



# Meezan Bank

The Premier Islamic Bank

## SCHEDULE OF SERVICE CHARGES

**Effective from 01 January to 30 June, 2012**



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**Note:**

The service charges mentioned in this schedule are for various types of valid / compensatory services rendered by the bank on different transactions.

As per the guidance of our Shariah Adviser, it is not allowed to charge a fee/commission merely against issuance of any financial commitment or guarantee, as these commitments are Uqood-e- Ghair Muawada or non-compensatory in nature. However, it is allowed to charge a fee, if additional related services are also rendered/performed by the bank.

**A) (i) Import Letter of Credit**

Amt. in PKR

Amount Range		Ist Quarter or part thereof	Subsequent quarters or part thereof
From	To		
Amount Upto	500,000	2,500	1,250
500,001	800,000	3,250	1,625
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	12,500,000	56,250	28,125
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

**Minimum charges Rs. 1,000/-**

- The Shariah Supervisory Board of Meezan Bank has allowed the bank to charge a fee against L/C opening related services such as documentation, credit assessment, correspondence, accounts maintenance, monitoring etc.
- 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 ).
- Rs.1000/- (flat) will be charged per amendment and service charges as above, if amendment involves increase in amount or extension in period of validity of L/C.
- Discount may be offered to customers in the above mentioned service charges subject to the Management's approval.



(ii) Acceptance of Bills under Letter of Credit

Amt. In PKR

Acceptance Amount Range		Per Month or part thereof
From	To	
500,001	800,000	700
800,001	1,000,000	900
1,000,001	1,500,000	1,300
1,500,001	2,000,000	1,800
2,000,001	2,500,000	2,300
2,500,001	3,000,000	2,800
3,000,001	3,500,000	3,300
3,500,001	4,000,000	3,800
4,000,001	4,500,000	4,300
4,500,001	5,000,000	4,800
5,000,001	5,500,000	5,300
5,500,001	6,000,000	5,800
6,000,001	6,500,000	6,300
6,500,001	7,000,000	6,800
7,000,001	7,500,000	7,300
7,500,001	8,000,000	7,800
8,000,001	8,500,000	8,300
8,500,001	9,000,000	8,800
9,000,001	9,500,000	9,300
9,500,001	10,000,000	9,800
10,000,001	12,500,000	11,300
12,500,001	15,000,000	13,800
15,000,001	17,500,000	16,300
17,500,001	20,000,000	18,800
20,000,001	22,500,000	21,300
22,500,001	25,000,000	23,800
25,000,001	27,500,000	26,300
27,500,001	30,000,000	28,800
30,000,001	32,500,000	31,300
32,500,001	35,000,000	33,800
35,000,001	37,500,000	36,300
37,500,001	40,000,000	38,800
40,000,001	42,500,000	41,300
42,500,001	45,000,000	43,800
45,000,001	47,500,000	46,300
47,500,001	50,000,000	48,800
50,000,001	52,500,000	51,300
52,500,001	55,000,000	53,800
55,000,001	57,500,000	56,300
57,500,001	60,000,000	58,800
60,000,001	62,500,000	61,300
62,500,001	65,000,000	63,800
65,000,001	67,500,000	66,300
67,500,001	70,000,000	68,800
70,000,001	72,500,000	71,300
72,500,001	75,000,000	73,800
75,000,001	77,500,000	76,300
77,500,001	80,000,000	78,800
80,000,001	82,500,000	81,300
82,500,001	85,000,000	83,800
85,000,001	87,500,000	86,300
87,500,001	90,000,000	88,800
90,000,001	92,500,000	91,300
92,500,001	95,000,000	93,800
95,000,001	97,500,000	96,300
97,500,001	100,000,000	98,800

**Minimum Rs. 500/-**

- The above mentioned service charges are related to the services rendered by the bank at the time of acceptance such as monitoring, document checking/scrutiny etc.
- All acceptance amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 750/- (monthly) per Rs. 1 Million each (or part thereof).
- Discount may be offered to customers in the above mentioned service charges subject to the Management's approval.

