

BankIslami 

# Schedule of Bank Charges

1st January to 30th June 2023



24/7 Phone Banking  
111-ISLAMI (111-475264)



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**1. INLAND REMITTANCES**

**A. Issuance of Pay Order**

Islami Current Account	<b>Free</b>
Islami Sahulat Account	<b>Free</b>
IslamiBachat Account	<b>Free</b>
Islami Kyher Current Account	<b>Free</b>
<b>B. Issuance of DD / TT</b>	Upto Rs.10,000/-: Rs.30 (Flat)+Correspondent Charges at actual; FROM Rs.10,001/- to Rs.100,000/-: 0.20% Minimum Rs.50/- + Correspondent Charges as per actual; OVER Rs.100,000/-: 0.25% - minimum Rs.300/-
<b>C. Drafts, MTs and TTs against cash</b>	Service not provided
<b>D. DD / PO Cancellation</b>	Rs.300/-
<b>E. Duplicate Demand Draft</b>	Rs.300/-
<b>F. Duplicate Pay Order</b>	Rs.150/-
<b>G. Collection of Fees of Educational Institutions</b>	FREE
<b>H. Issuance of Pay Order of Educational Institutions</b>	FREE
<b>I. Issuance of Demand Draft or any other instrument of educational institutions, HEC / Board</b>	0.50% of fees / dues or Rs.25/- per instrument whichever is less

**2. Collection and other services**

**A. Foreign Bills for Collection Clean Cheque / DD (FBC)**

a) Collection Charges (Clean Cheques)	For USD Instruments (Minimum USD 22/- + Actual Correspondent Charges + Courier Charges) For Other Currencies Instruments 0.3% of the instrument, Minimum Rs.400/-, Maximum Rs.1,500/- + Courier Charges + Actual Foreign Correspondent Charges (if any).
b) Foreign Clean Cheque Return Charges	Actual

**B. Local Bills for Collection clean / cheques (LBC) – Rs.200/- (Flat) inclusive of courier charges**

<b>C. Clean item sent on collection return unpaid. (Local)</b>	Actual correspondent charges
<b>D. Issuance of SBP / NBP Cheques</b>	Rs.500/- (Flat)
<b>E. Cheque Return Administrative Charges</b>	Inward Clearing / Cash Cheque: Rs.500/- (Flat); Outward Clearing: FREE
<b>F. Special clearing charges through NIFT (Inclusive of cheque returned charges if any)</b>	Rs.375/- per cheque / instrument
<b>G. Providing duplicate Debit / Credit advices, additional copies of L/Cs SWIFT messages, etc.</b>	Rs.50/- per item
<b>H. Duplicate Statement of Account</b>	Rs.35/-

I.	Issuance of loose cheques. (subject to clearance by the Branch Manager)	Rs.500/- per cheque
J.	Balance confirmation to Auditors	<b>Free</b>
K.	Service charges on subscription of successful application (bankers to issue)	Upto 0.50% of the volume routed through BankIslami; Minimum Rs.15,000/-
L.	Account Closing charges	Nil
M.	Tax Certificate Issuance Charges	Free
N.	Any other type of certificate issuance regarding business dealing with the bank.	Rs.200/- per instant
O.	Hold mail charges	Rs.1,000/- p.a. - recoverable semiannually or part thereof
P.	Registration / permits of student cases	Rs.2,000/- p.a.
Q.	<b>Issuance of Cheque Books</b>	
	<b>Islami current Account</b>	<b>Rs.10 per leaf (Free if collected within 90 days)</b>
	<b>Islami Khyer Current Account</b>	<b>Rs.10 per leaf (Free if collected within 90 days or on maintaining an average balance of Rs.25,000)</b>
	<b>Islami Sahulat Account</b>	
	<b>Islami Bachat Account</b>	<b>Rs.10 per leaf (Free if collected within 90 days)</b>
R.	<b>Handling charges for foreign currencies Cash Deposit</b>	<b>(i) 0.10% for USD Cash Deposit/Conversion (reversible if deposit not withdrawn within 2 weeks)</b> <b>(ii) 0.10% for GBP Cash Deposit/Conversion.</b> <b>(iii) 0.1% for Other Foreign Currencies Cash Deposit/Conversion.</b>
S.	Local U. S. Dollar Clearing	<b>Processing charges; USD 5</b>
T.	Standing Instructions Fee	<b>Rs.75/-per instruction for LCY Accounts and USD 1/- or equivalent in other currencies for FCY Accounts. Standing Instructions fee will be recovered in addition to the usual charges on remittances, if any;</b>
U.	Intercity clearing via NIFT	Rs.100/- per item (or actual charges, whichever is higher)
V.	Credit Report Charges / CIB Online charges	Rs.200/- per customer report
W.	E-Statements	FREE
X.	Utility Bill Payment	Rs.8/- per bill or as advised by SBP / PBA from time to time (Included in Bill Amount)
Y.	Stop Payment Charges	<b>Rs.310/- per Leaf and Max Rs.1000/- for local instruments; Actual correspondent charges for FC instruments</b>
Z.	Old record information charges (subject to prior approval of the concerned BM)	Rs.300/- per instance
AA.	Change Address	<b>Free</b>
AB.	Online Transactions	
	a) Cash Deposit	FREE

b) Cash withdrawal	FREE
AC. Investor Portfolio Securities (IPS) Account	
(i) Holding Charges Per Annum (to be recovered on monthly basis)	0.25% of investment amount plus CDC Charges at Actual Min Rs.2,499/- , Max Rs.4,999/-.
(ii) Account Statement	Rs.100/- (Flat)
(iii) Transaction Charges Sale/Purchase	Rs.350 Per Transaction.
(iv) Security Movement	Rs.350 Per Transaction plus CDC Charges At actual

