

## SCHEDULE OF BANK CHARGES

(1st January - 30th Jun. 2012)



### 1. TRADE SERVICES

#### A.

#### IMPORTS

a)	Letter of Credit Opening		BankIslami	
(i)	Minimum Charges		Rs. 1,000/	
(ii)	All L/C amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 1,500/- (First Quarter) per Rs. 1 Million each (or part thereof) and Rs. 1,000/- (for Subsequent Quarter) per Rs. 1 Million.			
(iii)	Rs. 1,000/- (flat) will be charged per amendment along with service charges as above, if amendment involves increase in amount or extension in period of validity of L/C.			
(iv)	Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.			
(v)	Slabs for Letters of Credit service charges			
	LC Amount		1st Quarter or part thereof	Subsequent Quarters or Part Thereof
	From	To		
	Upto	800,000	1,950	1,000
	800,001	1,000,000	3,300	1,650
	1,000,001	1,500,000	4,350	2,175
	1,500,001	2,000,000	5,850	2,925
	2,000,001	2,500,000	7,350	3,675
	2,500,001	3,000,000	8,850	4,425
	3,000,001	3,500,000	10,350	5,175
	3,500,001	4,000,000	11,850	5,925
	4,000,001	4,500,000	13,350	6,675
	4,500,001	5,000,000	14,850	7,425
	5,000,001	5,500,000	16,350	8,175
	5,500,001	6,000,000	17,850	8,925
	6,000,001	6,500,000	19,350	9,675
	6,500,001	7,000,000	20,850	10,425
	7,000,001	7,500,000	22,350	11,175
	7,500,001	8,000,000	23,850	11,925
	8,000,001	8,500,000	25,350	12,675
	8,500,001	9,000,000	26,850	13,425
	9,000,001	9,500,000	28,350	14,175
	9,500,001	10,000,000	29,850	14,925
	10,000,001	10,500,000	31,350	15,675
	10,500,001	12,500,000	35,100	17,550
	12,500,001	15,000,000	41,850	20,925
	LC Amount		1st Quarter or part thereof	Subsequent Quarters or Part Thereof
	From	To		
	15,000,001	17,500,000	48,750	24,375
	17,500,001	20,000,000	56,250	28,125
	20,000,001	22,500,000	63,750	31,875
	22,500,001	25,000,000	71,250	35,625
	25,000,001	27,500,000	78,750	39,375
	27,500,001	30,000,000	86,250	43,125
	30,000,001	32,500,000	93,750	46,875
	32,500,001	35,000,000	101,250	50,625
	35,000,001	37,500,000	108,750	54,375
	37,500,001	40,000,000	116,250	58,125
	40,000,001	42,500,000	123,750	61,875
	42,500,001	45,000,000	131,250	65,625
	45,000,001	47,500,000	138,750	69,375
	47,500,001	50,000,000	146,250	73,125
	50,000,001	52,500,000	153,750	76,875
	52,500,001	55,000,000	161,250	80,625
	55,000,001	57,500,000	168,750	84,375
	57,500,001	60,000,000	176,250	88,125
	60,000,001	62,500,000	183,750	91,875
	62,500,001	65,000,000	191,250	95,625
	65,000,001	67,500,000	198,750	99,375
	67,500,001	70,000,000	206,250	103,125
	70,000,001	72,500,000	213,750	106,875
	72,500,001	75,000,000	221,250	110,625
	75,000,001	77,500,000	228,750	114,375
	77,500,001	80,000,000	236,250	118,125
	80,000,001	82,500,000	243,750	121,875
	82,500,001	85,000,000	251,250	125,625
	85,000,001	87,500,000	258,750	129,375
	87,500,001	90,000,000	266,250	133,125
	90,000,001	92,500,000	273,750	136,875
	92,500,001	95,000,000	281,250	140,625
	95,000,001	97,500,000	288,750	144,375
	97,500,001	100,000,000	296,250	148,125



Handwritten signatures and initials.

## SCHEDULE OF BANK CHARGES

(1st January - 30th Jun. 2012)

XXXXXXXXXXXXXXXXXXXX



b) **Acceptance of Bills under Usance L/C**

(i)	Minimum Charges	Rs. 500/-
(ii)	All acceptance amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 750/- (monthly) per Rs. 1 Million each (or part thereof).	Bank Islami
(iii)	Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.	

