Other incidental expenses for Documentation / other Legal Charges etc.	Actual
(vi)	Delivery order issuance	Rs. 500
(vii)	Search Report charges	Actual
F : ALLIED BANK - ALTERNATE DELIVERY CHANNELS		
1	Allied Cash + ATM Card - Silver	
(a)	Annual Fee - Silver Package	Rs.650/-
(b)	Card Replacement Fee - Silver Package	Rs.300/-
2	Allied Cash + Shop VISA Debit Card (VDC)	
(a)	Classic	
(i)	Annual Fees	Rs.750/-
(ii)	Card Replacement Fee	Rs.400/-
(b)	High Value Package (Sapphire)	
(i)	Annual Fees	Rs.1,000/-
(ii)	Card Replacement Fee	Rs. 500/-
(c)	High Value Package (Sapphire-200)	
(i)	Annual Fees	Rs.2,000/-
(ii)	Card Replacement Fee	Rs. 500/-
(iii)	Special Limit Allocation Service Fee	Rs.1,000/-
(d)	Upgrade / Downgrade Fee for ATM / VDC	
(i)	Upgrade from ATM-Silver to Any VDC	a) No Charge for upgrade b) Annual fee of upgraded package will apply from subsequent year.
(ii)	Upgrade VDC to High Value Package (Sapphire)	a) No Charge for upgrade b) Annual fee of upgraded package will apply from subsequent year.
(iii)	Downgrade to Any Lower Package - All cases	Rs.200/- Flat
(e)	Other Charges - ATM / VDC	
(i)	Transaction Retrieval Fee	Rs.300/- for domestic Rs.900/- for international transactions
(ii)	Arbitration charges (in case of false charge back - International)	At Actual
3	Point of Sale (POS)	
(a)	Charges on Purchase Transactions (Domestic)	No Charge (On Net)

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	(b) Charges on Purchase Transactions (Domestic)	No Charge (Off Net)
	(c) Currency Conversion Fee (International POS Transactions)	Upto 4% over prevailing market rate on all foreign currency transactions or as per SBP directive. Any foreign currency transaction (other than US Dollars) will be first converted into US dollar as per the rate quoted under arrangement with VISA.
	(d) Charge on Declined POS Transactions	i) For local: In case of low balance and excess over limit= Rs.5/- ii) For international: In case of low balance and excess over limit: Rs.35/-
4	ATM Transaction Charges	
	(a) Charges on Cash Withdrawal Transactions (Domestic) - On Net	No Charge from ATM of account holder branch No Charge from ATM of same city branch No Charge from ATM of Intercity branch
	(b) Charges on Cash Withdrawal Transactions (Domestic) - Off Net	Rs.15/- (Off net) or as applicable
	(c) Currency Conversion Fee (International ATM Transactions)	Upto 4% over prevailing market rate on all foreign currency transactions or as per SBP directive. Any foreign currency transaction (other than US Dollars) will be first converted into US dollar as per the rate quoted under arrangement with VISA.
	(d) Charges on Balance Enquiry (1 link)	No Charge
	(e) Charges on Balance Enquiry (M net)	Rs.5/- per enquiry or as applicable
	(f) Charges on Balance Enquiry (International)	Rs.200/- per enquiry
	(g) Inter Accounts Funds Transfer through ATMs (Domestic - Within ABL)	Rs.50/- per transaction
	(h) Inter Bank Funds Transfer through ATMs (Domestic)	Rs.150/- per transaction
	Note a) Annual Fee to be recovered in advance in Calendar Quarter when card is issued. No refund on account closure. All charges/fees are applicable on per-card basis. b) The exchange rate between the transaction currency and the billing currency used for processing foreign currency transactions is a wholesale market rate selected by VISA from within a range of wholesale rates in effect plus the percentage that Allied Bank charges on account of Foreign Currency Conversion. d) No Annual Fee for salary account of ABL Employee (one account only). e) Financial Transaction charges are applicable on Donation transaction as well.	
5	Allied Direct Internet Banking	
	(a) Internet Banking Registration Charges (Free for ABL Employees)	Rs. 100/- One Time per Account.
	(b) Internet Banking Annual Subscription Charges	Rs. 50/- per annum per account from subsequent year.
	(c) All financial transactions through Internet Banking including Inter Account Funds Transfer (excluding Inter Bank Fund Transfer already covered under Sr. # G (5)(d). (Not applied on Allied Basic Banking Account holders)	Rs.10/- per transaction
	(d) Inter Bank Funds Transfer through Allied Direct Internet Banking (Domestic)	Rs.150/- per transaction
	Note a) Annual fee is to be recovered in advance.Registration Charges will cover first year subscription also. No refund on account closure. b) No Registration / Annual Fee for salary account of ABL Employee only. c) Financial Transaction charges are applicable on Donation transaction as well.	
6	IVR / Phone Banking	
	(a) Funds Transfer – Own Account of Customer	Rs. 50/- per transaction
	(b) Funds Transfer – Any ABL Account	Rs. 50/- per transaction
G : MISCELLANEOUS CHARGES		