**Letters of Credit**

**Note:** 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 validity of the L/C, then the above services charges will be charged from the date of the expiry of the L/C till date of actual retirement of the bill.

(iii)	Airway bill endorsement , Issuance of Shipping Guarantee	Rs. 1,000/- (Flat)
(iv)	Retirement of Bill (Foreign /Local)	0.10%, minimum Rs. 1500/-
(v)	Registration of contract for Import on consignment basis	0.15%, minimum Rs. 1,000/-
(vi)	Amendment to Contract registration	Rs.1,000/- (Flat)
(vii)	Acceptance for Import on consignment (Contract) basis	0.15%, minimum Rs. 500/-
(viii)	Clearing of goods without any prior arrangement under Import L/C	0.25% of the C & F value of the imported goods, minimum Rs. 750/-
(ix)	Credit Information report including Credit Report on Foreign Suppliers/Buyers	At actual
(x)	Import Documents return Unpaid	Rs. 500/- Plus Correspondent Bank Charges
(xi)	Correspondents reimbursement charges	At actual
(xii)	Remittance against import without opening of L/C / Registration of Contract	0.1%, minimum Rs. 1,500/- Plus Swift / FDD Charges
(xiii)	L/C Revalidation	As per A (i) above
(xiv)	L/C Cancellation	Rs. 300/- Plus SWIFT charges
(xv)	Profit on spot L/C Murabaha	Rs. 100/- (Minimum)
(xvi)	Profit on PAD Murabaha	As per credit approval
(xvii)	Handling of duty draw back / Subsidy claim	Rs. 1000/- (Flat)

**B - Inland Letters of Credit**

Amount Range		Per Quarter or part thereof	Subsequent quarter or part thereof
From	To		
200,001	500,000	3,150	1,575
500,001	800,000	5,850	2,925
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	12,500,000	101,250	50,625
12,500,001	15,000,000	123,750	61,875
15,000,001	17,500,000	146,250	73,125
17,500,001	20,000,000	168,750	84,375
20,000,001	22,500,000	191,250	95,625
22,500,001	25,000,000	213,750	106,875
25,000,001	27,500,000	236,250	118,125
27,500,001	30,000,000	258,750	129,375
30,000,001	32,500,000	281,250	140,625
32,500,001	35,000,000	303,750	151,875
35,000,001	37,500,000	326,250	163,125
37,500,001	40,000,000	348,750	174,375
40,000,001	42,500,000	371,250	185,625
42,500,001	45,000,000	393,750	196,875
45,000,001	47,500,000	416,250	208,125
47,500,001	50,000,000	438,750	219,375
50,000,001	52,500,000	461,250	230,625
52,500,001	55,000,000	483,750	241,875
55,000,001	57,500,000	506,250	253,125
57,500,001	60,000,000	528,750	264,375
60,000,001	62,500,000	551,250	275,625
62,500,001	65,000,000	573,750	286,875
65,000,001	67,500,000	596,250	298,125
67,500,001	70,000,000	618,750	309,375
70,000,001	72,500,000	641,250	320,625
72,500,001	75,000,000	663,750	331,875
75,000,001	77,500,000	686,250	343,125
77,500,001	80,000,000	708,750	354,375
80,000,001	82,500,000	731,250	365,625
82,500,001	85,000,000	753,750	376,875
85,000,001	87,500,000	776,250	388,125
87,500,001	90,000,000	798,750	399,375
90,000,001	92,500,000	821,250	410,625
92,500,001	95,000,000	843,750	421,875
95,000,001	97,500,000	866,250	433,125
97,500,001	100,000,000	888,750	444,375

**Minimum charges Rs. 1,000/-**

- The Shariah Supervisory Board of Meezan Bank has allowed the bank to charge a fee against L/C related services such as documentation, credit assesment, correspondence, accounts maintenance, monitoring etc.
- All L/C amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 9,000/- ( First Quarter ) per Rs. 1 Million each (or part thereof) and Rs. 4,500/- ( for Subsequent Quarter ).
- Rs.1,000/- (flat) will be charged per amendment and service charges as above, if amendment involves increase in amount or extension in period of validity of L/C.
- Discount may be offered to customers in the above mentioned charges subject to the Management's approval.