**AD. Scrips Equity Trading**

(i) Account Opening Charges	
a) Individual	NIL
b) Corporate	NIL
(ii) (Share/Security)	
Upto Rs.199.99	NIL
from Rs.200 to 399.99	NIL
from Rs.400 & above	NIL
(iii) Custodial Charges (per annum)	
a) For Shares (Only Shariah Compliant)	Actual
b) For TFCs (Only Shariah Compliant)	Actual
c) For Rights (Only Shariah Compliant)	Actual
(iv) Shares Transfer Charges (Per Share)	Actual
(v) Shares Pledge Charges (Per Share)	Actual
(vi) NCCPL Charges (Per Share)	Actual
(vii) UIN Charges (Per Annum)	
a) Individual	Actual
b) Corporate	Actual
(viii) CDC Sub Account Fee ( Per Annum)	Actual

**3. Cash Management and Employee Banking Service Charges**

**A. Cash Management**

"All charges for Cash Management Products (Collections & Payments) will be decided on a cases to case basis through agreement between the bank and the customer"

**B. Employee Banking Services – Bike and Durable Goods Financing**

(i) Application fee & Processing Charge	Rs.1,200/- (per case) inclusive of FED
(ii) Documents Charges	At Actual
(iii) Duplicate Schedule / copies of Legal Documents	Rs.500/-

**4. DIGITAL DELIVERY CHANNELS**

**C. Issuance / Annual Subscription & Replacement (For Cards)**

(i) Classic Debit Mastercard	Rs. 1,800/-
(ii) Titanium Debit Mastercard	Rs. 2,500/-
(iii) PayPak Debit Card	Rs. 900/-
(iv) Virtual Debit Mastercard	Rs. 500/-
(v) Internet Banking / Mobile App	Free

(vi)	SMS Banking Service	Rs.90/- (Per Month)
(vii)	E-Statement Charges	Free
(viii)	PIN Re-issuance Charges via PIN Mailer	Rs.100/-
<b>D. BankIslami Debit Cards - Per Transaction Charges</b>		
<b>(i) POS (POINT OF SALE) PURCHASE</b>		
(a)	BankIslami Card on Domestic POS	Free
(b)	BankIslami Card on International POS	3% of Amount
<b>(ii) CASH WITHDRAWAL</b>		
(a)	BankIslami Card on BankIslami ATM	Free
(b)	BankIslami Card on 1Link ATM	Rs.23.44/-
(c)	Receipt Printing Charges	Rs. 2.50/-
(d)	BankIslami Card on International ATM	3% of Amount or Rs.500 whichever is higher
<b>(iii) INTERNET SHOPPING ON DEBIT CARD</b>		
(a)	BankIslami Card on Domestic Internet Merchants	Free
(b)	BankIslami Card on International Internet Merchants	3% of Amount
<b>(iv) BALANCE INQUIRY</b>		
(a)	BankIslami Card on BankIslami ATM	Free
(b)	BankIslami Card on 1Link ATM	Rs.5.63/-
(c)	Balance Inquiry Receipt Printing Charges	Rs. 2.50/-
(d)	BankIslami Card on International ATM	Rs.300/-
<b>(v) IBFT (INTER BANK FUNDS TRANSFER)</b>		
(a)	Via BankIslami ATM	Free up to Rs. 25,000 (monthly) 0.01% or Rs. 200
(b)	Via Internet Banking	whichever is lower on amount exceeding Rs.
(c)	Via Mobile App	25,000 in a month
(d)	Raast	Free
<b>(vi) BILLS &amp; PAYMENTS</b>		
(a)	Via BankIslami ATM	Free
(b)	Via Internet Banking	Free
(c)	Via Mobile App	Free
(d)	Contact center	Free
<b>(vii) PAY 2 ANYONE</b>		
(a)	Via BankIslami ATM	Rs.100/-
(b)	Via Internet Banking	Rs.100/-
(c)	Via Mobile App	Rs.100/-
<b>(viii) BUS &amp; Airline Ticket Purchases (Via Mobile App)</b>		
(a)	Bus Tickets	Rs.75/- per Ticket
(b)	Airline Tickets	Rs.300/-per Ticket
<b>(ix) 1Bill</b>		
(a)	1Bill transaction	Rs.10/-
<b>E. Dispute Processing Charges (per transaction)</b>		
<b>(i) DOCUMENT RETRIEVAL CHARGES</b>		
(a)	Domestic Disputed Transactions	Rs.200/-
(b)	International Disputed Transactions	Rs.1,000/-

**(ii) FALSE DISPUTES**

(a) Per Transaction Charges Rs.1,000/-

**(iii) ARBITRATION CHARGES**

(a) Domestic & International Transactions **USD 500/- OR EQUIVALENT**

**F. One Touch Banking**

(i) One Touch Banking Free  
(ii) Funds Transfer within Bank Free  
(iii) IBFT Branch Counter Free  
(iv) Utility Bills Payment Free  
(v) Mobile Top up Free  
(vi) Pay Order Free

**G. CALL CENTRE / IVR**

(a) Account Statement (New / Old) Free  
(b) E-Statement Request Free  
(c) Balance / Reference Certificate Rs.200/-  
(d) Pay Order Request Free  
(e) Funds Transfers (Intra-Bank) Free  
(f) Payments to Facility Account(s) from Deposit Account(s) Free  
(g) Subsequent Cheque Book Issuance Rs. 10/- per leaf  
(h) Utility Bills Payments Free  
(i) Cheque Stop Payment Request **Rs.310/- per Leaf and Max Rs.1000/- for local instruments; Actual correspondent charges for FC instruments**

**5. FINANCING**

**A. CONSUMER FINANCE**

**a) AUTO FINANCE**

(i) New Vehicle (Financing upto Rs.10M)  
• Application Fees Upto Rs.1,200/- per Car (inclusive of FED)  
• Documentation & Processing Upto Rs.6,300/- per Car (inclusive of FED)  
• Valuation Not required