(iv) **Slabs**

Acceptance Amount Range		Per Month or Part Thereof
From	To	
500,001	800,000	650
800,001	1,000,000	900
1,000,001	1,500,000	1,250
1,500,001	2,000,000	1,750
2,000,001	2,500,000	2,250
2,500,001	3,000,000	2,750
3,000,001	3,500,000	3,250
3,500,001	4,000,000	3,750
4,000,001	4,500,000	4,250
4,500,001	5,000,000	4,750
5,000,001	5,500,000	5,250
5,500,001	6,000,000	5,750
6,000,001	6,500,000	6,250
6,500,001	7,000,000	6,750
7,000,001	7,500,000	7,250
7,500,001	8,000,000	7,750
8,000,001	8,500,000	8,250
8,500,001	9,000,000	8,750
9,000,001	9,500,000	9,250
9,500,001	10,000,000	9,750
10,000,001	10,500,000	10,250
10,500,001	12,500,000	11,500
12,500,001	15,000,000	13,750
Acceptance Amount Range		Per Month or Part Thereof
From	To	
15,000,001	17,500,000	16,250
17,500,001	20,000,000	18,750
20,000,001	22,500,000	21,250
22,500,001	25,000,000	23,750
25,000,001	27,500,000	26,250
27,500,001	30,000,000	28,750
30,000,001	32,500,000	31,250
32,500,001	35,000,000	33,750
35,000,001	37,500,000	36,250
37,500,001	40,000,000	38,750
40,000,001	42,500,000	41,250
42,500,001	45,000,000	43,750
45,000,001	47,500,000	46,250
47,500,001	50,000,000	48,750
50,000,001	52,500,000	51,250
52,500,001	55,000,000	53,750
55,000,001	57,500,000	56,250
57,500,001	60,000,000	58,750
60,000,001	62,500,000	61,250
62,500,001	65,000,000	63,750
65,000,001	67,500,000	66,250
67,500,001	70,000,000	68,750
70,000,001	72,500,000	71,250
72,500,001	75,000,000	73,750
75,000,001	77,500,000	76,250
77,500,001	80,000,000	78,750
80,000,001	82,500,000	81,250
82,500,001	85,000,000	83,750
85,000,001	87,500,000	86,250
87,500,001	90,000,000	88,750
90,000,001	92,500,000	91,250
92,500,001	95,000,000	93,750
95,000,001	97,500,000	96,250
97,500,001	100,000,000	98,750



*Handwritten signature*

*Handwritten initials*

**SCHEDULE OF BANK CHARGES**  
(1st January - 30th Jun. 2012)



c) Letter of Credit – Miscellaneous (foreign + local)		
(i)	If maturity of the bill falls within the validity of L/C, then no acceptance will be charged. But if the bill falls due for payment beyond the validity of the L/C, then the above service charges will be charged from the date of the expiry of the L/C till date of actual retirement of the bill.	
(ii)	Airway bill endorsement / Issuance of Shipping Guarantee.	Rs. 1,000/-
(iii)	Registration of contract for Import on consignment basis.	0.15% (flat); Minimum Rs. 500/-
(iv)	Amendment to Contract registration (irrespective of any increase in amount)	Rs. 1,000/-
(v)	Acceptance for Import on consignment basis (Usance LC and Imports on Consignment)	0.15% (flat); Minimum Rs. 500/-
(vi)	Clearing of goods without any prior arrangement under Import L/C	0.25% of the C & F value of the imported goods. Min. Rs. 750.00 (flat).
(vii)	Credit Information report including Credit Report on Foreign Suppliers/Buyers.	At actual
(viii)	Retirement of All Import Bills	0.125% minimum Rs. 1,000.00. (to be included in the Murabaha Price).
(ix)	Import Bills return Unpaid.	Rs. 250 plus courier charges from the beneficiary.
(x)	Correspondents reimbursement charges	At actual
(xi)	Remittance against import without opening of LC / Registration of Contract (Advance Payment)	0.1% (flat) minimum PKR 1,000/- Plus SWIFT / FDD Charges.
(xii)	Letter of Credit Cancellation	Rs1,000/(flat)plus swift charges.
(xiii)	Discrepancy fee	USD 50/- or equivalent to be collected from the beneficiary bank per discrepant document.(Flat).

B.

**INLAND TRADE**

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

e) **Slabs for Inland Letters of Credit**

	Amount Range		Per Quarters or Part thereof
	From	To	
	upto	800,000	1,000
	800,001	1,000,000	1,350
	1,000,001	1,500,000	1,875
	1,500,001	2,000,000	2,625
	2,000,001	2,500,000	3,375
	2,500,001	3,000,000	4,125
	3,000,001	3,500,000	4,875
	3,500,001	4,000,000	5,625
	4,000,001	4,500,000	6,375
	4,500,001	5,000,000	7,125
	5,000,001	5,500,000	7,875
	5,500,001	6,000,000	8,625
	6,000,001	6,500,000	9,375
	6,500,001	7,000,000	10,125
	7,000,001	7,500,000	10,875
	7,500,001	8,000,000	11,625
	8,000,001	8,500,000	12,375
	8,500,001	9,000,000	13,125
	9,000,001	9,500,000	13,875
	9,500,001	10,000,000	14,625
	10,000,001	10,500,000	15,375
	10,500,001	12,500,000	17,250
	12,500,001	15,000,000	20,625



