

samba

## Schedule of Bank Charges

1<sup>st</sup> July to 31<sup>st</sup> December, 2015

**Samba Bank Limited**

## TRADE FINANCE:

A. IMPORTS		
	<b>Letter of Credit issuance and revalidation charges</b>	
1.	1st Qtr or part thereof Subsequent Qtr or part thereof Minimum charges	Up to 0.40% Up to 0.30% per quarter or part thereof Rs. 1,000/- flat
2.	Amendments	As in '1' 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	Upto 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	Up to 0.25% of contract value; Minimum of 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.	Open Account Payment against imports	Up to 0.25% of bill value. Minimum Rs. 500/- flat
12.	Endorsement of Airway Bills (AWB) prior to receipt of documents	Rs. 1,000/- per AWB
13.	Issuance of Shipping Guarantee	Rs. 1,000/- per Shipping Guarantee
14.	Issuance of Remittance Certificate, where payment of other bank's LCs is made through us	Rs. 500/- per certificate
15.	Handling of discrepant documents under Import LC	USD 75/- per bill
16.	Handling of Discrepant documents under Inland LC	Rs. 1,500/- per bill
17.	LC Cancellation Charges	Rs. 500/- + Actual charges
18.	Credit Report Charges	Rs. 250/- + Actual charges
19.	LC Confirmation charges	As per agreement with the customer(s) on case to case basis
20.	If importer arranges payment of our bills (in foreign currency) through any other bank	Up to 0.10%; Minimum Rs. 1,000/-
21.	Safe custody charges for holding accepted bills of exchange	Up to Rs. 500/- per quarter per bill
22.	Direct/Clean reimbursement charges	At actual
23.	Issuance of freight certificate for Import on FOB basis.	Up to Rs. 1,000/-
B. EXPORTS		
1.	Letter 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	0.13% of the Principal Amount or Rs. 1,000/- whichever is higher
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/-
C. LOCAL TRADE		
	<b>Letter of Credit Issuance Charges</b>	
1.	1st Qtr or part thereof Subs. Qtr or part thereof Minimum Charges	Up to 0.40% per quarter or part thereof Up to 0.30% per quarter or part thereof Rs. 1,000/- flat
2.	Amendments	As in '1' 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.	Mark up on Overdue Acceptance (Local Rupee Bills)	Rs. 0.57/1,000/diem after due date

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

#### D. GUARANTEES

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
1.	Corporate Account Email Statements	Up to Rs. 1,000/- Monthly
2.	Samba Access - Info Pool Services	Up to Rs. 5,000/- Monthly
3.	Samba Access - Transaction Initiation Services	Up to Rs. 10,000/- Monthly
4.	Service Charges (Samba Access; Trade Module)	Up to Rs. 10,000/- Monthly
5.	Smart Card Security Token/Charge Per Token	Rs. 8,000/- One Time
6.	Integration Services Fee	As per customer requirement One Time
7.	B2B (ERP Connectivity) Integration Services	As per customer requirement One Time
<b>BULK TRANSACTION PROCESSING</b>		
a)	3rd Party Payments - Electronic Payments via File Upload	Up to Rs. 30/- per transfer
b)	Salary Transfers	Up to Rs. 35/- per transfer
c)	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. FOREIGN REMITTANCES

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
4.	Issuance of Encashment Certificates (after 12 Months)	Rs. 500/- + FED

0.3% will be applicable if the Foreign Currency Cash Deposit is remitted within 15 days from the date of deposit

SWIFT Charges will be recovered as per the Telecommunication Charges section.

#### C. FOREIGN COLLECTION

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

#### D. FOREIGN EXCHANGE PERMITS & "M" FORM APPROVALS (ALL KINDS)

1.	Fresh cases	Rs. 2,000/-
2.	Per Subsequent Renewal	Rs. 1,500/-
3.	"M" Form Processing	Rs. 250/-

#### E. LOCAL REMITTANCES

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>F. LOCAL COLLECTION</b>		
1.	Outward	0.05% ; Minimum Rs. 100/- PLUS postage charges at actual
2.	Inward	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.