(ii) New Vehicle (Financing above Rs.10 M but less than Rs.50 M)  
• Application Fees Upto Rs.1,200/- per car (inclusive of FED)  
• Documentation & Processing Upto Rs.15,600/- per car (inclusive of FED)  
• Valuation Not required

(iii) Old (Local / Imported) Vehicle (Financing upto Rs.10 M)  
• Application Fees Upto Rs.1,200/- per car (inclusive of FED)  
• Documentation & Processing Upto Rs.6,300/- per car (inclusive of FED)  
• Valuation As Per Actual



- (iv) Old (Local / Imported) Vehicle (Financing above Rs.10 M but less than Rs.50 M)
- Application Fees Upto Rs.1,200/- per car (inclusive of FED)
  - Documentation & Processing Upto Rs.15,600/- per car (inclusive of FED)
  - Valuation As Per Actual
- (v) Repossession of Vehicle charges as per following Schedule:-

Approved Repossession Charges Light vehicles Upto 2000cc		Approved Repossession Charges Light vehicles Above 2000cc	
Description	Charges	Description	Charges
Within the City	30,000	Within the City	45,000
Out of City (within the Province)	35,000	Out of City (within the Province)	50,000
Out of Province	45,000	Out of Province	55,000
Approved Repossession Charges Light vehicles Upto 2000cc For NR/ Skipped Vehicles			
Description	Charges		
Within the City	40,000/- to 50,000/-		
Out of City (within the Province)	45,000/- to 55,000/-		
Out of Province	50,000/- to 60,000/-		
1 Year + DPD / Non-Recoverable / Skipped Heavy Vehicles Above 2000CC			
Charges may be vary from case to case basis from Rs.50,000/- to 150,000/-			

- (vi) Change of vehicle after **disbursement** Upto Rs.1,500/- (flat)
- (vii) Additional Musharakah Unit Price in case of Early Purchase Upto 10%
- (viii) **Tracker charges (Installation, monitoring fee and other charges)** **As per actual**
- (ix) Additional Charges
- Vehicle Storage Charges As Per Actual
  - Legal and Administrative Charges As Per Actual
  - Evaluation Charges for Repossessed Vehicle As Per Actual
  - Income Estimation Charges As per Actual
  - **NOC Revalidation Charges Upto Rs.1,500/-**

Note : Financing limits and Vehicle types are subject to applicable SBP regulations

**b) HOUSING FINANCE (MUSKUN)**

- (i) **Application** **Rs. 8,000/- (inclusive of FED) ( Non-refundable)**
- **Processing Charges** **Rs. 4,500/- (inclusive of FED) (Non-refundable)**
  - Government Subsidy Scheme (G-MSS): Rs. 2,000/- (At the time of Login)
  - Mera Pakistan Mera Ghar (MPMG) Rs. 3,000/- (Before disbursement)
  - (Processing charges)

**(ii) Appraisal (House/ Flat)**

- Financing Upto 10M Rs.4,500/- (Land: Rs.4,000/-)
- Property Value above 10M Rs.9,000/-
- BOQ Verification Rs.3,000/-
- BOQ Tranche Visit Rs.3,000/- Per Visit
- Lawyers' Fee At actual
- Income Estimation Rs.7,000/-
- External Agencies visit Charges At actual

**(iii) Musharakah Documentation At actual**

- In case of SLB (additional charges) At actual

**(iv) Additional Musharakah Unit Price in case of Early Purchase**

- If paid within 1<sup>st</sup> Year of disbursement. 5% of the outstanding facility amount
- If paid after 1<sup>st</sup> Year of disbursement NIL

**(v) Balloon Payment Option**

- Customers can once in 6 month's pay off balloon amount. However, the amount must be equal to atleast 3 installments.

**(vi) Incidentals At actual**

**c) COMMERCIAL MORTGAGES**

**(i) Application**

- Processing Charges Rs.10,000/- (inclusive of FED) (Non-refundable)
- In case of successful application Rs.10,000/- will be deducted from processing charges Financing upto 10 M = 0.4% of Financing Amount
- Financing above 10 M and upto 25 M = 0.35% of Financing Amount or Rs.40,000/- (whichever is higher)
- Financing above 25 M = 0.25% of Financing Amount or Rs.62,500/- (whichever is higher)

**(ii) Appraisal (House/ Flat)**

- Financing upto 10 M Rs.4,500/- (Land: Rs. 4,000)
- Property Value above 10M Rs.9,000/-
- BOQ Verification Rs.3,000/-
- BOQ Tranche Visit Rs.3,000/- Per Visit
- Lawyers' Fee At actual
- Income Estimation Rs.7,000/-

**(iii) Musharakah Documentation At actual**

**(iv) Partial /Full Early purchase**

- Additional Musharakah Unit Price in case of Partial/Full Early purchase within first 3 years of disbursement 5%
- Additional Musharakah Unit Price in case of Partial/Full Early purchase after first 3 years of disbursement. 3%

- (v) **Incidentals** At actual
- d) ROSHNI ASAAN (ISLAMIC FINANING FACILITY FOR RENEWABLE ENGERY)**
- i. Processing Fee Rs. 6,000/- (Including FED)
- ii. Documentation Charges At actual
- iii. Vendor survey Charges At actual
- iv. Net Metering Charges At actual
- e) Takaful**
- (i) Change of beneficiary in first year FREE
- (ii) Change of beneficiary after first year Rs.1,000/- per case (inclusive of FED)

**B. CORPORATE / SME FINANCING**

**a) VEHICLES**

- (i) New
- Documentation At actual
- (ii) Old (Local / Imported)
- Documentation At actual
  - Valuation Upto Rs.5,000/- per vehicle
- (iii) Prime Minister's Kamyab Jawan
- Processing Fe Rs 100
  - Other Charges At Actual