*Handwritten signature/initials*

*Handwritten mark*

**SCHEDULE OF BANK CHARGES**  
(1st January - 30th Jun. 2012)



	Amount Range		Per Quarters or Part thereof
	From	To	
	15,000,001	17,500,000	24,375
	17,500,001	20,000,000	28,125
	20,000,001	22,500,000	31,875
	22,500,001	25,000,000	35,625
	25,000,001	27,500,000	39,375
	27,500,001	30,000,000	43,125
	30,000,001	32,500,000	46,875
	32,500,001	35,000,000	50,625
	35,000,001	37,500,000	54,375
	37,500,001	40,000,000	58,125
	40,000,001	42,500,000	61,875
	42,500,001	45,000,000	65,625
	45,000,001	47,500,000	69,375
	47,500,001	50,000,000	73,125
	50,000,001	52,500,000	76,875
	52,500,001	55,000,000	80,625
	55,000,001	57,500,000	84,375
	57,500,001	60,000,000	88,125
	60,000,001	62,500,000	91,875
	62,500,001	65,000,000	95,625
	65,000,001	67,500,000	99,375
	67,500,001	70,000,000	103,125
	70,000,001	72,500,000	106,875
	72,500,001	75,000,000	110,625
	75,000,001	77,500,000	114,375
	77,500,001	80,000,000	118,125
	80,000,001	82,500,000	121,875
	82,500,001	85,000,000	125,625
	85,000,001	87,500,000	129,375
	87,500,001	90,000,000	133,125
	90,000,001	92,500,000	136,875
	92,500,001	95,000,000	140,625
	95,000,001	97,500,000	144,375
	97,500,001	100,000,000	148,125

f) Slabs for acceptance of Inland Bills Same as 1.A.b).iv

**EXPORTS**

a)	<b>Letters of Credit</b>	
(i)	Advising	Rs. 1,000/- (Flat)
(ii)	Amendment Advising	Rs. 500/- (Flat)
(iii)	Negotiation of Rupee Bills under L/C	As per Shariah approved modes
(iv)	Confirmation	Rs. 1,000/- (Flat)
(v)	Transfer of export L/C	Rs. 500/- (Flat)
b)	If documents are sent to other local Banks for negotiation under restricted Letters of Credit.	Rs. 500/- (Flat)
c)	Handling of dutydraw back claims	0.25% of claim minimum Rs. 250.00
d)	<b>Collections</b>	
(i)	Clean	Rs. 100/- (Flat)
(ii)	Documentary Local	Rs. 300/- (Flat)
e)	Service charges against export documents sent on collection basis, where payment cover is already received in bank's foreign currency account.	Paisa 10 per Rs. 100 (or Rs. 1.00 per million), as per SBP regulation, or as revised from time to time.
f)	Handling of Freight Subsidy cases	Rs. 100/- per case - subject to revisions made by the Export Promotion Bureau from time to time
g)	Handling of Export Development Surcharge (EDS) cases	Rs. 80/- per case - subject to revisions made by the Export Promotion Bureau from time to time
h)	Service Charges for issuance of EPRC / PRC Against Advance Payment	Rs. 300/- (Flat)
i)	FCF Processing Fee	Rs. 500/- (flat) per case
j)	Islamic Export Refinance Scheme (IERS) Processing Fee	All costs to be covered in facility structure
k)	ERF - NOC for Entitlement	Rs. 1,000/- (flat) per case
l)	Export L/C Pre-Advice (including L/C Amendments)	Rs. 250/- (flat) plus courier charges if any.
m)	Transfer of export bills lodged under collection to other banks.	Rs. 1,000/- (flat) per case
n)	Handling of Export Documents against which advance payment is received.	Rs. 300/- (flat) per case plus any postal charges for submission to SBP.
o)	Documents returned un-paid	Rs. 500/- (flat) per document.
p)	Documents sent to other banks for negotiation under restricted L/C	Rs. 500/- (flat) per case
q)	Handling of Research and Development cases.	Rs. 500/- (flat) per case



*J. 98*

*R*

## SCHEDULE OF BANK CHARGES

(1st January - 30th Jun. 2012)



D.

### LETTERS OF GUARANTEE

a)	Minimum Charges for Issuance of Letters of Guarantee 1,000/-
b)	All guarantees amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 2,500/- per Rs.1 Million each (per quarter or part thereof).
c)	Rs. 1,000/- (flat) will be charge per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity of Guarantee.
d)	Charges for guarantees issued on behalf of banks [ correspondent / local / foreign] under their counter guarantees may be negotiated on a case to case basis at the sole discretion of the bank.
e)	Claim handling charges Rs. 2,000/- (flat)
f)	Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.
g)	Slabs for Letters of Guarantee

