

Schedule of Charges

1 January 2018 - 30 June 2018

Standard Chartered
Saadiq



Notes

- a) All government excise duties / taxes / Zakat etc. are applicable in addition to fee / charges.
- b) Out-of-pocket expenses will be collected for all banking services not otherwise covered by the schedule.
- c) Correspondent bank charges will be recovered at actual. For funds transfer, applicable correspondent bank charges will be recovered either at the time of transactions' origination or at the time of receipt of funds by the beneficiary, if any.
- d) Courier charges and postage will also be recovered.
- e) Charges relating to corporate customers may differ as a result of an agreement between the concerned customer and the Bank.
- f) Average monthly balance is defined as the average of each day-end deposits of the month.
- g) Federal Excise Duty, wherever applicable, will be collected over and above normal charges. However, service charges on maintaining balance below the minimum monthly average balance will not exceed Rs 50 and will be inclusive of FED. Moreover, it will not apply to Saadiq Basic Saver Account.
- h) No service fee shall be charged from students for deposit of fee amount directly in fee collecting account of educational institutions. A charge of 0.5% of fee dues or Rs 25 per instrument, whichever is less will be levied for making Pay Order / Demand Draft / any other related instrument for payment of fee / dues in favour of educational institutions, HEC / Board, etc.
- i) The bank reserves the right to grant exceptions to some / all charges on a case to case basis depending on customer relations, collateral business or as approved by the Bank's Management.
- j) Account maintenance / Service charges fee is waived for the following categories of accounts:
 - Accounts of Students
 - Accounts of Mustahiqeen of Zakat
 - Accounts of Employees of Government / Semi Government institutions maintained for salary and pension purposes including widows / children of deceased employees eligible for family pension / benevolent fund grant etc. shall be exempted from levy of service charges in any manner whatsoever
- k) For Foreign Currency Accounts, equivalent charges to that of Pak Rupees will be levied (if not mentioned separately).
- l) No "Processing Charges" will be levied for requests of verification of bank account / statement received from Foreign Missions, Embassies / High Commissions and any other relevant office for Visa purpose (As per SBP BPRD Circular No. 06 of 2010, May 17, 2010).
- m) Accounts opened and maintained by School Management Committees (SMCs) duly constituted by Education Department, Government of Sindh are exempted from levy of service charges on account of non-maintenance of minimum balance requirement (As per SBP BPRD Circular Letter No. 02 of January 25, 2010).
- n) No service charges will be deducted from account which has been marked as dormant or unclaimed.
- o) No commitment fee will be charged under Murabaha Mode.
- p) No fee will be taken for giving any credit facility to any customer under Murabaha Mode.
- q) This SOC is applicable from 1st of Jan 2018 and any changes/ revisions that are issued by the bank will be charged based on this SOC unless a specific campaign based waiver has been given. If you do not contact us within 30 days period prior to implementation of these charges, it will be considered that you are in agreement to be charged as per the charges mentioned in the SOC

Contents

Transaction Banking for Corporate, Institutional Clients and Commercial Clients

Cash Management	01 - 04
-----------------	---------

Trade Services for Corporate, Institutional Clients and Commercial Clients

International Banking	05 - 06
Domestic Banking	06 - 07
Annexure	08 - 15

Other Services for Corporate, Institutional Clients and Commercial Clients

Finance (in addition to profit on financing)	16
----------------------------------------------	----

Saadiq Retail Clients

Saadiq Deposit Products	17 - 20
Safe Deposit Lockers	20 - 21
Phone Banking	21
Saadiq Visa Debit Card	21 - 22
Ijarah Sukuk	22
Saadiq Priority & International Clients	23
Saadiq Premium Banking Clients	24
Saadiq Payroll Account	25 - 26
Saadiq Visa Credit Card	27 - 28
Saadiq Home Finance	29
Saadiq Personal Finance	29
Saadiq Auto Finance	29

Business Clients

Deposit Products	30
Saadiq Business Term Finance	30
Financing Products	30

Trade Services for Business Clients

International Banking	31 - 32
Domestic Banking	32 - 33
Annexure	34 - 41

Cash Management (for Business Clients)	42 - 45
-------------------------------------------	---------

DREAMPACK

Retail Clients Bundles	46
Business Clients Bundles	47 - 48

Transaction Banking for Corporate, Institutional Clients and Commercial Clients

Cash Management

ACCOUNT SERVICES

Local Currency Account

Account Minimum Balance (LCY)	Rs 50
Standard Cheque Book (LCY)	Rs 30 per leaf
Customised Corporate Cheque Printing Manual	Rs 30 per leaf
Stop Cheque Payment (LCY)	Rs 500
Cheque Return Charges (LCY)	Inward clearing cheque return Rs 500 Outward clearing cheque return Rs 500
Cheque Collection Same Day Clearing via NIFT	Rs 300

Foreign Currency Account

Standard Cheque Book (FCY)	Rs 30 per leaf or equivalent in FCY
Stop Cheque Payment (FCY)	Rs 500 or equivalent in FCY
Cheque Return-Deposited in to Your Account (FCY)	Rs 500 or equivalent in FCY

Other Account Services

Cheque Retrieval (Physical cheque)	Rs 50
Additional Account Statement Retrieval (Less than 6 months ago)	Rs 35
Additional Account Statement Retrieval (More than 6 months ago)	Rs 35
Standing Instructions Set Up / Amendment	Rs 100
Account Statement Swift MT940/950 Format	Rs 10,000 per month per account
Floatation of Shares	Rs 100,000
Tax Facilitation Fee	Rs 2,000

PAYMENT SERVICES

Book Transfers

Book Transfer - Electronic	Rs 20 per transaction
Book Transfer - Manual	Rs 50 per transaction
Book Transfer Reject - Manual	Rs 25 per transaction

Book Transfers

Local Fund Transfer (RTGS) MT103 (9 am - 2 pm)	Rs 220 per transaction
Local Fund Transfer (RTGS) MT103 (2:01 pm - 3:30 pm)	Rs 330 per transaction
Local Fund Transfer (RTGS) MT103 (3:31 pm - 4:30 pm)	Rs 550 per transaction
Local Fund Transfer (RTGS) MT102	Rs 50 per transaction

For Corporate, Institutional & Commercial clients rates may be negotiated subject to the volumes and values agreed with the client.

Cash Disbursement

Cash Disbursement (including electronic transfers) LCY via Our Branches and Partner Bank	5% of disbursement value or maximum Rs 1,000 per transaction
---------------------------------------------------------------------------------------------	-----------------------------------------------------------------

Direct Credit (IBEFT)

Direct Credit to 3rd Party Bank Account - Electronic	Rs 100 per transaction
------------------------------------------------------	------------------------

Pay Order or Demand Draft

Pay Order Collect from Counter - Electronic	Rs 300 per instrument
Pay Order Mail / Courier to Payee / Client - Electronic	Rs 500 per instrument
Demand Draft Collect from Counter - Electronic	0.3% of demand draft value or minimum Rs 1,000 per instrument
Demand Draft Mail / Courier to Payee - Electronic	0.3% of demand draft value or minimum Rs 1,000 per instrument
Pay Order Collect from Counter - Manual	Rs 300 per instrument
Pay Order Mail / Courier - Manual	Rs 500 per instrument
Demand Draft Collect from Counter - Manual	0.3% or minimum Rs 1,000 per instrument
Demand Draft Mail / Courier - Manual	0.3% or minimum Rs 1,000 per instrument
PO / DD Cancellation Charges (Valid/Stale) - Manual	Rs 50 per instrument
PO Revalidation	Rs 100 per instrument

Utility Bill Payments

Bulk Bill Payment	Rs 20 per bill
-------------------	----------------

Corporate Cheque

Corporate Cheque Collect from Counter - Electronic	Rs 50 per cheque
Onsite Corporate Cheque Printing - Electronic	Rs 100 per cheque
Corporate Cheque Mail/Courier - Electronic	Rs 300 per cheque
Corporate Cheque Stop - Manual	Rs 25 per cheque
Corporate Cheque Stop - Electronic	Rs 25 per cheque

International Bank Cheque

International Bank Cheque Collect from Counter - Manual	Rs 1,000 per cheque
International Bank Cheque Mail / Courier	Rs 1,200 per cheque
International Bank Cheque (without FX) Collect from Counter - Manual	Rs 1,000 per cheque
International Bank Cheque (without FX) Mail / Courier - Manual	Rs 1,200 per cheque

Outward Telegraphic Transfers FCY Account

Outgoing Telegraphic Transfer SHA / OUR	USD 25 or equivalent per transaction
-----------------------------------------	--------------------------------------

Outward Telegraphic Transfers LCY Account

Outgoing Telegraphic Transfer SHA / OUR	Rs 2,500 per transaction
-----------------------------------------	--------------------------

Payments

Payment to Mobile Accounts	5% of transaction amount or minimum Rs 1,000
----------------------------	----------------------------------------------

COLLECTION SERVICES

Fee Collection

Various Fee Collection	Rs 2,000 per transaction
------------------------	--------------------------

Direct Debit Services

Direct Debit from SCB Account or non SCB account	0.3% of collection value or as agreed with the customer
Direct Debit Mandate Authorisation	Rs 1,000

Cash Pick Up and Delivery Services

Cash Pick Up (within 20 km per trip per day)	Rs 3,000
Cash Pick Up (over 20 km per trip per day)	Rs 5,000
Seal Charges	Rs 200
Overnight Vault Charges	Rs 1,000
Additional Cash Pick Up for Amount Exceeding Rs 1Mn	Rs 1,000
Waiting Charges (if security company kept waiting for more than 15 minutes)	Rs 6,000
Cash Pick Up on Weekend or Holidays or After Hours	Rs 6,000

Cash Pick Up Services (Premium Service Banking)

Cheque Pick Up / Document Pick Up through Courier (monthly)	Rs 25,000
-------------------------------------------------------------	-----------

Cash Collection

Cash Collection LCY (NCS/RCMS) via Our Branches and Partner Bank	0.30% (of collection value) or flat rate of Rs 2,000 per transaction
------------------------------------------------------------------	----------------------------------------------------------------------

Cheque Collection

Cheque Collection LCY (NCS/RCMS) SCB Branches, Direct Deposit at Partner Bank, Clearing through Partner Bank	0.30% (of collection value) or flat rate of Rs 2,000 per transaction
--------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------

FCY Cheque Collection Cleared Overseas (USD)

Cleared Overseas	USD 50
Cleared Overseas- Reject	USD 50

Note: The above service charges are in addition to the Correspondent Bank/Clearing Bank charges to be charged at actual

Investigation Charges/ Enquiries

Investigation Charges	Rs 2,000
-----------------------	----------

Note: The above service charges are in addition to the Correspondent Bank/Clearing Bank charges to be charged at actual

FCY Cheque (other than USD) Cleared Overseas / Locally

FCY Cheque (other than USD) Cleared Overseas / Locally	0.25% of cheque value
--------------------------------------------------------	-----------------------

Note: The above service charges are in addition to the Correspondent Bank/Clearing Bank charges to be charged at actual

Post Dated Cheque

Post Dated Cheque Custody	Rs 200
Cancellation Charges	Rs 200
Post Dated Cheque Holding Charges	Rs 200
Post Dated Cheque Swap Charges	Rs 200

Virtual Account Services

Virtual Accounts All Incoming Channels	0.30% of collection value or as agreed with the client
Virtual Account Creation Fee	Rs 300
Virtual Account Set Up Fee	Rs 100,000
Virtual Account Monthly Maintenance Fee	Rs 50,000

Straight2Bank Receivables

Set Up Fee	Rs 500,000
Monthly Fee	Rs 20,000
Per Invoice Matched	Rs 5
Long Term Storage Charge per Invoice and Receipt	Re 1

Inward Remittance

MT103 OUR Charges	USD 25 or equivalent in FCY or LCY
With Another Bank	Demand Draft / Pay Order Charges along with Courier Charges will apply
If Proceeds are credited to any SCB branch	NIL

CUSTOMISED SOLUTION STRUCTURING FEE

Up to Rs 1,500,000

CHANNEL SERVICES

Straight2Bank Channel Monthly Fee

Straight2bank Web Monthly Fee	Rs 6,000
Straight2bank Access Monthly Fee	Rs 10,000

Straight2Bank Channel Implementation and Set Up Charges

Straight2bank Access Implementation and Set Up Fee	Rs 100,000
Straight2bank Access License Fee	Rs 30,000
Straight2bank Web Implementation and Set Up Fee	Rs 15,000

Straight2Bank Channel Secure Token Charges

Straight2Bank Web Secure Token Fee	Rs 6,000
------------------------------------	----------

Straight2Bank Channel Value Added Fee

Multi Bank Reporting	Rs 5,000
----------------------	----------

Investigation Services

Rate Enquiry / Credit Confirmation	Rs 2,000
------------------------------------	----------

Trade Services for Corporate, Institutional Clients and Commercial Clients

International Banking

A. IMPORTS

1. Letter of Credit

Issuance Service Charges	As per Appendix 1
Amendments	Rs 1,500 per amendment. In case of increase in amount or extension in validity of LC, charges according to Appendix 1
Bills Drawn Under Sight / Usance LCs	Rs 1,000 per bill to be charged at time of handling of documents. In addition 0.2% per month (minimum Rs 500) usance charges to be charged for bills drawn under usance LCs having a maturity date beyond the LC validity
Retirement of Import-Bill Under LC	0.10% of value; Minimum Rs 500
LC Reimbursement Charges	Minimum USD 130 or actual (or equivalent Local Currency)
Import LC Handling Charges, Correspondent's Charges	Minimum Rs 100 or actual
Credit Information Report including credit report of foreign suppliers / buyers	Actual + Rs 500 service charges

2 Import Collection

Registration of Contract for Import on Consignment Basis	As per appendix 4
Amendments	Rs 1,000 per amendment. In case of increase in amount or extension in the period of shipment, service charges according to appendix 4
Retirement of Import-Bill Under Collection	0.10% of value; Minimum Rs 500
Documentary Collection - Inward	Rs 1,000 per item
Contract Reimbursement Charges	Minimum USD 130 or actual (or equivalent Local Currency)

3 Other

Delivery Order Issued for Air Freight Consignment	Rs 2,000 per endorsement
Item Returned Unpaid	Rs 500 per item
Islamic Structure Warehouse Finance	As per agreement in Islamic Banking Arrangement Letter
Short Swift Message Charges	Rs 1,000 per swift
Long Swift Message Charges	Rs 2,000 per swift
Document Dispatch (Courier Charges)	Rs 250 per item - Domestic Rs 2,000 per item - International
Handling of Discrepant Documents Under Import LC	USD 80 + USD 35 for each swift cost of discrepant advice / acceptance (or equivalent Local Currency)
Remittance Under Open Account without Opening of LC / Registration of Contract	Handling charges Rs 2,500 flat per bill and remittance charges of 0.10% (minimum Rs 500)

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

B. Exports

1. Letter of Credit

Advising - Client	Rs 2,500
Advising - Non-Client	Rs 3,000
Advising of Amendments (client/non-client)	Rs 750 per amendment
Confirmation/Acceptance	Up to 3.0% of LC value minimum Rs 1,000
Transfer of Export LC	Rs 1,000
Transfer of Amendment	Rs 1,000 per amendment
Recovery of LC Advising / Transfer Charges from Foreign Banks for LC Issuance	USD 30 + USD 35 per swift
Recovery of LC Advising / Transfer Charges from Foreign Banks for LC Amendment	USD 15 + USD 35 per swift

2. Bills

Reimbursement / Payment to Other Banks	Rs 3,000 flat per reimbursement / payment or as per arrangement
If Documents are Sent to Other Local Banks for Financing Under Restricted LC	Rs 750 flat including courier charges
Bills Under LC (where no financing is taken) and Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited	Service charges up to 0.25% of value
Export Documents Under Collection (not negotiated /discounted) where Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited	Handling charges of Rs 1,000 per bill plus 0.25% of bill value.
Service Charges on Advance Payments	0.25% of value; minimum Rs 1,000 or as per arrangement

3. Others

Handling of Duty Drawback Claims	Rs 1,000 flat or as per prevailing SBP rates
Research and Development	Rs 1,000 flat or as per prevailing SBP rates
Issuance of NOC for e-Form	Rs 1,000 per NOC
Document Dispatch (Courier Charges)	Rs 250 per item - Domestic Rs 2,000 per item - International
Handling Charges of Freight Subsidy Claims	Rs 1,000 flat
Short Swift Message Charges	Rs1,000 per swift

