

TRADE FINANCE:	
A. IMPORTS	
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 '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	Upto 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	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. Noting and protesting fee	Actual + USD 10/- per bill
22. Issuance of freight certificate for Import on FOB basis.	Up to Rs. 1000/-
B. EXPORTS	
1. Letters of Credit	Up to Rs. 1,500/- per LC
a) Advising	Up to Rs. 1,000/- per amendment
b) Amendment Advising	0.25% per quarter or part thereof, Minimum Rs. 1,000/-
c) Adding Confirmation on LCs	
d) LC Transfer charges	Rs. 750/- flat per transfer + actual 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/negotiation; 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/-
C. LOCAL TRADE	
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 '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

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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/-
D. GUARANTEES	
1. Issuance, Renewal & Extension Commission	
a) All Types of Guarantees	Up to Rs. 100 Million
Exceeding Rs. 100 Million	Up to 0.65% (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		
Product	Frequency	Amount
Product Licensing Fee	One time	Rs. 30,000
Service Charges (Cash Management Related Services)	Monthly	Rs. 10,000
Service Charges (Samba Access: Trade Module)	Monthly	Rs. 5,000
Smart Card Security Token /charge per token	One time	Rs. 8,000
Integration Services Fee	One time	Rs. 20,000
B2B (ERP Connectivity) Integration Services	One time	Rs. 40,000
BULK TRANSACTION PROCESSING		
Processing of multiple transfers		Up to 50 transfers - Rs. 3,000/-
		Above 50 transfers - Rs. 4,000/-
Electronic Salary Transfers		Rs. 100/- per transfer

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 10/- or equivalent, PLUS additional 0.50% (minimum USD 20/-) where remittances are made against Cash Deposit in FC Accounts within 15 days of the Deposit.	
2. Cancellation Demand Drafts (if Original is returned upon cancellation)	USD 5/- or equivalent.	
b) Demand Draft (If stolen or lost) / Issuance of Duplicate Draft	USD 10/- or equivalent, upon confirmation of non encashment and completion of formalities.	
c) Telegraphic Transfer	USD 10/- or equivalent upon receipt of confirmation of non-payment.	
3. Issuance of Encashment Certificates	Rs. 500/- for remittances over 3 months old, Rs. 1,000/- for remittances over 2 years old	

C. FOREIGN CURRENCY DEPOSITS		
Over the counter charges		0.7% of the deposit amount, Minimum USD 3/-, EUR 2/-, GBP 2/- (Charges to be recovered from the customer account)

D. 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		Rs. 500/- per certificate for remittances over 3 months old
		Rs. 1,000/- per certificate for remittances over 2 years old.

E. PURCHASE OF FOREIGN CURRENCY INSTRUMENTS (As per limits prescribed by Prudential Regulations & within delegated authority)		
1. Encashment of TCS		1.0% (Minimum USD 5/-)

F. 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/-

G. LOCAL REMITTANCES		
1. Issuance		
a) Pay Orders		Rs. 150/- in case request received through Samba Phone Banking, the charge shall be reduced to Rs. 75/- per pay order
		Charges for making pay order/ DD/ any other instrument for payment of fee/ dues in favor of educational institutions, HEC/ Board etc. shall be

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	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. 500/-
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. 500/-
e) Pay Order (if stolen or lost) / Issuance of duplicate pay order	Rs. 350/-

H. LOCAL COLLECTION	
1. Outward	0.05% ; Minimum Rs. 100/- plus postage charges
2. Inward	Rs. 100/- PLUS DD/TT/PO Charges

I. PURCHASE OF LOCAL CURRENCY INSTRUMENTS (As per limits prescribed in Prudential Regulations & within delegated authority)		
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

A. MORTGAGES		
1. Property Valuation Charges		Actual
2. Insurance		Actual
3. Administrative Charges		As applicable

B. PLEDGED STOCK		
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

C. HYPOTHECATED SECURITIES		
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

D. SECURITIES AND SAFE CUSTODY SERVICES		
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, payable up-front, chargeable quarterly on market value (as the case may be, in case of unquoted shares the face value) of shares/securities at the start of the quarter
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

