

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) Term Deposit	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 1. Applicable Rate of Profit: The Applicable Rate shall be nearest completed tenure Rack Rate prevailing at the date of accepting the said deposit or at the date of premature encashment, whichever is lower, rack rate of 6% 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 tenure equal to or less than one year.

= (MAX [(KIBOR* (Offer side) 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 Principle Amount.

* KIBOR offer rate will be the nearest quoted tenure most closely matching the Remaining tenure of the deposit on the date of such early encashment. KIBOR (offer side) rate will be as published on the latest available Reuters KIBOR page on the date of early encashment.

For deposit having Remaining tenure 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 Principle 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.

The premature encashment cost/ charge will be recovered from the profit (paid or accrued) of the customer. After Deduction of premature encashment cost, minimum net rate of return on term deposits will not be less than 6% per annum.

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

b) Samba Flexi / Samba Max	If the customer pre-maturely withdraws funds, the profit rate corresponding to the last maximum completed tenure will be applied on the number of days the deposit amount has remained with the bank to be further reduced by the pre-mature encashment cost up to 6%. The related withholding tax will be deducted from customer's account. After deduction of premature encashment cost, minimum net rate of return on Term Deposit will not be less than 6% per annum. The balance deposit remains unaffected and continues at the contracted terms. Profit will be paid at maturity on the remaining deposit amount.
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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

3. Postage	Intercity: At Actual Intracitry: At Actual International Export Documents: At Actual Others - Registered: At Actual Others - Ordinary: At Actual Domestic Registered: At Actual Ordinary: At Actual Local : Rs. 175/- Foreign : Rs. 350/- Through Samba Phone Banking Rs. 100/- local and Rs. 200/- foreign
4. Fax (per page)	Estimated actual charges, depending upon the length of call.
5. Telephones	

*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. 1,500/- p.a. Rs. 2,500/- p.a. Rs. 3,500/- 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 CHARGES:

Use of ATM at bank machines	Free
ATM Card Replacement Charges	Rs. 200/- 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
Statement by Mail	Rs. 25/-
International ATM Transaction	Rs. 300/- per transaction
Inter Bank Funds Transfer (IBFT)	
Beneficiary Registration	Free
IBFT via Samba Online (Internet) / Samba Phone Banking	Rs.50/-
IBFT via ATM	Rs.50/-
IBFT via Samba Branch	Rs.50/-

BANCASSURANCE:

ATM & Cash Insurance	Monthly - Rs. 250/- per ATM/Debit Card
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

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.

SambaBank Staff 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.

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.

NOTE

- 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.

**Samba Bank Limited
Head Office**

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Karachi - 74000. UAN: +92-21-111-999-333, Fax: +92-21-3568-5442

Branch Network

KARACHI

Fountain
270/A Maulana Deen Muhammad
Wafai Road Saddar, Karachi
Tel: +92-21-35684932 Fax: 35689113

Bahria I
Bahria Complex I,
24 M.T. Khan Road, Karachi
Tel: +92-21-35610391, 35610393
Fax: 35610830

DHA Phase VI
26th Street, Phase VI, DHA, Karachi
Tel: +92-21-35348859, 35348777 Fax: 35340149

Clifton
Commercial Property No. GPC-4, Block 5,
Clifton, Scheme-5, Karachi
Tel: +92-21-35364291-8 Fax: 35364296

Bahadurabad
Al-Haram Tower II, Plot No. 35 - P/I Block - 3,
Bihar Muslim Cooperative Housing Society, Karachi
Tel: +92-21-34860254, 34860198-9 Fax: 34860255

DHA Ittehad
Plot # 106-C, 10th Commercial Street, Phase 2 Extension, Main
Khayaban-e-Ittehad, D.H.A., Karachi
Tel: +92-21-35398246-7 Fax: 35398245

SITE
B-53, S.I.T.E
Near Siemens Chowringi
Tel: +92-21-32550123-7 Fax: 32574930

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

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

Gulshan-e-Iqbal
Five Star Plaza Sub-Plot No. SB-11/11,
Block-13-C, KDA Scheme No. 24,
Gulshan-e-Iqbal, Karachi
Tel: +92-21-34830501-8 Fax: 34830509

Hyderi
Block H, Hyderi, North Nazimabad, Karachi
Tel: +92-21-36646008-10 Fax: 36646011

LAHORE

Gulberg
91-D, Main Boulevard, Gulberg III, Lahore
Tel: +92-42-81999333 Fax: 35781590

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

DHA
74-Z, Commercial Phase III, DHA, Lahore
Tel: +92-42-35735845-6 Fax: 35742847

Cavalry Road
Plot No. 86, Commercial Area, Cavalry Ground Walton
Cantt, Lahore
Tel: +92-42-3669112-9 Fax: 36691720

Garden Town Road
Asia Centre, Plot No. 8, Babar Block, Main
Boulevard, New Garden Town, Lahore
Tel: +92-42-35941161-63 Fax: 35941164

Sarwar Road
31A - Sarwar Road near Police Station
Lahore Cantt, Lahore
Tel: +92-42-36603802-5 Fax: 36603810

Allama Iqbal Town
132-Jehanzeb Block, Main Boulevard Allama Iqbal Town, Lahore
Tel: +92-42-3782682-4 Fax: 3782690

Circular Road
75-Circular Road, Outside Akbari Gate, Lahore
Tel: +92-42-37664891-5 Fax: 37666205

ISLAMABAD / RAWALPINDI

Razia Sharif
Razia Sharif Plaza, Fazal-ul-Haq Road,
Blue Area, Islamabad
Tel: +92-51-81999333 Fax: 2825629

FIO
Mustafa Mansion 1-Q, 1/R Main Double Road
F-10 Markaz, Islamabad
Tel: +92-51-2103186, 2103158 Fax: 2103157

F7
Building # 13 F, F7 Markaz, Near to Post Mall, Islamabad
Tel: +92-51-2608171-5 Fax: 2608190

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

GUJRANWALA

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

FAISALABAD

Liaquat Road
P-74, Liaquat Road, Opp. Police Line, Faisalabad
Tel: +92-41-2604990-5 Fax: 2540102

SIALKOT

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

MULTAN

Nusrat Road
Golden Heights Plaza, Nusrat Road, Multan
Tel: +92-61-4516470 Fax: 4516940

PESHAWAR

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

For further information
please visit www.samba.com.pk
or simply call SambaPhone Banking 11 11 SAMBA (72622)

Samba Bank Limited

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