Domestic Banking

A. Inland LC and Bills

1. Inland LC

Issuance Service Charges	As per Appendix 3
Amendments	Rs 1,000 per amendment. In case of increase in amount or extension in validity of LC, charges according to Appendix 3

2. Bill

Bills Drawn Under Sight / Usance LCs	Rs 1,000 per bill to be charged at time of handling of documents. In addition 0.2% per month (minimum Rs 500) usance charges to be charged for bills drawn under usance, LCs having a maturity date beyond the LC validity
--------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Retirement of Documentary Bills Presented Under Inland LC & Collection - Imports	Up to 0.30% of value; Minimum Rs 1,500
----------------------------------------------------------------------------------	----------------------------------------

Documentary Bills Drawn Under Inland LC & Collection - Exports	0.3% of bill value; Minimum Rs 500
----------------------------------------------------------------	------------------------------------

Bills / Cheques Returned Unpaid	Rs 500 for documentary collection and Rs 200 for clean collection
---------------------------------	-------------------------------------------------------------------

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

3. Others

Postage on Local LC / Bills	Rs 250 per item
Collection Agent Charges	Actual
Additional Charges for Handling Discrepant Documents	Rs 2,000 per swift / Advice of discrepancies
Short Swift Message Charges	Rs 1,000 per swift
Long Swift Message Charges	Rs 2,000 per swift

B. Guarantees

Service Charges for Issuance of Shipping Guarantees	Rs 2,500 flat
Guarantees Issuance	As per appendix 2
Expired Guarantees	As per above items until original returned to the Bank
Amendments	Rs 1,000 for local guarantees or USD 50 for back-to-back guarantees per amendment. In case of increase in amount or validity date, charges according to appendix 2
Handling of Claim Cases	Rs 1,000 flat + out-of-pocket costs
Stamp Paper Charges	At actual
Short Swift Message Charges	Rs 1,000 per swift
Long Swift Message Charges	Rs 2,000 per swift
Legal Charges	At actual
Document Dispatch (Courier Charges)	Rs 250 per item - Domestic Rs 2,000 per item - International

C. Supply Chain Management Fee

As per agreed terms with the client and maximum up to 2%

Annexure

Appendix 1 - Import LC Issuance Service Charges For Sight and Usance (International)

Letter of Credit Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	5,000	67,500,001	70,000,000	700,000
500,001	800,000	8,000	70,000,001	72,500,000	725,000
800,001	1,000,000	10,000	72,500,001	75,000,000	750,000
1,000,001	1,500,000	15,000	75,000,001	77,500,000	775,000
1,500,001	2,000,000	20,000	77,500,001	80,000,000	800,000
2,000,001	2,500,000	25,000	80,000,001	82,500,000	825,000
2,500,001	3,000,000	30,000	82,500,001	85,000,000	850,000
3,000,001	3,500,000	35,000	85,000,001	87,500,000	875,000
3,500,001	4,000,000	40,000	87,500,001	90,000,000	900,000
4,000,001	4,500,000	45,000	90,000,001	92,500,000	925,000
4,500,001	5,000,000	50,000	92,500,001	95,000,000	950,000
5,000,001	5,500,000	55,000	95,000,001	97,500,000	975,000
5,500,001	6,000,000	60,000	97,500,001	100,000,000	1,000,000
6,000,001	6,500,000	65,000	100,000,001	105,000,000	1,050,000
6,500,001	7,000,000	70,000	105,000,001	110,000,000	1,100,000
7,000,001	7,500,000	75,000	110,000,001	115,000,000	1,150,000
7,500,001	8,000,000	80,000	115,000,001	120,000,000	1,200,000
8,000,001	8,500,000	85,000	120,000,001	125,000,000	1,250,000
8,500,001	9,000,000	90,000	125,000,001	130,000,000	1,300,000
9,000,001	9,500,000	95,000	130,000,001	135,000,000	1,350,000
9,500,001	10,000,000	100,000	135,000,001	140,000,000	1,400,000
10,000,001	10,500,000	105,000	140,000,001	145,000,000	1,450,000
10,500,001	11,000,000	110,000	145,000,001	150,000,000	1,500,000
11,000,001	11,500,000	115,000	150,000,001	155,000,000	1,550,000
11,500,001	12,000,000	120,000	155,000,001	160,000,000	1,600,000
12,000,001	15,000,000	150,000	160,000,001	165,000,000	1,650,000
15,000,001	17,500,000	175,000	165,000,001	170,000,000	1,700,000
17,500,001	20,000,000	200,000	170,000,001	175,000,000	1,750,000
20,000,001	22,500,000	225,000	175,000,001	180,000,000	1,800,000
22,500,001	25,000,000	250,000	180,000,001	185,000,000	1,850,000
25,000,001	27,500,000	275,000	185,000,001	190,000,000	1,900,000
27,500,001	30,000,000	300,000	190,000,001	195,000,000	1,950,000
30,000,001	32,500,000	325,000	195,000,001	200,000,000	2,000,000
32,500,001	35,000,000	350,000	200,000,001	225,000,000	2,250,000
35,000,001	37,500,000	375,000	225,000,001	250,000,000	2,500,000
37,500,001	40,000,000	400,000	250,000,001	275,000,000	2,750,000
40,000,001	42,500,000	425,000	275,000,001	300,000,000	3,000,000
42,500,001	45,000,000	450,000	300,000,001	325,000,000	3,250,000
45,000,001	47,500,000	475,000	325,000,001	350,000,000	3,500,000
47,500,001	50,000,000	500,000	350,000,001	375,000,000	3,750,000
50,000,001	52,500,000	525,000	375,000,001	400,000,000	4,000,000
52,500,001	55,000,000	550,000	400,000,001	425,000,000	4,250,000
55,000,001	57,500,000	575,000	425,000,001	450,000,000	4,500,000
57,500,001	60,000,000	600,000	450,000,001	475,000,000	4,750,000
60,000,001	62,500,000	625,000	475,000,001	500,000,000	5,000,000
62,500,001	65,000,000	650,000	500,000,001	525,000,000	5,250,000
65,000,001	67,500,000	675,000	525,000,001	550,000,000	5,500,000

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	5,750,000	2,600,000,001	2,700,000,000	27,000,000
575,000,001	600,000,000	6,000,000	2,700,000,001	2,800,000,000	28,000,000
600,000,001	625,000,000	6,250,000	2,800,000,001	2,900,000,000	29,000,000
625,000,001	650,000,000	6,500,000	2,900,000,001	3,000,000,000	30,000,000
650,000,001	675,000,000	6,750,000	3,000,000,001	3,250,000,000	32,500,000
675,000,001	700,000,000	7,000,000	3,250,000,001	3,500,000,000	35,000,000
700,000,001	725,000,000	7,250,000	3,500,000,001	3,750,000,000	37,500,000
725,000,001	750,000,000	7,500,000	3,750,000,001	4,000,000,000	40,000,000
750,000,001	775,000,000	7,750,000	4,000,000,001	4,250,000,000	42,500,000
775,000,001	800,000,000	8,000,000	4,250,000,001	4,500,000,000	45,000,000
800,000,001	825,000,000	8,750,000	4,500,000,001	4,750,000,000	47,500,000
825,000,001	850,000,000	8,500,000	4,750,000,001	5,000,000,000	50,000,000
850,000,001	875,000,000	8,750,000	5,000,000,001	5,250,000,000	52,500,000
875,000,001	900,000,000	9,000,000	5,250,000,001	5,500,000,000	55,000,000
900,000,001	925,000,000	9,250,000	5,500,000,001	5,750,000,000	57,500,000
925,000,001	950,000,000	9,500,000	5,750,000,001	6,000,000,000	60,000,000
950,000,001	975,000,000	9,750,000	6,000,000,001	6,250,000,000	62,500,000
975,000,001	1,000,000,000	10,000,000	6,250,000,001	6,500,000,000	65,000,000
1,000,000,001	1,050,000,000	10,500,000	6,500,000,001	6,750,000,000	67,500,000
1,050,000,001	1,100,000,000	11,000,000	6,750,000,001	7,000,000,000	70,000,000
1,100,000,001	1,150,000,000	11,500,000	7,000,000,001	7,250,000,000	72,500,000
1,150,000,001	1,200,000,000	12,000,000	7,250,000,001	7,500,000,000	75,000,000
1,200,000,001	1,250,000,000	12,500,000	7,500,000,001	7,750,000,000	77,500,000
1,250,000,001	1,300,000,000	13,000,000	7,750,000,001	8,000,000,000	80,000,000
1,300,000,001	1,350,000,000	13,500,000	8,000,000,001	8,250,000,000	82,500,000
1,350,000,001	1,400,000,000	14,000,000	8,250,000,001	8,500,000,000	85,000,000
1,400,000,001	1,450,000,000	14,500,000	8,500,000,001	8,750,000,000	87,500,000
1,450,000,001	1,500,000,000	15,000,000	8,750,000,001	9,000,000,000	90,000,000
1,500,000,001	1,550,000,000	15,500,000	9,000,000,001	9,250,000,000	92,500,000
1,550,000,001	1,600,000,000	16,000,000	9,250,000,001	9,500,000,000	95,000,000
1,600,000,001	1,650,000,000	16,500,000	9,500,000,001	9,750,000,000	97,500,000
1,650,000,001	1,700,000,000	17,000,000	9,750,000,001	10,000,000,000	100,000,000
1,700,000,001	1,750,000,000	17,500,000	More than	10,000,000,000	150,000,000
1,750,000,001	1,800,000,000	18,000,000			
1,800,000,001	1,850,000,000	18,500,000			
1,850,000,001	1,900,000,000	19,000,000			
1,900,000,001	1,950,000,000	19,500,000			
1,950,000,001	2,000,000,000	20,000,000			
2,000,000,001	2,100,000,000	21,000,000			
2,100,000,001	2,200,000,000	22,000,000			
2,200,000,001	2,300,000,000	23,000,000			
2,300,000,001	2,400,000,000	24,000,000			
2,400,000,001	2,500,000,000	25,000,000			
2,500,000,001	2,600,000,000	26,000,000			

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

Appendix 2 - Guarantee Issuance Service Charges
For Sight and Usance (Inland and International / All Types of Guarantees)

Letter of Credit Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	5,000	67,500,001	70,000,000	1,050,000
500,001	800,000	12,000	70,000,001	72,500,000	1,087,500
800,001	1,000,000	15,000	72,500,001	75,000,000	1,125,000
1,000,001	1,500,000	22,500	75,000,001	77,500,000	1,162,500
1,500,001	2,000,000	30,000	77,500,001	80,000,000	1,200,000
2,000,001	2,500,000	37,500	80,000,001	82,500,000	1,237,500
2,500,001	3,000,000	45,000	82,500,001	85,000,000	1,275,000
3,000,001	3,500,000	52,500	85,000,001	87,500,000	1,312,500
3,500,001	4,000,000	60,000	87,500,001	90,000,000	1,350,000
4,000,001	4,500,000	67,500	90,000,001	92,500,000	1,387,500
4,500,001	5,000,000	75,000	92,500,001	95,000,000	1,425,000
5,000,001	5,500,000	82,500	95,000,001	97,500,000	1,462,500
5,500,001	6,000,000	90,000	97,500,001	100,000,000	1,500,000
6,000,001	6,500,000	97,500	100,000,001	105,000,000	1,575,000
6,500,001	7,000,000	105,000	105,000,001	110,000,000	1,650,000
7,000,001	7,500,000	112,500	110,000,001	115,000,000	1,725,000
7,500,001	8,000,000	120,000	115,000,001	120,000,000	1,800,000
8,000,001	8,500,000	127,500	120,000,001	125,000,000	1,875,000
8,500,001	9,000,000	135,000	125,000,001	130,000,000	1,950,000
9,000,001	9,500,000	142,500	130,000,001	135,000,000	2,025,000
9,500,001	10,000,000	150,000	135,000,001	140,000,000	2,100,000
10,000,001	10,500,000	157,500	140,000,001	145,000,000	2,175,000
10,500,001	11,000,000	165,000	145,000,001	150,000,000	2,250,000
11,000,001	11,500,000	172,500	150,000,001	155,000,000	2,325,000
11,500,001	12,000,000	180,000	155,000,001	160,000,000	2,400,000
12,000,001	15,000,000	225,000	160,000,001	165,000,000	2,475,000
15,000,001	17,500,000	262,500	165,000,001	170,000,000	2,550,000
17,500,001	20,000,000	300,000	170,000,001	175,000,000	2,625,000
20,000,001	22,500,000	337,500	175,000,001	180,000,000	2,700,000
22,500,001	25,000,000	375,000	180,000,001	185,000,000	2,775,000
25,000,001	27,500,000	412,500	185,000,001	190,000,000	2,850,000
27,500,001	30,000,000	450,000	190,000,001	195,000,000	2,925,000
30,000,001	32,500,000	487,500	195,000,001	200,000,000	3,000,000
32,500,001	35,000,000	525,000	200,000,001	225,000,000	3,375,000
35,000,001	37,500,000	562,500	225,000,001	250,000,000	3,750,000
37,500,001	40,000,000	600,000	250,000,001	275,000,000	4,125,000
40,000,001	42,500,000	637,500	275,000,001	300,000,000	4,500,000
42,500,001	45,000,000	675,000	300,000,001	325,000,000	4,875,000
45,000,001	47,500,000	712,500	325,000,001	350,000,000	5,250,000
47,500,001	50,000,000	750,000	350,000,001	375,000,000	5,625,000
50,000,001	52,500,000	787,500	375,000,001	400,000,000	6,000,000
52,500,001	55,000,000	825,000	400,000,001	425,000,000	6,375,000
55,000,001	57,500,000	862,500	425,000,001	450,000,000	6,750,000
57,500,001	60,000,000	900,000	450,000,001	475,000,000	7,125,000
60,000,001	62,500,000	937,500	475,000,001	500,000,000	7,500,000
62,500,001	65,000,000	975,000	500,000,001	525,000,000	7,875,000
65,000,001	67,500,000	1,012,500	525,000,000	550,000,000	8,250,000

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	8,625,000	2,900,000,001	3,000,000,000	45,000,000
575,000,001	600,000,000	9,000,000	3,000,000,001	3,250,000,000	48,750,000
600,000,001	625,000,000	9,375,000	3,250,000,001	3,500,000,000	52,500,000
625,000,001	650,000,000	9,750,000	3,500,000,001	3,750,000,000	56,250,000
650,000,001	675,000,000	10,125,000	3,750,000,001	4,000,000,000	60,000,000
675,000,001	700,000,000	10,500,000	4,000,000,001	4,250,000,000	63,750,000
700,000,001	725,000,000	10,875,000	4,250,000,001	4,500,000,000	67,500,000
725,000,001	750,000,000	11,250,000	4,500,000,001	4,750,000,000	71,250,000
750,000,001	775,000,000	11,625,000	4,750,000,001	5,000,000,000	75,000,000
775,000,001	800,000,000	12,000,000	5,000,000,001	5,250,000,000	78,750,000
800,000,001	825,000,000	12,375,000	5,250,000,001	5,500,000,000	82,500,000
825,000,001	850,000,000	12,750,000	5,500,000,001	5,750,000,000	86,250,000
850,000,001	875,000,000	13,125,000	5,750,000,001	6,000,000,000	90,000,000
875,000,001	900,000,000	13,500,000	6,000,000,001	6,250,000,000	93,750,000
900,000,001	925,000,000	13,875,000	6,250,000,001	6,500,000,000	97,500,000
925,000,001	950,000,000	14,250,000	6,500,000,001	6,750,000,000	101,250,000
950,000,001	975,000,000	14,625,000	6,750,000,001	7,000,000,000	105,000,000
975,000,001	1,000,000,000	15,000,000	7,000,000,001	7,250,000,000	108,750,000
1,000,000,001	1,050,000,000	15,750,000	7,250,000,001	7,500,000,000	112,500,000
1,050,000,001	1,100,000,000	16,500,000	7,500,000,001	7,750,000,000	116,250,000
1,100,000,001	1,150,000,000	17,250,000	7,750,000,001	8,000,000,000	120,000,000
1,150,000,001	1,200,000,000	18,000,000	8,000,000,001	8,250,000,000	123,750,000
1,200,000,001	1,250,000,000	18,750,000	8,250,000,001	8,500,000,000	127,500,000
1,250,000,001	1,300,000,000	19,500,000	8,500,000,001	8,750,000,000	131,250,000
1,300,000,001	1,350,000,000	20,250,000	8,750,000,001	9,000,000,000	135,000,000
1,350,000,001	1,400,000,000	21,000,000	9,000,000,001	9,250,000,000	138,750,000
1,400,000,001	1,450,000,000	21,750,000	9,250,000,001	9,500,000,000	142,500,000
1,450,000,001	1,500,000,000	22,500,000	9,500,000,001	9,750,000,000	146,250,000
1,500,000,001	1,550,000,000	23,250,000	9,750,000,001	10,000,000,000	150,000,000
1,550,000,001	1,600,000,000	24,000,000	More than	10,000,000,000	200,000,000
1,600,000,001	1,650,000,000	24,750,000			
1,650,000,001	1,700,000,000	25,500,000			
1,700,000,001	1,750,000,000	26,250,000			
1,750,000,001	1,800,000,000	27,000,000			
1,800,000,001	1,850,000,000	27,750,000			
1,850,000,001	1,900,000,000	28,500,000			
1,900,000,001	1,950,000,000	29,250,000			
1,950,000,001	2,000,000,000	30,000,000			
2,000,000,001	2,100,000,000	31,500,000			
2,100,000,001	2,200,000,000	33,000,000			
2,200,000,001	2,300,000,000	34,500,000			
2,300,000,001	2,400,000,000	36,000,000			
2,400,000,001	2,500,000,000	37,500,000			
2,500,000,001	2,600,000,000	39,000,000			
2,600,000,001	2,700,000,000	40,500,000			
2,700,000,001	2,800,000,000	42,000,000			
2,800,000,001	2,900,000,000	43,500,000			

