

TRADE FINANCE:		
A. IMPORTS		
1. Letters of Credit Issuance and revalidation charges 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 "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	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. Upto Rs. 1,000/- flat (in addition to swift/ telex charges)	
9. Advance payment against imports	Up to 0.1% of document amount; Minimum Rs. 500/- flat	
10. Service charges against import bills under collection	Rs. 1,000/- per AWB	
11. Endorsement of Airway Bills (AWB) prior to receipt of documents	Rs. 1,000/- per Shipping Guarantee	
12. Issuance of Shipping Guarantee	Rs. 500/- per certificate	
13. Issuance of Remittance Certificate, where payment of other bank's LCs is made through us	USD 50/- per bill	
14. Handling of discrepant documents under Import LC	Rs. 500/- + Actual charges	
15. LC Cancellation Charges	Rs. 250/- + Actual charges	
16. Credit Report Charges	As per agreement with the customer(s) on case to case basis	
17. LC Confirmation charges	Up to 0.10%; Minimum Rs.1,000/-	
18. If Importer arranges payment of our bills (in foreign currency) through any other bank	Up to Rs. 500/- per quarter per bill exchange	
19. Safe custody charges for holding accepted bills of exchange	At actual + USD 10/- per bill	
20. Direct/Clean reimbursement charges	Up to Rs. 1000/-	
21. Noting and protesting fee		
22. Issuance of freight certificate for import on FOB basis.		
B. EXPORTS		
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 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 Insurance 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 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 "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	

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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 0.65% (per Qtr or part thereof)
Up to Rs. 100 Million	Up to 0.60% (per Qtr or part thereof)
Exceeding Rs. 100 Million	Rs. 1,500/-
b) Minimum Charges	Rs. 500/- per amendment. Enhancement in amount or extension of expiry to be charged as per 1 (a) above.
2. Amendments	
3. Guarantee approval from SBP	Rs. 1,000/- per case

CASH SERVICES:		
A. SAMBA ACCESS PRODUCT CHARGES		Frequency
Corporate Account Email Statements	Upto Rs 1,000	Monthly
Samba Access - Info Pool Services	Upto Rs 5,000	Monthly
Samba Access - Transaction Initiation Services	Upto Rs.10,000	Monthly
Service Charges (Samba Access: Trade Module)	Upto Rs.10,000	Monthly
Smart Card Security Token /charge per token	Rs.8,000	One Time
Integration Services Fee	As per customer requirement	One Time
B2B (ERP Connectivity) Integration Services	As per customer requirement	One Time
BULK TRANSACTION PROCESSING		
3rd Party Payments- Electronic Payments via File Upload	Up to Rs. 30/- per transfer	
Salary Transfers	Upto Rs.35/- per transfer	
Bulk Instrument services	Upto 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 10/- or equivalent, PLUS additional 0.50% (minimum USD 20/-) where remittances are made against Cash Deposit in FC Accounts.	
2. Cancellation		
a) 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	0.1% 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		
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/ Samba Online (Internet 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	

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b) Outward Telegraphic Transfer & Demand Drafts	educational institutions, HEC/ Board etc. shall be charged @ 0.50% of the fee/ dues or Rs. 25/- per instrument whichever is less.
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		
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, 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	

* 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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E. IPS ACCOUNTS		
1. One Time Opening Charges	Rs. 2000/-	
2. Buying or Selling of Govt. Securities	Rs. 1500/- (Flat charges)	
3. Per statement charges	Rs. 35/-	
4. Annual maintenance charges	Rs. 500/-	
	(Head GM will retain discretion to reduce/waive this on a case-to-case basis if necessary)	

F. FUNDS TRANSFER THROUGH RTGS		
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	
RTGS Charges per transaction (Saturday)		
09.00 am to 11.30 am	Rs. 220	
11.30 am to 12.30 pm	Rs. 330	
	(CIBG Head will retain discretion to reduce/waive this on a case-to-case basis if necessary)	

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), At Actual	
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	Rs 50/-	
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. SAMBA BREAK FREE / CASH SECURED LOANS		
Processing Fee	Up to Rs. 5,000/-	
Limit Enhancement	Rs. 1,500/-	
Late Payment Charges	Up to 2% on outstanding principal	
Late Renewal Charges	Rs.150/- per day from date of expiry	
Documentation Stamp Duty and Govt. Levies	At Actual	
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	SambaGold Up to Rs. 1000/- per card
Supplementary Card Annual fee	Up to Rs. 150/- per card	Up to Rs. 500/- per card
Card Replacement Fee	Up to Rs. 300/-	Up to Rs. 500/-

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Card Conversion Fee	Up to Rs. 1,000/- per conversion
Utility Bill payment	Up to Rs. 100/- per bill payment. If through Samba Phone Banking / Samba Online up to Rs. 75/- At Actual
Visa/MasterCard arbitration Charges for Disputed Transactions	
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 open / inter - exchange companies market currency rate or as per directives of SBP. All 3rd currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and Master Card. Furthermore, International transaction fee will also be charged as per Visa/MasterCard