SCHEDULE OF CHARGES (ISLAMIC BANKING)

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1	Issuance of Cheque Book.	Rs.8/- Flat per leaf for PLS Accounts. Rs.8/- Flat per leaf for Current Account. FCY Accounts, US \$ 5 per cheque book of 25 leaf or equivalent in other Foreign Currencies. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Charges will be debited to the respective account at the time of cheque book requisition.
2	Stop Payment Instructions	Rs 400/- per instruction for Rupee Account US\$ 10/- per instruction for FC Accounts (or equivalent in other Foreign currencies) and FC Cheques / Drafts
3	Standing Instructions	
	(a) Standing Instructions Fee	Rs.200/- per transaction except deduction of financing payment Plus all charges for transaction executed under these Standing Instructions as per applicable rates of that relevant transaction.
	(b) Failed Standing Instructions due to error on the part of the customer	Rs.200/- per attempt
4	Cheque Returned Charges	
	(a) Cheque returned Inward Clearing: (If returned due to fault on the part of respective account holder i.e balance insufficient in account, drawer's signatures incomplete /differ/ required, cheque contain extraneous matter, payment stopped by drawer, revenue stamp required/ insufficient & mutilated cheque etc.	Rs. 400/- per cheque from Issuer (Local Currency) US\$ 5/- per cheque from Issuer (or equivalent in other Foreign currencies)
	(b) Cheque returned on counter	No Charges
5	Clearing Charges	
	(a) Same day clearing (at the time of Lodgement)	Rs.500/- (including NIFT Charges)
	(b) Intercity clearing (at the time of Lodgement)	Rs.400/- (including NIFT Charges) (Rawalpindi-Islamabad are considered as one city)
6	Balance confirmation certificate required by Customers other than auditors.	Rs. 250/- per certificate
7	Bank Certificate for the purpose of Visa	Rs. 300/- per certificate Note :- No charges on Bank Certificate for Tax Purposes.
9	Account Maintenance Charges	
	(a) Service charges on "Allied Basic Banking Accounts" at Parent branch only. i) 02 withdrawals & 02 deposits through branch counter during a calendar month ii) Additional transactions iii) Withdrawals through ABL ATM/VDC	i) No Charges ii) Rs.50/- each for every withdrawal / deposit through branch counter iii) No Charges

SCHEDULE OF CHARGES (ISLAMIC BANKING)

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - JUL TO DEC 2015)
	<p>Note Following Accounts are exempt from levy of service charges</p> <p>i) Accounts maintained by employees of Govt./Semi-Govt.Institutions for Salary, Pension and Benevolent Funds purpose including widows/children of deceased government employees eligible for receiving family pension/benevolent funds grant etc. in any manner what so ever. ii) Mustahqeen Zakat iii) Zakat Accounts Maintained for collection & disbursement of Zakat Funds iv) Students v) ABL employees Salary Account. vi) Deceased Accounts. vii) Any account specially exempted by the Bank under Cash Management or under any other special arrangement.</p>	
10	eCIB Charges.	Rs.150/- per eCIB report for individual Rs.200/- per eCIB report for Corporate (No eCIB Charges to credit card holders, customers of Allied Business Finance, Allied Personal Finance and Channel Finance-OMC)
11	Printing of duplicate /additional Statement of Account	Rs.30.17 plus FED Rs.4.83 = Rs.35/- per statement For FCY Accounts, rupee equivalent of charges will be deducted from FCY Account
12	Photocopy of paid Cheques provided to customer.	Upto one year old: Rs. 200/- per cheque Above one to five year old: Rs.500/- per cheque Above five year old: Rs. 750/- per cheque
13	Investors Portfolio Account (IPS)	
	(a) IPS Maintenance Account Charges	No Charges
	(b) IPS Transaction Charges	Upto 5 Transactions Per Month No Charges 6 Transactions Onwards Per Month Rs.200/- Per Transaction Note RTGS charges to remain as per SoC.
14	Transactional Alert Facility	Rs.50/- per month for each account.
15	Charges from employer on Salary Disbursement service (without any formal arrangement with Bank).	Rs. 50/- per salary account per month Charges should not be applicable on customers approved by respective Chief IBG and Chief BSG based on Business reciprocity.
16	Charges on collection accounts (other than formal cash management arrangement)	Rs.25/- per transaction
17	Dividend Warrant	
	(a) Charges on Dividend Warrants (to be recovered from dividend declaring companies) Note a) Dividend Warrant (DW) charges are negotiable with the Customers depositing full Dividend amount in advance or Rs.50 Million, whichever is less in Dividend Account (Current remunerative) for payment of Dividend Warrants. b) In case DWs are not printed through a Printer referred by the Bank and subsequently it is found that the DWs are rejected by NIFT while processing for payment, actual charges of NIFT applicable on Non-Standard Instruments will be recovered from the Dividend declaring Company.	0.30% of disbursed amount - Minimum Rs. 10,000/-