**Appendix 3 - Inland LC Issuance Service Charges
For Sight and Usance (Inland)**

Letter of Credit Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	4,000	67,500,001	70,000,000	630,000
500,001	800,000	7,200	70,000,001	72,500,000	652,500
800,001	1,000,000	9,000	72,500,001	75,000,000	675,000
1,000,001	1,500,000	13,500	75,000,001	77,500,000	697,500
1,500,001	2,000,000	18,000	77,500,001	80,000,000	720,000
2,000,001	2,500,000	22,500	80,000,001	82,500,000	742,500
2,500,001	3,000,000	27,000	82,500,001	85,000,000	765,000
3,000,001	3,500,000	31,500	85,000,001	87,500,000	787,500
3,500,001	4,000,000	36,000	87,500,001	90,000,000	810,000
4,000,001	4,500,000	40,500	90,000,001	92,500,000	832,500
4,500,001	5,000,000	45,000	92,500,001	95,000,000	855,000
5,000,001	5,500,000	49,500	95,000,001	97,500,000	877,500
5,500,001	6,000,000	54,000	97,500,001	100,000,000	900,000
6,000,001	6,500,000	58,500	100,000,001	105,000,000	945,000
6,500,001	7,000,000	63,000	105,000,001	110,000,000	990,000
7,000,001	7,500,000	67,500	110,000,001	115,000,000	1,035,000
7,500,001	8,000,000	72,000	115,000,001	120,000,000	1,080,000
8,000,001	8,500,000	76,500	120,000,001	125,000,000	1,125,000
8,500,001	9,000,000	81,000	125,000,001	130,000,000	1,170,000
9,000,001	9,500,000	85,500	130,000,001	135,000,000	1,215,000
9,500,001	10,000,000	90,000	135,000,001	140,000,000	1,260,000
10,000,001	10,500,000	94,500	140,000,001	145,000,000	1,305,000
10,500,001	11,000,000	99,000	145,000,001	150,000,000	1,350,000
11,000,001	11,500,000	103,500	150,000,001	155,000,000	1,395,000
11,500,001	12,000,000	108,000	155,000,001	160,000,000	1,440,000
12,000,001	15,000,000	135,000	160,000,001	165,000,000	1,485,000
15,000,001	17,500,000	157,500	165,000,001	170,000,000	1,530,000
17,500,001	20,000,000	180,000	170,000,001	175,000,000	1,575,000
20,000,001	22,500,000	202,500	175,000,001	180,000,000	1,620,000
22,500,001	25,000,000	225,000	180,000,001	185,000,000	1,665,000
25,000,001	27,500,000	247,500	185,000,001	190,000,000	1,710,000
27,500,001	30,000,000	270,000	190,000,001	195,000,000	1,755,000
30,000,001	32,500,000	292,500	195,000,001	200,000,000	1,800,000
32,500,001	35,000,000	315,000	200,000,001	225,000,000	2,025,000
35,000,001	37,500,000	337,500	225,000,001	250,000,000	2,250,000
37,500,001	40,000,000	360,000	250,000,001	275,000,000	2,475,000
40,000,001	42,500,000	382,500	275,000,001	300,000,000	2,700,000
42,500,001	45,000,000	405,000	300,000,001	325,000,000	2,925,000
45,000,001	47,500,000	427,500	325,000,001	350,000,000	3,150,000
47,500,001	50,000,000	450,000	350,000,001	375,000,000	3,375,000
50,000,001	52,500,000	472,500	375,000,001	400,000,000	3,600,000
52,500,001	55,000,000	495,000	400,000,001	425,000,000	3,825,000
55,000,001	57,500,000	517,500	425,000,001	450,000,000	4,050,000
57,500,001	60,000,000	540,000	450,000,001	475,000,000	4,275,000
60,000,001	62,500,000	562,500	475,000,001	500,000,000	4,500,000
62,500,001	65,000,000	585,000	500,000,001	525,000,000	4,725,000
65,000,001	67,500,000	607,500	525,000,001	550,000,000	4,950,000

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	5,175,000	2,600,000,001	2,700,000,000	24,300,000
575,000,001	600,000,000	5,400,000	2,700,000,001	2,800,000,000	25,200,000
600,000,001	625,000,000	5,625,000	2,800,000,001	2,900,000,000	26,100,000
625,000,001	650,000,000	5,850,000	2,900,000,001	3,000,000,000	27,000,000
650,000,001	675,000,000	6,075,000	3,000,000,001	3,250,000,000	29,250,000
675,000,001	700,000,000	6,300,000	3,250,000,001	3,500,000,000	31,500,000
700,000,001	725,000,000	6,525,000	3,500,000,001	3,750,000,000	33,750,000
725,000,001	750,000,000	6,750,000	3,750,000,001	4,000,000,000	36,000,000
750,000,001	775,000,000	6,975,000	4,000,000,001	4,250,000,000	38,250,000
775,000,001	800,000,000	7,200,000	4,250,000,001	4,500,000,000	40,500,000
800,000,001	825,000,000	7,425,000	4,500,000,001	4,750,000,000	42,750,000
825,000,001	850,000,000	7,650,000	4,750,000,001	5,000,000,000	45,000,000
850,000,001	875,000,000	7,875,000	5,000,000,001	5,250,000,000	47,250,000
875,000,001	900,000,000	8,100,000	5,250,000,001	5,500,000,000	49,500,000
900,000,001	925,000,000	8,325,000	5,500,000,001	5,750,000,000	51,750,000
925,000,001	950,000,000	8,550,000	5,750,000,001	6,000,000,000	54,000,000
950,000,001	975,000,000	8,775,000	6,000,000,001	6,250,000,000	56,250,000
975,000,001	1,000,000,000	9,000,000	6,250,000,001	6,500,000,000	58,500,000
1,000,000,001	1,050,000,000	9,450,000	6,500,000,001	6,750,000,000	60,750,000
1,050,000,001	1,100,000,000	9,900,000	6,750,000,001	7,000,000,000	63,000,000
1,100,000,001	1,150,000,000	10,350,000	7,000,000,001	7,250,000,000	65,250,000
1,150,000,001	1,200,000,000	10,800,000	7,250,000,001	7,500,000,000	67,500,000
1,200,000,001	1,250,000,000	11,250,000	7,500,000,001	7,750,000,000	69,750,000
1,250,000,001	1,300,000,000	11,700,000	7,750,000,001	8,000,000,000	72,000,000
1,300,000,001	1,350,000,000	12,150,000	8,000,000,001	8,250,000,000	74,250,000
1,350,000,001	1,400,000,000	12,600,000	8,250,000,001	8,500,000,000	76,500,000
1,400,000,001	1,450,000,000	13,050,000	8,500,000,001	8,750,000,000	78,750,000
1,450,000,001	1,500,000,000	13,500,000	8,750,000,001	9,000,000,000	81,000,000
1,500,000,001	1,550,000,000	13,950,000	9,000,000,001	9,250,000,000	83,250,000
1,550,000,001	1,600,000,000	14,400,000	9,250,000,001	9,500,000,000	85,500,000
1,600,000,001	1,650,000,000	14,850,000	9,500,000,001	9,750,000,000	87,750,000
1,650,000,001	1,700,000,000	15,300,000	9,750,000,001	10,000,000,000	90,000,000
1,700,000,001	1,750,000,000	15,750,000	More than	10,000,000,000	150,000,000
1,750,000,001	1,800,000,000	16,200,000			
1,800,000,001	1,850,000,000	16,650,000			
1,850,000,001	1,900,000,000	17,100,000			
1,900,000,001	1,950,000,000	17,550,000			
1,950,000,001	2,000,000,000	18,000,000			
2,000,000,001	2,100,000,000	18,900,000			
2,100,000,001	2,200,000,000	19,800,000			
2,200,000,001	2,300,000,000	20,700,000			
2,300,000,001	2,400,000,000	21,600,000			
2,400,000,001	2,500,000,000	22,500,000			
2,500,000,001	2,600,000,000	23,400,000			

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

Appendix 4 - Import Collection Charges

Import Collection Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	2,000	72,500,001	75,000,000	375,000
500,001	800,000	4,000	75,000,001	77,500,000	387,500
800,001	1,000,000	5,000	77,500,001	80,000,000	400,000
1,000,001	1,500,000	7,500	80,000,001	82,500,000	412,500
1,500,001	2,000,000	10,000	82,500,001	85,000,000	425,000
2,000,001	2,500,000	12,500	85,000,001	87,500,000	437,500
2,500,001	3,000,000	15,000	87,500,001	90,000,000	450,000
3,000,001	3,500,000	17,500	90,000,001	92,500,000	462,500
3,500,001	4,000,000	20,000	92,500,001	95,000,000	475,000
4,000,001	4,500,000	22,500	95,000,001	97,500,000	487,500
4,500,001	5,000,000	25,000	97,500,001	100,000,000	500,000
5,000,001	5,500,000	27,500	100,000,001	105,000,000	525,000
5,500,001	6,000,000	30,000	105,000,001	110,000,000	550,000
6,000,001	6,500,000	32,500	110,000,001	115,000,000	575,000
6,500,001	7,000,000	35,000	115,000,001	120,000,000	600,000
7,000,001	7,500,000	37,500	120,000,001	125,000,000	625,000
7,500,001	8,000,000	40,000	125,000,001	130,000,000	650,000
8,000,001	8,500,000	42,500	130,000,001	135,000,000	675,000
8,500,001	9,000,000	45,000	135,000,001	140,000,000	700,000
9,000,001	9,500,000	47,500	140,000,001	145,000,000	725,000
9,500,001	10,000,000	50,000	145,000,001	150,000,000	750,000
10,000,001	12,500,000	62,500	150,000,001	155,000,000	775,000
12,500,001	15,000,000	75,000	155,000,001	160,000,000	800,000
15,000,001	17,500,000	87,500	160,000,001	165,000,000	825,000
17,500,001	20,000,000	100,000	165,000,001	170,000,000	850,000
20,000,001	22,500,000	112,500	170,000,001	175,000,000	875,000
22,500,001	25,000,000	125,000	175,000,001	180,000,000	900,000
25,000,001	27,500,000	137,500	180,000,001	185,000,000	925,000
27,500,001	30,000,000	150,000	185,000,001	190,000,000	950,000
30,000,001	32,500,000	162,500	190,000,001	195,000,000	975,000
32,500,001	35,000,000	175,000	195,000,001	200,000,000	1,000,000
35,000,001	37,500,000	187,500	200,000,001	205,000,000	1,025,000
37,500,001	40,000,000	200,000	200,000,001	225,000,000	1,125,000
40,000,001	42,500,000	212,500	225,000,001	250,000,000	1,250,000
42,500,001	45,000,000	225,000	250,000,001	275,000,000	1,375,000
45,000,001	47,500,000	237,500	275,000,001	300,000,000	1,500,000
47,500,001	50,000,000	250,000	300,000,001	325,000,000	1,625,000
50,000,001	52,500,000	262,500	325,000,001	350,000,000	1,750,000
52,500,001	55,000,000	275,000	350,000,001	375,000,000	1,875,000
55,000,001	57,500,000	287,500	375,000,001	400,000,000	2,000,000
57,500,001	60,000,000	300,000	400,000,001	425,000,000	2,125,000
60,000,001	62,500,000	312,500	425,000,001	450,000,000	2,250,000
62,500,001	65,000,000	325,000	450,000,001	475,000,000	2,375,000
65,000,001	67,500,000	337,500	475,000,001	500,000,000	2,500,000
67,500,001	70,000,000	350,000	500,000,001	525,000,000	2,625,000
70,000,001	72,500,000	362,500	525,000,001	550,000,000	2,750,000

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	2,875,000	2,500,000,001	2,600,000,000	13,000,000
575,000,001	600,000,000	3,000,000	2,600,000,001	2,700,000,000	13,500,000
600,000,001	625,000,000	3,125,000	2,700,000,001	2,800,000,000	14,000,000
625,000,001	650,000,000	3,250,000	2,800,000,001	2,900,000,000	14,500,000
650,000,001	675,000,000	3,375,000	2,900,000,001	3,000,000,000	15,000,000
675,000,001	700,000,000	3,500,000	3,000,000,001	3,250,000,000	16,250,000
700,000,001	725,000,000	3,625,000	3,250,000,001	3,500,000,000	17,500,000
725,000,001	750,000,000	3,750,000	3,500,000,001	3,750,000,000	18,750,000
750,000,001	775,000,000	3,875,000	3,750,000,001	4,000,000,000	20,000,000
775,000,001	800,000,000	4,000,000	4,000,000,001	4,250,000,000	21,250,000
800,000,001	825,000,000	4,125,000	4,250,000,001	4,500,000,000	22,500,000
825,000,001	850,000,000	4,250,000	4,500,000,001	4,750,000,000	23,750,000
850,000,001	875,000,000	4,375,000	4,750,000,001	5,000,000,000	25,000,000
875,000,001	900,000,000	4,500,000	5,000,000,001	5,250,000,000	26,250,000
900,000,001	925,000,000	4,625,000	5,250,000,001	5,500,000,000	27,500,000
925,000,001	950,000,000	4,750,000	5,500,000,001	5,750,000,000	28,750,000
950,000,001	975,000,000	4,875,000	5,750,000,001	6,000,000,000	30,000,000
975,000,001	1,000,000,000	5,000,000	6,000,000,001	6,250,000,000	31,250,000
1,000,000,001	1,050,000,000	5,250,000	6,250,000,001	6,500,000,000	32,500,000
1,050,000,001	1,100,000,000	5,500,000	6,500,000,001	6,750,000,000	33,750,000
1,100,000,001	1,150,000,000	5,750,000	6,750,000,001	7,000,000,000	35,000,000
1,150,000,001	1,200,000,000	6,000,000	7,000,000,001	7,250,000,000	36,250,000
1,200,000,001	1,250,000,000	6,250,000	7,250,000,001	7,500,000,000	37,500,000
1,250,000,001	1,300,000,000	6,500,000	7,500,000,001	7,750,000,000	38,750,000
1,300,000,001	1,350,000,000	6,750,000	7,750,000,001	8,000,000,000	40,000,000
1,350,000,001	1,400,000,000	7,000,000	8,000,000,001	8,250,000,000	41,250,000
1,400,000,001	1,450,000,000	7,250,000	8,250,000,001	8,500,000,000	42,500,000
1,450,000,001	1,500,000,000	7,500,000	8,500,000,001	8,750,000,000	43,750,000
1,500,000,001	1,550,000,000	7,750,000	8,750,000,001	9,000,000,000	45,000,000
1,550,000,001	1,600,000,000	8,000,000	9,000,000,001	9,250,000,000	46,250,000
1,600,000,001	1,650,000,000	8,250,000	9,250,000,001	9,500,000,000	47,500,000
1,650,000,001	1,700,000,000	8,500,000	9,500,000,001	9,750,000,000	48,750,000
1,700,000,001	1,750,000,000	8,750,000	9,750,000,001	10,000,000,000	50,000,000
1,750,000,001	1,800,000,000	9,000,000	More than	10,000,000,000	50,000,000
1,800,000,001	1,850,000,000	9,250,000			
1,850,000,001	1,900,000,000	9,500,000			
1,900,000,001	1,950,000,000	9,750,000			
1,950,000,001	2,000,000,000	10,000,000			
2,000,000,001	2,100,000,000	10,500,000			
2,100,000,001	2,200,000,000	11,000,000			
2,200,000,001	2,300,000,000	11,500,000			
2,300,000,001	2,400,000,000	12,000,000			
2,400,000,001	2,500,000,000	12,500,000			