* 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/-

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CONSUMER BANKING:			
A. AUTO FINANCE			
1. Loan Management & Documentation fees			Up to Rs. 5,000/- (new/used car) per case upfront (Non-refundable)
2. Vehicles Registration charges			At Actual
3. Late payment charges			Rs. 500/- or 10% of due installment, whichever is higher, on best effort basis
4. Early Settlement Charges			Up to 5% on principal outstanding
5. Re-possession charges			Light Traffic Vehicle
		With in City	Up to Rs. 25,000
		Out side the City	Up to Rs. 30,000
			Medium
		With in City	Up to Rs. 40,000
		Out side the City	Up to Rs. 45,000
			(At actual subject to maximum as mentioned above),
6. Cheque return charges (only for Auto customers)			Rs. 1,000/- per return
7. Insurance			At Actual
8. Vehicle valuation charges (used car)			At Actual
9. Litigation Charges			At Actual, on best effort basis
10. Issuance of Duplicate Transfer letter			At Actual
11. Issuance of Duplicate NOC			Up to Rs. 500/-
12. Vehicle Tracking Device			At Actual
B. HOUSE LOAN			
1. Loan Management & Documentation fees			Up to Rs. 5,000/-
2. Income Estimation			At Actual
3. Property Appraisal Fee			At Actual
4. Litigation Charges			At Actual, on best effort basis
5. Early/Partial Settlement Charges			Up to 5% on Principal Outstanding
6. Late Payment Charges			10% of the due installment amount, on best effort basis
7. Life & Property Insurance			Actual
8. Loan enhancement fee			Up to Rs. 5,000/-
9. Issuance of Duplicate NOC			Up to Rs. 1,000/-
C. SAMBA PERSONAL LOAN			
1. Loan Management & Documentation fees			Up to Rs. 4000/-
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, on best effort basis
4. Cheque return charges (only for PL customers)			Up to Rs. 500/- per return
5. Litigation Charges			At Actual, on best effort basis
6. Top-up/ Enhancement Facility fee			Up to Rs. 2,500/-
7. Rescheduling/ Restructuring Fee			Up to Rs. 2500/-
8. Issuance of Duplicate NOC			Up to Rs. 500/-
D. CASH SECURED LOANS			
Processing Fee			Up to Rs. 5,000/-
Enhancement			Rs. 1,500/-
Late Payment Charges			Up to 2% on outstanding principal
Late Renewal Charges			Rs.150/- per day from date of expiry
E. SAMBA PREPAID CARDS			
Card Issuance Fee			Up to 5% of the card value
Card Replacement Charges in Pakistan			Up to Rs. 500/- per replacement
Card Replacement Charges Overseas			Up to SAR 50/- or equivalent per replacement
F. DEBIT CARDS *			
Primary Card Annual Fee		SambaBlue	Up to Rs. 500/- per card
Supplementary Card Annual fee			Up to Rs. 150/- per card
Card Replacement Fee			Up to Rs. 300/-
Card Conversion Fee			Up to Rs. 500/- per card
Utility Bill payment			Up to Rs. 1,000/- per conversion
Up to Rs. 100/- per bill payment. If through Samba Phone Banking up to Rs. 75/-			
Visa/MasterCard arbitration Charges for Disputed Transactions			At Actual
Transaction retrieval fee			Local up to Rs. 350/- and International up to Rs. 800/-
International Usage fee at POS			Up to 2.5% of the transaction amount
Foreign transactions			Up to 5% over prevailing market currency rate or as per directives of SBP and all 3rd currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Furthermore, international transaction fee will also be charged as per Visa/MasterCard

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SMS/E-mail alerts service:	
Service Charges	Up to Rs. 200/- per month
Charge per SMS/E-mail	Up to Rs. 10/- per message on over and above 25 messages per month
Debit Card direct debit:	
Enrollment fee	Up to Rs. 500/-
Fee per transaction	Up to Rs. 100/- or 3% of the transaction amount (whichever is higher)

* Charges will be applicable after product launch.

BRANCH BANKING CHARGES:	
1. (a) Standing Instruction Charges	Rs. 500/- per transaction (apart from other applicable charges).
(b) Default on performing standing instructions due to lack of funds	Rs. 750/-
2. Minimum Balance Charges	Minimum balance charges of Rs. 45/- per month will be levied, in case minimum monthly average balance mentioned below is not maintained.

Type of Account	Currency	Monthly Minimum Average Balance Requirement
Current	Rupee	10,000/-
Samba Sehel current account	Rupee	100,000/-
PLS Savings*	Rupee	15,000/-
Current	F.C.	USD 1,000 or equivalent
Saving	F.C.	USD 1,000 or equivalent
Samba Flexi**	Rupee	NIL
Samba Max**	Rupee	NIL

** These charges are applicable to all Saving Products.
** Accounts in relation with Flexi & Max will be exempted from minimum balance charges.