**b) OTHER EQUIPMENT**

- (i) Processing Rs.15,000/-
- (ii) Documentation as per actual
- (iii) Valuation as per actual

- a) Processing, Structuring and Advisory Fees. In case of Renewal, it will be applicable on short term facility (Funded / Non Funded)

For SME Customers		For Corporate Customers	
Facilities in (Million PKR)	**Minimum Fee (PKR)	Facilities in (Million PKR)	**Minimum Fee (PKR)
Upto 10.000	5,000	Upto 50.000	20,000
Upto 25.000	10,000	Upto 100.000	40,000
Upto 35.000	15,000	Upto 200.000	75,000
Upto 50.000	20,000	Upto 300.000	100,000
Upto 75.000	25,000	Upto 400.000	125,000
Upto 100.000	40,000	Upto 500.000	150,000
Upto 150.000	50,000	Upto 750.000	200,000
Upto 200.000	75,000	Upto 1000.000	300,000
		Upto 1500.000	350,000
		Upto 2000.000	400,000
		Upto 2500.000 & Above	500,000

\* Processing Fee is applicable upfront to every customer whether case gets approved Or not.

\*\* A Higher Fee may be charged as agreed with the customer.

b) " Additional price on early termination(in As per Agreement  
Ijarah & Diminishing Musharakah)

## 6. MISCELLANEOUS CHARGES ON FINANCING

A. Miscellaneous Charges (i.e. charged for documents, documents security, evaluation of security and maintenance there of etc.).	Actual cost incurred by BankIslami
B. Issuance of delivery order against pledge	Rs.500/- per delivery order
C. Search Report charges	Actual cost incurred by BankIslami plus Rs.500/-
D. Godown Rent / Leased Assets Inspection Charges	Actual cost incurred by BankIslami
E. Godown Staff Keepers/Chowkidar	Actual cost incurred by BankIslami
F. Godown Inspection Charges	Actual cost incurred by BankIslami
G. Delivery Charges (If a Godown Keeper is not posted conveyance charges will also be recovered).	Actual cost incurred by BankIslami
H. Issuance of NOC in favor of other banks	Rs.2,500/- (flat)

## 7. SAFE DEPOSIT LOCKERS

A. Key Deposit		Rs. 3,000/- (refundable)
B. Locker Rental (Annual) - to be recovered in advance		
I. Small	RS.2,500/- p.a.	Free if maintained Rs. 25,000/- as Security Deposit
II. Medium	Rs.3,500/- p.a.	Free if maintained Rs. 35,000/- as Security Deposit.
III. Large	Rs.5,000/- p.a.	Free if maintained Rs.50,000/- as Security Deposit.
C. Locker breaking charges		At actual .

\*(The amount of security deposit will be placed in Mudaraba based remunerative account)

**8. TRADE SERVICES**

**A. IMPORTS**

- a) Letter of Credit Opening
- (i) Minimum Charges Rs.2,200/-
  - (ii) From the Shariah Perspective, the Bank may charge a fee against L/C opening related services such as documentation, credit assessment, correspondence, account maintenance, monitoring, etc
  - (iii) All L/C amount exceeding Rs.100 Million shall attract additional service charges of Rs.4,000/- (First Quarter) per Rs.1 Million each (or part thereof) and Rs.2,000/- (for Subsequent Quarter) per Rs1 Million.
  - (iv) Rs.1,500/- (flat) will be charged per amendment along with service charges as above, if amendment involves increase in amount or extension in period of validity of L/C.
  - (v) Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.
  - (vi) Change of beneficiary in existing letter of credit, L/c commision will be charged as a new L/c according to Slab.
  - (vii) Slabs for Letters of Credit service charges

LC Amount		1st Quarter or part thereof	Subsequent Quarters or Part Thereof
From	To		
Upto	800,000	3,200	1,600
800,001	1,000,000	4,500	2,250
1,000,001	1,500,000	6,250	3,125
1,500,001	2,000,000	8,750	4,375
2,000,001	2,500,000	11,250	5,625
2,500,001	3,000,000	13,750	6,875
3,000,001	3,500,000	16,250	8,125
3,500,001	4,000,000	18,750	9,375
4,000,001	4,500,000	21,250	10,625
4,500,001	5,000,000	23,750	11,875
5,000,001	5,500,000	26,250	13,125
5,500,001	6,000,000	28,750	14,375
6,000,001	6,500,000	31,250	15,625
6,500,001	7,000,000	33,750	16,875
7,000,001	7,500,000	36,250	18,125
7,500,001	8,000,000	38,750	19,375
8,000,001	8,500,000	41,250	20,625
8,500,001	9,000,000	43,750	21,875
9,000,001	9,500,000	46,250	23,125
9,500,001	10,000,000	48,750	24,375
10,000,001	10,500,000	51,250	25,625
10,500,001	12,500,000	57,500	28,750
12,500,001	15,000,000	68,750	34,375
15,000,001	17,500,000	81,250	40,625
17,500,001	20,000,000	93,750	46,875
20,000,001	22,500,000	106,250	53,125
22,500,001	25,000,000	118,750	59,375
25,000,001	27,500,000	131,250	65,625
27,500,001	30,000,000	143,750	71,875
30,000,001	32,500,000	156,250	78,125