Other Services for Corporate, Institutional Clients and Commercial Clients

Finance (In addition to profit on financing)

Legal	Actual
Arrangement Fee	Up to 1.0% of value. Minimum Rs 2,500
Review Fee	Up to 1.0% of value. Minimum Rs 2,500
Interim Review Fee	Up to 1.0% of value. Minimum Rs 2,500
Administration Fee	Up to 2.0% of value. Minimum Rs 2,000
Project Examination Fee	Up to 2.0% of value
Miscellaneous Charges	Actual
Replacement of Securities Under Lien to the Bank	Rs 1,000 per replacement
Fee for Verifying and Marking Lien on Govt. Securities Issued by the Bank on Request of Third Party	Rs 100 per scrip. Maximum Rs 2,000
Handling Charges for Deposit of Shares and Other Securities in Safe Custody Marked Under Lien for Banking Facilities will be as Follows:	
<ul style="list-style-type: none"> Individual Shares with Respective Transfer Deeds Attached 	Rs 20 per scrip. Minimum Rs 2,500. Rs 10 per scrip if annual volume is over 100,000 scrips
<ul style="list-style-type: none"> Individual Shares without Transfer Deeds Attached to Respective Individual Share Scrips 	Rs 20 per scrip. Minimum Rs 2,500
<ul style="list-style-type: none"> Sale / Purchase of Shares / Securities Held Against Banking Facilities 	Rs 0.10 per share. Minimum Rs 1,000
<ul style="list-style-type: none"> Charges for Holding Bearer Securities in Safe Custody on Behalf of Clients Against Banking Facilities 	0.20% of document value per annum
Financing Against Pledge / Hypothecation	
<ul style="list-style-type: none"> Godown Rent / Staff Salaries 	Actual
<ul style="list-style-type: none"> Inspection Charges 	As per actual charged by the vendor
<ul style="list-style-type: none"> Delivery Charges if Godown Keeper is Not Posted 	Rs 1,000 per hour
<ul style="list-style-type: none"> Registration of Charges at Registrar's Office 	Rs 3,500 per case
<ul style="list-style-type: none"> Transfer of Goods from Bond to Pledge Godown 	Rs 1,000 per transfer
<ul style="list-style-type: none"> Delivery of Goods Under Pledge 	Rs 1,000 per delivery
<ul style="list-style-type: none"> Import Clearing Charges 	Rs 1,000 per case
<ul style="list-style-type: none"> Charges for Delivery of Goods Under Finance Against Imports Stored in Our Own or Rented Godown 	Rs 1,000 per delivery

Saadiq Retail Clients

Saadiq Deposit Products

*Cheque Book Issuance Charges

- i) Saadiq Current Account
- ii) Saadiq Sahulat Online Account
- iii) Saadiq Saver, Saadiq Saver Plus and Saadiq Basic Saver

Rs 10 per leaf (or Foreign Currency equivalent)
1st cheque book free. Subsequent cheque books Rs 10 per leaf (or Foreign Currency equivalent)
Rs 10 per leaf (or Foreign Currency equivalent)

Temporary Cheque Book Issuance Charges	5 leaf temporary cheque book for Current and Savings Account will be for Rs 500
Issuance of Loose Cheques	Rs 1,000 plus Govt. Levies etc (actual)
**Cheque Return Charges (due to insufficient balance)	Saadiq Current Account and Saadiq Sahulat Online Account Rs 50 for Outward and Rs 500 for Inward clearing, Saadiq Saver, Saadiq Plus and Saadiq Basic Saver Rs 150 for Outward and Rs 1,000 for Inward clearing, Saadiq FCY Current Account USD 5 or equivalent
Same Day Clearing via NIFT	Rs 300 per instrument
Default Due to Lack of Funds on Standing Instructions	Rs 500 per transaction in addition to the usual charges on remittances
Duplicate Statement of Account	Free of Charge
Online Transaction Fee for Over-The-Counter Transactions (not applicable on Saadiq Basic Saver Account)	Savings Account: Rs 200 per transaction. Transaction Charges will be levied on all OTC transactions if the monthly average balance of Rs 350,000 is not maintained in Saadiq Saver and Saadiq Saver Plus accounts (or Foreign Currency equivalent) Current Account: Rs 150 per transaction. Transaction Charges will be levied on all OTC transactions if the monthly average balance of Rs 200,000 is not maintained in the Current accounts (or Foreign Currency equivalent) All transactions carried out at parent branch will be free of charge
****Account Maintenance Fee Applicable to Only Saadiq Saver and Saadiq Saver Plus	Rs 50 per month if monthly average balance in the account falls below the minimum requirement for Local Currency. Foreign Currency equivalent of Rs 50 per month for Foreign Currency accounts
*****Online Transaction (intercity transaction) Limit	
i) Saadiq Current Account	Rs 400 per transaction will be levied (or Foreign Currency equivalent) if average balance of Rs 200,000 is not maintained in the previous month.
ii) Saadiq Sahulat Online Account	Free limit up to Rs 1Mn per day. Rs 400 per transaction (or Foreign Currency equivalent) will be levied on exceeding the limit.
iii) Saadiq Saver, Saadiq Saver Plus and Saadiq Basic Saver	Rs 400 (or FCY equivalent) per transaction will be levied if average balance of Rs 350,000 is not maintained in the previous month
Pay Order Issuance / Demand Draft	
i) Saadiq Current Account	Rs 220
ii) Saadiq Savings Account	Rs 300
Demand Draft/ Purchase Order / Money Transfer Cancellation	Rs 500/ USD 4/ EUR 4/ GBP 3
SMS Alert - Deposits SMS Alert Fee	Rs 100 per month

Swift (Client)	Rs 1,500 / USD 15 / EUR 15 / GBP 15
POs / DDs Against Cash	0.3% - min Rs 2,500 for clients
Other Bank DDs	0.3% - min Rs 1,000 for clients
Payment Identification Within Branches	Rs 300
Duplicate Demand Draft/ Purchase Order	Current Account: 180 Savings Account: 300
Delivery of Cheque Book by Courier	Inland Rs 250 / Cheque Book Foreign Rs 2,000 / Cheque Book

Remittances (Foreign Currency) Inward

Inward Remittances	
i) If Proceeds are Credited to Any of Our Branches	Nil
ii) Home Remittances	Applicable PO and TT Charges - No charges if funds are credited to beneficiary's account with SCBPL
iii) To Another Bank	DD charges will apply

Remittances (Foreign Currency) Outward

Outward TT (CA, SA)	
i) Outward TT (Current Account)	USD 25 or Foreign Currency equivalent
ii) Outward TT (Savings Account)	USD 50 or Foreign Currency equivalent
Outward DD	USD 10 (additional USD 5 for swift charge if required)
Collection of Foreign Currency Cheques / DD / TC / etc. (drawn outside Pakistan)	0.25% - minimum Rs 300 / USD 20 (flat) including courier charges on Sahulat Online Account
Processing Fee for Clearing Instruments Drawn Outside Pakistan	Collection of Foreign Currency Cheques / DD / TC / etc. (drawn outside Pakistan): 0.25% - Minimum Rs 300 / USD 20 (flat) including courier charges on Sahulat Online Account

Note: Senior citizens, pensioners and physically handicapped clients are to be offered Saadiq Basic Saver Account in order to avail concession on basic banking services related charges.

General banking

Foreign Exchange Permits	
i) Family Maintenance	Rs 3,000 per year
ii) Studies Abroad	Rs 5,000 first year, subsequent years Rs 3,000
iii) Specific approvals from SBP relating to capital transfers, shares disinvestment proceeds and airline remittances etc.	Rs 2,000 per approval
iv) Other Approvals for Remittance from SBP	Rs 200 per approval

Account Closure for Basic Banking Account	If the account is maintaining a zero balance for a period of 180 days, the bank reserves the right to close the account
Salary Processing Fee - To be Paid by Employer (Non Employee Banking)	Rs 200 per month per employee

Others Charges Section

Advice Charges	Rs 50 per advice, Rs 500 per month, for corporate clients
Document Retrieval Fee (subject to availability of the record at the branch premises)	Rs 50 per advice, 500 per month, for corporate clients Up to 3 months old : No charge 3 months - 2 years old : Rs 500 per document More than 2 years old: Rs 1,000 per document
SMS Alerts	Rs 100 per month
FCY Cheque Books	USD / GBP / EUR 0.50 per leaf JPY 20 per leaf
Courier	Inland: At actual Foreign: At actual
Security Services / CIT Charges	At actual / charges incurred

Reports and Certificates

Proceeds Rationalisation Certificate and Encashment Certificate	Rs 200 per certificate
Obtaining Credit Reports on Behalf of Clients	Actual, plus Rs 100 per local swift Rs 1,000 per foreign swift
Financial / Credit Worthiness Certificate / Other Certificates	Rs 300 per certificate
Certificates Issued Regarding Business Dealings with Banks and for Visa Purposes	Rs 200 per certificate
Balance Confirmation Certificate	Rs 200 per certificate
Tax Certificate	Free

Collection

Clean Collection (Domestic)	0.25% minimum Rs 300, maximum Rs 5,000 per instrument. Plus actual charges levied by correspondents
Cheques Drawn on Cities with SCBPL Branches	Rs 100 per instrument
Cheques Drawn on Cities other than SCBPL Branches	Rs 150 per instrument
Dividend Warrants	Rs 50 per warrant
Collection Cheque Return Charges (Other than SCBPL Network)	Rs 500 per instrument (due to insufficient funds)
Collection Cheque Return Charges (Within SCBPL Network)	Saadiq Current Account and Saadiq Sahulat Online Account Rs 50 for Outward and Rs 500 for Inward clearing, Saadiq Saver, Saadiq Plus and Saadiq Basic Saver Rs 150 for Outward and Rs 1,000 for Inward clearing, Saadiq FCY Current Account USD 5 or equivalent

Courier Charges (non- SCBPL location)	Rs 200 per instrument
Confirmation of Balance to Auditors	Rs 200
Stop Payment of Cheques (per instance)	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000
Stop Payment of Foreign Currency Draft	USD 25 or cheque in case of insufficient funds
Stop Payment of Local Currency Draft	Rs 500 per draft

Account Balance and Initial Deposit Requirement

Account Balance and Initial Deposit Requirement	Monthly average balance requirement	Initial deposit requirement
i) Saadiq Current Account	Nil	Rs 100,000
ii) Saadiq Current Account - Foreign Currency	Nil	USD 2,000; GBP 2,000; EUR 2,000
iii) Saadiq Saver	Rs 200,000	Rs 200,000
iv) Saadiq Saver Plus	Rs 200,000	Rs 200,000
Regular Savings Account *****v) Saadiq Basic Saver	Nil	Rs 100
Minimum Deposit to Open Saadiq Term Deposit Account	Rs 50,000	
Saadiq Saver, Saadiq Saver Plus and Saadiq Basic Saver Account Closure	The Account Holder can at any time choose to close the account held at the Bank. At the time of closure, the Client will be paid the existing balance in the account and a return (if applicable) based on the last announced applicable rate and that will be considered the full and final settlement between the Account Holder and the Bank in relation to the Mudaraba Assets.	

Note: * Cheque books of 20 and 50 leaves are available

** Cheque Return Charges can be deducted from dormant accounts where actual charges are paid to NIFT on account of inward cheques returned unpaid.

*** Twice a year on six monthly basis within 15 days from the close of half year

**** The fee is inclusive of Federal Excise Duty in compliance with BPRD Circular Letter No. 27 of September 2010

***** Online transaction charge is applicable on intercity deposit and withdrawal and intercity account to account funds transfer.

***** No initial deposit would be required for opening of accounts by (i) Mustahqeen of Zakat, (ii) Students, (iii) Employees of Government or Semi Government Institutions for salary and pension purposes (including widows / children of deceased employees, eligible for family pension / benevolent fund grant, etc.)

Saadiq Term Deposit Account Premature Encashment:

In case of premature upliftment, the account holder will receive profit for the last completed tenure based on respective profit rates for the number of days the funds are held with the bank. However, this is subject to a minimum investment period of 1 month. For upliftment within 1 month, profit will not be payable, only principal will be returned.

*Safe Deposit Lockers

(To be recovered in advance or at start of the period, yearly / half yearly / quarterly as the case may be)

1. Extra Small	Rs 2,000
2. Small	Rs 4,000
3. Medium	Rs 5,000
4. Large / Extra Large	Rs 8,000
5. Key Deposit Charges	Rs 2,000 per locker (non-refundable)
6. Locker Breaking Charges	Actual Charges – minimum Rs 5,000
7. Late Fee* (in case locker falls in arrears for more than one month)	Rs 750 per month

*Note:

- Locker facilities can be availed by account holders only
- Branch Manager has the discretion to give waiver on Locker Fee based on client relationship of Rs 1,000,000 in deposits
- Locker rental charges may be deducted from dormant accounts, only if lockers are in operation
- To be paid out in charity in accordance with the bank's charity fund policy approved by the bank's Shariah Board

Safe Custody

This service will not normally be provided in those branches which offer Safe Deposit Lockers

Boxes and Packages	Rs 3,000 per quarter, payable in advance
Envelopes, Including Those Sealed by Clients	Rs 2,000 per quarter, payable in advance
Lodgement	Rs 1,000 per scrip / certificate
Withdrawal	Rs 1,000 per scrip / certificate
Issuance of Certificate for Items Held in Safe Custody	Rs 1,000 per certificate
Conversion Consolidation or Subdivision of Govt. Securities	Rs 1,000 per certificate
Arrangement of Insurance for Safe Custody Articles	Rs 2,000 flat

Phone Banking

A Waiver of 50% on Normal Charges is Offered on the Following Services:	Cheque Book Demand Draft (Local Currency) Pay Order
A Waiver of 25% on Normal Charges is Offered on the Following Services:	Certificate regarding Profit Certificate regarding Zakat Deducted Balance Confirmation Certificate

Saadiq Visa Debit Card

Issuance Fee	Saadiq Current Account: Rs 950 Saadiq Savings Account: Rs 1,350
Annual Fee	Saadiq Current Account: Rs 950 Saadiq Savings Account: Rs 1,350
Replacement Fee	Saadiq Current Account: Rs 950 Saadiq Savings Account: Rs 1,350
Renewal Fee	NIL

Priority Platinum Visa Debit Card

Issuance Fee	Saadiq Current Account: Rs 3,700 Saadiq Savings Account: Rs 3,700
Annual Fee	Saadiq Current Account: Rs 3,700 Saadiq Savings Account: Rs 3,700
Replacement Fee	Saadiq Current Account: Rs 3,700 Saadiq Savings Account: Rs 3,700

Platinum Visa Debit Card

Issuance Fee	Saadiq Current Account: Rs 3,000 Saadiq Savings Account: Rs 3,000
Annual Fee	Saadiq Current Account: Rs 3,000 Saadiq Savings Account: Rs 3,000
Replacement Fee	Saadiq Current Account: Rs 3,000 Saadiq Savings Account: Rs 3,000