Note: 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/ Defense institutions for salary and pension purposes
- Dormant Accounts
- Accounts of School Management Committees (SMCs) duly constituted by Education Department, Government of Sindh.
- Widows / children of deceased employees eligible for family pension / benevolent fund grant

3. Cheques returned unpaid	
a) Cheques drawn on us (Cash & Clearing)	Rs. 350/- per cheque return
b) Outward Clearing Cheques Returned unpaid	Rs. 150/- per cheque return
4. Stop Payment of Cheques	Rs. 500/- per cheque. Through Samba Phone Banking Rs. 200/-
	Rs. 1000/- per (continuous) 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. 350/- per report, recoverable from account holder or correspondent bank, as applicable.
8. 1st Cheque Book (of 25 leaves)	Free for current account 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	0.25% of prize money; Minimum Rs. 50/-
12. Corporate Salary Disbursement	Up to Rs.100/- per salary per month; Minimum Salary Rs. 2,000/-
13. Same day Clearing Charges	Rs. 400/- 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 (Cash Deposit/Withdrawals)	Online InterCity Charges: (a) Up to Rs. 250,000/- Rs.125 (Flat) (b) above Rs. 250,000/- Rs.0.05% (Charges to be recovered from the customer account)
(b) Online Banking (Clearing)	Free

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16. Hold Mail Charges	Rs. 3,000/- p.a. recoverable upfront
17. Account Closing Charges	Rs. 200/- (current and savings account) or whatever available, in case balance is less than Rs. 200/-
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	Rs. 500/-
22. Cash Pick Up & Delivery	At Actual
23. Other Charges: ATM withdrawal insurance charges	Rs. 250/- per month per relationship card for monthly subscribed customers only & Rs. 200/- per day in case availed at the ATM.
24. SMS/Email Alert Subscription charges	Up to Rs.350/- per Annum
25. Inter City Cheque Clearing Charges	Rs. 125/- per cheque (No Intercity charges will be applicable for cheques cleared through this service between twin cities of Islamabad and Rawalpindi).
26. Inter City Cheque Return Charges	Rs. 350/- per cheque
27. Collection Cheque Return Charges	Rs. 250/- plus postage at actual
28. 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, which will be further reduced by premature encashment cost/ charge/ rate. 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 * 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 ** 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 accrued profit and or principle amount of the deposit in case the accrued profit is less than the premature encashment cost. (Business Head or person with authority delegated can lower or waive the charges in view of relationship, other business & customer service considerations)
b) Samba Flexi / Samba Max	In case of pre-mature encashment of Samba Flexi or Samba Max deposit, the profit rate corresponding to the last maximum covered tenure will be applied on the number of days the deposit amount remains

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29. Samba Break free Processing Fee	0.1% of the loan amount or up to Rs. 5000/- whichever is higher
Late Payment Charges	Upto 2% on outstanding principal
TELECOMMUNICATION CHARGES: (At actual subject to minimum as under)	
1. Telex/Swift:	
a) Import LCs:	Full Telex: Rs. 2000/- Short Telex: Rs. 1000/- Amendments: Rs. 1000/- Foreign TTs: USD 35/- or equivalent Local TTs: Rs. 300/-
b) Telegraphic Transfers:	Rs. 1,000/-
c) Others	International: At Actual Intercity: At Actual Intracountry: At Actual
2. Courier*	International: At Actual Export Documents: At Actual Others - Registered: At Actual Others - Ordinary: At Actual Domestic Registered: At Actual Ordinary: At Actual
3. Postage	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. 1,250/- p.a. Rs. 2,250/- p.a. Rs. 3,500/- p.a.
2) Key Deposit (in advance to be refunded on termination)	Small Medium Large	Rs. 2,000/- Rs. 5,000/- Rs. 7,000/-
Note: However Locker rent will be waived for customers maintaining Key Deposit as under during tenancy period.		
	Small Medium Large	Rs. 50,000/- Rs. 100,000/- Rs. 150,000/-
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

BASIC BANKING ACCOUNT:

Type of Account	Current (Non-remunerative)
Minimum Initial Balance	Rs.1,000/-
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

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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. Commission 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. Same day clearing charges if value of the Cheque is Rs. 5 million and/or above.
16. Cheque book charges for priority Customers.
17. Foreign Currency deposits over the counter charges.

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 in view of relationship, other business and customer service considerations. FED being government charges applicable on Minimum Balance/ Other Charges deducted will not be refunded.

* Other than charge on remittance in F.C, where cash has been deposited.

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.