Amount Range		First Quarter Charges	Subsequent Quarters or Part Thereof
From	To		
upto	800,000	1,625	813
800,001	1,000,000	2,250	1,125
1,000,001	1,500,000	3,125	1,563
1,500,001	2,000,000	4,375	2,188
2,000,001	2,500,000	5,625	2,813
2,500,001	3,000,000	6,875	3,438
3,000,001	3,500,000	8,125	4,063
3,500,001	4,000,000	9,375	4,688
4,000,001	4,500,000	10,625	5,313
4,500,001	5,000,000	11,875	5,938
5,000,001	5,500,000	13,125	6,563
5,500,001	6,000,000	14,375	7,188
6,000,001	6,500,000	15,625	7,813
6,500,001	7,000,000	16,875	8,438
7,000,001	7,500,000	18,125	9,063
7,500,001	8,000,000	19,375	9,688
8,000,001	8,500,000	20,625	10,313
8,500,001	9,000,000	21,875	10,938
9,000,001	9,500,000	23,125	11,563
9,500,001	10,000,000	24,375	12,188
10,000,001	10,500,000	25,625	12,813
10,500,001	12,500,000	28,750	14,375
12,500,001	15,000,000	34,375	17,188

Amount Range		First Quarter Charges	Subsequent Quarters or Part Thereof
From	To		
15,000,001	17,500,000	40,625	20,313
17,500,001	20,000,000	46,875	23,438
20,000,001	22,500,000	53,125	26,563
22,500,001	25,000,000	59,375	29,688
25,000,001	27,500,000	65,625	32,813
27,500,001	30,000,000	71,875	35,938
30,000,001	32,500,000	78,125	39,063
32,500,001	35,000,000	84,375	42,188
35,000,001	37,500,000	90,625	45,313
37,500,001	40,000,000	96,875	48,438
40,000,001	42,500,000	103,125	51,563
42,500,001	45,000,000	109,375	54,688
45,000,001	47,500,000	115,625	57,813
47,500,001	50,000,000	121,875	60,938
50,000,001	52,500,000	128,125	64,063
52,500,001	55,000,000	134,375	67,188
55,000,001	57,500,000	140,625	70,313
57,500,001	60,000,000	146,875	73,438
60,000,001	62,500,000	153,125	76,563
62,500,001	65,000,000	159,375	79,688
65,000,001	67,500,000	165,625	82,813
67,500,001	70,000,000	171,875	85,938
70,000,001	72,500,000	178,125	89,063
72,500,001	75,000,000	184,375	92,188
75,000,001	77,500,000	190,625	95,313
77,500,001	80,000,000	196,875	98,438
80,000,001	82,500,000	203,125	101,563
82,500,001	85,000,000	209,375	104,688
85,000,001	87,500,000	215,625	107,813
87,500,001	90,000,000	221,875	110,938
90,000,001	92,500,000	228,125	114,063
92,500,001	95,000,000	234,375	117,188
95,000,001	97,500,000	240,625	120,313
97,500,001	100,000,000	246,875	123,438



Handwritten signatures and initials

## SCHEDULE OF BANK CHARGES

(1st January - 30th Jun. 2012)



### 2. INTERNATIONAL REMITTANCES

A. OUTWARD			
	a)	FDD / FTT – including SWIFT charges	USD 10/- (Flat) or equivalent in other currencies
	b)	Duplicate FDD / FTT	USD 10/- (Flat) or equivalent in other currencies
	c)	FDD / FTT Cancellation	USD 15/- (Flat) or equivalent in other currencies
	d)	Indirect FTT (through our correspondents)	USD 15/- (Flat) or equivalent in other currencies
	e)	Foreign Travellers Cheques	1% of the value of the Travellers' Cheques issued
	f)	Purchase of FDDs / Tcs	Handling charges: Rs. 50/-; OD Buying rate to be applied; Non-realisation of proceeds within 21 days: Paisas 36 per Rs. 1,000/- per day in excess of 21 days wait period (to be credited to charity account)
B. INWARD			
	a)	General	FREE if the proceeds are credited to an account with us; Otherwise a flat charge of PKR 250/- plus FTT / FDD Charges.
	b)	Home Remittances	FREE if proceeds are credited to an account with BankIslami; Otherwise, Rs. 100/- plus cost of Money Order or Telegram charges when T. T. is requested.

### 3. INLAND REMITTANCES

A. Issuance of Pay Order			
	Islami current Account		Rs. 50/-
	Islami Sahulat Account		FREE (If average monthly balance of Rs. 25,000/- is maintained otherwise customer will be charged @ Rs. 50/-)
	Islami Bachat Account (Average monthly balance)		
	Up to Rs. 49,999/-		Rs. 50/-
	Rs. 50,000 - 99,999/-		Rs. 38/-
	Rs. 100,000 - 199,999/-		Rs. 25/-
	200,000 and above		Free
B. Issuance of DD / TT			
			<b>UP TO Rs. 10,000/-:</b> Rs. 30 (Flat) + Correspondent Charges at actual; <b>FROM Rs. 10,001/- to Rs. 100,000/-:</b> 0.20% Minimum Rs. 50/- + Correspondent Charges as per actual; <b>OVER Rs. 100,000/-:</b> 0.25% - minimum Rs. 300/- Service not provided
C. Drafts, MTs and TTs against cash			
D. DD / PO Cancellation			
			Rs. 100/- for DD and Rs. 200/- for PO
E. Duplicate Demand Draft			
			Rs. 100/- (Flat)
F. Duplicate Pay Order			
			Rs. 100/- (Flat)