Emirates Co-Brand Platinum Visa Debit Card

Issuance Fee	Saadiq Current Account: Rs 8,000 Saadiq Savings Account: Rs 8,000
Annual Fee	Saadiq Current Account: Rs 8,000 Saadiq Savings Account: Rs 8,000
Replacement Fee	Saadiq Current Account: Rs 8,000 Saadiq Savings Account: Rs 8,000

Saadiq Infinite Visa Debit Card (Subject to launch of product)

Issuance Fee	Saadiq Current Account: Rs 10,000 Saadiq Savings Account: Rs 10,000
Annual Fee	Saadiq Current Account: Rs 25,000 Saadiq Savings Account: Rs 25,000
Replacement Fee	Saadiq Current Account: Rs 10,000 Saadiq Savings Account: Rs 10,000

Saadiq Visa Debit Card - Other Charges

International Merchants and Airlines	3% of transaction amount Upto 6% of the transaction amount for all QR payments
ATM Balance Inquiry i) 1 Link ATMs ii) MNET ATMs iii) International ATMs	Free Rs 5 per transaction Rs 300
ATM Cash Withdrawal i) International Cash Withdrawal ii) 1-Link ATM Cash Withdrawal iii) MNET ATM Cash Withdrawal	3% per withdrawal Rs 15 per withdrawal Rs 15 per withdrawal
Voucher Retrieval Request Fee (Per Transaction) i) Domestic ii) International	Rs 300 Rs 750
* Arbitration Charges for Disputed Transaction	USD 500 or equivalent per transaction
Inter Bank Fund Transfer	Rs 100 per outgoing IBFT transaction
Direct Bill Payments	Rs 100 per month for every registered bill
Online Bill / Fee Payment via Internet / Mobile Banking Charges	2% of the transaction amount or Rs 1,000 per transaction, whichever is higher
ATM Access Fee	Rs 500
Delivery of Statement by Courier	Each additional statement will be charged Rs 35 for delivery
Advice Charges	Rs 50 per advice, Rs 500 per month for corporate clients
Mini Statement Fee	Rs 10 per statement

Ijarah Sukuk

Investor Portfolio Securities (IPS) Account

Applicable on GOP Debt Securities holding of Retail Banking Clients

1. For Face Value Holding of up to Rs 1Mn	NIL
2. For Face Value Holding of Rs 1 - 12Mn	Rs 500 per month
3. For Face Value Holding of Rs > 12Mn	0.05% p.a.
4. Transaction Charges (purchase / sale / transfer of securities)	Rs 2,500 per transaction

* Arbitration Charges will not be levied if the decision is made in favour of the cardmember

Saadiq Priority & International Clients

Individual clients (including Non-Resident Pakistanis) who maintain the below mentioned assets under management on relationship basis, will be eligible to avail the following services free of charge:

Average assets under management for the past three months of Rs 3,000,000 and above in Rupee Current Account, Savings Account, Term Deposit, Mutual Funds, Certificate of Musharakah, Takaful Premium and Sukuk Products, purchased through SCBPL or by availing Saadiq Home Finance facility of Rs 20,000,000.

Please note that initial cheque deposit requirement for Priority Account Opening is of Rs 3,000,000 (or equivalent foreign currency amount).

a) Debit Card(s):

Saadiq Platinum Visa Debit Card



- Annual Fee Rs 4,000
- Waiver on Annual Fee for qualified Priority Clients
- Issuance / Replacement Fee Rs 4,000

b) Banking Services:

1. Issuance of Pay Orders, Drafts and Telegraphic Transfer
2. Standing Instructions Related to Regular Banking
3. Cancellation of Pay Orders and Demand Drafts
4. Issuance of Balance Confirmation Certificate / Proceed Realisation Certificate
5. Collection of Cheques (Local Currency / Foreign Currency)
6. Intercity Banking
7. Duplicate Statement
8. Zakat Certificate
9. Issuance of Traveller's Cheques
10. Stop Payments of Cheques
11. Return of Unpaid Cheques
12. Delivery of Cheque Books by Courier
13. Inward Remittance
14. Issuance of Counter Cheques
15. Issuance of Cheque Books
16. Free eStatements

c) Locker Facility:

50% waiver on 1st year locker rental fee

d) Auto Finance / Lease:

50% waiver on regular processing fee

e) Credit Card(s):

Annual and joining fee waivers on Saadiq Credit Cards except Saadiq WorldMiles Credit Card

f) Home Finance:

50% waiver on regular processing fee

g) Membership Fee:

Membership fee up to Rs 1,500 per month. The fee will be waived off for Priority Clients who meet the qualification criteria mentioned above

All free of cost Priority Banking Services are offered at Bank's sole discretion.

Saadiq Premium Banking Clients

Individual Clients who maintain the below mentioned assets under management on relationship basis, will be eligible to avail the following services free of charge:

Average assets under management for the past three months of minimum Rs 500,000 to maximum Rs 2,999,999 in either Current Account, Savings Account, Term Deposit, Mutual Funds, Certificate of Deposit, Takaful Single Premium, Regular Premium, Fixed Income products (sukuks) purchased through SCBPL, or by availing Saadiq Home Finance.

Please note the initial cheque deposit requirement for Premium Account Opening is of Rs 500,000 (or equivalent foreign currency amount).

a) Debit Card:

Issuance Fee

Savings Account Rs 3,000

Current Account Rs 3,000

Replacement Fee

Savings Account Rs 1,000

Current Account Rs 1,000

Annual Fee

Savings Account Rs 3,000

Current Account Rs 3,000

b) Banking Services:

1. Free SMS Alert
2. Free Interbank fund transfer

c) Home Finance:

50% waiver on regular processing fee

d) Balance non-maintenance fee

Rs. 1,500 per quarter (3 months)

The fee will be waived off for Premium Clients who meet the qualification criteria mentioned above

Saadiq Payroll Account

Cheque Return Charges	Saadiq Payroll Current Account: Rs 150 for Outward and Rs 500 for Inward clearing Saadiq Payroll Savings Account: Rs 500 for Outward and Rs 1,000 for Inward clearing
Same Day Clearing via NIFT	Rs 300
Standing Order Execution Charge i) Saadiq Payroll Current Account ii) Saadiq Payroll Savings Account	NIL Rs 400 per transaction in addition to usual charges on remittances
Default Due to Lack of Funds on Standing Instructions	Rs 500 per transaction
Stop Payment of Cheque i) Saadiq Payroll Current Account ii) Saadiq Payroll Savings Account	Rs 500 Rs 750
Transaction Charge	Saadiq Payroll Current Account: No charge Saadiq Payroll Savings Account: Up to Rs 200 per transaction Transaction Charges will be levied on all OTC transactions if the monthly average balance of Rs 200,000 is not maintained in Saadiq Payroll Savings Account.
Account Maintenance Fee i) Saadiq Payroll Current Account ii) Saadiq Payroll Savings Account	NIL NIL
*Online Banking (intercity transaction) Limit i) Saadiq Payroll Current Account ii) Saadiq Payroll Savings Account	Rs 400 per transaction will be levied (or foreign currency equivalent) if average balance of Rs 100K is not maintained in the previous month Rs 400 per transaction will be levied (or foreign currency equivalent) if average balance of Rs 200,000 is not maintained in the previous month
Pay Order Cancellation Charges	Rs 500
Saadiq Visa Debit Card: International Merchants and Airlines	3% of transaction amount
ATM Cash Withdrawal i) International Cash Withdrawal ii) 1-Link ATM Cash Withdrawal iii) MNET ATM Cash Withdrawal	3% per withdrawal Rs 15 per withdrawal Rs 15 per withdrawal
Minimum Balance Requirement i) Saadiq Saver and Saadiq Saver Plus	Rs 200,000
Cheque Book Issuance Fee i) Saadiq Current Account and Savings Account	Rs 10 per leaf
Payroll Charges	Rs 200 per month per employee

*Note: Online Transaction Charge is applicable to intercity cash deposits, withdrawals and withdrawals via cheque only.

Voucher Retrieval Request Fee i) Domestic ii) International	Domestic : Rs 300 International : Rs 750
ATM Balance Inquiry i) 1-Link ATM ii) MNET ATM iii) International ATM	Free Rs 5 per transaction Rs 300
*Arbitration Charges for Disputed Transaction	USD 500 or equivalent per transaction

Saadiq Payroll Account - Debit Card

Issuance Fee	Saadiq Current Account : Rs 950 Saadiq Savings Account : Rs 1,350 Saadiq Platinum Debit Card: Rs 3,000
Annual Fee	Saadiq Current Account : 950 Saadiq Savings Account : Rs 1,350 Saadiq Platinum Debit Card: Rs 3,000
Replacement Fee	Saadiq Current Account : 950 Saadiq Savings Account : Rs 1,350 Saadiq Platinum Debit Card: Rs 3,000

Saadiq Visa Credit Card

	Classic / Classic Blue / Gold / Gold Plus	Platinum / Platinum Plus	WorldMiles / Emirates Standard Chartered Platinum Credit Card	Emirates Standard Chartered Infinite Credit Card
Annual Fee	Rs 4,000	Rs 6,000	Rs 8,000	Rs 30,000
Supplementary Annual Fee	Rs 2,000	Rs 3,000	Rs 4,000	Rs 15,000
Monthly Maintenance Fee	Rs 3,000	Rs 9,000	Rs 10,500	Rs 30,000

Other Fees and Charges

****Late Payment Charges Note: To be paid out in charity in accordance with the Bank's charity fund policy approved by the Bank's Shariah Board	Rs 1,500
Cheque / Cash Pick up Fee	Rs 200 for all cards
**Cash Advance Service Fee	Rs 1,000 per transaction, plus all charges passed on by acquiring bank
Balance Transfer Processing Fee	Rs 4,000
Online Bill / Fee Payment via Internet / Mobile Banking Charges	2% of transaction amount
Funds Transfer Charges	Rs 1,000 per transaction
Card Conversion Fee	Rs 1,000 per card
***SMS / Email Alert Services Fee	Rs 100 per month
Credit Balance Adjustment	Rs 250 per instance
Dial a Draft	Bank remittance charges plus Rs 1,000 (per request) and accrual of charges as Cash Advance
Dial a Cheque Processing Fee	Rs 1,000 per transaction
Saadiq Instalment Plan Processing Fee	Rs 3,000
Rewards Program Fee	Rs 1,000 per annum

Card Replacement Fee	Rs 200 per card
Cheque Return Charges / Payment Coupon Failure Charges	Rs 1,000 per instance
Pay Order / Demand Draft Issuance Fee	Rs 1,000 per Pay Order / Demand Draft
Emergency / Temporary Limit Enhancement Fee	Rs 1,000 per enhancement
Foreign Transaction Charges	Foreign transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of 3% of the transaction amount
Safe Custody Charges on Post Dated Cheques	Rs 500 per cheque
Utility Bill Payment Service Fee	Rs 1,000 per transaction
International Credit Cards Withdrawal on SCBPL ATM	3% of transaction amount
Arbitration Charges for Disputed Transaction	USD 500 or equivalent per transaction

Note:

* Arbitration Charges will not be levied if the decision is made in favour of the card member

** Withholding tax of 0.3% of the value for transaction or sum of all transactions in a day exceeding Rs 50,000 applies

***Free SMS alert will be sent to credit card client informing about outstanding amount, minimum amount due and that eStatement has been sent via email SMS sent to serve 14 days notice, before proceeding for debt recovery, will be free of charge

**** Subject to regulatory approvals

Saadiq Home Finance

Processing Fee (Non-refundable)	Rs 10,000	
Stamp Duty Fee	At actual	
Appraisal Fee	At actual	
Early Purchase Price	1st Year	5.5% of Outstanding Amount
	2nd Year	4.5% of Outstanding Amount
	3rd Year and onwards	3.5% of Outstanding Amount
Partial Purchase Price	1st Year	5.5% of Payment Amount
	2nd Year	4.5% of Payment Amount
	3rd Year and onwards	3.5% of Payment Amount
Legal Fee	At actual	
Cheque Return Charges	Rs 500 per instance	
*Late Payment Charges	Rs 1,000	
Asset Re-possession Charges		
Court Fee	At actual	
Legal Fee	At actual	
Property Takaful	As per actual rate from the Takaful Co.	
Life Takaful	As per actual rate from the Takaful Co.	
Duplicate Amortisation Schedule Issuance Charge	Rs 500	
Cheque Deposit into Drop Box	Rs 500	

*Note: To be paid out in charity in accordance with the Bank's charity fund policy approved by the Bank's Shariah Board.

Saadiq Personal Finance

(Subject to Shariah & Regulatory Approval)

Processing Fee (inclusive of stamp duty)	Rs 5,000
*Late Payment Charges	Rs 1,000
Cheque Return Charges	Rs 500 per instance

Note: *To be paid out in charity in accordance with the Bank's charity fund policy approved by the Bank's Shariah Board.

Saadiq Auto Finance

Processing Fee	Rs 10,000
Early Purchase Price	5.5% of Payment Amount
*Late Payment Charges	Rs 1,000 per instance
**Vehicle Registration Service Fee+	At actual
Asset Re-possession Charges	
Court Fee	At actual
Legal Fee	At actual
Repossessed Vehicle Storage Charges	At actual
Vehicle Takaful	As per actual rate from Takaful Co.
Monthly Tracker Management Fee	Rs 3,000
Stamp Duty	At actual
Valuation Charges For Used Cars	At actual
Duplicate Amortization Schedule Issuance Charge	Rs 500
Cheque Return Charges	Rs 500 per instance

Note: *To be paid out in charity in accordance with the Bank's charity fund policy approved by the Bank's Shariah Board.

**Over and above the charges imposed by Excise & Taxation Department for the registration of vehicles.

Business Clients

Deposit Products

	Initial Deposit Requirement	Minimum Average Balance Requirement
Saadiq Sahulat Online Account	Rs 500,000	Nil
Saadiq Saver	Rs 500,000	Rs 500,000
Saadiq Saver Plus	Rs 500,000	Rs 500,000

Saadiq Business Term Finance

Processing Fee (Non-refundable)	Rs 15,000
Stamp Duty Fee	At actual
Appraisal Fee	At actual
Legal Fee	At actual
Early Purchase Price	5.5% of payment amount
Cheque Return Charges	Rs 500 per instance
*Late Payment Charges	Rs 1,000
Asset Re-possession Charges	
Court Fee	At actual
Legal Fee	At actual
Property Takaful	As per actual rate from the Takaful Co.
Life Takaful	As per actual rate from the Takaful Co.
Duplicate Amortisation	Rs 500
Schedule Issuance Charges	
Cheque Deposit into Drop Box	Rs 500

* Note: To be paid out in charity in accordance with the Bank's charity fund policy approved by the Bank's Shariah Board.

Financing Products

Legal	As per actual
Review Fee	Minimum Rs 5,000
Charges for Late Payment	Upon maximum rate as per the Client Agreement
Miscellaneous Charges	As per actual
Replacement of Securities Under Lien with the Bank	NIL
Lodging of Govt. Securities Issued by Other Banks, Handling Charges for Marking of Lien will be Recovered	NIL
Fee for Verifying and Marking Lien on Govt. Securities Issued by the Bank on Request of Third Party.	NIL
Collection of Profit Coupons on Govt. Savings Certificates Issued by Other Banks / Savings Centres Under Lien to Bank	NIL
Handling Charges for deposit of shares and other securities in safe custody marked under lien for banking facilities will be as follows:	
Charges for Holding Bearer Securities in Safe Custody on Behalf of Clients Against Banking Facilities	0.20% per annum
Financing Against Pledge / Hypothecation	
Godown Rent / Staff Salaries	As per actual
Inspection Charges	Within municipal limits Rs 5,000. Outside limits Rs 7,500 per day
Registration of Charge at Registrar's Office	As per actual

Note :

- All trade related transactional charges/fees for Business Clients are same as mentioned in Corporate and Institutional Clients Section.
- Charges relating to Business Clients may differ as a result of an agreement between the concerned client and the bank.
- Discount may be allowed to clients in the above mentioned charges subject to management's approval.