SCHEDULE OF CHARGES (ISLAMIC BANKING)

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - JUL TO DEC 2015)										
H : DISPATCH / COMMUNICATION CHARGES		These charges will not be applicable on internal communication from trade factory to branches and vice versa.										
1	Postage - Ordinary											
	(a) Local - Within City	Rs. 30 Flat - Per Item										
	(b) Inland - Inter City	Rs. 50 Flat - Per Item										
2	Postage - Registered											
	(a) Local - Within City	Rs. 50 Flat - Per Item										
	(b) Inland - Inter City	Rs. 70 Flat - Per Item										
	(c) Foreign	Rs. 200 Flat - Per Item										
	(d) For Inland LC	Rs. 200 Flat - Per Item										
	(e) For Foreign Import LC	Rs. 1200 Flat - Per Item										
3	Courier											
	(a) Local - Within City	Rs. 100 Flat - Per Item										
	(b) Inland - Inter City	Rs. 250 Flat - Per Item										
	(c) Foreign	Foreign Rs.2000/- per instance for every 0.5 KG of weight or part thereof.										
4	SWIFT											
	(a) Full Text LC / Guarantee Messages	Rs. 2000 Flat - Per Item										
	(b) LC / Guarantee Amendment Messages	Rs. 700 Per Message										
	(c) All other SWIFT Messages	Rs. 700 Per Message										
5	FAX / Other Communication Charges											
	(a) FAX Message	Rs. 100 Flat - Per Message										
	(b) Communication Expense	Rs. 100 Flat - Per Item										
<u>INTERNATIONAL BANKING</u>												
I: IMPORTS												
1	Cash Letter of Credit - Issuance											
	(a) Cash Letters of Credit Opening Service Charges - Annual Business	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">First quarter or part thereof</td> <td style="width: 50%;">Each subsequent quarter or part thereof</td> </tr> <tr> <td>0.40%</td> <td>0.25%</td> </tr> <tr> <td>0.35%</td> <td>0.20%</td> </tr> <tr> <td>0.30%</td> <td>0.20%</td> </tr> <tr> <td colspan="2">Negotiable</td> </tr> </table> <p>In all above cases, Min Rs.2,000/- per LC per quarter</p> <p>Plus applicable Dispatch / Communication Charges as per tariff in Section H</p> <p>Plus LC Confirmation charges at actual if applicable.</p> <p>Plus handling charges @ Rs 500 (flat) and commission @ 0.10%, if the payment of import bill is made by arranging remittance through another bank.</p>	First quarter or part thereof	Each subsequent quarter or part thereof	0.40%	0.25%	0.35%	0.20%	0.30%	0.20%	Negotiable	
First quarter or part thereof	Each subsequent quarter or part thereof											
0.40%	0.25%											
0.35%	0.20%											
0.30%	0.20%											
Negotiable												
	<p>Upto Rs.25 Million</p> <p>Above 25 Million upto Rs.50 Million</p> <p>Above Rs. 50 Million upto Rs. 100 Million</p> <p>Above Rs 100 Million</p> <p>Note</p> <p>a) Negotiable Rates are approved by Chief IBG and RMG</p> <p>b) Projected annual volume to be ascertained and approved by Chief IBG.</p> <p>c) Commitment letter from customer for paying difference in commission arising out of shortfall in business commitment should be obtained & placed on record. Copy of Commitment letter of each customer will be handed over to Trade Factory for Monitoring and any difference in commission will be recovered at the end of the year. Any waiver in this regard will be given by the CEO.</p>											

SCHEDULE OF CHARGES (ISLAMIC BANKING)