32,500,001	35,000,000	168,750	84,375
35,000,001	37,500,000	181,250	90,625
37,500,001	40,000,000	193,750	96,875
40,000,001	42,500,000	206,250	103,125
42,500,001	45,000,000	218,750	109,375
45,000,001	47,500,000	231,250	115,625
47,500,001	50,000,000	243,750	121,875
50,000,001	52,500,000	256,250	128,125
52,500,001	55,000,000	268,750	134,375
55,000,001	57,500,000	281,250	140,625
57,500,001	60,000,000	293,750	146,875
60,000,001	62,500,000	306,250	153,125
62,500,001	65,000,000	318,750	159,375
65,000,001	67,500,000	331,250	165,625
67,500,001	70,000,000	343,750	171,875
70,000,001	72,500,000	356,250	178,125
72,500,001	75,000,000	368,750	184,375
75,000,001	77,500,000	381,250	190,625
77,500,001	80,000,000	393,750	196,875
80,000,001	82,500,000	406,250	203,125
82,500,001	85,000,000	418,750	209,375
85,000,001	87,500,000	431,250	215,625
87,500,001	90,000,000	443,750	221,875
90,000,001	92,500,000	456,250	228,125
92,500,001	95,000,000	468,750	234,375
95,000,001	97,500,000	481,250	240,625
97,500,001	100,000,000	493,750	246,875

**b) Acceptance of Bills under Usance LC**

- (i) Minimum Charges Rs.1,875/-
- (ii) All acceptance amount exceeding Rs.100 Million shall attract additional service charges of Rs. 750/- (monthly) per Rs.1 Million each (or part thereof).
- (iii) Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.
- (iv) If maturity of the bill falls within the validity of L/C, then no acceptance will be charged. But if the bill falls due for payment beyond the expiry of the L/C, then the above service charges will be charged from the date of the expiry of the L/C till date of actual retirement of the bill.
- (v) Slabs for Acceptance of Bills under Usance LC service charges:-

Acceptance Amount Range		Per Month or Part Thereof
From	To	
500,001	800,000	780
800,001	1,000,000	1,080
1,000,001	1,500,000	1,500
1,500,001	2,000,000	2,100
2,000,001	2,500,000	2,700
2,500,001	3,000,000	3,300
3,000,001	3,500,000	3,900
3,500,001	4,000,000	4,500
4,000,001	4,500,000	5,100

4,500,001	5,000,000	5,700
5,000,001	5,500,000	6,300
5,500,001	6,000,000	6,900
6,000,001	6,500,000	7,500
6,500,001	7,000,000	8,100
7,000,001	7,500,000	8,700
7,500,001	8,000,000	9,300
8,000,001	8,500,000	9,900
8,500,001	9,000,000	10,500
9,000,001	9,500,000	11,100
9,500,001	10,000,000	11,700
10,000,001	10,500,000	12,300
10,500,001	12,500,000	13,800
12,500,001	15,000,000	16,500
15,000,001	17,500,000	19,500
17,500,001	20,000,000	22,500
20,000,001	22,500,000	25,500
22,500,001	25,000,000	28,500
25,000,001	27,500,000	31,500
27,500,001	30,000,000	34,500
30,000,001	32,500,000	37,500
32,500,001	35,000,000	40,500
35,000,001	37,500,000	43,500
37,500,001	40,000,000	46,500
40,000,001	42,500,000	49,500
42,500,001	45,000,000	52,500
45,000,001	47,500,000	55,500
47,500,001	50,000,000	58,500
50,000,001	52,500,000	61,500
52,500,001	55,000,000	64,500
55,000,001	57,500,000	67,500
57,500,001	60,000,000	70,500
60,000,001	62,500,000	73,500
62,500,001	65,000,000	76,500
65,000,001	67,500,000	79,500
67,500,001	70,000,000	82,500
70,000,001	72,500,000	85,500
72,500,001	75,000,000	88,500
75,000,001	77,500,000	91,500
77,500,001	80,000,000	94,500
80,000,001	82,500,000	97,500
82,500,001	85,000,000	100,500
85,000,001	87,500,000	103,500
87,500,001	90,000,000	106,500
90,000,001	92,500,000	109,500
92,500,001	95,000,000	112,500
95,000,001	97,500,000	115,500
97,500,001	100,000,000	118,500

**c) Letter of Credit-Miscellaneous (foreign + local)**

- |        |  |  |
|--------|--|--|
| (i)    | Airway bill endorsement / Issuance of Shipping Guarantee.                                    | Rs.3,000/-   |
| (ii)   | Registration of contract for Import on Collection basis.                                     | 0.15% Minimum Rs.2,000/-   |
| (iii)  | Amendment to Contract registration (irrespective of any increase in amount)                  | Rs.2,000/-   |
| (iv)   | Documents Handling Charges (Collection, open Account & Advance Payment)                      | Rs.1,500/-   |
| (v)    | Credit Information report including Credit Report on Foreign Suppliers/Buyers.               | At actual  |
| (vi)   | Retirement of All Import Bills   | 0.15% minimum Rs.2,000/-   |
| (vii)  | Import Bills return Unpaid.  | Rs.2,000 plus courier charges from the beneficiary.  |
| (viii) | Correspondents reimbursement charges   | At actual  |
| (ix)   | Remittance against import without opening of LC / Registration of Contract (Advance Payment) | 0.15% minimum PKR 2,000/- Plus SWIFT / FDD Charges.  |
| (x)    | Letter of Credit Cancellation  | Rs.1,875/- plus swift charges.   |
| (xi)   | Discrepancy fee  | FOREIGN BILLS: USD 80/- or equivalent to be collected from the beneficiary bank per discrepant document. (Flat); INLAND BILLS: Rs.4,000/- (flat) |
| (xii)  | Issuance of any Business /Export/ Import Certificate & Freight Certificate                   | Rs.1,000/-   |
| (xiii) | LC revalidation charges  | As per above Slab 8a (vii)   |
| (xiv)  | SBP approval for imports advance & open account against expired GDs                          | Rs.2,000/- per case  |
| (xv)   | Profit on PAD (Through Islamic Mode)   | As per the sanctions approval  |
| (xvi)  | EIF Under Sample Case/FOC Shipments  | Rs. 1,000/-  |
| (xvii) | Valid Contract Cancelation Charges   | Rs. 2,000/-  |

