

available Reuters KIBOR page on the date of early encashment.

For deposit having Remaining Tenor of more than 1 year:

= (MAX [(PKRV\*\* plus 2%) minus the rate agreed with the customer at the time of booking of the deposit], Zero) X Remaining Number of days to Maturity/365) x Principal Amount

\*\* PKRV rate will be the nearest quoted tenure most closely matching the Remaining tenure of the deposit on the date of such early encashment. PKRV rate will be as published on the latest available Reuters PKRV page on the date of early encashment.

### 3. CRR Cost Adjustment

CRR cost will be calculated on the basis of Cash Reserve Requirement as set by the State Bank of Pakistan at the time of premature encashment. This is only applicable for term deposits which are booked for a year or above but are premature before one year.

The premature encashment cost/charge will be recovered from the accrued profit and/or principal amount. Principal deduction may be done in case of term deposit having profit pay out frequency other than at maturity.

(Business Head or person with authority delegated can lower or waive the above mentioned penalty in view of relationship, other business & customer service considerations)

In case of premature encashment of FCY Term deposits, the Expected rate of return corresponding to the last completed tenure will be applied on the number of days the deposit amount has remained with the bank. No profit will be paid in case of encashment before the completion of one month.

Year of Premature Encashment before completion of 3 Years			
Year 1	Year 2	Year 3	
7.00 % p.a.	7.50 % p.a.	8.50 % p.a.	

\*Mechanism for calculation of premature encashment and its charges are subject to changes in accordance with the management's discretion.

LOCKERS:			
1) Rent	Small Medium Large	Rs. 2,000/- p.a. Rs. 3,000/- p.a. Rs. 4,000/- p.a.	
2) Key Deposit (in advance to be refunded on termination)	Small Medium Large	Rs. 1,500/- p.a. Rs. 2,500/- p.a. Rs. 3,500/- p.a.	
3) Late fee (Locker rent)	Rs. 300/- Flat		
4) Breaking Charges	At Actual		

ATM CARD CHARGES:		
Use of ATM at bank machines	Free	
ATM Card Replacement Charges	Rs. 500/- per card	
Withdrawal (SambaBank customer I-Link/M-Net Switch)	Rs. 15/- per transaction	
Withdrawal (Non SambaBank customer SambaBank ATM)	Rs. 15/- per transaction	
Withdrawal (SambaBank customer SambaBank ATM)	Free	
Balance Inquiry (Samba customer I-Link Switch)	Free	
Balance Inquiry (Samba customer M-Net Switch)	Rs. 5/- per transaction	
Balance Inquiry (Samba customer Samba ATM)	Free	
Balance Inquiry - Outside Pakistan	Up to Rs. 100/- per transaction	
International ATM Transaction	Rs. 300/- per transaction or 3% (whichever is higher)	

DEBIT CARD CHARGES:		
Particulars	Samba Blue	Samba Gold
Primary Card Annual Fee	Rs. 500/-	Rs. 1000/-
Supplementary / Add-on Card Annual Fee	Rs. 300/-	Rs. 500/-
Primary/Supplementary / Add-on Card Replacement Fee	Rs. 500/- (for Blue & Gold)	
Dispute Handling Charges		
Voucher Retrieval Fee (Local)	Rs. 350/- per transaction	
Voucher Retrieval Fee (International)	Rs. 800/- per transaction	
Arbitration Charges	At actual	
POS Transactions - Within Pakistan	Free	
POS Transactions - Outside Pakistan	Rs. 300/- per transaction amount	
Cash Withdrawal from Samba ATMs	Free	
Cash Withdrawal - Outside Pakistan	Rs. 300/- per transaction or 3% (whichever is higher)	
Withdrawal from other ILink / MNet	Rs. 15/- per transaction	
Balance Inquiry - Within Pakistan on MNet	Rs. 5/- per transaction	
Balance Inquiry - Outside Pakistan	Up to Rs. 100/- per transaction	

INTER BANK FUNDS TRANSFER (IBFT)		
Beneficiary Registration		
IBFT via Samba Online (Internet)	Rs. 50/-	
IBFT via ATM	Rs. 50/-	

BANCASSURANCE:		
As per the rates quoted by the Insurance Co.		
ATM & Cash Insurance (Monthly)	Rs. 250/-	
ATM & Cash Insurance (Yearly)	Rs. 3,000/-	
ATM & Cash + Valuables Insurance (Yearly)	Rs. 3,600/-	
Business Insurance	Yearly	Package A: Rs. 4,800/- Package B: Rs. 6,000/- Package C: Rs. 8,500/-
Home Insurance	Yearly	Package Silver: Rs. 2,500/- Package Gold: Rs. 7,500/- Package Platinum: Rs. 13,500/-
Life Insurance	As per rate quoted by the insurance company	