### 4. MISCELLANEOUS

A. Foreign Bills for Collection Clean Cheque / DD (FBC)			
	i)	Secured Collection in USD (Instruments drawn on USA)	USD 25/- (Flat)
	ii)	Unsecured Collection	Actual Correspondent Charges
	iii)	Foreign Clean Cheque Return Charges (Secured / Unsecured)	USD 15/- (Flat) or equivalent in other currencies
B. Local Bills for Collection clean / cheques (LBC) – inclusive of courier charges			
			Rs. 200/- (Flat)
C. Clean item sent on collection return unpaid. (Local)			
			Actual correspondent charges
D. Issuance of SBP / NBP Cheques			
			Rs. 500/- (Flat)
E. Cheque Return Administrative Charges			
			Inward Clearing / Cash Cheque: Rs. 200/- (Flat); Outward Clearing: FREE
F. Special clearing charges through NIFT (Inclusive of cheque returned charges if any).			
			Rs. 300/- per cheque / instrument
G. Providing duplicate Debit / Credit advices, additional copies of /Cs SWIFT messages, Duplicate Statement of Account, etc.			
			Rs. 50/- per item
H. Issuance of Performance Certificate or verification or statement other than EE & EF form.			
			Rs. 200/- per item
I. Issuance of loose cheques. (subject to clearance by the Branch Manager)			
			Rs. 500/- per cheque
J. Balance confirmation to Auditors			
			Rs. 300/- (Flat)
K. Service charges on subscription of successful application bankers to issue)			
			Upto 0.50% of the volume routed through BankIslami; Minimum Rs. 15,000/-



M. J. J.

M

## SCHEDULE OF BANK CHARGES

(1st January - 30th Jun. 2012)



L.	Account Closing charges	Nil
M.	Any type of certificate issued regarding business dealing with the bank.	Rs. 200/- per instant
N.	Hold mail charges	Rs. 1,000/- p.a. - recoverable semi-annually or thereof
O.	Registration / permits of student cases	Rs. 2,000/- p.a.
P.	Issuance of Cheque Books	
	Islami current Account	Rs. 3.00 per leaf
	Islami Sahulat Account	FREE (If average monthly balance of Rs. 25,000/- is maintained otherwise customer will be charged Rs. 3.00 per leaf.
	Islami Bachat Account	Rs. 3.00 per leaf
Q.	Handling charges for foreign currencies cash receipts	i) Upto 0.5% with no retention period (for current accounts) ii) Retention period of 30 days from initial deposit (for saving accounts)
R.	Local U. S. Dollar Clearing	Rs. 200/- processing charges; Rs. 200/- return charges (as prescribed by SBP from time to time)
S.	Standing Instructions Fee	Rs. 50/- per instruction. Standing Instructions fee will be recovered in addition to the usual charges on remittances, if any; Equivalent USD 1/- for FC accounts.
T.	Inter city clearing via NIFT	Rs. 100/- per item (or actual charges, whichever is higher)
U.	Credit Report Charges / CIB Online charges	Rs. 200/- per customer report
V.	E-Statements	FREE
W.	Utility Bill Payment	Rs. 8/- per bill or as advised by SBP / PBA from time to time
X.	Stop Payment Charges	Rs. 200/- for local instruments; Actual correspondent charges for FC instruments
Y.	Old record information charges (subject to prior approval of the concerned BM)	Rs. 300/- per instance
Z.	SMS Alerts (subscribed through Phone Banking)	Rs. 300/- per annum
AA	Change Address	Rs. 100/-
AB	Online Transactions	
	Islami current Account	Rs. 25/-
	Islami Sahulat Account	FREE (If average monthly balance of Rs. 25,000/- is maintained otherwise customer will be charged @ Rs. 25/-)
	Islami Bachat Account (Average monthly balance)	
	Up to Rs. 49,999/-	Rs. 25 per transaction
	Rs. 50,000 - 99,999/-	Rs. 15 per transaction
	Rs. 100,000 - 499,999/-	Rs. 10 per transaction
	500,000 and above	Free
	Investment Portfolio Security Charges	Charges to be negotiated on case to case basis



*[Handwritten signature]*

*[Handwritten mark]*

## SCHEDULE OF BANK CHARGES

(1st January - 30th Jun. 2012)