**B. INLAND TRADE**

- |    |   |                   |
|----|---|-------------------|
| a) | Minimum Charges   | <b>Rs.2,000/-</b> |
| b) | All LC amounts exceeding Rs.100 Million shall attract additional service charges of Rs.4,000/- (First Quarter) per Rs.1 Million each (or part thereof) and Rs.2,000/- (for Subsequent Quarter). |                   |
| c) | Rs.1,500/- (flat) will be charged per amendment along with service charges as above, if amendment involves increase in amount or extension in period of validity of L/C.                        |                   |



- d) Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.
- e) Slabs for acceptance of Inland bills

LC Amount		1st Quarter or part thereof	Subsequent Quarters or Part Thereof
From	To		
UPTO	800,000	3,600	1,800
800,001	1,000,000	4,500	2,250
1,000,001	1,500,000	6,250	3,125
1,500,001	2,000,000	8,750	4,375
2,000,001	2,500,000	11,250	5,625
2,500,001	3,000,000	13,750	6,875
3,000,001	3,500,000	16,250	8,125
3,500,001	4,000,000	18,750	9,375
4,000,001	4,500,000	21,250	10,625
4,500,001	5,000,000	23,750	11,875
5,000,001	5,500,000	26,250	13,125
5,500,001	6,000,000	28,750	14,375
6,000,001	6,500,000	31,250	15,625
6,500,001	7,000,000	33,750	16,875
7,000,001	7,500,000	36,250	18,125
7,500,001	8,000,000	38,750	19,375
8,000,001	8,500,000	41,250	20,625
8,500,001	9,000,000	43,750	21,875
9,000,001	9,500,000	46,250	23,125
9,500,001	10,000,000	48,750	24,375
12,500,001	15,000,000	68,750	34,375
15,000,001	17,500,000	81,250	40,625
17,500,001	20,000,000	93,750	46,875
20,000,001	22,500,000	106,250	53,125
22,500,001	25,000,000	118,750	59,375
25,000,001	27,500,000	131,250	65,625
27,500,001	30,000,000	143,750	71,875
30,000,001	32,500,000	156,250	78,125
32,500,001	35,000,000	168,750	84,375
35,000,001	37,500,000	181,250	90,625
37,500,001	40,000,000	193,750	96,875
40,000,001	42,500,000	206,250	103,125
42,500,001	45,000,000	218,750	109,375
45,000,001	47,500,000	231,250	115,625
47,500,001	50,000,000	243,750	121,875
50,000,001	52,500,000	256,250	128,125
52,500,001	55,000,000	268,750	134,375
55,000,001	57,500,000	281,250	140,625
57,500,001	60,000,000	293,750	146,875
60,000,001	62,500,000	306,250	153,125
62,500,001	65,000,000	318,750	159,375
65,000,001	67,500,000	331,250	165,625
67,500,001	70,000,000	343,750	171,875

70,000,001	72,500,000	356,250	178,125
72,500,001	75,000,000	368,750	184,375
75,000,001	77,500,000	381,250	190,625
77,500,001	80,000,000	393,750	196,875
80,000,001	82,500,000	406,250	203,125
82,500,001	85,000,000	418,750	209,375
85,000,001	87,500,000	431,250	215,625
87,500,001	90,000,000	443,750	221,875
90,000,001	92,500,000	456,250	228,125
92,500,001	95,000,000	468,750	234,375
95,000,001	97,500,000	481,250	240,625
97,500,001	100,000,000	493,750	246,875

**f) Slabs for Inland Letters of Credit**

**Same as 1.A.b).iv**

**C. EXPORTS**

**a) Letters of Credit**

**(i) Advising Chargers**

- Advising Charges for BIPL Customer Rs.3,000/- (Flat)
- Advising Charges for Other Bank Customer Rs.3,500/- (Flat)

**(ii) Amendment Advising**

- Amendment for BIPL Customer Rs.1,800/- (Flat)
- Amendenent for Other Bank Customer Rs.1,800/- (Flat)

**(iii) Negotiation of Rupee Bills under L/C** As per Shariah approved modes

**(iv) Confirmation** Rs.1,000/- (Flat)

**(v) Transfer of export L/C** Rs.1,500/- (Flat)

**b) If documents ar sent to other local Banks for negotiation under restricted Letters of Credit.** Rs.1,000/- (Flat)

**c) Handling of R & D / DLT (duty draw back claims)** 0.25% of claim, minimum Rs.1,500/-per FORM-E

**d) Documentary Collections (Local)** 0.15% Minimum Rs.2,000/-

**e) Service charges against export documents sent on collection basis, where payment cover is already received in bank's Nostro account.** Paisa 15 per Rs.100 Minimum Rs.2,000 or as revised from time to time

**f) Handling of Freight Subsidy cases** Rs.1,500/- per case - subject to revisions made by the Export Promotion Bureau from time to time

**g) Handling of Export Development Surcharge (EDS) cases** Rs.80/- per case - subject to revisions made by the Export Promotion Bureau from time to time

**h) Service Charges for issuance of duplicate EPRC / Annexure A** Rs.500/- (Flat)

**i) Islamic Export Refinance Scheme (IERS) Processing Fee** Rs.1000/- (Flat) per case

**j) IERS - NOC for Entitlement against EE statement** Rs.1,000/- (flat) per NOC

**k) Handling of Substitution Cases Under IERS part-I** Rs.1,000 per case

**l) Charges submission & verification of EE/EF** Rs.2,000/- per EE / EF

**m) EIF / EFE of BIPL transfer to PSW** Rs.1,000/- per EFE / EIF

**n) Export L/C Pre-Advice (including L/C Amendments)** Rs.1,000/- (flat) plus courier charges if any.

- o) Transfer of export bills lodged under collection to other banks. Rs.1,000/- (flat) per case
- p) Service charges against export advance payment received 0.15% Minimum Rs. 2,500/-
- q) Service Charge for obatinian SBP approval regarding utilization of Export Advance Payment Rs.2,000/-
- r) Documents returned unpaid Rs.1000/- (flat) per document.
- s) Documents sent to other banks for negotiation under restricted L/C Rs.1000/- (flat) per case
- t) N.O.C to other Banks for 'E' Form Verification Rs.1,000/- (Flat)