BASIC BANKING ACCOUNT:		
Type of Account	Current (Non-remunerative)	
Minimum Balance Requirement	NONE	
Minimum Balance Charges	NONE	
Free Counter Transactions	2 deposit transactions and 2 cheque withdrawals per month	
Free ATM Transactions	Free on Samba ATMs	
Statement of Account Frequency	Annual	

**SAMBA SEHEL CURRENT ACCOUNT:**  
All customers maintaining average monthly balance of Rs. 100,000 to 499,999/- or Rs. 500,000/- & above will be eligible for the following:

Branch Banking Services	Tier 1	Tier 2
Average Monthly Balance	Rs. 100,000/- to Rs. 499,999/-	Rs. 500,000/- & above
Cheque Books	Two 25 leaves cheque books free per month	Free unlimited per month
Pay Orders/Demand Drafts	3 per month free	5 per month free
ATM Cards Charges	Free	Free
IBFT thru Samba ATM Machine	Rs. 35/- per transaction	Rs. 25/- per transaction
Country-wide Online Transactions (withdrawals)	3 per month free	5 per month free
Out-Station Cheque Clearing	3 per month free	5 per month free
Bank Statement	Free upon request	Free upon request
<b>Credit Services</b>		
Break Free - Overdraft Facility Pricing	Up to KIBOR + 150 bps	Up to KIBOR + 100 bps

### WAIVER OF CHARGES

Postage, Courier, Telephone, Telex and Fax Charges will not be recovered from account holders maintaining an average monthly balance of Rs. 1.0 million or equivalent in current account and Rs. 2.0 million or equivalent in profit bearing account. For the purposes of determination of exemption, previous month's average balance shall be used. Charges on following type of transactions will also not be deducted from such customers.

1. Pay Order and Demand Draft Issuance
2. Outward Remittances - Local & Foreign
3. Inward Remittances - Local & Foreign
4. Collection of Local & Foreign Currency Cheques
5. Statement of Accounts
6. Returned Cheques
7. Stop Payment of Cheques
8. Standing Instructions Fee
9. Issuance of Balance Confirmation Statements
10. Delivery of Cheque books by Registered Mail
11. Issuance of Counter Cheques
12. M Form Approval
13. Cash Collection Services if collection is equivalent to Rs. 1 million and/or above.
14. Lockers (waiver of key deposit).
15. Cheque book charges.

Corporate and Investment Banking obligors with Term/RF Loan will be exempted from the Same Day clearing charges and instrument issuance charges for their Loan accounts subject to the average utilization amount being greater than Rs. 10MM. For the purpose of calculation, previous month average outstanding amounts will be used. Samba Bank Staff's salary account is also exempt from the above charges, minimum balance charges, ATM card replacement charges and locker Key Deposit. However, locker rentals and other out of pocket expenses will be recovered.

Unless mentioned specifically where reduction or waiver of charges of some products / services rests with designated authorities only, the Concerned Business Head or person with authority delegated, can lower or waive the charges mentioned in the Schedule of Charges in view of relationship, other business and customer service considerations. FED being government levy applicable on Minimum Balance /Other Charges deducted will not be refunded.

### NOTES

- a) All government levies duties/taxes/Zakat etc., are for customers' account and will be deducted in addition to the above mentioned charges.
- b) Out of pocket expenses will be collected for all banking services not otherwise covered by the schedule.
- c) Charges may be collected in Pak Rupees or Foreign Currency in all categories.
- d) Courier charges and postage will be recovered on trade services related transactions.
- e) Correspondent bank charges will be recovered at actual, in addition to our charges as per schedule.
- f) Charges relating to corporate customers may differ as a result of an agreement between the Customer concerned and the Bank.
- g) Only processing may vary according to bank's product offering.
- h) In cases where large corporate relationships either maintain substantial balance or provide collateral business, the Bank reserves the right to waive some/all charges.
- i) Federal Excise Duty wherever applicable will be collected over and above normal charges.
- j) No service charges will be levied for collection of fee from students of Educational Institutes.
- k) Charges for additional facilitation services, such as airport pick & drop facility, provided through alliances may be charged to the customer at actual cost.
- l) All govt. taxes and duties will be borne by the customer. Bank charges for the services detailed in the Miscellaneous section of this SOC will be charged at time of transaction and will be reversed by the 1st week of the next month, if the customer maintains the required monthly average balance and
- i. All benefits will be applicable only on Pak Rupee Current Account
- m) Samba Bank Limited and/or the insurance company reserves the right to reject/decline any insurance proposal/application at its discretion without assigning any reason whatsoever.