**C - Guarantees**

Guarantee Amount Range		Per quarter charges or part thereof	Amt in PKR	
From	To		Subsequent quarter or part thereof	
Amount Upto	500,000	4,000		2,000
500,001	800,000	5,200		2,600
800,001	1,000,000	7,200		3,600
1,000,001	1,500,000	10,000		5,000
1,500,001	2,000,000	14,000		7,000
2,000,001	2,500,000	18,000		9,000
2,500,001	3,000,000	22,000		11,000
3,000,001	3,500,000	26,000		13,000
3,500,001	4,000,000	30,000		15,000
4,000,001	4,500,000	34,000		17,000
4,500,001	5,000,000	38,000		19,000
5,000,001	5,500,000	42,000		21,000
5,500,001	6,000,000	46,000		23,000
6,000,001	6,500,000	50,000		25,000
6,500,001	7,000,000	54,000		27,000
7,000,001	7,500,000	58,000		29,000
7,500,001	8,000,000	62,000		31,000
8,000,001	8,500,000	66,000		33,000
8,500,001	9,000,000	70,000		35,000
9,000,001	9,500,000	74,000		37,000
9,500,001	10,000,000	78,000		39,000
10,000,001	12,500,000	90,000		45,000
12,500,001	15,000,000	110,000		55,000
15,000,001	17,500,000	130,000		65,000
17,500,001	20,000,000	150,000		75,000
20,000,001	22,500,000	170,000		85,000
22,500,001	25,000,000	190,000		95,000
25,000,001	27,500,000	210,000		105,000
27,500,001	30,000,000	230,000		115,000
30,000,001	32,500,000	250,000		125,000
32,500,001	35,000,000	270,000		135,000
35,000,001	37,500,000	290,000		145,000
37,500,001	40,000,000	310,000		155,000
40,000,001	42,500,000	330,000		165,000
42,500,001	45,000,000	350,000		175,000
45,000,001	47,500,000	370,000		185,000
47,500,001	50,000,000	390,000		195,000
50,000,001	52,500,000	410,000		205,000
52,500,001	55,000,000	430,000		215,000
55,000,001	57,500,000	450,000		225,000
57,500,001	60,000,000	470,000		235,000
60,000,001	62,500,000	490,000		245,000
62,500,001	65,000,000	510,000		255,000
65,000,001	67,500,000	530,000		265,000
67,500,001	70,000,000	550,000		275,000
70,000,001	72,500,000	570,000		285,000
72,500,001	75,000,000	590,000		295,000
75,000,001	77,500,000	610,000		305,000
77,500,001	80,000,000	630,000		315,000
80,000,001	82,500,000	650,000		325,000
82,500,001	85,000,000	670,000		335,000
85,000,001	87,500,000	690,000		345,000
87,500,001	90,000,000	710,000		355,000
90,000,001	92,500,000	730,000		365,000
92,500,001	95,000,000	750,000		375,000
95,000,001	97,500,000	770,000		385,000
97,500,001	100,000,000	790,000		395,000

- The Shariah Supervisory Board of Meezan Bank has allowed the bank to charge a fee against services rendered at the time of issuance of Letter of Guarantee such as documentation, credit assesment, correspondence, accounts maintenance, monitoring etc.
- 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.
- Rs.1,000/- (flat) will be charge per amendment plus service charges as above, if amendment involves increase in amount or extension in period of vailidity of Guarantee.
- Rs. 1,000/- flat will be charged for Guarantee issued to Shipping Companies.
- Charges for guarantees issued on behalf of bank (correspondent/local/foreign) under their counter guarantees may be negotiated on case to case basis at the sole discretion of the bank.
- Claim handling charges Rs. 2,500/- (flat)
- Discount may be offered to customers in the above mentioned charges subject to the Management's approval.
- Minimum service charges for issuance / amendment of guarantees is Rs.2,000/- flat.