**D. LETTERS OF GUARANTEE**

- a) Minimum Charges for Issuance/amendment of Letters of Guarantee Rs.3,000/- (flat)
- b) All guarantees amount exceeding Rs.100 Million shall attract additional service charges of Rs.8,000/- per Rs.1 Million each (per quarter or part thereof) + Rs.4,000/- subsequent quarters.
- c) Rs. 1,875/- (flat) will be charge per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity of Guarantee.
- d) The Guarantee Confirmation Charges other than SWIFT Rs.1,000/-
- e) An upfront service charges will be deducted at the time of issuance of LG**
- f) Charges for guarantees issued on behalf of banks [ correspondent / local / foreign] under their counter guarantees may be negotiated on a case to case basis at the sole discretion of the bank.
- g) Claim handling charges Rs.5,000/- (flat)
- h) Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.
- i) Slabs for Letters of Guarantee;

Amount Range		First Quarter Charges	Subsequent Quarters or Part Thereof
From	To		
UPTO	800,000	6,400	3,200
800,001	1,000,000	8,100	4,050
1,000,001	1,500,000	11,250	5,625
1,500,001	2,000,000	15,750	7,875
2,000,001	2,500,000	20,250	10,125
2,500,001	3,000,000	24,750	12,375
3,000,001	3,500,000	29,250	14,625
3,500,001	4,000,000	33,750	16,875
4,000,001	4,500,000	38,250	19,125
4,500,001	5,000,000	42,750	21,375
5,000,001	5,500,000	47,250	23,625
5,500,001	6,000,000	51,750	25,875
6,000,001	6,500,000	56,250	28,125
6,500,001	7,000,000	60,750	30,375
7,000,001	7,500,000	65,250	32,625
7,500,001	8,000,000	69,750	34,875
8,000,001	8,500,000	74,250	37,125
8,500,001	9,000,000	78,750	39,375
9,000,001	9,500,000	83,250	41,625
9,500,001	10,000,000	87,750	43,875
10,000,001	10,500,000	92,250	46,125
10,500,001	12,500,000	103,500	51,750
12,500,001	15,000,000	123,750	61,875



- f) Purchase of FDDs / TCS Handling charges: Rs.50/-;OD Buying rate to be applied; Non-realisation of proceeds within 21 days: Paisas 36 per Rs.1,000/- per day in excess of 21 days wait period (to be credited to charity account)
- g) Swift Charges (Amendment & Enquiry Messages) USD 10 /= or equivalent per message (to be recovered at branch end)

**B. INWARD**

- a) General **At actual** ( Sender Bank + Nostro Charges / Local Taxes when applicable etc.)
- b) Home Remittances FREE if proceeds are credited to an account with BankIslami or PO Issued; Otherwise, Rs.100/- plus cost of Money Order or Telegram charges when T. T. is requested.
- c) Remittance & Tax Certificates / Other Docs
- Auto Issued to registered Email Free
  - Manually Issued ( as per policy) Rs.300/= per document upto 6 months , Rs.1000/= per documents older than 6 months (to be recovered at branch end)

**10. POSTAGE & COMMUNICATIONS**

**A. Courier Charges (For all destinations )**

- (a) International Min Rs. 7,000 (per 0.5 kg or at actual whichever is higher)
- (b) Inland Rs.100/- per 0.5 kg. or actual (whichever is higher)
- (c) Local (within same city) Rs.60/- per 0.5 kg. or actual (whichever is higher)

**B. Registered Post**

- (a) International Rs.500/- per 0.5 kg.
- (b) Inland Rs.60/- per 0.5 kg.
- (c) Local (within same city) Free

**C. SWIFT Charges**

- (a) Letter of Credit – Full Rs.2,000/-
- (b) Letter of Credit – Short Rs.1,000/-
- (c) Letter of Credit – Amendment RS.1,000/-
- (d) SWIFT Charges – International (Trade) USD 10/- (or equivalent in other currencies)

**D. RTGS Charges**

- a) For Amount Rs.100,000/- and above (MT102) Free
- b) For Amount Rs.1,000,000/- and above (MT103) Free

**E. FACSIMILE CHARGES**

- (a) International Actual ISD call rates per minute; Minimum: Rs.25/-
- (b) Inland Actual NWD call rates per minute; Minimum Rs.15/-
- (c) Local Free

**A. Telephone**

- (a) International Actual ISD call rates per minute; Minimum Rs.50/-
- (b) Inland Actual NWD call rates per minute; Minimum Rs.25/-
- (c) Local Free

<b>11. For BIPL Staff(Salary Account Only)</b>	
1. Issuance of Pay Order	Free
2. Issuance of DD	Free
3. Issuance of FTT	Free
4. DD / PO Cancellation	Free
5. Duplicate DD / PO	Free
6. Lockers (Small, Medium, Large)	Free
7. Outward Bill for Collection drawn outside Pakistan (OBC)	Free
8. OBC (drawn within Pakistan)	Free
9. Inward Bill for Collections (IBC)	Free
10. Outward FDD	Rs.50/-
11. FTT / FDD Cancellation	Rs.2/- per SMS
12. Cash Handling Charges on deposit of currency notes for credit to a Foreign Currency Account	Free
13. Stop Payment of cheques	Free
14. Stop payment on account of Loss of a Cheque Book	Free
15. Duplicate statement of account	Free
16. Confirmation of Balance to Auditors	Free
17. Account Reactivation Charges	Free
18. Issuance of Checkbooks (all currencies)- 25 leaves only	Free
19. PayPak Debit Card Issuance and Renewal	Free
20. Classic Debit Mastercard	Free
<b>21. IBFT</b>	<b>0.1% of the transaction amount or Rs. 200 whichever is lower excluding initial Rs. 25,000 in a particular month</b>
22. OTP (One time Password via SMS)	Free