\*\*\*\*\*

### 5. ATMs / DEBIT / VISA DEBIT CARDS

A.	Account Balance Inquiry	Rs. 5/- in Pakistan; Rs. 200/- for international
B.	Mini-statement	Rs. 5/-
C.	Cash withdrawal (Own ATM)	Free
D.	Cash withdrawal (Through POS)	Rs. 5/- per transaction
E.	Cash withdrawal (I-Link / MNET Switch ATM)	Rs. 15/- per transaction
F.	Annual Charges	
	Classic	Up to Rs. 600/-
	Gold	Up to Rs. 800/-
G.	Joining Charges	Free
H.	Card Replacement Charges	Rs. 150/- per card for both Classic and Gold
I.	Funds Transfers (Intra-Bank)	FREE
J.	Inter Bank Funds Transfer Facility (through I-Link)	
	a) Our customer on our ATM	Rs. 50/- per transaction
	b) Our customer on other banks' ATMs (as and when the service is introduced)	Standard Switch Charges
K.	Utility Bill Payments	Rs. 10/-
L.	Duplicate Statement of Account	50% of Duplicate statement Charges as per SOC
M.	PIN Forgotten / Lost / Duplicate Issuance	Rs. 100/- per instance
N.	International ATM Withdrawal	Rs. 300/- or 3% (whichever is higher)
O.	POS Charges	
	Local	FREE
	International	Rs. 300/- or 3% (whichever is higher)
P.	False Complaint Retrieval of Snaps and Video Charges (local)	Rs.5,000/- for transactions performed on BIPL ATM
Q.	Arbitration Charges (False charge back, local and international)	USD 250/- or Equivalent in Pak Rupees
R.	Mobile Top-up through ATM	Rs. 10/-
S.	Documents / Voucher Retrieval Charges	
	a) Local	Rs. 200/-
	b) International	Rs. 850/-



BankIslami

### 6. KIOSK / INTERNET BANKING

A.	Account Inquiry	FREE
B.	Mini-statement	FREE
C.	Funds Transfers (Intra-Bank)	FREE
D.	Inter Bank Funds Transfer Facility (through I-Link) – as and when the service is offered	Rs. 10/- per transaction
E.	Utility Bill Payment	FREE
F.	Duplicate Statement of Account	Internet Banking: FREE; Kiosk: 50% of normal charges
G.	Cheque Book Issuance Request	50% of normal charges
H.	Stop Payment (on-line)	FREE
I.	Request for Issuance of PO / DD	PO: FREE; DD: Normal charges as per SOC
J.	Request for Change of Address	FREE
K.	Book / Encash Time Deposits	FREE

### 7. CALL CENTRE / IVR

A.	Account Statement Request	Half (50%) of the normal charges as per SOC
B.	Last Five or Ten Transactions on IVR or through CC Agent	Free
C.	Balance / Reference Certificate	Half (50%) of the normal charges as per SOC
D.	Balance Inquiry on IVR or through CC Agent	Free
E.	PO / DD Requests (to be collected in person by the customer from requested branch)	PO: 50% of Normal charges; DD: Normal charges as per SOC
F.	Funds Transfers (Intra-Bank)	Free
G.	Payments to Facility Account(s) from Deposit Account(s)	Free
H.	Cheque Book Issuance	Normal Charges
I.	Utility Bill Payment	Rs. 10/- per Bill
J.	Stop Payment Request	Normal Charges
K.	Cheque Status Information	Free
L.	Change address / Telephone number	Free
M.	Booking Request for Time Deposits	Free