<b>ADVANCES:</b>		
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	Actual

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

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

<b>E. IPS ACCOUNTS</b>		
1.	One Time Account Opening Charges	Rs. 2,000/-
2.	Buying or Selling of Govt. Securities	Rs. 1,500/- (Flat charges per transaction) (Minimum Face Value Rs. 0.1 Million)
3.	Per Statement Charges	Rs. 35/- (If duplicate needed)
4.	Annual maintenance charges	Rs. 500/-

(Head GM has discretion to reduce/waive IPS Account Charges 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/-

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

## CONSUMER BANKING:

### A. AUTO FINANCE

1.	Late payment charges	Rs. 500/- or 10% of due installment, whichever is higher
2.	Early Settlement Charges	Up to 5% on principal outstanding
3.	Re-possession charges	<b>Light Traffic Vehicle</b> Within City Up to Rs. 25,000/- Outside the City Up to Rs. 30,000/- <b>Medium</b> Within City Up to Rs. 40,000/- Outside the City Up to Rs. 45,000/- (At actual subject to maximum as mentioned above)
4.	Insurance	At Actual
5.	Litigation Charges	At Actual
6.	Issuance of Duplicate Transfer Letter	Rs. 50/-
7.	Issuance of Duplicate NOC	Up to Rs. 500/-
8.	Vehicle Tracking Device	At Actual

### B. HOUSE LOAN

1.	Litigation Charges	At Actual
2.	Early/Partial Settlement Charges	Up to 5% on Principal Outstanding
3.	Late Payment Charges	10% of the due Installment Amount
4.	Life & Property Insurance	Actual
5.	Issuance of Duplicate NOC	Up to Rs. 1,000/-

### C. SAMBA PERSONAL LOAN

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	10% of due installment
4.	Litigation Charges	At Actual
5.	Top-up/Enhancement Facility Fee	Up to Rs. 4,000/-
6.	Rescheduling/Restructuring Fee	Up to Rs. 2,500/-
7.	Issuance of Duplicate NOC	Up to Rs. 500/-

### D. SAMBA BREAK FREE/CASH SECURED LOAN (RUNNING FINANCE)

1.	Processing Fee	Rs. 2,500/-
2.	Limit Enhancement/Reduction/Collateral Swap	Rs. 1,000/-
3.	Late Payment Charges	2% on outstanding principal
4.	Documentation Stamp Duty and Govt. Levies	At Actual
5.	Cheque book issuance (Running Finance Account)	Free

### E. SAMBA ALERT (SMS ALERTS)

SMS Alert Charges	Rs. 50/month or Rs. 600/annum
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## BRANCH BANKING CHARGES:

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. 250/-
2.	Minimum Balance Charges	Minimum balance charges of Rs. 50/- per month (or equivalent in FCY) 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/-
Savings	Rupee	NIL
Savings Plus	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
USD Payroll Account	US Dollar	NIL
USD Daily Savers Account	US Dollar	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 (SMCs) 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. 500/- 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
5.	Duplicate/Additional Statements of Account issued other than at standard frequencies	Rs. 35/- per statement
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 Rs. 2,000/- (Applicable on non-cash management customers)
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/- 0.05% (Charges to be recovered from the customer account)
	(b) Online Banking (Clearing)	Free
16.	Hold Mail Charges	Rs. 3,000/- per annum 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)	<p>Pre-mature/early encashment of Term Deposits will be subject to the following:</p> <ol style="list-style-type: none"> <li>1. Payment of Profit as per Applicable Rate; and</li> <li>2. Premature encashment cost/charges/rate</li> <li>3. CRR cost adjustment (for deposits placed at 1 Year &amp; above)</li> </ol> <p><b>1. Applicable Rate of Profit:</b> 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.</p> <p><b>2. Premature Encashment Cost/Charge/ Rate:</b></p> <p>For deposit having Remaining Tenor equal to or less than one year.</p> $= (\text{MAX} [(\text{KIBOR}^* \text{ minus the rate agreed with the customer at the time of booking of the deposit}), \text{Zero}] \times \text{Remaining Number of days to Maturity}/365) \times \text{Principal Amount}$ <p>* 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</p>

		<p>available Reuters KIBOR page on the date of early encashment.</p> <p><u>For deposit having Remaining Tenor of more than 1 year:</u></p> $= (\text{MAX} [((\text{PKRV}^{**} \text{ plus } 2\%) \text{ minus the rate agreed with the customer at the time of booking of the deposit}), \text{Zero}] \times \text{Remaining Number of days to Maturity}/365) \times \text{Principal Amount}$ <p><b>** PKRV</b> 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.</p> <p><b>3. CRR Cost Adjustment</b></p> <p>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.</p> <p>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.</p> <p>(Business head or person with authority delegated can lower or waive the above mentioned penalty in view of relationship, other business &amp; customer service considerations)</p>
b)	FCY Term Deposits	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.
c)	Term Deposit (For 3 Years)	As agreed with the customer at the time of deposit placement.