**Samba Bank Limited Head Office**  
6th Floor, Sidco Avenue Centre, Maulana Deen Muhammad Wafai Road, Saddar Karachi-74000. Fax: +92-21-3568-5442

### Branch Network

#### KARACHI

**Bahria I**  
Bahria Complex I  
24 M.T. Khan Road, Karachi.  
Tel: +92-21-38094950, 38094901-08 Fax: +92-21-35610830

**DHA Phase VI**  
26th Street, Phase VI, DHA, Karachi.  
Tel: +92-21-38136050-58 Fax: +92-21-35340149

**Clifton**  
Plot # F-94 / 1, Scheme # 5, Block-7, Clifton, Karachi.  
Tel: +92-21-3816780-89 Fax: +92-21-35308153

**Bahadurabad**  
Showroom No. 1, SUMYA COMFORTS, Plot No. 15/B, Block No. 3, Bihar Muslim Co-operative Housing Society Limited, Karachi.  
Tel: +92-21-34860254, 34860798-9 Fax: +92-21-34860255

**DHA Ittehad**  
Plot # 106-C, IPI Commercial Street, Phase 2 Extension, Main Khayaban-e-Ittehad, DHA, Karachi.  
Tel: +92-21-38137701-2 Fax: +92-21-35318245

**SMCHS**  
Plot # 125, Block A, Saba Arcade, SMCHS, Karachi.  
Tel: +92-21-34388050-34388055-34388059 Fax: +92-21-34388054

**Fountain**  
2707/A, Maulana Deen Muhammad Wafai Road, Saddar, Karachi.  
Tel: +92-21-38017154-60 Fax: +92-21-35689113

**Rashid Minhas Road**  
Billy's Tower, Main Rashid Minhas Road, Karachi.  
Tel: +92-21-34026823-24 Fax: +92-21-34029601

**Shahra-e-Faisal**  
Ibrahim Trade Tower, 8 Maqbool Co-operative Housing Society, Shahra-e-Faisal, Karachi.  
Tel: +92-21-34322220-3 Fax: +92-21-34322109

**Gulshan-e-Iqbal**  
Syedna Taher Saifuddin Memorial Building-2, Property No. SB-26, Block-13-C, KDA Scheme No. 24, Gulshan-e-Iqbal, Karachi.  
Tel: +92-21-34830507-8 Fax: +92-21-34830509

**Hyderi Branch**  
Showroom No. 2 in commercial property situated at Tayyabi Garden, Plot No. D/72, Block F, North Nazimabad, Karachi.  
Tel: +92-21-36646008-10 Fax: +92-21-36646011

#### LAHORE

**Mall Road**  
48, Shahrah-e-Quaid-e-Azam, The Mall, Lahore.  
Tel: +92-42-36302063-7 Fax: +92-42-36363062

**DHA**  
74-7, Commercial Phase III, DHA, Lahore.  
Tel: +92-42-35735845-6 Fax: +92-42-35742841

**Cavalry Road**  
Plot No. 86, Commercial Area, Cavalry Ground, Walton Cantt., Lahore.  
Tel: +92-42-38354348, Fax: +92-42-3669720

**New Garden Town Road**  
Asia Centre, Plot No. 8, Babar Block, Main Boulevard, New Garden Town, Lahore.  
Tel: +92-42-38354295 Fax: +92-42-35941164

For further information  
please visit [www.samba.com.pk](http://www.samba.com.pk)  
or simply call SambaPhone Banking (+92-21) 11 11 SAMBA (72622)

Samba Bank Limited

**Sarwar Road**  
31A-Sarwar Road Near Police Station Lahore Cantt., Lahore.  
Tel: +92-42-38354311 Fax: +92-42-36603810

**Gulberg**  
91-D, Main Boulevard, Gulberg III, Lahore.  
Tel: +92-42-38329000 Fax: 92-42-35781590

**Allama Iqbal Town**  
132-Jehanzeb Block, Main Boulevard Allama Iqbal Town, Lahore.  
Tel: +92-42-38354243-4 Fax: +92-42-37812690

**Johar Town**  
Johar Town Branch, Plot # 109-G, Johar Town, Lahore.  
Tel: +92-42-35298396, 35298390-95 Fax: +92-42-35298394

#### ISLAMABAD / RAWALPINDI

**Jinnah Avenue**  
19-Saleem Plaza, Jinnah Avenue, Blue Area, Islamabad.  
Tel: +92-51-22719900, 2270767 Fax: +92-51-28252629

**F11**  
Time Square Plaza Plot No. 8, F-11 Markaz, Islamabad.  
Tel: +92-51-2114281-2 Fax: +92-51-2114280

**F7**  
Building # 13-T, F-7 Markaz, Near Post Mall, Islamabad.  
Tel: +92-51-2608171-2 Fax: +92-51-2608190

**Rawalpindi Cantt.**  
43/C, Bank Road, Saddar Bazar, Rawalpindi Cantt.  
Tel: +92-51-5565693-5 Fax: +92-51-5565690

#### GUJRANWALA

**G.T. Road**  
Plaza Arshad Tower Near Gulshan Iqbal Park, Main G.T. Road, Gujranwala.  
Tel: +92-55-3842901 Fax: +92-55-3842902