Trade Services for Business Clients

International Banking

A. IMPORTS

1. Letter of Credit

Issuance Service Charges	As per Appendix 1
Amendments	Rs 1,500 per amendment. In case of increase in amount or extension in validity of LC, charges according to Appendix 1
Bills Drawn Under Sight / Usance LCs	Rs 1,000 per bill to be charged at time of handling of documents. In addition 0.2% per month (minimum Rs 500) usance charges to be charged for bills drawn under usance LCs having a maturity date beyond the LC validity
Retirement of Import-Bill Under LC	0.10% of value; Minimum Rs 500
LC Reimbursement Charges	Minimum USD 130 or actual (or equivalent Local Currency)
Import LC Handling Charges, Correspondent's Charges	Minimum Rs 100 or actual
Credit Information Report Including Credit Report of Foreign Suppliers / Buyers	Actual + Rs 500 service charges

2 Import Collection

Registration of Contract for Import on Consignment Basis	As per appendix 4
Amendments	Rs 1,000 per amendment. In case of increase in amount or extension in the period of shipment, service charges according to appendix 4.
Retirement of Import-Bill Under Collection	0.10% of value; Minimum Rs 500
Document Collection - Inward	Rs 1,000 per item
Contract Reimbursement Charges	Minimum USD 130 or actual (or equivalent Local Currency)

3 Other

Delivery Order Issued for Air Freight Consignment	Rs 2,000 per endorsement
Item Returned Unpaid	Rs 500 per item
Islamic Structure Warehouse Finance	As per agreement in Islamic Banking Arrangement Letter
Short Swift Message Charges	Rs 1,000 per swift
Long Swift Message Charges	Rs 2,000 per swift
Document Dispatch (Courier Charges)	Rs 250 per item - Domestic Rs 2,000 per item - International
Handling of Discrepant Documents Under Import LC	USD 80 + USD 35 for each swift cost of discrepant advice / acceptance (or equivalent Local Currency)
Remittance Under Open Account Without Opening of LC / Registration of Contract	Handling charges Rs 2,500 flat per bill and remittance charges of 0.10% (minimum Rs 500)

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

B. Exports

1. Letter of Credit

Advising - Client	Rs 2,500
Advising - Non-Client	Rs 3,000
Advising of Amendments (client/non-client)	Rs 750 per amendment
Confirmation/Acceptance	Up to 3.0% of LC value, minimum Rs 1,000
Transfer of Export LC	Rs 1,000
Transfer of Amendment	Rs 1,000 per amendment
Recovery of LC Advising / Transfer Charges from Foreign Banks for LC Issuance	USD 30 + USD 35 per swift
Recovery of LC Advising / Transfer Charges from Foreign Banks for LC Amendment	USD 15 + USD 35 per swift

2. Bills

Reimbursement / Payment to Other Banks	Rs 3,000 flat per reimbursement / payment or as per arrangement
If Documents are Sent to Other Local Banks for Financing Under Restricted LC	Rs 750 flat including courier charges
Bills Under LC (where no financing is taken) and Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited	Service charges up to 0.25% of value
Export Documents Under Collection (not negotiated /discounted) Where Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited	Handling charges of Rs 1,000 per bill plus 0.25% of bill value.
Service Charges on Advance Payments	0.25% of value; minimum Rs 1,000 or as per arrangement

3. Others

Handling of Duty Drawback Claims	Rs 1,000 flat or as per prevailing SBP rates
Research and Development	Rs 1,000 flat or as per prevailing SBP rates
Issuance of NOC for e-Form	Rs 1,000 per NOC
Document Dispatch (Courier Charges)	Rs 250 per item - Domestic Rs 2,000 per item - International
Handling Charges of Freight Subsidy Claims	Rs 1,000 flat
Short Swift Message Charges	Rs 1,000 per swift

Domestic Banking

A. Inland LC and Bills

1. Inland LC

Issuance Service Charges	As per Appendix 3
Amendments	Rs 1,000 per amendment. In case of increase in amount or extension in validity of LC, charges according to Appendix 3

2. Bill

Bills Drawn Under Sight / Usance LCs	Rs 1,000 per bill to be charged at time of handling of documents. In addition 0.2% per month (minimum Rs 500) usance charges to be charged for bills drawn under usance LCs having a maturity date beyond the LC validity
--------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Retirement of Documentary Bills Presented Under Inland LC & Collection - Imports	Up to 0.30% of value; Minimum Rs 1,500
----------------------------------------------------------------------------------	----------------------------------------

Documentary Bills Drawn Under Inland LC & Collection - Exports	0.3% of bill value; Minimum Rs 500
----------------------------------------------------------------	------------------------------------

Bills / Cheques Returned Unpaid	Rs 500 for documentary collection and Rs 200 for clean collection
---------------------------------	-------------------------------------------------------------------

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

3. Others

Postage on Local LC / Bills	Rs 250 per item
Collection Agent Charges	Actual
Additional Charges for Handling Discrepant Documents	Rs 2,000 per swift / Advice of discrepancies
Short Swift Message Charges	Rs 1,000 per swift
Long Swift Message Charges	Rs 2,000 per swift

B. Guarantees

Service Charges for Issuance of Shipping Guarantee	Rs 2,500 flat.
Guarantees Issuance	As per appendix 2
Expired Guarantees	As per above items until original returned to the Bank
Amendments	Rs 1,000 for local guarantees or USD 50 for back-to-back guarantees per amendment. In case of increase in amount or validity date, charges according to appendix 2
Handling of Claim Cases	Rs 1,000 flat + out-of-pocket costs
Stamp Paper Charges	At actual
Short Swift Message Charges	Rs 1,000 per swift
Long Swift Message Charges	Rs 2,000 per swift
Legal Charges	At actual
Document Dispatch (Courier Charges)	Rs 250 per item - Domestic Rs 2,000 per item - International

C. Supply Chain Management Fee

As per agreed terms with the client and maximum up to 2%

Annexure

Appendix 1 - Import LC Issuance Service Charges For Sight and Usance (International)

Letter of Credit Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	5,000	67,500,001	70,000,000	700,000
500,001	800,000	8,000	70,000,001	72,500,000	725,000
800,001	1,000,000	10,000	72,500,001	75,000,000	750,000
1,000,001	1,500,000	15,000	75,000,001	77,500,000	775,000
1,500,001	2,000,000	20,000	77,500,001	80,000,000	800,000
2,000,001	2,500,000	25,000	80,000,001	82,500,000	825,000
2,500,001	3,000,000	30,000	82,500,001	85,000,000	850,000
3,000,001	3,500,000	35,000	85,000,001	87,500,000	875,000
3,500,001	4,000,000	40,000	87,500,001	90,000,000	900,000
4,000,001	4,500,000	45,000	90,000,001	92,500,000	925,000
4,500,001	5,000,000	50,000	92,500,001	95,000,000	950,000
5,000,001	5,500,000	55,000	95,000,001	97,500,000	975,000
5,500,001	6,000,000	60,000	97,500,001	100,000,000	1,000,000
6,000,001	6,500,000	65,000	100,000,001	105,000,000	1,050,000
6,500,001	7,000,000	70,000	105,000,001	110,000,000	1,100,000
7,000,001	7,500,000	75,000	110,000,001	115,000,000	1,150,000
7,500,001	8,000,000	80,000	115,000,001	120,000,000	1,200,000
8,000,001	8,500,000	85,000	120,000,001	125,000,000	1,250,000
8,500,001	9,000,000	90,000	125,000,001	130,000,000	1,300,000
9,000,001	9,500,000	95,000	130,000,001	135,000,000	1,350,000
9,500,001	10,000,000	100,000	135,000,001	140,000,000	1,400,000
10,000,001	10,500,000	105,000	140,000,001	145,000,000	1,450,000
10,500,001	11,000,000	110,000	145,000,001	150,000,000	1,500,000
11,000,001	11,500,000	115,000	150,000,001	155,000,000	1,550,000
11,500,001	12,000,000	120,000	155,000,001	160,000,000	1,600,000
12,000,001	15,000,000	150,000	160,000,001	165,000,000	1,650,000
15,000,001	17,500,000	175,000	165,000,001	170,000,000	1,700,000
17,500,001	20,000,000	200,000	170,000,001	175,000,000	1,750,000
20,000,001	22,500,000	225,000	175,000,001	180,000,000	1,800,000
22,500,001	25,000,000	250,000	180,000,001	185,000,000	1,850,000
25,000,001	27,500,000	275,000	185,000,001	190,000,000	1,900,000
27,500,001	30,000,000	300,000	190,000,001	195,000,000	1,950,000
30,000,001	32,500,000	325,000	195,000,001	200,000,000	2,000,000
32,500,001	35,000,000	350,000	200,000,001	225,000,000	2,250,000
35,000,001	37,500,000	375,000	225,000,001	250,000,000	2,500,000
37,500,001	40,000,000	400,000	250,000,001	275,000,000	2,750,000
40,000,001	42,500,000	425,000	275,000,001	300,000,000	3,000,000
42,500,001	45,000,000	450,000	300,000,001	325,000,000	3,250,000
45,000,001	47,500,000	475,000	325,000,001	350,000,000	3,500,000
47,500,001	50,000,000	500,000	350,000,001	375,000,000	3,750,000
50,000,001	52,500,000	525,000	375,000,001	400,000,000	4,000,000
52,500,001	55,000,000	550,000	400,000,001	425,000,000	4,250,000
55,000,001	57,500,000	575,000	425,000,001	450,000,000	4,500,000
57,500,001	60,000,000	600,000	450,000,001	475,000,000	4,750,000
60,000,001	62,500,000	625,000	475,000,001	500,000,000	5,000,000
62,500,001	65,000,000	650,000	500,000,001	525,000,000	5,250,000
65,000,001	67,500,000	675,000	525,000,001	550,000,000	5,500,000

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	5,750,000	2,600,000,001	2,700,000,000	27,000,000
575,000,001	600,000,000	6,000,000	2,700,000,001	2,800,000,000	28,000,000
600,000,001	625,000,000	6,250,000	2,800,000,001	2,900,000,000	29,000,000
625,000,001	650,000,000	6,500,000	2,900,000,001	3,000,000,000	30,000,000
650,000,001	675,000,000	6,750,000	3,000,000,001	3,250,000,000	32,500,000
675,000,001	700,000,000	7,000,000	3,250,000,001	3,500,000,000	35,000,000
700,000,001	725,000,000	7,250,000	3,500,000,001	3,750,000,000	37,500,000
725,000,001	750,000,000	7,500,000	3,750,000,001	4,000,000,000	40,000,000
750,000,001	775,000,000	7,750,000	4,000,000,001	4,250,000,000	42,500,000
775,000,001	800,000,000	8,000,000	4,250,000,001	4,500,000,000	45,000,000
800,000,001	825,000,000	8,750,000	4,500,000,001	4,750,000,000	47,500,000
825,000,001	850,000,000	8,500,000	4,750,000,001	5,000,000,000	50,000,000
850,000,001	875,000,000	8,750,000	5,000,000,001	5,250,000,000	52,500,000
875,000,001	900,000,000	9,000,000	5,250,000,001	5,500,000,000	55,000,000
900,000,001	925,000,000	9,250,000	5,500,000,001	5,750,000,000	57,500,000
925,000,001	950,000,000	9,500,000	5,750,000,001	6,000,000,000	60,000,000
950,000,001	975,000,000	9,750,000	6,000,000,001	6,250,000,000	62,500,000
975,000,001	1,000,000,000	10,000,000	6,250,000,001	6,500,000,000	65,000,000
1,000,000,001	1,050,000,000	10,500,000	6,500,000,001	6,750,000,000	67,500,000
1,050,000,001	1,100,000,000	11,000,000	6,750,000,001	7,000,000,000	70,000,000
1,100,000,001	1,150,000,000	11,500,000	7,000,000,001	7,250,000,000	72,500,000
1,150,000,001	1,200,000,000	12,000,000	7,250,000,001	7,500,000,000	75,000,000
1,200,000,001	1,250,000,000	12,500,000	7,500,000,001	7,750,000,000	77,500,000
1,250,000,001	1,300,000,000	13,000,000	7,750,000,001	8,000,000,000	80,000,000
1,300,000,001	1,350,000,000	13,500,000	8,000,000,001	8,250,000,000	82,500,000
1,350,000,001	1,400,000,000	14,000,000	8,250,000,001	8,500,000,000	85,000,000
1,400,000,001	1,450,000,000	14,500,000	8,500,000,001	8,750,000,000	87,500,000
1,450,000,001	1,500,000,000	15,000,000	8,750,000,001	9,000,000,000	90,000,000
1,500,000,001	1,550,000,000	15,500,000	9,000,000,001	9,250,000,000	92,500,000
1,550,000,001	1,600,000,000	16,000,000	9,250,000,001	9,500,000,000	95,000,000
1,600,000,001	1,650,000,000	16,500,000	9,500,000,001	9,750,000,000	97,500,000
1,650,000,001	1,700,000,000	17,000,000	9,750,000,001	10,000,000,000	100,000,000
1,700,000,001	1,750,000,000	17,500,000	More than	10,000,000,000	150,000,000
1,750,000,001	1,800,000,000	18,000,000			
1,800,000,001	1,850,000,000	18,500,000			
1,850,000,001	1,900,000,000	19,000,000			
1,900,000,001	1,950,000,000	19,500,000			
1,950,000,001	2,000,000,000	20,000,000			
2,000,000,001	2,100,000,000	21,000,000			
2,100,000,001	2,200,000,000	22,000,000			
2,200,000,001	2,300,000,000	23,000,000			
2,300,000,001	2,400,000,000	24,000,000			
2,400,000,001	2,500,000,000	25,000,000			
2,500,000,001	2,600,000,000	26,000,000			

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

Appendix 2 - Guarantee Issuance Service Charges
For Sight and Usance (Inland and International / All Types of Guarantees)

Letter of Credit Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	5,000	67,500,001	70,000,000	1,050,000
500,001	800,000	12,000	70,000,001	72,500,000	1,087,500
800,001	1,000,000	15,000	72,500,001	75,000,000	1,125,000
1,000,001	1,500,000	22,500	75,000,001	77,500,000	1,162,500
1,500,001	2,000,000	30,000	77,500,001	80,000,000	1,200,000
2,000,001	2,500,000	37,500	80,000,001	82,500,000	1,237,500
2,500,001	3,000,000	45,000	82,500,001	85,000,000	1,275,000
3,000,001	3,500,000	52,500	85,000,001	87,500,000	1,312,500
3,500,001	4,000,000	60,000	87,500,001	90,000,000	1,350,000
4,000,001	4,500,000	67,500	90,000,001	92,500,000	1,387,500
4,500,001	5,000,000	75,000	92,500,001	95,000,000	1,425,000
5,000,001	5,500,000	82,500	95,000,001	97,500,000	1,462,500
5,500,001	6,000,000	90,000	97,500,001	100,000,000	1,500,000
6,000,001	6,500,000	97,500	100,000,001	105,000,000	1,575,000
6,500,001	7,000,000	105,000	105,000,001	110,000,000	1,650,000
7,000,001	7,500,000	112,500	110,000,001	115,000,000	1,725,000
7,500,001	8,000,000	120,000	115,000,001	120,000,000	1,800,000
8,000,001	8,500,000	127,500	120,000,001	125,000,000	1,875,000
8,500,001	9,000,000	135,000	125,000,001	130,000,000	1,950,000
9,000,001	9,500,000	142,500	130,000,001	135,000,000	2,025,000
9,500,001	10,000,000	150,000	135,000,001	140,000,000	2,100,000
10,000,001	10,500,000	157,500	140,000,001	145,000,000	2,175,000
10,500,001	11,000,000	165,000	145,000,001	150,000,000	2,250,000
11,000,001	11,500,000	172,500	150,000,001	155,000,000	2,325,000
11,500,001	12,000,000	180,000	155,000,001	160,000,000	2,400,000
12,000,001	15,000,000	225,000	160,000,001	165,000,000	2,475,000
15,000,001	17,500,000	262,500	165,000,001	170,000,000	2,550,000
17,500,001	20,000,000	300,000	170,000,001	175,000,000	2,625,000
20,000,001	22,500,000	337,500	175,000,001	180,000,000	2,700,000
22,500,001	25,000,000	375,000	180,000,001	185,000,000	2,775,000
25,000,001	27,500,000	412,500	185,000,001	190,000,000	2,850,000
27,500,001	30,000,000	450,000	190,000,001	195,000,000	2,925,000
30,000,001	32,500,000	487,500	195,000,001	200,000,000	3,000,000
32,500,001	35,000,000	525,000	200,000,001	225,000,000	3,375,000
35,000,001	37,500,000	562,500	225,000,001	250,000,000	3,750,000
37,500,001	40,000,000	600,000	250,000,001	275,000,000	4,125,000
40,000,001	42,500,000	637,500	275,000,001	300,000,000	4,500,000
42,500,001	45,000,000	675,000	300,000,001	325,000,000	4,875,000
45,000,001	47,500,000	712,500	325,000,001	350,000,000	5,250,000
47,500,001	50,000,000	750,000	350,000,001	375,000,000	5,625,000
50,000,001	52,500,000	787,500	375,000,001	400,000,000	6,000,000
52,500,001	55,000,000	825,000	400,000,001	425,000,000	6,375,000
55,000,001	57,500,000	862,500	425,000,001	450,000,000	6,750,000
57,500,001	60,000,000	900,000	450,000,001	475,000,000	7,125,000
60,000,001	62,500,000	937,500	475,000,001	500,000,000	7,500,000
62,500,001	65,000,000	975,000	500,000,001	525,000,000	7,875,000
65,000,001	67,500,000	1,012,500	525,000,000	550,000,000	8,250,000