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - JUL TO DEC 2015)
(b)	Non-reimbursable letters of credit under Barter /Credit/Loans.	1% for 1st quarter or part thereof 0.30% for each subsequent quarter or part thereof. Minimum Rs.1500/-
(c)	LC Under "Suppliers/Buyers Credit". Pay As you Earn Scheme and Deferred Payment LCs for period over one year.	0.40% per quarter or part thereof upto final payment Minimum Rs. 2000/-. Plus applicable Dispatch / Communication Charges as per tariff in Section H. At the time of opening of LC, service charges to be charged on full amount of LC liability plus interest payable thereon for the period from the date of opening of LC until the expiry. Thereafter service charges is to be recovered on six monthly basis on outstanding reducing liability, as per Schedule of Charges applicale as at that date.
2	Amendments	
(a)	Without increase in amount /extension in period.	Rs.1100/- per transaction (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(b)	Involving increase in amount and/or extension in period.	Issuance service charges as mentioned in Sr. # J(1)(a), J(1)(b) or J(1)(c) according to nature/type of LC. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
3	Revalidation (Extension in period after LC expiry)	Service charges to be recovered from the date of last expiry of LC until new expiry date of LC at rates applicable in case of opening of fresh LC as mentioned in Sr. # J-1 above (LC service charges will be calculated on the amount of liability as per Exchange rate prevailing on the date of revalidation). Revalidation service charges will be charged on acceptance by the applicant to submission of documents against expired LCs negotiating /opening bank's counters. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
4	Cancellation charges.	Rs.2000/- per LC Plus applicable Dispatch / Communication Charges as per tariff in Section H.
5	Transfer Commission	Transfer commission at the rates applicable in case of opening of fresh LC. (Sr. # J-1 above). Plus LC revalidation charges (Sr. # J-3), if the expired LC is revalidated along with its transfer to a new beneficiary Plus applicable Dispatch / Communication Charges as per tariff in Section H.
6	Import Bills Under Sight LC - Approved Finance Facility - Payment Against Documents (PAD net of Cash Margin)	
(a)	Service Charges	0.15% on bill amount or Minimum Rs.750/- (to be added in the purchase price of asset at the time of sale) Plus applicable Dispatch / Communication Charges as per tariff in Section H.

SCHEDULE OF CHARGES (ISLAMIC BANKING)

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - JUL TO DEC 2015)
	(b) Commission	
	(i) If bill is retired (paid) within 15 days from the date of negotiation appearing on covering schedule/value date (which ever is applicable) or from date of lodgement/remittance by the branch till date of payment.	No Commission
	(ii) Commission - If bill is retired (paid) after 15 days from the date of lodgement.	0.25 % of the bill amount to be added in the purchase price of asset at the time of sale.
	(c) Profit to be recovered on Approved Finance Facility - PAD amount (NET OF CASH MARGIN - held since opening of LC or before negotiation of documents):	
	(i) In case of Special Approval:	Profit to be recovered as per terms of Approved Limit Profit at approved rate to be applied from the debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any.
7	Import Bills Under Usance LC - Acceptance	
	(a) Service Charges	0.15% or Minimum Rs.750/- (to be added in the purchase price of asset at the time of sale) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(b) Service Charges	
	(i) If Bill is paid within due date	a) Commission Rs. 1000 Flat per bill. (if adjusted within LC validity) b) Commission @ 0.15% per month or part thereof. Minimum Rs. 1000 per bill from the date of expiry of LC (if bill adjusted after LC validity) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(ii) If bill is not paid within due date, i.e, LC paid through Approved Finance Facility	Profit to be recovered as per terms of Approved Limit. Commission @ 0.40% Flat, Minimum Rs 1000 plus extra commission @ 0.10% per month to be recovered from the date of expiry of LC Plus Mark up as per Sr. # J (7)(c) below Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(iii) If bill is not paid within due date, i.e, LC not paid through Approved Finance Facility	Charity to be recovered as per terms of Approved terms. Commission @ 0.40% Flat, Minimum Rs 1000 plus extra commission @ 0.10% per month to be recovered from the date of expiry of LC Plus Mark up as per Sr. # J (7)(c) below Plus applicable Dispatch / Communication Charges as per tariff in Section H.
8	Collection Charges	
	(a) Service Charges	0.15% or Minimum Rs.750/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.

SCHEDULE OF CHARGES (ISLAMIC BANKING)