#### FAISALABAD

**Liaquat Road**  
P-74, Liaquat Road, Opp. Police Line, Faisalabad.  
Tel: +92-41-2604901-5 Fax: +92-41-2540102

#### SIALKOT

**Paris Road**  
House No. 1, Street No. 1, Abdullah Mansion, Nishat Park, Paris Road, Sialkot.  
Tel: +92-52-4273709, 4273740 Fax: +92-52-4273730

#### MULTAN

**Nusrat Road**  
Golden Heights Plaza, Nusrat Road, Multan.  
Tel: +92-61-4516470 Fax: +92-61-4516490

#### PESHAWAR

**Saddar Road**  
6-D, Saddar Road, Peshawar Cantt. Peshawar.  
Tel: +92-91-5272481-2 Fax: +92-91-5270952

Jan - Jun 2015

TRADE FINANCE:	
<b>A. IMPORTS</b>	
1. Letters of Credit issuance and revalidation charges 1st Qtr or part thereof	Up to 0.40%
Subsequent Qtr or part thereof	Up to 0.30% per quarter or part thereof
Minimum charges	Rs. 1,000/- flat
2. Amendments	As in "I" above for enhancement in amount or extension of expiry, Rs. 750/- per amendment for all other amendments
3. Acceptance under Usance/Deferred Payments LCs	Up to 0.125% commission per month or part thereof for any period beyond the validity of the LC till maturity/retirement of bill; Minimum of Rs. 500/- flat
4. Retirement Charges	Up to 0.10% of document amount; Minimum Rs. 500/- flat
5. Markup on past due Import Bills under Sight LCs	Up to Rs. 0.57/1,000/diem
6. Markup on Overdue Acceptances	Up to Rs. 0.57/1,000/diem after due date
7. Registration of Import Contract	Rs. 750/-
8. Amendment in Registered Import Contract	Rs. 500/- per amendment; However, commission for enhancement in amount is subject to the same charges as the registration of Import contract.
9. Advance payment against imports	Up to Rs. 1,000/- flat (in addition to swift/telex charges)
10. Service charges against import bills under collection	Up to 0.1% of document amount; Minimum Rs. 500/- flat
11. Endorsement of Airway Bills (AWB) prior to receipt of documents	Rs. 1,000/- per AWB
12. Issuance of Shipping Guarantee	Rs. 1,000/- per Shipping Guarantee
13. Issuance of Remittance Certificate, where payment of other bank's LCs is made through us	Rs. 500/- per certificate
14. Handling of discrepant documents under Import LC	USD 50/- per bill
15. LC Cancellation Charges	Rs. 500/- + Actual charges
16. Credit Report Charges	Rs. 250/- + Actual charges
17. LC Confirmation charges	As per agreement with the customer(s) on case to case basis
18. If importer arranges payment of our bills (in foreign currency) through any other bank	Up to 0.10%; Minimum Rs. 1,000/-
19. Safe custody charges for holding accepted bills of exchange	Up to Rs. 500/- per quarter per bill
20. Direct/Clean reimbursement charges	At actual
21. Issuance of freight certificate for Import on FOB basis.	Up to Rs. 1,000/-
<b>B. EXPORTS</b>	
1. Letters of Credit	
a) Advising	Up to Rs. 1,500/- per LC
b) Amendment Advising	Up to Rs. 1,000/- per amendment
c) Adding Confirmation on LCs	0.25% per quarter or part thereof, Minimum Rs. 1,000/-
d) LC Transfer charges	Rs. 750/- flat per transfer + actual transmission charges
e) Negotiation (FCY Bill / Documents)	At treasury quoted exchange rate + Rs. 1,000/- per bill/document + courier charges
2. Reimbursement paid to other banks from NR Rupee account	Up to Rs. 500/- per transaction
3. Processing of documents under LCs restricted on other banks	Up to Rs. 750/- per document.
4. Handling of Duty Drawback Claims	0.25% Minimum Rs. 500/- per claim
5. Handling Outward Documentary Bill for Collection	Rs. 500/- per collection + actual charges
6. Service Charges on Export Documents	Up to 0.13% per bill/document upon realization; Minimum of Rs. 1,000/-
7. Export Development Surcharge Handling Charges	Rs. 80/- per bill realized
8. Unrealized Documents Negotiated under Reserve	Rs. 0.57/1,000/diem from date of negotiation till recovery from customer.
9. Advance Payment Processing	Rs. 300/- per advance payment
10. Handling Fee for R&D Claims	Rs. 500/- per Claim
11. Transfer of export proceeds to other banks	Up to 0.10% per bill; minimum of Rs. 500/-
12. Assignment of export proceeds	Rs. 1,000/- + actual charges
13. NOC issuance for transferring documents to other banks	Up to Rs. 1,000/-
<b>C. LOCAL TRADE</b>	
1. Letters of Credit Issuance Charges 1st Qtr or part thereof	Up to 0.40% per quarter or part thereof
Subs. Qtr or part thereof	Up to 0.30% per quarter or part thereof
Minimum Charges	Rs. 1,000/- flat
2. Amendments	As in "I" above for enhancement in amount or extension of expiry, Rs. 750/- per amendment for all other amendments.
3. Acceptance Commission under Usance/Deferred Payments LCs	Up to 0.125% commission per month or part thereof for any period beyond the validity of the LC till maturity/retirement of bill; Minimum of Rs. 500/- flat
4. Markup on past due Rupee Bills under Inland Sight LCs	Up to Rs. 0.57/1,000/ diem
5. Markup up on Overdue Acceptance (Local Rupee Bills)	Rs. 0.57/1,000/diem after due date.