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	8,625,000	2,900,000,001	3,000,000,000	45,000,000
575,000,001	600,000,000	9,000,000	3,000,000,001	3,250,000,000	48,750,000
600,000,001	625,000,000	9,375,000	3,250,000,001	3,500,000,000	52,500,000
625,000,001	650,000,000	9,750,000	3,500,000,001	3,750,000,000	56,250,000
650,000,001	675,000,000	10,125,000	3,750,000,001	4,000,000,000	60,000,000
675,000,001	700,000,000	10,500,000	4,000,000,001	4,250,000,000	63,750,000
700,000,001	725,000,000	10,875,000	4,250,000,001	4,500,000,000	67,500,000
725,000,001	750,000,000	11,250,000	4,500,000,001	4,750,000,000	71,250,000
750,000,001	775,000,000	11,625,000	4,750,000,001	5,000,000,000	75,000,000
775,000,001	800,000,000	12,000,000	5,000,000,001	5,250,000,000	78,750,000
800,000,001	825,000,000	12,375,000	5,250,000,001	5,500,000,000	82,500,000
825,000,001	850,000,000	12,750,000	5,500,000,001	5,750,000,000	86,250,000
850,000,001	875,000,000	13,125,000	5,750,000,001	6,000,000,000	90,000,000
875,000,001	900,000,000	13,500,000	6,000,000,001	6,250,000,000	93,750,000
900,000,001	925,000,000	13,875,000	6,250,000,001	6,500,000,000	97,500,000
925,000,001	950,000,000	14,250,000	6,500,000,001	6,750,000,000	101,250,000
950,000,001	975,000,000	14,625,000	6,750,000,001	7,000,000,000	105,000,000
975,000,001	1,000,000,000	15,000,000	7,000,000,001	7,250,000,000	108,750,000
1,000,000,001	1,050,000,000	15,750,000	7,250,000,001	7,500,000,000	112,500,000
1,050,000,001	1,100,000,000	16,500,000	7,500,000,001	7,750,000,000	116,250,000
1,100,000,001	1,150,000,000	17,250,000	7,750,000,001	8,000,000,000	120,000,000
1,150,000,001	1,200,000,000	18,000,000	8,000,000,001	8,250,000,000	123,750,000
1,200,000,001	1,250,000,000	18,750,000	8,250,000,001	8,500,000,000	127,500,000
1,250,000,001	1,300,000,000	19,500,000	8,500,000,001	8,750,000,000	131,250,000
1,300,000,001	1,350,000,000	20,250,000	8,750,000,001	9,000,000,000	135,000,000
1,350,000,001	1,400,000,000	21,000,000	9,000,000,001	9,250,000,000	138,750,000
1,400,000,001	1,450,000,000	21,750,000	9,250,000,001	9,500,000,000	142,500,000
1,450,000,001	1,500,000,000	22,500,000	9,500,000,001	9,750,000,000	146,250,000
1,500,000,001	1,550,000,000	23,250,000	9,750,000,001	10,000,000,000	150,000,000
1,550,000,001	1,600,000,000	24,000,000	More than	10,000,000,000	200,000,000
1,600,000,001	1,650,000,000	24,750,000			
1,650,000,001	1,700,000,000	25,500,000			
1,700,000,001	1,750,000,000	26,250,000			
1,750,000,001	1,800,000,000	27,000,000			
1,800,000,001	1,850,000,000	27,750,000			
1,850,000,001	1,900,000,000	28,500,000			
1,900,000,001	1,950,000,000	29,250,000			
1,950,000,001	2,000,000,000	30,000,000			
2,000,000,001	2,100,000,000	31,500,000			
2,100,000,001	2,200,000,000	33,000,000			
2,200,000,001	2,300,000,000	34,500,000			
2,300,000,001	2,400,000,000	36,000,000			
2,400,000,001	2,500,000,000	37,500,000			
2,500,000,001	2,600,000,000	39,000,000			
2,600,000,001	2,700,000,000	40,500,000			
2,700,000,001	2,800,000,000	42,000,000			
2,800,000,001	2,900,000,000	43,500,000			

**Appendix 3 - Inland LC Issuance Service Charges
For Sight and Usance (Inland)**

Letter of Credit Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	4,000	67,500,001	70,000,000	630,000
500,001	800,000	7,200	70,000,001	72,500,000	652,500
800,001	1,000,000	9,000	72,500,001	75,000,000	675,000
1,000,001	1,500,000	13,500	75,000,001	77,500,000	697,500
1,500,001	2,000,000	18,000	77,500,001	80,000,000	720,000
2,000,001	2,500,000	22,500	80,000,001	82,500,000	742,500
2,500,001	3,000,000	27,000	82,500,001	85,000,000	765,000
3,000,001	3,500,000	31,500	85,000,001	87,500,000	787,500
3,500,001	4,000,000	36,000	87,500,001	90,000,000	810,000
4,000,001	4,500,000	40,500	90,000,001	92,500,000	832,500
4,500,001	5,000,000	45,000	92,500,001	95,000,000	855,000
5,000,001	5,500,000	49,500	95,000,001	97,500,000	877,500
5,500,001	6,000,000	54,000	97,500,001	100,000,000	900,000
6,000,001	6,500,000	58,500	100,000,001	105,000,000	945,000
6,500,001	7,000,000	63,000	105,000,001	110,000,000	990,000
7,000,001	7,500,000	67,500	110,000,001	115,000,000	1,035,000
7,500,001	8,000,000	72,000	115,000,001	120,000,000	1,080,000
8,000,001	8,500,000	76,500	120,000,001	125,000,000	1,125,000
8,500,001	9,000,000	81,000	125,000,001	130,000,000	1,170,000
9,000,001	9,500,000	85,500	130,000,001	135,000,000	1,215,000
9,500,001	10,000,000	90,000	135,000,001	140,000,000	1,260,000
10,000,001	10,500,000	94,500	140,000,001	145,000,000	1,305,000
10,500,001	11,000,000	99,000	145,000,001	150,000,000	1,350,000
11,000,001	11,500,000	103,500	150,000,001	155,000,000	1,395,000
11,500,001	12,000,000	108,000	155,000,001	160,000,000	1,440,000
12,000,001	15,000,000	135,000	160,000,001	165,000,000	1,485,000
15,000,001	17,500,000	157,500	165,000,001	170,000,000	1,530,000
17,500,001	20,000,000	180,000	170,000,001	175,000,000	1,575,000
20,000,001	22,500,000	202,500	175,000,001	180,000,000	1,620,000
22,500,001	25,000,000	225,000	180,000,001	185,000,000	1,665,000
25,000,001	27,500,000	247,500	185,000,001	190,000,000	1,710,000
27,500,001	30,000,000	270,000	190,000,001	195,000,000	1,755,000
30,000,001	32,500,000	292,500	195,000,001	200,000,000	1,800,000
32,500,001	35,000,000	315,000	200,000,001	225,000,000	2,025,000
35,000,001	37,500,000	337,500	225,000,001	250,000,000	2,250,000
37,500,001	40,000,000	360,000	250,000,001	275,000,000	2,475,000
40,000,001	42,500,000	382,500	275,000,001	300,000,000	2,700,000
42,500,001	45,000,000	405,000	300,000,001	325,000,000	2,925,000
45,000,001	47,500,000	427,500	325,000,001	350,000,000	3,150,000
47,500,001	50,000,000	450,000	350,000,001	375,000,000	3,375,000
50,000,001	52,500,000	472,500	375,000,001	400,000,000	3,600,000
52,500,001	55,000,000	495,000	400,000,001	425,000,000	3,825,000
55,000,001	57,500,000	517,500	425,000,001	450,000,000	4,050,000
57,500,001	60,000,000	540,000	450,000,001	475,000,000	4,275,000
60,000,001	62,500,000	562,500	475,000,001	500,000,000	4,500,000
62,500,001	65,000,000	585,000	500,000,001	525,000,000	4,725,000
65,000,001	67,500,000	607,500	525,000,001	550,000,000	4,950,000

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	5,175,000	2,600,000,001	2,700,000,000	24,300,000
575,000,001	600,000,000	5,400,000	2,700,000,001	2,800,000,000	25,200,000
600,000,001	625,000,000	5,625,000	2,800,000,001	2,900,000,000	26,100,000
625,000,001	650,000,000	5,850,000	2,900,000,001	3,000,000,000	27,000,000
650,000,001	675,000,000	6,075,000	3,000,000,001	3,250,000,000	29,250,000
675,000,001	700,000,000	6,300,000	3,250,000,001	3,500,000,000	31,500,000
700,000,001	725,000,000	6,525,000	3,500,000,001	3,750,000,000	33,750,000
725,000,001	750,000,000	6,750,000	3,750,000,001	4,000,000,000	36,000,000
750,000,001	775,000,000	6,975,000	4,000,000,001	4,250,000,000	38,250,000
775,000,001	800,000,000	7,200,000	4,250,000,001	4,500,000,000	40,500,000
800,000,001	825,000,000	7,425,000	4,500,000,001	4,750,000,000	42,750,000
825,000,001	850,000,000	7,650,000	4,750,000,001	5,000,000,000	45,000,000
850,000,001	875,000,000	7,875,000	5,000,000,001	5,250,000,000	47,250,000
875,000,001	900,000,000	8,100,000	5,250,000,001	5,500,000,000	49,500,000
900,000,001	925,000,000	8,325,000	5,500,000,001	5,750,000,000	51,750,000
925,000,001	950,000,000	8,550,000	5,750,000,001	6,000,000,000	54,000,000
950,000,001	975,000,000	8,775,000	6,000,000,001	6,250,000,000	56,250,000
975,000,001	1,000,000,000	9,000,000	6,250,000,001	6,500,000,000	58,500,000
1,000,000,001	1,050,000,000	9,450,000	6,500,000,001	6,750,000,000	60,750,000
1,050,000,001	1,100,000,000	9,900,000	6,750,000,001	7,000,000,000	63,000,000
1,100,000,001	1,150,000,000	10,350,000	7,000,000,001	7,250,000,000	65,250,000
1,150,000,001	1,200,000,000	10,800,000	7,250,000,001	7,500,000,000	67,500,000
1,200,000,001	1,250,000,000	11,250,000	7,500,000,001	7,750,000,000	69,750,000
1,250,000,001	1,300,000,000	11,700,000	7,750,000,001	8,000,000,000	72,000,000
1,300,000,001	1,350,000,000	12,150,000	8,000,000,001	8,250,000,000	74,250,000
1,350,000,001	1,400,000,000	12,600,000	8,250,000,001	8,500,000,000	76,500,000
1,400,000,001	1,450,000,000	13,050,000	8,500,000,001	8,750,000,000	78,750,000
1,450,000,001	1,500,000,000	13,500,000	8,750,000,001	9,000,000,000	81,000,000
1,500,000,001	1,550,000,000	13,950,000	9,000,000,001	9,250,000,000	83,250,000
1,550,000,001	1,600,000,000	14,400,000	9,250,000,001	9,500,000,000	85,500,000
1,600,000,001	1,650,000,000	14,850,000	9,500,000,001	9,750,000,000	87,750,000
1,650,000,001	1,700,000,000	15,300,000	9,750,000,001	10,000,000,000	90,000,000
1,700,000,001	1,750,000,000	15,750,000	More than	10,000,000,000	150,000,000
1,750,000,001	1,800,000,000	16,200,000			
1,800,000,001	1,850,000,000	16,650,000			
1,850,000,001	1,900,000,000	17,100,000			
1,900,000,001	1,950,000,000	17,550,000			
1,950,000,001	2,000,000,000	18,000,000			
2,000,000,001	2,100,000,000	18,900,000			
2,100,000,001	2,200,000,000	19,800,000			
2,200,000,001	2,300,000,000	20,700,000			
2,300,000,001	2,400,000,000	21,600,000			
2,400,000,001	2,500,000,000	22,500,000			
2,500,000,001	2,600,000,000	23,400,000			

Note:

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the client
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

Appendix 4 - Import Collection Charges

Import Collection Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	2,000	72,500,001	75,000,000	375,000
500,001	800,000	4,000	75,000,001	77,500,000	387,500
800,001	1,000,000	5,000	77,500,001	80,000,000	400,000
1,000,001	1,500,000	7,500	80,000,001	82,500,000	412,500
1,500,001	2,000,000	10,000	82,500,001	85,000,000	425,000
2,000,001	2,500,000	12,500	85,000,001	87,500,000	437,500
2,500,001	3,000,000	15,000	87,500,001	90,000,000	450,000
3,000,001	3,500,000	17,500	90,000,001	92,500,000	462,500
3,500,001	4,000,000	20,000	92,500,001	95,000,000	475,000
4,000,001	4,500,000	22,500	95,000,001	97,500,000	487,500
4,500,001	5,000,000	25,000	97,500,001	100,000,000	500,000
5,000,001	5,500,000	27,500	100,000,001	105,000,000	525,000
5,500,001	6,000,000	30,000	105,000,001	110,000,000	550,000
6,000,001	6,500,000	32,500	110,000,001	115,000,000	575,000
6,500,001	7,000,000	35,000	115,000,001	120,000,000	600,000
7,000,001	7,500,000	37,500	120,000,001	125,000,000	625,000
7,500,001	8,000,000	40,000	125,000,001	130,000,000	650,000
8,000,001	8,500,000	42,500	130,000,001	135,000,000	675,000
8,500,001	9,000,000	45,000	135,000,001	140,000,000	700,000
9,000,001	9,500,000	47,500	140,000,001	145,000,000	725,000
9,500,001	10,000,000	50,000	145,000,001	150,000,000	750,000
10,000,001	12,500,000	62,500	150,000,001	155,000,000	775,000
12,500,001	15,000,000	75,000	155,000,001	160,000,000	800,000
15,000,001	17,500,000	87,500	160,000,001	165,000,000	825,000
17,500,001	20,000,000	100,000	165,000,001	170,000,000	850,000
20,000,001	22,500,000	112,500	170,000,001	175,000,000	875,000
22,500,001	25,000,000	125,000	175,000,001	180,000,000	900,000
25,000,001	27,500,000	137,500	180,000,001	185,000,000	925,000
27,500,001	30,000,000	150,000	185,000,001	190,000,000	950,000
30,000,001	32,500,000	162,500	190,000,001	195,000,000	975,000
32,500,001	35,000,000	175,000	195,000,001	200,000,000	1,000,000
35,000,001	37,500,000	187,500	200,000,001	205,000,000	1,025,000
37,500,001	40,000,000	200,000	200,000,001	225,000,000	1,125,000
40,000,001	42,500,000	212,500	225,000,001	250,000,000	1,250,000
42,500,001	45,000,000	225,000	250,000,001	275,000,000	1,375,000
45,000,001	47,500,000	237,500	275,000,001	300,000,000	1,500,000
47,500,001	50,000,000	250,000	300,000,001	325,000,000	1,625,000
50,000,001	52,500,000	262,500	325,000,001	350,000,000	1,750,000
52,500,001	55,000,000	275,000	350,000,001	375,000,000	1,875,000
55,000,001	57,500,000	287,500	375,000,001	400,000,000	2,000,000
57,500,001	60,000,000	300,000	400,000,001	425,000,000	2,125,000
60,000,001	62,500,000	312,500	425,000,001	450,000,000	2,250,000
62,500,001	65,000,000	325,000	450,000,001	475,000,000	2,375,000
65,000,001	67,500,000	337,500	475,000,001	500,000,000	2,500,000
67,500,001	70,000,000	350,000	500,000,001	525,000,000	2,625,000
70,000,001	72,500,000	362,500	525,000,001	550,000,000	2,750,000