#### **TELECOMMUNICATION CHARGES:** (At actual subject to minimum as under)

1.	Telex/Swift:	
a)	Import LCs:	Full Telex: Rs. 2,000/- Short Telex: Rs. 1,000/- Amendments: Rs. 1,000/-
b)	Telegraphic Transfers:	Foreign TTs: USD 15/- or equivalent Local TTs: Rs. 300/-
c)	Others	Rs. 1,000/-
2.	Courier*	International: At Actual Intercity: At Actual Intracity: At Actual
3.	Postage	<b>International</b> Export Documents: At Actual Others - Registered: At Actual Others - Ordinary: At Actual <b>Domestic</b> Registered: At Actual Ordinary: At Actual
4.	Fax (per page)	Local: Rs. 175/- Foreign: Rs. 350/- Through Samba Phone Banking Rs. 100/- local and Rs. 200/- foreign
5.	Telephones	Estimated actual charges, depending upon the length of call.

\*Also applicable on all delivery instructions by Non-Resident Customers for PO/DD/MC and any other financial Instrument.

## 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 / DEBIT CARD CHARGES:

Debit Card POS Activation Charges			
1.	Primary Debit Card Annual Fee	Rs. 500/-	
2.	Supplementary / Add-on Debit Card Annual Fee	Rs. 300/-	
3.	Card Replacement Fee	Rs. 500/- per card (if requested by the customer), No charges will be levied for re-issuance of Debit Card if it is required due to system / human error on bank's end	
4.	Withdrawal (Samba customer from Samba ATM)	Free	
5.	Withdrawal (Samba customer from I-Link/M-Net Switch)	Rs. 15/- per transaction <b>Note:</b> No switch charges to be deducted on transactions conducted by IDPs through specific BISP Cards issued by UBL to IDPs at any of the ATMs country wide for withdrawal of Cash against the Financial Assistance provided to them by the Govt	
6.	Balance Inquiry (Samba customer from I-Link Switch)	Free	
7.	Balance Inquiry (Samba customer from M-Net Switch)	Rs. 5/- per transaction	
8.	Balance Inquiry (Samba customer from Samba ATM)	Free	
9.	Balance Inquiry (Outside Pakistan)	Rs. 100/- per transaction	
10.	International ATM Transaction (Cash Withdrawal)	Rs. 300/- per transaction or 3% of transaction amount (whichever is higher)	
11.	POS Transactions - Within Pakistan	Free	
12.	POS Transactions - Outside Pakistan	Rs. 300/- per transaction	
Dispute Handling Charges			
a)	Voucher Retrieval Fee (Local)	Rs. 350/- per transaction	
b)	Voucher Retrieval Fee (International)	Rs. 800/- per transaction	
c)	Arbitration Charges	At actual	

## INTER BANK FUNDS TRANSFER (IBFT)

1.	Beneficiary Registration	Free
2.	IBFT via Samba Online (Internet)	Rs. 50/-
3.	IBFT via ATM	Rs. 50/-

## BANCASSURANCE:

As per the rates quoted by the Insurance Co.	
1.	ATM & Cash Insurance (Monthly)
2.	ATM & Cash Insurance (Yearly)
3.	ATM & Cash + Valuables Insurance (Yearly)
4.	Life Insurance
	Rs. 250/- Rs. 3,000/- Rs. 3,600/- As per rate quoted by the insurance company

## BASIC BANKING ACCOUNT:

1.	Type of Account	Current (Non-remunerative)
2.	Minimum Balance Requirement	NONE
3.	Minimum Balance Charges	NONE
4.	Free Counter Transactions	2 deposit transactions and 2 cheque withdrawals per month
5.	Free ATM Transactions	Free on Samba ATMs
6.	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
Credit Services		
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
16. Same Day Clearing
17. Intercity Clearing

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.
- m) All benefits will be applicable only on Pak Rupee Current Account.
- n) 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.
- o) Charges for Cheque Book Issuance, PO / DD Issuance, Standing Instructions Fee and Annual Debit Card Fee will not be recovered from vulnerable person which includes pensioners, senior citizens or the physically handicapped.

## Samba Bank Limited Head Office

6th Floor, Sidco Avenue Centre, Maulana Deen Mohammad Wafai Road, Saddar  
Karachi - 74000. UAN: +92-21-11-11-SAMBA (72622), Fax: +92-21-3568-5442

### Branch Network

#### KARACHI

##### Fountain Branch

270/1/A Maulana Deen Muhammad Wafai Road Saddar, Karachi  
Tel: +92-21-38017154  
Fax: +92-21-35610803

##### Khayaban-e-Ittehad Branch

Plot # 106-C, 11th Commercial Street, Phase 2 Extension,  
Main Khayaban-e-Ittehad, D.H.A., Karachi  
Tel: +92-21-38137701  
Fax: +92-21-35318245

##### Hyderi Branch

Showroom No. 2, Tayyabi Garden,  
Plot No. D / 12, (Opposite Dolmen Mall, Hyderi)  
Block "F", North Nazimabad, Karachi  
Tel: +92-21-36646008-10  
Fax: +92-21-36646011

##### Rashid Minhas Road Branch

Billy's Tower, Main Rashid Minhas Road, Karachi  
Tel: +92-21-38136720  
Fax: +92-21-34029601