Handwritten signature

Handwritten signature

**SCHEDULE OF BANK CHARGES**  
(1st January - 30th Jun. 2012)



8. FINANCING

A.		CONSUMER FINANCING	
a)	<b>AUTO IJARAH</b>		
	(i)	New Vehicle (upto Rs. 1m)	
		Documentation & Processing	Up to Rs. 4,500/- per car
		Incidentals	At actuals
		Valuation	Not required
	(ii)	New Vehicle (exceeding Rs. 1m)	
		Documentation & Processing	Rs. 4,500/- per car
		Valuation	Not required
	(iii)	Old (Local / Imported) Vehicle	
		Processing (up to Rs. 1m)	Rs. 4,500/- per car
		Processing (exceeding Rs. 1m)	Rs. 4,500/- per car
		Valuation	Rs. 1,500/-
	(iv)	Repossession of Vehicle	Rs. 30,000/- maximum per case
	(v)	Cheque Return Charges (Rs.100/- to be charged to Administrative Charges and Rs.1400/- to be given in charity)	Rs. 1,500/-
	(vi)	Default due to insufficient funds in account - for Standing Instructions cases (to be given in charity)	Rs. 1,500/-
	(vii)	Change of vehicle after approval	Rs. 2,500/- (flat)
	(viii)	Additional Charges	
		-	Vehicle Storage Charges
			as per actual
		-	Legal and Administrative Charges
			as per actual
b)	<b>HOUSING FINANCE (MUSKUN)</b>		
	(i)	Application Processing Charges	Up to Rs. 5,000/- out of which Rs. 2,000/- shall be refundable if the application is declined
		Appraisal	
		Flat	Rs. 2,000/- (flat)
		Bungalow	Rs. 2,500/- (flat)
		BOQ	Rs. 1,000/
		Lawyers' Fee	Actual
		Income Estimation	Rs. 5,000/-
		Musharakah Documentation	
		Upto Rs. 1m	Rs. 2,100/-
		Above 1m	Rs. 3,700/-
		Above 10m	Rs. 11,200/-
	(ii)	Incidentals	At actuals
	(iii)	Cheque Return Charges	Administrative Local Cheques: Rs. 100/-; Outstation Cheques: Rs. 500/-
	(iv)	Default due to insufficient funds in account - for Standing Instructions cases (to be given in charity)	Rs. 1,500/-
c)	<b>OTHER DURABLES</b>		
	(i)	Application Processing Charges	Rs. 1,500/- (per case)
	(ii)	Incidentals	At actuals
	(iii)	Cheque Return Administrative Charges	Local Cheques: Rs. 100/-; Outstation Cheques: Rs. 500/-
	(iv)	Default due to insufficient funds in account (for Standing Instructions cases) – to be given in charity	Rs. 1,500/-
	(v)	Duplicate Schedule / copies of Legal Documents	Rs. 500/-



*Handwritten signature*

*Handwritten mark*

## SCHEDULE OF BANK CHARGES

(1st January - 30th Jun. 2012)



<b>B. CORPORATE / SME FINANCING</b>			
a)	<b>Vehicles</b>		
	(i)	Processing	Rs. 4,500/-
	(ii)	Documentation	as per actual
	(iii)	Valuation	as per actual
b)	<b>Other Equipment</b>		
	(i)	Processing	Rs. 15,000/-
	(ii)	Documentation	as per actual
	(iii)	Valuation	as per actual

### 9. SAFE DEPOSIT LOCKERS

A.	Key Deposit		Rs. 3,000/- (refundable)
B.	Locker Rental (Annual) - to be recovered in advance		
	2)	<b>Small</b>	
		Islami current Account	Rs. 1,000/- p.a.
		Islami Sahulat Account	FREE (If average monthly balance of Rs. 500,000/- is maintained for 1 year otherwise customer will be charged Rs. 1,000/-)
		Islami Bachat Account (Average monthly balance)	Up to Rs. 1,000/-
	3)	<b>Medium</b>	
		Islami current Account	Rs. 1,500/- p.a.
		Islami Sahulat Account	FREE (If average monthly balance of Rs. 500,000/- is maintained for 1 year otherwise customer will be charged Rs. 1,500/-)
		Islami Bachat Account (Average monthly balance)	Up to Rs. 1,500/-
	4)	<b>Large</b>	
		Islami current Account	Rs. 2,000/- p.a.
		Islami Sahulat Account	FREE (If average monthly balance of Rs. 500,000/- is maintained for 1 year otherwise customer will be charged Rs. 2,000/-)
		Islami Bachat Account (Average monthly balance)	Up to Rs. 2,000/-
		Locker breaking charges	Rs. 3,000/- per locker



Handwritten signature

Handwritten signature

**SCHEDULE OF BANK CHARGES**  
(1st January - 30th Jun. 2012)



**10. MISCELLANEOUS CHARGES ON FINANCING**  
(investment)

(to be recovered in addition to profit / return)

A.	Miscellaneous Charges (i.e. charged for documents, documents security, evaluation of security and maintenance there of etc.).	Actual cost incurred by BankIslami
B.	Issuance of delivery order against pledge	Rs. 500/- per delivery order
C.	Search Report charges	Actual cost incurred by BankIslami plus Rs. 500/-
D.	Godown Rent / Leased Assets Inspection Charges	Actual cost incurred by BankIslami
E.	Godown Staff Keepers/Chowkidar	Actual cost incurred by BankIslami
F.	Godown Inspection Charges	Actual cost incurred by BankIslami
G.	Delivery Charges (If a Godown Keeper is not posted conveyance charges will also be recovered).	Actual cost incurred by BankIslami
H.	Issuance of NOC in favour of other banks	Rs. 2,500/- (flat)