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6. Negotiation of bills/Retirement charges under Inland Sight LCs	Up to 0.35% of bill amount; Minimum Rs. 500/-; Mark-up on discounting of sight/usance bills will be as per arrangement with the client.
7. Payment under Documentary Collections (Inward)	Up to 0.50% per document, Minimum Rs. 750/-
8. Payment under Documentary Collections (Outward)	Up to 0.50% per document, Minimum Rs. 750/-
9. Handling of Discrepant documents under Local LC	Rs. 1,500/- per bill
<b>D. GUARANTEES</b>	
1. Issuance, Renewal & Extension Commission	
a) All Types of Guarantees	0.40% (per Qtr or part thereof)
b) Minimum Charges	Rs. 1,500/-
2. Amendments	Rs. 500/- per amendment. Enhancement in amount or extension of expiry to be charged as per 1 (a) above.
3. Guarantee approval from SBP	Rs. 1,000/- per case

**CASH SERVICES:**

A. SAMBA ACCESS PRODUCT CHARGES	Frequency
Corporate Account Email Statements	Up to Rs. 1,000/- Monthly
Samba Access - Info Pool Services	Up to Rs. 5,000/- Monthly
Samba Access - Transaction Initiation Services	Up to Rs. 10,000/- Monthly
Service Charges (Samba Access: Trade Module)	Up to Rs. 10,000/- Monthly
Smart Card Security Token/charge per token	Rs. 2,000/- One Time
Integration Services Fee	As per customer requirement One Time
B2B (ERP Connectivity) Integration Services	As per customer requirement One Time
<b>BULK TRANSACTION PROCESSING</b>	
3rd Party Payments: Electronic Payments via File Upload	Up to Rs. 30/- per transfer
Salary Transfers	Up to Rs. 35/- per transfer
Bulk Instrument Services	Up to Rs. 50/- per instrument

**Note:**

All charges for Corporate Cash Management products (collections & payments) will be decided on case to case basis through agreement between the customer and the bank.

<b>B. FOREIGN REMITTANCES</b>	
1. Outward Telegraphic Transfer & Demand Drafts	USD 30/- or 0.25% or equivalent (whichever is higher)
2. Cancellation	
a) Demand Drafts (if Original is returned upon cancellation)	USD 35/- or equivalent.
b) Demand Draft (if stolen or lost)/issuance of Duplicate Draft	USD 35/- or equivalent, upon confirmation of non encashment and completion of formalities.
c) Telegraphic Transfer	USD 35/- or equivalent upon receipt of confirmation of non-payment.
3. Issuance of Encashment Certificates	Free
<b>C. FOREIGN COLLECTION</b>	
1. Outward	USD 10/- or equivalent per collection.
2. Inward	USD 5/- or equivalent PLUS DD/TT Charges
3. Outward Bills Returned Unpaid	Rs. 750/-
4. Issuance of Proceeds Realization Certificates	Free
<b>D. FOREIGN EXCHANGE PERMITS &amp; M FORM APPROVALS (ALL KINDS)</b>	
1. Fresh cases	Rs. 2,000/-
2. Per Subsequent Renewal	Rs. 1,500/-
3. M Form Processing	Rs. 250/-

<b>E. LOCAL REMITTANCES</b>	
1. Issuance	
a) Pay Orders	Pay Order request received through branch Rs. 200/- Pay Order request received through Samba Phone Banking or Samba Online (Internet Banking) Rs. 75/-
Charges for making pay order/DD/ any other Instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc. shall be charged @ 0.50% of the fee/dues or Rs. 25/- per instrument whichever is less.	
b) Outward Telegraphic Transfer & Demand Drafts	
i. Up to Rs. 100,000/-	0.25% or Rs. 150/- *
ii. Up to Rs. 1,000,000/-	0.10% or Rs. 225/- *
iii. Above Rs. 1,000,000/-	0.075% or Rs. 1,000/- *
* Whichever is higher	
2. Cancellation	
a) Demand Draft (if original is returned upon cancellation)	Rs. 350/-
b) Demand Draft (if stolen or lost)/issuance of duplicate demand draft	Rs. 350/- upon confirmation of non-encashment and completion of formalities.
c) Telegraphic Transfer	Rs. 500/- upon receipt of re-credit confirmation from the paying bank.
d) Pay Order (if original is returned upon cancellation)	Rs. 350/-
e) Pay Order (if stolen or lost)/issuance of duplicate pay order	Rs. 350/-