## 12. BankIslami Priority Banking

### A. Priority Banking Customer Relationship Criteria

The Priority Banking services are offered by the Bank at its sole discretion to its customer (including current and saving account holders) who meet the required eligibility and maintain the required criteria as follows:

Account Category	Type of Customer	Total Relationship (Combined) Balance Requirement
All Types of Checking Accounts & Term Deposit Certificates in PKR & FCY.	<ul style="list-style-type: none"> <li>• Individual</li> <li>• Joint Account</li> <li>• Sole Proprietor</li> </ul>	Rs. 3 Million and Above (or equivalent in FCY)

**Note:** BankIslami Priority Banking services may be discontinued if the required criteria are not maintained. Subsequently, charges for services shall be levied as per the Bank's Schedule of Charges.

### B. Priority Banking Fee Waivers

1	Priority Titanium Debit Mastercard Issuance	<b>Free</b>
2	Priority Titanium Debit Mastercard Replacement	<b>Free</b>
3	SMS Alert	<b>Free</b>
4	Internet Banking	<b>Free</b>
5	Mobile Application	<b>Free</b>
6	E Statement	<b>Free</b>
7	Pay Orders (PO)/ Demand Drafts (DD) Issuance	<b>Free</b>
8	Pay Orders (PO)/ Demand Drafts (DD) Cancellation	<b>Free</b>
9	Duplicate Pay Orders (PO)/ Demand Drafts (DD) Issuance	<b>Free</b>
10	Balance Certificate Issuance	<b>Free</b>
11	Duplicate Statement Issuance	<b>Free</b>
12	Inter Bank Funds Transfers	<b>Free</b>
13	Special Clearing Charges	<b>Free</b>
14	Online Banking	<b>Free</b>
15	One Touch Banking	<b>Free</b>
16	Cheque book Issuance	<b>Free</b>
17	Cheque Return Charges	<b>Free</b>
18	Cheque Stop Payment	<b>Free</b>
19	Inward Remittance	<b>Free</b>
20	Standing Order Instructions	<b>Free</b>

**C. Waivers on Consumer Banking Products**

1	Islami Auto Finance Application Fee	Free
2	Muskun Home financing Processing Charges	Free

The Branch Manager will serve as dedicated Relationship Manager for the Priority Customer.

**Note:**

- All other charges will be levied as per the Bank’s prevailing Schedule of Charges
- To discontinue Priority Banking Services, Customer may request in writing to concerned Branch.

**13. BankIslami Mashal - Women Banking**

Items	Islami Mashal Asaan Remunerative Current Account	Islami Mashal Saving Account	Mashal, I Wish, Plan
Cheque Book	Free	Free	Not applicable
Debit Card	50% discount on issuance and annual subscription fee of Debit Card (Classic MasterCard/PayPak)	On average balance of Rs.100,000/- : Free issuance and annual subscription of Debit Card (Classic MasterCard/ Paypak).	Not applicable
e-statement	Free, upon request	Free, upon request	Free, upon request
SMS Banking Service	Normal charges will apply.	Normal charges will apply.	Free SMS alerts for defined linked checking account, upon request.
Locker Rental (Annual)	Normal charges will apply.	On average balance of Rs. 100,000/- and on subject to availability: - Free small locker i.e. 100% annual fee waiver or - 75% discount on medium locker annual fee or - 50% discount on large locker annual fee.	Not applicable
Standing Instructions Fee	Free	Free	Free
Any Other Charges	All free services are applicable as per prevailing SOC else normal charges will apply	All free services are applicable as per prevailing SOC else normal charges will apply	All free services are applicable as per prevailing SOC else normal charges will apply



#### **14. BankIslami HumSafar Scheme**

- **Save Now, Travel Later (Saving Plan)**

- Standing Instructions Free
- Linked Account Statement Free

- **Travel Now, Pay Later (Financing)**

- Takaful (Travel,Life), Internal Verification and Legal Documentation Charges Approx Rs. 3,000 (However actual charges will be taken. Remaining (if any) will be reimbursed)
- Standing Instructions Free

- **Khush Naseeb Early Pilgrimage Criteria**

1: Minimum Balance Requirement is Rs. 100,000/-

2: Customer should be member of HumSafar Scheme for the past 12 months.

3: Minimum 500 eligible customers are mandatory for Khush Naseeb random selection to happen.

**15. NOTES**

- A. Stamp Duty / FED if any will be recovered as per FBR regulations in addition to Bank's charges mentioned above.
- B. All charges are subject to government tax as announced/amended by the government from time to time.
- C. **Discounts / waivers may be given to the customers on Management's Discretion.**
- D. Current Accounts are based on 'Qard' therefore Bank will not give any extra benefit or waiver on any facility to Current Account holders.
- E. Any Charges, including out-of-pocket expenses, which are not covered under this schedule shall be recovered separately on case-to-case basis (subject to prior approval from Resident Shari'ah Board Member).

**Recommended By:**

Sd/-

**MUKARRAM HASSAN**

Sd/-

**MUHAMMAD ADNAN SIDDIQUI**

Sd/-

**ASADULLAH CHUDUARY**

Sd/-

**RIZWAN ATA**

Sd/-

**ZAHEER ELAHI BABAR**

Sd/-

**BILAL FIAZ**

Shariah Compliance Reviewed by:

Sd/-

**MUFTI JAVED AHMED**

Resident Shariah Board Member