SMS/E-mail alerts service:		
Service Charges	Up to Rs. 200/- per month	
* 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. 50/- per month will be levied (inclusive of FED), 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/-
Samba Value Savings Account	Rupee	15,000/-
PLS Savings	Rupee	NIL
Current	Foreign Currency	USD 1,000 or equivalent
Saving	Foreign Currency	NIL
Samba Value Savings Account	Foreign Currency	USD 1,000 or equivalent
Samba Flexi*	Rupee	NIL
Samba Max*	Rupee	NIL
Samba Payroll Current Account	Rupee	NIL
Samba Payroll Saving Account	Rupee	NIL

* 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 / Samba Online Rs. 200/-	
	Rs. 1000/- per (continuous) series of Cheques.	
	Rs. 35/- per statement	
5. Duplicate/ Additional Statements of Account issued other than at standard frequencies	Rs. 350/- per certificate	
6. Account Balance/Account Activity Certificates/ Balance Confirmations	(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. 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.125 (Flat) (b) above Rs. 250,000/- Rs.0.05%	

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	(Charges to be recovered from the customer account)
	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	Rs. 500/-
22. Cash Pick Up & Delivery	At Actual
23. SMS/Email Alert Subscription charges	Up to Rs.350/- per Annum
24. 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).
25. Inter City Cheque Return Charges	Rs. 350/- per cheque
26. Collection Cheque Return Charges	Rs. 250/- plus postage at actual
27. 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	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 5%. The related withholding tax will be deducted from customer's account. No profit / return is applicable if the customer withdraws funds before the minimum completed tenor of one month. 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. 2000/- Short Telex: Rs. 1000/- Amendments: Rs. 1000/-
b) Telegraphic Transfers:		Foreign TTs: USD 35/- or equivalent Local TTs: Rs. 300/-
c) Others		Rs. 1,000/-
2. Courier*		International: At Actual Intercity: At Actual Intracity: At Actual
3. Postage		International Export Documents: At Actual Others - Registered: At Actual Others - Ordinary: At Actual Domestic 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	Rs. 1,250/- p.a.	
	Medium	Rs. 2,250/- p.a.	
	Large	Rs. 3,500/- p.a.	
2) Key Deposit (in advance to be refunded on termination)	Small	Rs. 2,000/-	
	Medium	Rs. 2,500/-	
	Large	Rs. 3,000/-	
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	
Interbank Funds Transfer	Max Upto Rs.100/- per transaction	
Statement by Mail	Rs. 25/-	
International ATM Transaction	Rs. 300/- per transaction	

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	

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

08

Samba Bank Limited
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

KARACHI

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

DHA Phase VI
 26th Street, Phase VI, DHA, Karachi
 Tel : +92-21-35340137 Fax : 35340149

Clifton
 Commercial Property 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/3 Block - 3,
 Bihar Muslim Cooperative Housing Society, Karachi
 Tel : +92-21-34860254-9 Fax : 34860255

DHA Ittehad
 Plot # 106-C, 11th Commercial Street, Phase 2 Extension, Main
 Khayaban-e-Ittehad, D.H.A., Karachi
 Tel : +92-21-35318246-50 Fax : 35318245

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

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

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 : +92-21-3432220-3 Fax : 34322109

Gulshan-e-Iqbal
 Five Star Plaza Sub-Plot No. SB-1/VI,
 Block-D-C, KDA Scheme No. 24,
 Gulshan-e-Iqbal, Karachi
 Tel : +92-21-34830501-8 Fax : 34930509

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

LAHORE

Mall Road
 48, Shahrah-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 : +92-42-36679112-7 Fax : 36679120

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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Schedule of Bank Charges

July 1st to December 31st, 2011

Samba Bank Limited

Garden Town Road
 Asia Centre, Plot No.8, Babar Block, Main
 Boulevard, New Garden Town, Lahore
 Tel : +92-42-35941163 Fax : 35941164

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

Gulberg
 9/-01, Main Boulevard, Gulberg III, Lahore
 Tel : +92-42-11666333 Fax : 35781590

Montgomery
 Shafi Mansion, 9-Montgomery Road, Lahore
 Tel : +92-42-111-858585 Fax : 36369938

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

ISLAMABAD / RAWALPINDI

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

F10
 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

GUJRANWALA

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

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, Nishat Park, Paris Road, Sialkot
 Tel : +92-52-34273740 Fax : 34273730

MULTAN

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

PESHAWAR

6-0, Saddar Road, Peshawar Cantt, Peshawar
 Tel : +92-91-11999333 Fax : 35270952

SOC Jul. 2011 - Dec. 2011

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