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - JUL TO DEC 2015)
(b)	Commission	a) Rs.1000/- (Flat) per collection if charges are on drawee's Account. b) US\$ 20/- if charges are on Principal Account. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
9	Other Charges On Import Transactions	
(a)	Contract Registration	
(i)	Contract Registration for import on consignment basis (Annual Basis)	0.1% Minimum Rs.1000/-
(ii)	Contract Amendment	a) Without increase in amount /extension in period - Rs. 500 Flat per amendment b) Involving increase in amount and/or extension in period - Charges as per Sr. # J (9)(a)(i) above. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(b)	Payment to suppliers against imports for which contract has not been registered and/or documents directly received by Importers.	0.1% Minimum Rs.1000/- Plus correspondent bank charges at actual Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(c)	Import against advance payment to suppliers	0.15%, Minimum Rs.1700/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(d)	Handling of discrepant documents under import LC.	US \$100/- (Flat) + Swift charges USD 20/-
(e)	Import Bills returned unpaid	US\$ 100/- (Flat) or its equivalent in other currencies from remitting bank. Plus applicable Dispatch / Communication Charges as per tariff in Section H. Plus correspondent banks charges at actual.
(f)	Re-imbusement charges (payable to re-imbursing Banks).	At Actual
(g)	Issuance of freight certificate for import on FOB basis.	Rs.1000/-
(h)	Obtaining credit reports on behalf of customers from Credit rating agencies	Rs. 500 plus Actual charges of Credit Rating Agency. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(i)	In case Foreign Exchange cover provided by the client is through another bank	0.10% Plus handling charges Rs. 800/- Flat
(j)	Obtaining approval from SBP	Rs. 1000/- flat per transaction
J : EXPORTS		
1	Letters of Credit	
(a)	Advising	
(i)	In case Charges are on Beneficiary Account	Rs 1500/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(ii)	In case Charges are on Applicant Account	US \$ 50/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(b)	Amendment Advising	

SCHEDULE OF CHARGES (ISLAMIC BANKING)

Sr. No.	TYPE OF TRANSACTION /SERVICE Description		ALLIED BANK - ISLAMIC (ISLAMIC BANKING - JUL TO DEC 2015)
	(i)	In case Charges are on Beneficiary Account	Rs 1000/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(ii)	In case Charges are on Applicant Account	US \$ 35/- (Flat) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(d)	Confirmation of LC	0.25% per quarter or minimum Rs 1100/- per quarter or part thereof. Subject to availability of country limits/cross border risk(s) or as approved by Financial Institution and RMG. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(e)	Transfer of L/C.	Rs 1,500/- (Flat) - If without substitution of documents. Rs. 15,000/- (Flat) - if with substitution of documents Plus applicable Dispatch / Communication Charges as per tariff in Section H.
2	Collections		
	(a)	Clean Bills (Cheque/Bank Draft etc.)	Rs.125/- per collection Plus applicable charges (Reimbursement portion) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(b)	Documentary Bills	
	(i)	Commission	Rs.250/- per collection Plus applicable charges (Reimbursement portion). Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(ii)	Service Charges	Upto Rs.150 Million - 0.13% Minimum Rs. 1000 Above 150 Million - 0.10% Minimum Rs. 2000/-
3	Other Charges under Export Transactions		
	(a)	Handling of compensatory Rebate Applications/Duty draw back /R&D cases applications/claims.	0.25% per claim minimum Rs.500/-.
	(b)	Service Charge on Advance Inward Export payment	Upto 0.13% per transaction Minimum Charges Upto Rs.1,000/- per transaction If more then one document is involved against same advance payment, Commission should be recovered for each document separately
	(c)	Export Bills Negotiated/ Discounted through Approved Finance Facility	Profit to be recovered as per terms of Approved Limit.
	(d)	Reimbursement payment to other local banks from N.R. Pak. Rupee A/c.	Rs. 1,000/- Flat
	(e)	If the documents are sent to other banks for negotiation under restricted Letters of Credit.	Rs.1,100/- Plus applicable charges (Reimbursement portion)
	(f)	Export Bill Realized through FCY	0.12% Min Rs 1500
	(g)	Charges of Export against Surrender of FCY notes/deposits	Rs. 1,000/- Flat per case
	(h)	Transfer of Export Proceeds to other Bank received in our Nostro	0.13% of bill amount

SCHEDULE OF CHARGES (ISLAMIC BANKING)

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - JUL TO DEC 2015)
(i)	In lieu of exchange earnings where exporter sells foreign exchange to some other bank where as documents were sent for collection through our bank	Rs. 1200 Flat
(j)	Issuance of Tax Deduction Certificates	Rs. 500/- Flat
(k)	Preparation of substitution case in ERF-Pre shipment	Rs. 2,000/- Flat
(m)	EE-Certification	Rs. 500/- per case
(n)	Export LC Cancellation	Rs. 1,500/- Flat. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(p)	Export Documents Returned Un-Paid	Rs. 600/- Flat per documents + Correspondence charges
(q)	ERF - II - NOC for Entitlement	Rs. 1000/- per NOC
K : FOREIGN REMITTANCES		
1	Outward Remittances	
(a)	Foreign Traveller Cheques.	1% of amount TC sold Minimum Rs 200/-. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(b)	Remittance abroad through F.C. Account (including FDD / FTT)	a) Flat US\$ 5/- per item upto value of US \$ 1000 or its equivalent. b) 0.25% per item for value of over US \$ 1000 or its equivalent, Minimum US\$ 10/-, Maximum US \$ 100. Plus Additional Charges @ 0.25%, Minimum US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(c)	Remittance abroad other than through Foreign Currency Account (including FDD / FTT)	
(i)	To Universities/Educational Institutions on behalf of students (for education purpose)	Rs. 400/- Flat (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(ii)	Other Remittances abroad	0.10% per item. Minimum Rs. 500/- (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(d)	Handling charges on deposits of Foreign Currency Notes for the credit of FC Account in respective currencies.	
(i)	In Case deposit remains in the FC Account for 15 days.	No Charges
(ii)	In Case deposit remains in the FC Account for less than 15 days.	0.25%, Minimum US \$ 5 (or equivalent currency)

