

SCHEDULE OF BANK CHARGES

Half Year
Effective 1st January 2023

Jan 01 to June 30, 2023

1 of 16




Branch Banking

1.1. REMITTANCES

1.1. a) Issuance of Pay Orders/Drafts	<ul style="list-style-type: none"> Rs.300/- per instrument/for account holders Rs.750/- per instrument / for non-accounts holders
1.1. b) POs for payment of fee in favour of educational institutions	0.5% of fee amount or Rs.25/- per instrument whichever is less (inclusive of FED and Sales Tax).
1.1. c) Call Deposit Receipt (CDR)	Rs.200/- (flat)
1.1. d) Cancellation Charges of DD's/PO's	Rs.300/- for account holders Rs.500/- for non-account holders
1.1. e) Marking caution of PO/DD	Rs.100/- per instrument
1.1. f) Issuance of Duplicate PO/DD	Rs.300/- for account holders Rs.750/- for non-account holders
1.1. g) Revalidation of PO/DD	Rs.100/- per revalidation
1.1. h) Online Transactions	Free for account holders
1.1. i) Courier Charges: <ul style="list-style-type: none"> Local In-Land Foreign 	Rs.200/- Actual; minimum Rs.300/- Actual

1.2 Third Party settlement through PRISM System

- a) In case 3rd party fund transfers through PRISM Rs.1.0 million and above(or as direction of SBP):

Days	Transaction Time Windows	Per Transaction Charges to be paid to SBP	Per Transaction Charges to be collected from Originator (customer) including FED Plus SBP charges
Monday to Friday	9:00AM to 1:30PM	Rs.200/-	Rs.220/-
	1:30PM to 3:00 PM	Rs.300/-	Rs.330/-
	3:00 PM to 4:00PM	Rs.500/-	Rs.550/-

- b) In case 3rd party fund transfer through PRISM from Rs.100,000/- and less than Rs.1.0 million:

Days	Timings	Per Transaction Charges to be collected from Originator (customer) including FED Plus SBP charges
Monday to Friday	9:00 a.m. to 4:00 p.m.	Rs.50/-



1.3. SME CARDS

SME PayPak Debit Cards

1.3 a) Issuance of SME PayPak Debit Cards: i- Classic ii- Gold	i. Rs. 750/- ii. Rs. 1000/-
1.3 b) Card delivery to customer through courier (if requested)	Local Rs.200/- In-land Actual; minimum Rs.300/- Foreign Actual
1.3 c) Issuance of SME PayPak Debit Cards as replacement of strip SME Cards	Free
1.3 d) Re-issuance/duplicate SME PayPak Debit Card charges i- Classic ii- Gold	i. Rs. 750/- ii. Rs. 1000/-
1.3.e) Issuance of secondary/supplementary SME PayPak Debit Card Charges: i- Classic ii- Gold	i. Rs. 750/- ii. Rs. 1000/-
1.3 f) Annual charges: SME PayPak Debit Cards i- Classic ii- Gold	i. Rs. 700/- ii. Rs. 950/-
1.3.g) SME PayPak Debit Card Charges for Bank Staff : i- Issuance: a- Classic b- Gold ii- Re-issuance/duplicate SME PayPak Card : i- Classic ii- Gold iii- Issuance of Secondary SME PayPak Card : i- Classic ii- Gold iv- Annual Charges: i. Classic ii. Gold	i. Rs. 750/- ii. Rs. 1000/- i Rs. 750/- ii. Rs. 1,000/- i Rs. 750/- ii. Rs. 1,000/- i. Rs. 700/- ii. Rs. 950/-
1.3 h) Cash withdrawal from ATM	Rs.25/- per transaction*
1.3.i) Balance enquiry through ATM	Rs.5/- per transaction*
1.3.j) POS charges per transaction	Actual as per ILink SOC