##### DHA 26th Street Branch

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

##### Bahria - 1 Branch

Bahria Complex I, 24 M.T. Khan Road, Karachi  
Tel: +92-21-38094912 - 38094950  
Fax: +92-21-35610830

##### Shahra-e-Faisal Branch

Plot # 03, Block 7/8, KCHS, Show Room No.1,  
Ibrahim Ali Bhai Tower "Trade Key Building",  
Near Duty Free Shop, Opposite Crown Plaza  
Main Shahra-e-Faisal, Karachi  
Tel: +92-21-38137720-22  
Fax: +92-21-34322109

##### Gulshan-e-Iqbal Branch

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

##### Clifton Branch

Plot # F - 94 / 1, Scheme # 5, Block - 7, Clifton, Karachi  
Tel: +92-21-38136780 - 81  
Fax: +92-21-35308153

##### Bahadurabad Branch

Showroom No. 1, "SUMYA COMFORTS", Plot No. 15 / 8, Block No. 3,  
Bihar Muslim Co-operative Housing Society Limited, Karachi  
Tel: +92-21-34860254, 34860798-9  
Fax: +92-21-34860255

##### SMCHS Branch

Plot # 125, Block "A", Saba Arcade, SMCHS, Karachi  
Tel: +92-21-38136707  
Fax: +92-21-34388054

#### LAHORE

##### DHA Lahore Branch

74-Z, Commercial Phase III, DHA, Lahore  
Tel: +92-42-38354275  
Fax: +92-42-35742841

##### Mall Road Branch

48, Shahrah-e-Qaid-e-Azam, The Mall Lahore  
Tel: +92-42-38354223  
Fax: +92-42-36363062

##### Gulberg Branch

91-D1, Main Boulevard, Gulberg III, Lahore  
Tel: +92-42-38329016, 38329000  
Fax: +92-42-35781590

##### Allama Iqbal Town Branch

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

##### Johar Town Branch

Plot # 109 - G, Jauhar Town, Lahore.  
Tel: +92-42-38354259-60  
Fax: +92-42-35298394

##### Cavalry Ground Branch

Plot No. 86, Commercial Area, Cavalry Ground,  
Walton Cantt., Lahore.  
Tel: +92-42-38354348-53  
Fax: +92-42-36619720

##### New Garden Town Branch

23 - A, Ali Block, New Garden Town, Lahore  
Tel: +92-42-38354295 - 38354302  
Fax: +92-42-35941164

##### Sarwar Road Branch

31A - Sarwar Road, Near Police Station, Lahore Cantt., Lahore  
Tel: +92-42-38354311-17  
Fax: +92-21-36603810

#### ISLAMABAD / RAWALPINDI

##### Jinnah Avenue Branch

19 - Saleem Plaza, Jinnah Avenue, Blue Area, Islamabad.  
Tel: +92-51-8151666.67.83  
Fax: +92-51-2825629

##### F-11 Branch

Plot # 8, Corner Unit, F-11 Markaz, Islamabad  
Tel: +92-51-8151583-84  
Fax: +92-51-2114280

##### F-7 Branch

Building # 13-T, F-7 Markaz, Near to Post Mall, Islamabad  
Tel: +92-51-8151556-562  
Fax: +92-51-2608190

##### Rawalpindi Branch

43/C, Bank Road, Saddar Bazar, Rawalpindi Cantt.  
Tel: +92-51-8151536-542  
Fax: +92-51-5565690

#### PESHAWAR

##### Peshawar Branch

6-D, Saddar Road, Peshawar Cantt., Peshawar  
Tel: +92-91-7158015, 5272481-82  
Fax: +92-91-5270952

#### SIALKOT

##### Sialkot Branch

House No. 1, Street No.1, Abdullah Mansion,  
Nishat Park, Paris Road, Sialkot  
Tel: +92-52-4265838, 4265206  
Fax: +92-52-4273730

#### FAISALABAD

##### Faisalabad Branch

P-74, Liaquat Road, Opp. Police Line, Faisalabad  
Tel: +92-41-5068015  
Fax: +92-41-2540102

#### MULTAN

##### Multan Branch

Golden Heights Plaza, Nusrat Road, Multan  
Tel: +92-61-8048015-23  
Fax: +92-61-4516940

#### GUJRANWALA

##### Gujranwala Branch

Plaza Arshad Tower, Near Gulshan Iqbal Park,  
Main G.T. Road, Gujranwala  
Tel: +92-55-8029100-106  
Fax: +92-55-3842902

For further information  
please visit [www.samba.com.pk](http://www.samba.com.pk)

or simply call SambaPhone Banking UAN: +92-21-11-11-SAMBA (72622)

Samba Bank Limited