SCHEDULE OF CHARGES (ISLAMIC BANKING)

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - JUL TO DEC 2015)
(e)	Remittance abroad under general permission or specific approval of SBP	PKR.500/- (Correspondent charges to be recovered by the correspondent while paying to beneficiary) Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(f)	FDD/FTT Cancellation charges	Flat Rs.500/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.
(g)	Issuance of Duplicate FDD	Flat Rs.500/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.
2	Inward Remittances	
(a)	Home Remittances	No charges to be recovered, if the funds are remitted to branch of our bank or to other bank.
(b)	Other than Home Remittance	No Charges, if the proceeds are credited to an account with any branch of our bank. In other cases, DD/PO Charges as well as dispatch / communication charges (as applicable) would be recovered
(c)	(i)	Local USD cheques & drafts/ Collection and settlement charges
		a) If credit to Pak. Rupees Account Rs.500/- per instrument including NIFT & collecting bank charges. b) If credit to Foreign Currency Account, USD 5/- including NIFT & collecting Bank Charges.
	(ii)	Return Cheque Charges
		a) Pak. Rupees Account: Rs.600/- per returned cheque inclusive of NIFT charges. b) Foreign Currency Account: USD 6/- or equivalent inclusive of NIFT charges
L : OTHER CHARGES (International Banking)		
1	Correspondent Bank's charges (if any).	Actual
2	Foreign Bills/Cheques/TCs sent for collection returned un-paid.	Flat Rs. 500/- Plus Foreign correspondent charges Plus applicable Dispatch / Communication Charges as per tariff in Section H.
3	Inward collection received (relating to FC Account) from abroad or local banks/ branches and where the payment is demanded in Foreign Currency.	a) Flat US\$ 5/- per item upto value of US \$ 1000 or its equivalent. b) 0.25% per item for value of over US \$ 1000 or its equivalent, Minimum US\$ 10/-, Maximum US \$ 100. Plus Additional Charges @ 0.25%, Minimum US \$ 5 (or equivalent currency) to be recovered where remittance is effected within 15 days of cash deposits. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
4	Inward cheques received from local branches, upcountry branches or local banks for payment in Pak Rupees. (Convert the relevant Foreign Currency at the T.T.Buying Rate).	0.15% Min. Commission Rs.400/- Plus applicable Dispatch / Communication Charges as per tariff in Section H.
5	Inter Branch Online FC Transactions	

SCHEDULE OF CHARGES (ISLAMIC BANKING)

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - JUL TO DEC 2015)
	(a) Online FCY Cash Withdrawal (Allowed from Authorized Branches only) Note: Charge Amount Plus FED should be a Round Amount as Charges are to be recovered from Walk in Customer in Cash.	a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 05 GBP = 03 EURO = 04 JPY = 400
	(b) Online FCY Cash Deposit (Allowed from Authorized Branches only)	a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 05 GBP = 03 EURO = 04 JPY = 400
	(c) Online FCY Account to Account Transfer (Allowed from and to Authorized Branches only)	a) Within City - No Charge b) Inter City Charges (Per transaction) US \$ = 03 GBP = 02 EURO = 02 JPY = 300
6	Standing Instructions Fee in Foreign Currency Accounts.	US\$ 5 per transaction or its equivalent in other currencies Plus correspondent Bank Charges. (Permissible to new - FC Account & Incremental deposits). Plus all charges for transaction executed under these Standing Instructions as per applicable rates of that relevant transaction.
7	Collection for Foreign Currency Account	
	(a) For US \$ denominated instrument drawn outside United States & Instruments in other currencies like GBP, EUR, JPY etc.)	i) US \$ 5/- for collection upto USD1000/- ii) US \$ 15/- for collection of above USD 1000/- (or equivalent currency) All correspondent banks charges to be recovered at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
	(b) Collection for foreign currency A/c (collection of USD denominated instruments drawn in United States)	i) USD 5/- for collection upto USD 499/- (under Cash Letter) ii) USD 20/- for collection of USD 500/- & above (under Secured Collection). All correspondent banks charges to be recovered at actual. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
8	Collection of FEBCs, FCBCs, DBCs from SBP/NBP etc.	0.20% Minimum Rs. 200/- Maximum Rs.500/- per collection. Plus applicable Dispatch / Communication Charges as per tariff in Section H.
9	Issuance of Proceeds Realization Certificate beyond one year.	Rs.600/- (Flat)
10	Issuance of duplicate Proceeds Realization Certificate	Rs.300/- within one year. Rs.600/- if beyond one year.