**11. POSTAGE & COMMUNICATIONS**

<b>A. Courier Charges (For all destinations)</b>				
	a)	International	Rs. 3,500/- per 0.5 kg.	
	b)	Inland	Rs. 100/- per 0.5 kg. or actual (whichever is higher)	
	c)	Local (within same city)	Rs. 60/- per 0.5 kg. or actual (whichever is higher)	
<b>B. Registered Post</b>				
	a)	International	Rs. 500/- per 0.5 kg.	
	b)	Inland	Rs. 60/- per 0.5 kg.	
	c)	Local (within same city)	Free	
<b>C. SWIFT Charges</b>				
	a)	Letter of Credit – Full	Rs. 1,200/-	
	b)	Letter of Credit – Short	Rs. 600/-	
	c)	Letter of Credit – Amendment	Rs. 600/-	
	d)	SWIFT Charges – International	USD 10/- (or equivalent in other currencies)	
	e)	SWIFT Charges – Domestic	Rs. 500/-	
<b>D. RTGS Charges</b>				
	a)	Monday to Friday	9:00 AM to 1:30 PM	Rs. 200/- + 10% of charges per transaction on 3 <sup>rd</sup> party fund transfers
	b)		1:30 PM to 3:00 PM	Rs. 300/- + 10% of charges per transaction on 3 <sup>rd</sup> party fund transfers
	c)		3:00 PM to 4:00 PM	Rs. 500/- + 10% of charges per transaction on 3 <sup>rd</sup> party fund transfers
	d)	Saturday	9:00 AM to 11:30 AM	Rs. 200/- + 10% of charges per transaction on 3 <sup>rd</sup> party fund transfers
	e)		11:30 AM to 12:30 PM	Rs. 300/- + 10% of charges per transaction on 3 <sup>rd</sup> party fund transfers
<b>E. Facsimile Charges</b>				
	a)	International	Actual ISD call rates per minute; Minimum: Rs. 25/-	
	b)	Inland	Actual NWD call rates per minute; Minimum Rs. 15/-	
	c)	Local	Free	
<b>F. Telephone</b>				
	a)	International	Actual ISD call rates per minute; Minimum Rs. 50/-	
	b)	Inland	Actual NWD call rates per minute; Minimum Rs. 25/-	
	c)	Local	Free	



*Handwritten signature and initials*

**SCHEDULE OF BANK CHARGES**  
(1st January - 30th Jun. 2012)

12

For BIPL Staff



1	Issuance of Pay Order	Free
2	Issuance of DD	Free
3	Issuance of FTT	Free
4	DD / PO Cancellation	Free
5	Duplicate DD / PO	Free
6	Lockers (Small, Medium, Large)	1 Locker (any size) FREE per staff in any branch in the same city subject to maximum 15% occupancy by staff otherwise refer to nearest branch
7	Outward Bill for Collection drawn outside Pakistan (OBC)	100% waiver to BIPL staff or his/her nearest family member. Waiver not applicable to 3rd party cheques
8	OBC (drawn within Pakistan)	100% waiver to BIPL staff or his/her nearest family member. Waiver not applicable to 3rd party cheques
9	Inward Bill for Collections (IBC)	100% waiver to BIPL staff or his/her nearest family member. Waiver not applicable to 3rd party cheques
10	Outward FDD	100% waiver to BIPL staff member provided the purpose of remittances is in accordance with SBP's form 'M' pre-approved purposes.
11	FTT / FDD Cancellation	Free
12	Cash Handling Charges on deposit of currency notes for credit to a Foreign Currency Account	Free
13	Stop Payment of cheques	Free
14	Stop payment on account of Loss of a Cheque Book	Free
15	Duplicate statement of account	Free
16	Confirmation of Balance to Auditors	Free
17	Account Reactivation Charges	Free
18	Issuance of Cheque-books (all currencies)- 25 leaves only	Free
19	ATM / Visa Debit Card Issuance and Renewal	Free
20	IBFT	Free
21	Change Address	Free



*(Handwritten signature and initials)*


**SCHEDULE OF BANK CHARGES**  
(1st January - 30th Jun. 2012)




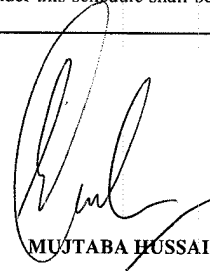
13. NOTES

A.	Stamp Duty / FED if any will be recovered as per FBR regulations in addition to Bank's charges mentioned above.	BankIslami
B.	All charges are subject to government tax as announced/amended by the government from time to time.	
C.	Discounts / waivers may be given to high-value customers of the Bank.	
D.	Current Accounts are based on 'Qard' therefore Bank will not give any extra benefit or waiver on any facility to Current Account holders.	
E.	Any Charges, including out-of-pocket expenses, which are not covered under this schedule shall be recovered separately on case-to-case basis (subject to prior approval from Shari'ah Adviser).	

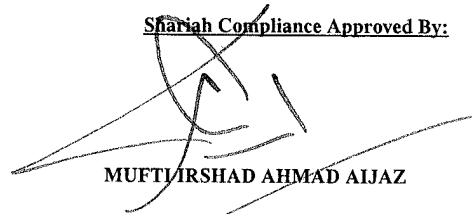
Recommended By:

  
FAROOQ ANWAR 16/12/11

  
MUHAMMAD IMRAN

  
MUJTABA HUSSAIN KAZMI

Shari'ah Compliance Approved By:

  
MUFTI IRSHAD AHMAD AJAZ

16. 12. 2011