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<b>F. LOCAL COLLECTION</b>	
1. Outward	0.05% ; Minimum Rs. 100/- PLUS postage charges at actual
2. Inward	Up to 0.50% per document, Minimum Rs. 750/- Rs. 100/- PLUS DD/TT/PO Charges
<b>G. PURCHASE OF LOCAL CURRENCY INSTRUMENTS</b>	
1. Drafts/PO drawn on First class banks	0.25%; Minimum Rs. 500/- PLUS mark up at agreed rate.
2. Clean Cheques & other negotiable instruments purchased	0.50%; Minimum Rs. 500/- PLUS mark up at agreed rate. Full value of the instrument will be recovered if the instrument is returned unpaid.

**ADVANCES:**

1. Legal Counsel	Actual or as agreed with the customer through agreement
2. Arrangement/Syndication Fee	As per arrangement with the company
3. Re-scheduling & restructuring fees	As per arrangement with the company
4. Documentation Charges	Actual or as agreed with the customer through a contract
5. Security Maintenance Charges	Actual, as and where applicable

<b>A. MORTGAGES</b>	
1. Property Valuation Charges	Actual
2. Insurance	Actual
3. Administrative Charges	As applicable
<b>B. PLEDGED STOCK</b>	
1. Godown Rent	Actual PLUS 20% to include staff time
2. Godown Staff Salaries	Actual
3. Godown inspection	Rs. 500/- per day, PLUS T.A. & D.A. as per bank's policy, depending on the location of the Godown
4. Delivery Supervision Charges	Rs. 500/- per trip, PLUS T.A. & D.A. as per bank's policy, depending on the location of the Godown.
5. Muccaddam Charges	Actual
6. Delivery Order Issuance	Rs. 250/- per delivery order
7. Insurance Premium	Actual

<b>C. HYPOTHECATED SECURITIES</b>	
1. Stock Inspection Charges	Rs. 500/- per day PLUS T. A. & D.A., as per bank policy, depending on the location of the Godown OR actual in case inspection is outsourced
2. Insurance Premium	Actual
3. Valuation	Actual
<b>D. SECURITIES AND SAFE CUSTODY SERVICES</b>	
1. Account opening and maintenance charges	Rs. 1,500/- for individuals, Rs. 2,000/- for other customers. Charges per annum, payable up-front
2. Safe Custody - On shares/securities	0.10% flat, per quarter or part thereof, payable up-front, chargeable quarterly on market value or face value in case of unquoted shares (as the case may be), of shares/securities
3. Handling - Sale/Purchase of shares/securities	0.10% flat on market value or cost (as the case may be) of the shares/securities
4. Handling-Deposit/withdrawal shares/securities *	0.10% flat on market value or cost (as the case may be) as at date of deposit/withdrawal
5. Collection of profit/return/dividends on shares in safe custody *	0.10% flat on the amount of profit/return/dividend collected
6. Insurance, stamp duty, taxes, brokerages, transfer fee, CDC charges, registration fee, postage & courier charges	Actual

<b>E. IPS ACCOUNTS</b>	
1. One Time Account Opening Charges	Rs. 2,000/-
2. Buying or Selling of Govt. Securities	Up to Rs. 1,500/- (Flat charges) (Minimum Face Value PKR. 1 Million) (Can be waived by Corporate Business Heads/CIBG Head on a case-to-case basis)
3. Per statement charges	Rs. 35/- (if duplicate needed)
4. Annual maintenance charges	Rs. 500/- (Head GM will retain discretion to reduce/waive this on a case-to-case basis)

<b>F. FUNDS TRANSFER THROUGH RTGS</b>	
1. RTGS Charges per transaction (Monday to Friday)	
09.00 am to 01.30 pm	Rs. 220/-
01.30 pm to 03.00 pm	Rs. 330/-
03.00 pm to 04.00 pm	Rs. 550/-
2. RTGS Charges per transaction (Saturday) if working	
09.00 am to 11.30 am	Rs. 220/-
11.30 am to 12.30 pm	Rs. 330/-

\* Note: These service charges apply in case of our financing against shares/securities also.