SCHEDULE OF CHARGES (ISLAMIC BANKING)

Sr. No.	TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - JUL TO DEC 2015)
11	Circulation of loss of E-Form (Recoverable from Bank's own customer)	Rs.1000/-
12	Test/signature verification charges to be received from other Bank's (Foreign Remittances)	Rs.500/- per instance
13	Purchase of travellers' cheques/drafts etc.	Rs.100/- (Flat) per transaction.
14	Issuance of Business performance Certificate at Customer's request.	Rs.1000/- (Flat).
	<p>Notes:</p> <p>1) The entire Schedule of Charges may be negotiated /discounted in % age terms for any customer / borrower with permission of Chief IBG based on existing/ prospective relationship, except as specifically mentioned hereunder:</p> <p>a) Section I of schedule of charges. b) Charges of Correspondent Banks at Actual. c) Any clause where charges are to be negotiated or any waiver has been specifically mentioned therein.</p> <p>2) The Charges under note 1(a),(b) or (c) above can only be discounted or waived by the CEO.</p> <p>3) Where negotiable rate / charge is jointly approved by Chief IBG along with Chief RMG as mentioned in SOC, based on business commitment, any further change in such approved rates will also be approved jointly by Chief IBG along with Chief RMG.</p> <p>4) The rates of charges for any customer / borrower will not exceed the rates given in Schedule of Charges.</p> <p>5) This will supersede all previous instructions, Circulars and Schedule of charges.</p> <p>6) Rawalpindi and Islamabad are treated as one city for the purpose of Schedule of Charges.</p> <p>7) Fee Exemption Grid is attached.</p>	As per fee exemption Annexure of SOC - Islamic Banking

SCHEDULE OF CHARGES (ISLAMIC BANKING)

Sr. No.		TYPE OF TRANSACTION /SERVICE Description	ALLIED BANK - ISLAMIC (ISLAMIC BANKING - JUL TO DEC 2015)

FEE EXEMPTION GRID			
Product Name	Allied Islamic Business Plus Account	Allied Islamic Anmol Plus Account	Allied Islamic Saving Account (Regular)
Balance Requirement	* Monthly Average Balance Requirement : Rs. 25,000	Average Balance of the Month Rs.100,000/- and above	Average Balance of the Month Rs. 1,000,000/- and above
Online Cash Deposit	FREE *	Free	Free
Online Cash Withdrawal	FREE *	Free	Free
Online A/C to A/C Transfer	FREE *	Free	Free
Cheque / Instrument deposit for clearing / collection by Remote Branch	FREE	Free	Free
Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	FREE	Free	Free
Cancellation of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	FREE	Free	Free
Duplicate Issuance of Demand Drafts / Allied Banker Cheque (Payable at any branch) / Pay Order / Allied Banker Cheque (Payable at Issuing branch) Call Deposit Receipt	FREE	Free	Free
Intercity Clearing / OBC	No Charges	As per SOC	As per SOC
Issuance of Cheque Book	FIRST FREE OF 10 Leaves	FIRST FREE OF 10 Leaves	FIRST FREE OF 10 Leaves
Eligibility	All business accounts (Individuals /Firms/ Companies)	All Individuals	All Individuals / Firms/ Companies
Other	<p>Free facilities will be available in the opening month of the account.</p> <p>Free facilities to remain available in following month based on eligibility criteria (average balance) which will be reassessed on each month end on the basis of Average Balance in the Account.</p> <p>* Free Transactions for All Allied Islamic Business Plus Accounts without any monthly average balance requirements.</p>	<p>Free facilities will be available in the opening month of the account.</p> <p>Free facilities to remain available in following month based on eligibility criteria (average balance) which will be reassessed on each month end on the basis of Average Balance in the Account.</p>	