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	2,875,000	2,500,000,001	2,600,000,000	13,000,000
575,000,001	600,000,000	3,000,000	2,600,000,001	2,700,000,000	13,500,000
600,000,001	625,000,000	3,125,000	2,700,000,001	2,800,000,000	14,000,000
625,000,001	650,000,000	3,250,000	2,800,000,001	2,900,000,000	14,500,000
650,000,001	675,000,000	3,375,000	2,900,000,001	3,000,000,000	15,000,000
675,000,001	700,000,000	3,500,000	3,000,000,001	3,250,000,000	16,250,000
700,000,001	725,000,000	3,625,000	3,250,000,001	3,500,000,000	17,500,000
725,000,001	750,000,000	3,750,000	3,500,000,001	3,750,000,000	18,750,000
750,000,001	775,000,000	3,875,000	3,750,000,001	4,000,000,000	20,000,000
775,000,001	800,000,000	4,000,000	4,000,000,001	4,250,000,000	21,250,000
800,000,001	825,000,000	4,125,000	4,250,000,001	4,500,000,000	22,500,000
825,000,001	850,000,000	4,250,000	4,500,000,001	4,750,000,000	23,750,000
850,000,001	875,000,000	4,375,000	4,750,000,001	5,000,000,000	25,000,000
875,000,001	900,000,000	4,500,000	5,000,000,001	5,250,000,000	26,250,000
900,000,001	925,000,000	4,625,000	5,250,000,001	5,500,000,000	27,500,000
925,000,001	950,000,000	4,750,000	5,500,000,001	5,750,000,000	28,750,000
950,000,001	975,000,000	4,875,000	5,750,000,001	6,000,000,000	30,000,000
975,000,001	1,000,000,000	5,000,000	6,000,000,001	6,250,000,000	31,250,000
1,000,000,001	1,050,000,000	5,250,000	6,250,000,001	6,500,000,000	32,500,000
1,050,000,001	1,100,000,000	5,500,000	6,500,000,001	6,750,000,000	33,750,000
1,100,000,001	1,150,000,000	5,750,000	6,750,000,001	7,000,000,000	35,000,000
1,150,000,001	1,200,000,000	6,000,000	7,000,000,001	7,250,000,000	36,250,000
1,200,000,001	1,250,000,000	6,250,000	7,250,000,001	7,500,000,000	37,500,000
1,250,000,001	1,300,000,000	6,500,000	7,500,000,001	7,750,000,000	38,750,000
1,300,000,001	1,350,000,000	6,750,000	7,750,000,001	8,000,000,000	40,000,000
1,350,000,001	1,400,000,000	7,000,000	8,000,000,001	8,250,000,000	41,250,000
1,400,000,001	1,450,000,000	7,250,000	8,250,000,001	8,500,000,000	42,500,000
1,450,000,001	1,500,000,000	7,500,000	8,500,000,001	8,750,000,000	43,750,000
1,500,000,001	1,550,000,000	7,750,000	8,750,000,001	9,000,000,000	45,000,000
1,550,000,001	1,600,000,000	8,000,000	9,000,000,001	9,250,000,000	46,250,000
1,600,000,001	1,650,000,000	8,250,000	9,250,000,001	9,500,000,000	47,500,000
1,650,000,001	1,700,000,000	8,500,000	9,500,000,001	9,750,000,000	48,750,000
1,700,000,001	1,750,000,000	8,750,000	9,750,000,001	10,000,000,000	50,000,000
1,750,000,001	1,800,000,000	9,000,000	More than	10,000,000,000	50,000,000
1,800,000,001	1,850,000,000	9,250,000			
1,850,000,001	1,900,000,000	9,500,000			
1,900,000,001	1,950,000,000	9,750,000			
1,950,000,001	2,000,000,000	10,000,000			
2,000,000,001	2,100,000,000	10,500,000			
2,100,000,001	2,200,000,000	11,000,000			
2,200,000,001	2,300,000,000	11,500,000			
2,300,000,001	2,400,000,000	12,000,000			
2,400,000,001	2,500,000,000	12,500,000			

Cash Management (for Business Clients)

ACCOUNT SERVICES

Local Currency Account

Account Minimum Balance (LCY)	Rs 50
Account Statement (LCY)	Rs 35
Standard Cheque Book (LCY)	Rs 30 per leaf
Customised Corporate Cheque Printing Manual	Rs 30 per leaf
Stop Cheque Payment (LCY)	Rs 500
Cheque Return-Deposited in to your account (LCY)	Rs 500
Cheque Collection Same Day Clearing via NIFT	Rs 300

Foreign Currency Account

Account Statement (FCY)	Rs 35 (entitled to 2 free statements each calendar year, as per SBP Circular (BPRD Circular No. 2 of 2010))
Standard Cheque Book (FCY)	Rs 30 per leaf or equivalent in FCY
Stop Cheque Payment (FCY)	Rs 500 or equivalent in FCY
Cheque Return-Deposited in to Your Account (FCY)	Rs 500 or equivalent in FCY

Other Account Services

Cheque Retrieval (Physical cheque)	Rs 50
Account Statement Retrieval (Less than 6 months ago)	Rs 35
Account Statement Retrieval (More than 6 months ago)	Rs 35
Standing Instructions Set Up / Amendment	Rs 100
Swift MT940/950	Rs 10,000 per month per account
Floatation of Shares	Rs 100,000

PAYMENT SERVICES

Book Transfers

Book Transfer - Electronic	Rs 75
Book Transfer - Manual	Rs 100
Book Transfer Reject - Manual	Rs 25

Book Transfers

Local Fund Transfer (RTGS) MT103 (9 am - 2 pm)	Rs 220
Local Fund Transfer (RTGS) MT103 (2:01 pm - 3:30 pm)	Rs 330
Local Fund Transfer (RTGS) MT103 (3:31 pm - 4:30 pm)	Rs 550
Local Fund Transfer (RTGS) MT102	Rs 50

Direct Credit (IBEFT)

Direct Credit to 3rd Party Bank Account - Electronic	Rs 100
------------------------------------------------------	--------

Pay Order or Demand Draft

Pay Order Collect from Counter - Electronic	Rs 300
Pay Order Mail / Courier to Payee / Client - Electronic	Rs 500
Demand Draft Collect from Counter - Electronic	0.3% of Demand Draft value or minimum Rs 1,000
Demand Draft Mail / Courier to Payee - Electronic	0.3% of Demand Draft value or minimum Rs 1,000
Pay Order Collect from Counter - Manual	Rs 300
Pay Order Mail / Courier - Manual	Rs 500
Demand Draft Collect from Counter - Manual	0.3% or minimum Rs 1,000
Demand Draft Mail / Courier - Manual	0.3% or minimum Rs 1,000
PO / DD Cancellation Charges (Valid/Stale) - Manual	Rs 50
PO Revalidation	Rs 100

Utility Bill Payments

Bulk Bill payment	Rs 20
-------------------	-------

Corporate Cheque

Corporate Cheque Collect from Counter - Electronic	Rs 100
Onsite Corporate Cheque Printing - Electronic	Rs 100
Corporate Cheque Mail/Courier - Electronic	Rs 300
Corporate Cheque Stop Manual	Rs 25
Corporate Cheque Stop - Electronic	Rs 25

International Bank Cheque

International Bank Cheque Collect from Counter - Manual	Rs 1,000
International Bank Cheque Mail / Courier	Rs 1,200
International Bank Cheque (without FX) Collect from Counter - Manual	Rs 1,000
International Bank Cheque (without FX) Mail / Courier - Manual	Rs 1,200

Outward Telegraphic Transfers FCY Account

Outgoing Telegraphic Transfer SHA / OUR	USD / GBP / EUR 25
-----------------------------------------	--------------------

Outward Telegraphic Transfers LCY Account

Outgoing Telegraphic Transfer SHA / OUR	Rs 2,500
-----------------------------------------	----------

COLLECTION SERVICES

Fee Collection

Various Fee Collection	Rs 200
------------------------	--------

Direct Debit Services

Direct Debit from SCB Account	0.3% of collection value or as agreed with the client
Direct Debit Mandate Authorisation	Rs 1,000 / Client

Cash Pick Up and Delivery Services

Cash Pick Up (within 20 km per trip per day)	Rs 3,000
Cash Pick Up (over 20 km per trip per day)	Rs 5,000
Seal Charges	Rs 200
Overnight Vault Charges	Rs 1,000
Additional Cash Pick Up for Amount Exceeding Rs 1Mn	Rs 1,000
Waiting Charges (if security company kept waiting for more than 15 minutes)	Rs 6,000
Cash Pick Up on Weekend or Holidays or After Hours	Rs 6,000

Cash Pick Up Services (Premium Service Banking)

Cheque Pick Up / Document Pick Up Through Courier (monthly)	Rs 25,000
-------------------------------------------------------------	-----------

Cash Collection

Cash Collection LCY (NCS / RCMS) via Our Branches and Partner Bank	0.3%
--------------------------------------------------------------------	------

Cheque Collection

Cheque Collection LCY (NCS / RCMS) SCB Branches, Direct Deposit at Partner Bank, Clearing through Partner Bank	0.3%
----------------------------------------------------------------------------------------------------------------	------

FCY Cheque Collection Cleared Locally

Cheque Collection (FCY) Cleared Locally / Overseas	0.25%
----------------------------------------------------	-------

Post Dated Cheque

Post Dated Cheque Custody	Rs 200
Cancellation Charges	Rs 200

Post Dated Cheque Holding Charges	Rs 200
-----------------------------------	--------

Post Dated Cheque Swap Charges	Rs 200
--------------------------------	--------

Virtual Account Services

Virtual Accounts All Incoming Channels	0.30% of collection value or as agreed with the client
----------------------------------------	--------------------------------------------------------

Virtual Account Creation Fee	Rs 300
------------------------------	--------

Virtual Account Set Up Fee	Rs 100,000
----------------------------	------------

Virtual Account Monthly Maintenance Fee	Rs 50,000
-----------------------------------------	-----------

Inward Remittance

MT103 OUR charges	USD 30 or FCY equivalent
-------------------	--------------------------

With Another Bank	Demand Draft / Pay Order Charges along with Courier Charges will apply
-------------------	------------------------------------------------------------------------

If Proceeds are Credited to any SCB Branch	NIL
--------------------------------------------	-----

CHANNEL SERVICES

Straight2Bank Channel Monthly Fee

Straight2bank Web Monthly Fee	Rs 6,000
-------------------------------	----------

Straight2bank Infomanager Monthly Fee	Rs 5,000
---------------------------------------	----------

Straight2bank Access Monthly Fee	Rs 10,000
----------------------------------	-----------

Straight2Bank Channel Implementation and Set Up Charges

Straight2bank Access Implementation and Set Up Fees	Rs 100,000
-----------------------------------------------------	------------

Straight2bank Access License Fees	Rs 30,000
-----------------------------------	-----------

Straight2bank Web Implementation and Set Up Fees	Rs 15,000
--------------------------------------------------	-----------

Straight2Bank Training Charges	Rs 5,000
--------------------------------	----------

Corporate Cheque Module Set Up Fees	Rs 5,000
-------------------------------------	----------

Straight2Bank Channel Secure Token Charges

Straight2Bank Web Secure Token Fee	Rs 6,000
------------------------------------	----------

Straight2Bank Channel Value Added Fee

Multi Bank Reporting	Rs 5,000
----------------------	----------

Investigation Services

Rate Enquiry / Credit Confirmation	Rs 2,000
------------------------------------	----------

BANK PAYMENTS

MT103 OTT STP or NSTP Charges BEN/SHA/OUR	Rs 3,000
----------------------------------------------	----------

S1

DREAMPACK
Saadiq Aasan**Pack Includes:**

- Saadiq Current Account
- Saadiq VISA Debit Card
- Online Banking
- SMS Banking
- eStatements

Benefits:

- Free Cheque Book

S2

DREAMPACK
Saadiq Bachat**Pack Includes:**

- Saadiq Savings Account
- Saadiq VISA Debit Card
- Saadiq VISA Credit Card
- Online Banking
- SMS Banking
- eStatements

Benefits:

- Free Cheque Book
- Get Cashback of up to 5% at Fuel Stations & Supermarkets and 3% at Electronic Outlets Through Saadiq VISA Credit Cards

S3

DREAMPACK Saadiq Karobar Plus

Pack Includes:

- Saadiq Sahulat Online Current Account LCY
- Saadiq Saver Plus Account LCY

Benefits:

- Free Straight2Bank (Online Banking Platform) for 6 months
 - Free IBFT
 - Free Salary Transfers
 - Free Corporate Cheques
- Easy Processing of Short Term Finance Facility / LC / BG
- Debit Card (only for Sole Proprietorship) - First Year Issuance Fee Waiver
- Free Cheque Books
- Free Intercity Transactions
- No Transaction Fees
- Free Duplicate eStatement
- Locker Rent – 100% Fee Waiver on First Year Rental
- Free PO / DD
- Free PO / DD Cancellation Facility
- Free Stop Payment Facility
- Free Balance Confirmation/ Tax Certificates
- Free SCB Salary Transfers
- Free SMS Alerts

S4

DREAMPACK^{NII}
Saadiq Karobar**Pack Includes:**

- Saadiq Sahulat Online Current Account LCY
- Saadiq Saver Plus Account LCY

Benefits:

- Easy Processing of Short Term Finance Facility / LC / BG
- Debit Card (only for Sole Proprietorship) - First Year Issuance Fee Waiver
- Free Cheque Books
- Free Intercity Transactions
- No Transaction Fees
- Free Duplicate eStatement
- Locker Rent - 50% Fee Waiver on First Year Rental
- Free Stop Payment Facility
- Free Balance Confirmation / Tax Certificates
- Free SCB Salary Transfers
- Free SMS Alerts

Standard Chartered Mobile app

Standard Chartered
Saadiq 

**Bank the easy
way.**



Standard Chartered Mobile app at a glance.

- Transfer funds and pay bills
- Check account balance and transaction history
- Find your nearest ATM
- User-friendly interface

More ways to bank with us

- Online Banking
- Phone Banking
- ATM / Debit Card Services
- Cash and Cheque Deposit Machines
- eStatements
- SMS Banking

Only for 1 Link banks and billers

Note: Corporate / Private Limited / Partnership / Joint "AND"
accounts are not eligible.

sc.com/pk

Here for good

Client touch points are as follows:

Touch Points	What to Do
Branch	Visit any branch
Email	Email at: Complaints.pakistan@sc.com
Client Centre	Call on: 021 111 002 002 or 042 111 002 002
Website	Visit: www.sc.com/pk
Social Media	Visit: www.facebook.com/standardcharteredpk
Letter	Write to: SCBPL Client Care Unit, 1st Floor, Jubilee Insurance Bldg, I.I. Chundrigar Road, Karachi.
State Bank of Pakistan	BC&CPD – State Bank of Pakistan, Central Directorate, I.I. Chundrigar Road, Karachi. www.sbp.org.pk Email at: cpd.helpdesk@sbp.org.pk Dedicated helpline: 111-727-273
Banking Mohtasib Pakistan	Banking Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, M.R. Kiyani Rd, Karachi. www.bankingmohtasib.gov.pk Email at: info@bankingmohtasib.gov.pk
Insurance Ombudsmen	Insurance Mohtasib Secretariat, 197/5, 2nd Floor, Red Crescent Society, Dr. Daudpota Road, Saddar, Karachi.
Federal Ombudsmen	Federal Ombudsmen Secretariat, 5th Floor, Shaheen Complex, M.R. Kiyani Rd, Karachi.
Securities and Exchange Commission of Pakistan	Securities and Exchange Commission of Pakistan, NIC Building, 63 Jinnah Avenue, Blue Area, Islamabad. www.secp.gov.pk Email at: complaints@secp.gov.pk

For more information

 |  111 002 002 |  sc.com/pk/saadiq

manhattan