7. Search Reports	Actual
8. Registration of Loan with SBP	Rs. 5,000/-

<b>G. CASH SERVICES</b>	
1. Issuance	
a) Pay Orders	Pay Order request received through branch Rs. 200/- Pay Order request received through Samba Phone Banking or Samba Online (Internet Banking) Rs. 75/-
Charges for making pay order/DD/ any other Instrument for payment of fee/dues in favor of educational institutions, HEC/Board etc. shall be charged @ 0.50% of the fee/dues or Rs. 25/- per instrument whichever is less.	
b) Outward Telegraphic Transfer & Demand Drafts	
i. Up to Rs. 100,000/-	0.25% or Rs. 150/- *
ii. Up to Rs. 1,000,000/-	0.10% or Rs. 225/- *
iii. Above Rs. 1,000,000/-	0.075% or Rs. 1,000/- *
* Whichever is higher	
2. Cancellation	
a) Demand Draft (if original is returned upon cancellation)	Rs. 350/-
b) Demand Draft (if stolen or lost)/issuance of duplicate demand draft	Rs. 350/- upon confirmation of non-encashment and completion of formalities.
c) Telegraphic Transfer	Rs. 500/- upon receipt of re-credit confirmation from the paying bank.
d) Pay Order (if original is returned upon cancellation)	Rs. 350/-
e) Pay Order (if stolen or lost)/issuance of duplicate pay order	Rs. 350/-

<b>H. LOCAL COLLECTION</b>	
1. Outward	0.05% ; Minimum Rs. 100/- PLUS postage charges at actual
2. Inward	Up to 0.50% per document, Minimum Rs. 750/- Rs. 100/- PLUS DD/TT/PO Charges
<b>I. PURCHASE OF LOCAL CURRENCY INSTRUMENTS</b>	
1. Drafts/PO drawn on First class banks	0.25%; Minimum Rs. 500/- PLUS mark up at agreed rate.
2. Clean Cheques & other negotiable instruments purchased	0.50%; Minimum Rs. 500/- PLUS mark up at agreed rate. Full value of the instrument will be recovered if the instrument is returned unpaid.

(CIBG Head / CDH / CBH will retain discretion to reduce / waive this on a case-to-case basis)

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<b>CONSUMER BANKING:</b>	
<b>A. AUTO FINANCE</b>	
1. Late payment charges	Rs. 500/- or 10% of due installment, whichever is higher, on best effort basis
2. Early Settlement Charges	Up to 5% on principal outstanding
3. Re-possession charges	
<b>Light Traffic Vehicle</b>	
With in City	Up to Rs. 25,000/-
Outside the City	Up to Rs. 30,000/-
<b>Medium</b>	
With in City	Up to Rs. 40,000/-
Outside the City	Up to Rs. 45,000/-
(At actual subject to maximum as mentioned above)	
4. Cheque return charges (only for Auto customers)	Rs. 1,000/- per return
5. Insurance	At Actual
6. Litigation Charges	At Actual, on best effort basis
7. Issuance of Duplicate Transfer letter	Rs. 50/-
8. Issuance of Duplicate NOC	Up to Rs. 500/-
9. Vehicle Tracking Device	At Actual
<b>B. HOUSE LOAN</b>	
1. Litigation Charges	At Actual, on best effort basis
2. Early/Partial Settlement Charges	Up to 5% on Principal Outstanding
3. Late Payment Charges	Up to 10% of the due installment
4. Life & Property Insurance	Actual
5. Issuance of Duplicate NOC	Up to Rs. 1,000/-
<b>C. SAMBA PERSONAL LOAN</b>	
1. Loan Management & Documentation fees	Up to Rs. 4,000/-
2. Early Settlement Charges	
a. Within 1 year of Loan Outstanding	Up to 8% of the Remaining Principal Amount
b. During 2 & 3 years of Loan Outstanding	Up to 5% of the Remaining Principal Amount
c. During 4 & 5 years of Loan Outstanding	Up to 3% of the Remaining Principal Amount
3. Late payment charges	Up to 10% of due installment
4. Cheque return charges (only for PL customers)	Up to Rs. 500/- per return
5. Litigation Charges	At Actual
6. Top-up/Enhancement Facility fee	Up to Rs. 4,000/-
7. Rescheduling/Restructuring Fee	Up to Rs. 2,500/-
8. Issuance of Duplicate NOC	Up to Rs. 500/-
<b>D. SAMBA BREAK FREE/CASH SECURED LOANS</b>	
Processing Fee	Rs. 2,500/-
Limit Enhancement/Reduction/Collateral Swap	Rs. 1,000/-
Late Payment Charges	2% on outstanding principal
Late Renewal Charges	Rs. 150/- per day from date of expiry
Documentation Stamp Duty and Govt. Levies	At Actual
Cheque book issuance (Running Finance Account)	Free
<b>E. Samba Alert (SMS Alerts)</b>	
SMS Alert Charges	Rs. 50/month or Rs. 600/annum

<b>BRANCH BANKING CHARGES:</b>	
1. (a) Standing Instruction Charges	Up to Rs. 250/- per transaction (apart from other applicable charges i.e. correspondence/courier charges).
(b) Default on performing standing instructions due to lack of funds	Rs. 750/-
2. Minimum Balance Charges	Minimum balance charges of Rs. 50/- per month will be levied (inclusive of FED), in case minimum monthly average balance mentioned below is not maintained (applicable on Current Accounts only).