Service Charges for Guarantees issued favouring Collector of Customs

Guarantee Amount Range (PKR)		Per quarter charges or part thereof
From	To	
1	500,000	3,000
500,001	1,000,000	6,000
1,000,001	1,500,000	9,000
1,500,001	2,000,000	12,000
2,000,001	2,500,000	15,000
2,500,001	3,000,000	18,000
3,000,001	3,500,000	21,000
3,500,001	4,000,000	24,000
4,000,001	4,500,000	27,000
4,500,001	5,000,000	30,000
5,000,001	5,500,000	33,000
5,500,001	6,000,000	36,000
6,000,001	6,500,000	39,000
6,500,001	7,000,000	42,000
7,000,001	7,500,000	45,000
7,500,001	8,000,000	48,000
8,000,001	8,500,000	51,000
8,500,001	9,000,000	54,000
9,000,001	9,500,000	57,000
9,500,001	10,000,000	60,000
10,000,001	12,500,000	75,000
12,500,001	15,000,000	90,000
15,000,001	17,500,000	105,000
17,500,001	20,000,000	120,000
20,000,001	22,500,000	135,000
22,500,001	25,000,000	150,000
25,000,001	27,500,000	165,000
27,500,001	30,000,000	180,000
30,000,001	32,500,000	195,000
32,500,001	35,000,000	210,000
35,000,001	37,500,000	225,000
37,500,001	40,000,000	240,000
40,000,001	42,500,000	255,000
42,500,001	45,000,000	270,000
45,000,001	47,500,000	285,000
47,500,001	50,000,000	300,000

Note: All guarantees amount exceeding Rs. 50 Million shall attract additional service charges of Rs. 6,000/- per each Million (per quarter or part thereof).

Annexure - II

Other Guarantees including Bid-Bond Guarantees issued at the request of the A/c. holder in Pakistan

Guarantee Amount Range (PKR)		Per quarter charges or part thereof
From	To	
1	500,000	2,000
500,001	1,000,000	4,000
1,000,001	1,500,000	6,000
1,500,001	2,000,000	8,000
2,000,001	2,500,000	10,000
2,500,001	3,000,000	12,000
3,000,001	3,500,000	14,000
3,500,001	4,000,000	16,000
4,000,001	4,500,000	18,000
4,500,001	5,000,000	20,000
5,000,001	5,500,000	22,000
5,500,001	6,000,000	24,000
6,000,001	6,500,000	26,000
6,500,001	7,000,000	28,000
7,000,001	7,500,000	30,000
7,500,001	8,000,000	32,000
8,000,001	8,500,000	34,000
8,500,001	9,000,000	36,000
9,000,001	9,500,000	38,000
9,500,001	10,000,000	40,000
10,000,001	12,500,000	50,000
12,500,001	15,000,000	60,000
15,000,001	17,500,000	52,500
17,500,001	20,000,000	60,000
20,000,001	22,500,000	67,500
22,500,001	25,000,000	75,000
25,000,001	27,500,000	82,500
27,500,001	30,000,000	90,000
30,000,001	32,500,000	81,250
32,500,001	35,000,000	87,500
35,000,001	37,500,000	93,750
37,500,001	40,000,000	100,000
40,000,001	42,500,000	106,250
42,500,001	45,000,000	112,500
45,000,001	47,500,000	118,750
47,500,001	50,000,000	125,000

Note: All guarantees amount exceeding Rs. 50 Million shall attract additional service charges of Rs. 2,500/- per each Million (per quarter or part thereof).

Annexure - III

Back to back guarantees including guarantees issued against counter guarantee of our foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees etc.

Guarantee Amount Range (PKR)		Per quarter charges or part thereof
From	To	
1	500,000	2,000
500,001	1,000,000	4,000
1,000,001	1,500,000	6,000
1,500,001	2,000,000	8,000
2,000,001	2,500,000	10,000
2,500,001	3,000,000	12,000
3,000,001	3,500,000	14,000
3,500,001	4,000,000	16,000
4,000,001	4,500,000	18,000
4,500,001	5,000,000	20,000
5,000,001	5,500,000	22,000
5,500,001	6,000,000	24,000
6,000,001	6,500,000	26,000
6,500,001	7,000,000	28,000
7,000,001	7,500,000	30,000
7,500,001	8,000,000	32,000
8,000,001	8,500,000	34,000
8,500,001	9,000,000	36,000
9,000,001	9,500,000	38,000
9,500,001	10,000,000	40,000
10,000,001	12,500,000	50,000
12,500,001	15,000,000	60,000
15,000,001	17,500,000	70,000
17,500,001	20,000,000	80,000
20,000,001	22,500,000	90,000
22,500,001	25,000,000	100,000
25,000,001	27,500,000	110,000
27,500,001	30,000,000	120,000
30,000,001	32,500,000	130,000
32,500,001	35,000,000	140,000
35,000,001	37,500,000	150,000
37,500,001	40,000,000	160,000
40,000,001	42,500,000	170,000
42,500,001	45,000,000	180,000
45,000,001	47,500,000	190,000
47,500,001	50,000,000	200,000

Note: All guarantees amount exceeding Rs. 50 Million shall attract additional service charges of Rs. 4,000/- per each Million (per quarter or part thereof).