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Head Office
6th Floor, Sidco Avenue Centre Maulana Deen Mohammad Wafai Road, Saddar
Karachi - 74000. UAN: +92-21-111-999-333, Fax: +92-21-3568-5442

Branch Network
For details or assistance on any of the products offered
by the Bank, please contact Branch Manager of the Branch

KARACHI
Bahria I
Bahria Complex I, 24 M.T. Khan Road, Karachi
Tel: +92-21-35610391, 3561146 Fax: 35610830

DHA Phase VI
Plot No. 1-C, Shaheed Lane No. 4, 26th Street,
Phase VI, DHA, Karachi
Tel: +92-21-35340737 Fax: 35340149

Clifton
Commercial property bearing No. GPC-4, Block-5,
Clifton, Scheme-5 Karachi
Tel: +92-21-35364297-9 Fax: 35364296

Bahadurabad
Al Haram Tower II Plot No.35 - P/1 Block - 3, Bihar Muslim
Cooperative Housing Society, Karachi
Tel: +92-21-34860254-9 Fax: 34860255

Bahria II*
Ground Floor, Bahria Complex-I, M.T. Khan Road Karachi
Tel: +92-21-3561143-6 Fax: 35610830

SITE*
B-53, S.I.T.E
Tel: +92-21-3255023-7 Fax: 32574930

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

Rashid Minhas
Paris Road, Sialkot
Shop. No. 9-12 Plot No. 1895, Billy's Tower,
Main Rashid Minhas Road, Karachi
Tel: +92-21-34026823-24 Fax: 34029601

Shahra-e-Faisal
Ibrahim Trade Tower, Plot No. 1, Block No. 7
and 8 Madhool Co-operative Housing Society,
Shahra-e-Faisal, Karachi
Tel: +92-21-34322220-3 Fax: 34322109

Gulshan-e-Iqbal
Five Star Plaza Sub-Plot No. 5B II/II, Block-13-C,
KDA Scheme No. 24, Gulshan-e-Iqbal, Karachi
Tel: +92-21-34830507-8 Fax: 34930509

Hyderi Branch
D-7, Block H, Hyderi, North Nazimabad, Karachi
Tel: +92-21-3664009-10
Fax: +92-21-36646011

LAHORE
Mall Road
48, Shahra-e-Qaid-e-Azam, Lahore
Tel: +92-42-36302063 Fax: 36363062

DHA Lahore
74-2, Commercial Phase III, DHA, Lahore
Tel: +92-42-11999333 Fax: 35742841

Cavalry Road
Plot no. 86 Commercial Area Cavalry Ground
Walton Cantt, Lahore
Tel: +92-42-3669712-7 Fax: 36697120

Garden Town Road
Asia Centre, Plot No.8 Babar Block Main
Boulevard New Garden Town, Lahore
Tel: +92-42-3594163 Fax: 3594164

Sarwar Road
31A - Sarwar Road near Police Station
Lahore Cantt, Lahore
Tel: +92-42-36603801-5 Fax: 36603810

Gulberg
91-D, Main Boulevard, Gulberg III, Lahore
Tel: +92-42-11666333 Fax: 35781590

Montgomery
Shafi Mansion, 9 Montgomery Road, Lahore
Tel: +92-42-11-658585 Fax: 36369938

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

GURJANWALA
Plaza Arshad Tower Near Gulshan Iqbal Park,
Main G.T. Road Gurjanwala
Tel: +92-55-33842901 Fax: 33842902

FAISALABAD
P-74, Liaquat Road, Opp. Police Line, Faisalabad
Tel: +92-41-32604901-5 Fax: 32540102

SIALKOT
House No.1, Street No. 1, Abdullah Mansion, Nisbat Park,
Paris Road, Sialkot
Tel: +92-52-34273740 Fax: 34273730

MULTAN
Golden Heights Plaza, Nusrat Road, Multan
Tel: +92-61-34516470 Fax: 34516940

ISLAMABAD / RAWALPINDI
Razia Sharif
Razia Sharif Plaza, Fazal-ul-Haq Road,
Blue Area, Islamabad
Tel: +92-51-11999333 Fax: 32825629

F30
Mustafa Mansion I-Q, 1-R Main Double Road
F-10 Markaz, Islamabad
Tel: +92-51-32103156-8 Fax: 32103157

F7
Plot No.12 -A Markaz F-7, Islamabad
Tel: +92-51-32803291 Fax: 32608441

Saddar Branch, Rawalpindi Cantt.
43/C, Bank Road, Saddar Bazar,
Rawalpindi Cantt.
Tel: +92-51-35565693-5 Fax: 35565690

PESHAWAR
6-D, Saddar Road, Peshawar Cantt, Peshawar
Tel: +92-91-11999333 Fax: 35270952

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

SOC Jul. 2010 - Dec. 2010