Type of Account	Currency	Monthly Minimum Average Balance Requirement
Current	Rupee	10,000/-
PLS Savings	Rupee	NIL
Current	Foreign Currency	USD 1,000/- or equivalent
Saving	Foreign Currency	NIL
Samba Payroll Current Account	Rupee	NIL
Samba Payroll Saving Account	Rupee	NIL

**Notes:**

The bank at its discretion may close any account that is not maintaining the required average monthly minimum balance. The following categories are exempt from levy of minimum balance charges

- Students
- Mustahqueen of Zakat
- Employees of Government/Semi-Government institutions for salary and pension purposes including widows /children of deceased employees eligible for family pension/benevolent fund grant etc.
- Dormant Accounts
- Accounts of School Management Committees (SMC) duly constituted by Education Department, Government of Sindh.
- Corporate Running Finance/Borrowing Accounts & Consumer Running Finance Accounts
- Basic Banking Account

3. Cheques returned unpaid	
a) Cheques drawn on us (Cash & Clearing)	Rs. 350/- per cheque return
b) Outward Clearing Cheques Returned unpaid	Rs. 200/- per cheque return
4. Stop Payment of Cheques	Rs. 500/- per cheque
	Rs. 1,000/- series of cheques
	Rs. 35/- per statement
5. Duplicate/Additional Statements of Account issued other than at standard frequencies	
6. Account Balance/Account Activity Certificates/ Balance Confirmations	Rs. 350/- per certificate (Account Balance/Account Activity Certificate/ Balance Confirmations & processing fee shall not be charged for verification of accounts/Bank statements of students applying for foreign education)
7. Issuance of Credit Reports	Rs. 500/- per report, recoverable from account holder or correspondent bank, as applicable.
8. 1st Cheque Book (of 25 leaves)	Free for current account customers/borrowing customers only
9. Cheque Book Issuance	Rs. 6/- per leaf PLUS government levies, if any
10. Cheque Book Dispatch	Rs. 125/- per book PLUS postage/courier on actual
11. Payment of prize money of National Prize Bonds	Nil
12. Corporate Salary Disbursement	Rs. 100/- per salary per month; Minimum Salary Rs. 2,000/-
13. Same day Clearing Charges	Rs. 300/- per Cheque (Charges to be recovered irrespective of realization or return. No further return charges will be applicable)
14. Third Party Test verification charges	Rs. 500/- per test
15. (a) Online Banking (Withdrawals)	Online Intercity Charges: (a) Up to Rs. 250,000/- Rs. 100/- (Flat) (b) above Rs. 250,000/- Rs. 0.05% (Charges to be recovered from the customer account)
(b) Online Banking (Clearing)	Free
16. Hold Mail Charges	Rs. 3,000/- p.a. recoverable upfront
17. Account Closing Charges	Nil
18. Duplicate advices	Rs. 200/- per advice
19. Copy of paid Cheques (less than 6 months)	Rs. 500/- per cheque
20. Copy of paid Cheques (more than 6 months)	Rs. 750/- per cheque
21. Issuance of PRC for remittances	Free
22. Cash Pick Up & Delivery	At Actual
23. Inter City Cheque Clearing Charges	Rs. 200/- per cheque (No intercity charges will be applicable for cheques cleared through this service between twin cities of Islamabad and Rawalpindi).
24. Inter City Cheque Return Charges	Rs. 350/- per cheque
25. Collection Cheque Return Charges	Rs. 250/- plus postage at actual
26. Pre-mature Encashment	
a) LCY Term Deposits (excluding 3 Years Product)	Pre-mature/early encashment of Term Deposits will be subject to the following: 1. Payment of Profit as per Applicable Rate; and 2. Premature encashment cost/charges/rate 3. CRR cost adjustment (for deposits placed at 1 Year & above)

- 1. Applicable Rate of Profit:**  
The Applicable Rate shall be nearest completed Tenure Rack Rate at the date of accepting the said deposit or at the date of premature encashment, whichever is lower. Saving rack rate will be used for premature encashment with completed tenor of less than 30 days. This applicable rate will be used to calculate the profit from the date of booking of the deposit till the date preceding the date of such premature encashment.

**2. Premature Encashment Cost/Charge/Rate:**

For deposit having Remaining Tenor equal to or less than one year.

= MAX [(KIBOR\* minus the rate agreed with the customer at the time of booking of the deposit), Zero] X Remaining Number of days to Maturity/ 365 X Principal Amount

\* KIBOR will be the next/matching to the remaining number of days of the deposit on the date of early encashment. KIBOR rate will be as published on the latest

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