**D- Exports**

- |   |   |
|---|---|
| (i) Letter of Credit  |   |
| (a) Advising  | Rs. 1,000/- (Flat)  |
| (b) Amendment   | Rs. 750/- (Flat)  |
| (c) Confirmation  | (Maximum case to case basis)<br>(Minimum Rs. 250/- per quarter)   |
| (d) Transfer of export L/Cs.  | Rs. 500/- (Flat)  |
| (ii) If documents are sent to other local Banks for negotiation under restricted Letters of Credit  | Rs. 500/- (Flat)  |
| (iii) Handling of duty draw back claim  | Rs. 1,000/- (Flat)  |
| (iv) Collections  |   |
| (a) Clean   | Rs. 100/- (Flat)  |
| (b) Documentary Local   | Rs. 300/- (Flat)  |
| (v) Service charges against export documents sent on collection basis, where payment cover is already received / Advance Payment in bank's foreign currency account | Paisa 10 per Rs.100/- (or Rs.1/- per mille), minimum Rs.200/- (Flat), as per SBP regulation, or as revised from time to time. |
| (vi) Handling of R & D cases  | 0.30% of claim amount OR minimum Rs. 500/- per case   |
| (vii) Handling of IERF application  | Rs. 250/- (Flat)  |

**E- Foreign Remittances**

- |                                  |  |
|----------------------------------|--|
| (i) Outward                      | DD US\$ 9/- (Flat) OR equivalent<br>FTT US\$ 15/- (Flat) OR equivalent including SWIFT charges<br>0.50% additional charges if remittance is made against cash deposit within 15 days |
| (ii) (a) Inward                  | Nil if the proceeds are credited to an account with us. Otherwise a Flat charge of PKR 300/- Plus FTT/PO/DD Charges  |
| (b) Home Remittances             | Rs. 3/- Plus cost of Money Order or Telegram charges when T.T is requested. No charges if proceeds are credited to an account with us  |
| (iv) Cancellation Charges of FDD | US\$ 5/- OR equivalent Plus SWIFT charges  |
| (v) Stop Payment Charges of FDD  | Rs. 200/- OR equivalent per instrument Plus SWIFT charges  |

**F - Miscellaneous**

(i)	Outward Bills for collection (OBC) Lodgment Charges	Rs. 200/- per collection Plus Courier charges
(ii)	Inward Bills for collection (IBC)	PO issuance Charges Plus Courier Charges
(iii)	Cheques drawn on us and returned unpaid due to insufficient funds	Rs. 500/- (Flat) per cheque
(iv)	Standing Instruction Fee	Rs. 100/- per execution. Standing instructions fee will be recovered in addition to the usual charges on remittances, if any
(v)	Providing duplicate Debit/Credit advices, additional copies of L/C's SWIFT etc.	Rs. 50/- per item.
(vi)	Issuance of Performance Certificate or verification of statement other than EE & EF form	Rs. 100/- per item
(vii)	Issuance of loose Cheque	Rs. 100/- (Flat) per cheque
(viii)	Balance confirmation Auditors	Rs. 200/- (Flat)
(ix)	Account Closure	NIL
(x)	Any type of certificate issued regarding business dealing with the bank	Rs. 200/- per certificate (No charges will be applied if certificate issued for Withholding Tax deducted at source)
(xi)	Hold mail charges	Rs. 1,000/- per annum in advance (Jan to Dec)
(xii)	Registration/permits of student cases	Rs. 3,000/- (registration/first year) Rs. 2,000/- (subsequent per year)
(xiii)	Cheque Book Issuance Charges	Rs. 2/- per leaf
(xiv)	US Dollar Outward Clearing	Rs. 300/- (Flat) per instrument
(xv)	Same Day Outward Clearing	Rs. 200/- (Flat) per instrument
(xvi)	Intercity Outward Clearing	Rs. 150/- (Flat) per instrument
(xvii)	Duplicate Statement of Account	Rs. 25/- per item
(xviii)	Cheque Stop Payment Charges	Rs.500/- (Flat) one or more than one Cheque
(xix)	Investment Portfolio Services Charges	Charges to be negotiated on case to case basis
(xx)	<b>LOCKERS:</b> Key Deposit – Refundable Small Locker Rent Medium Locker Rent Large Locker Rent Locker breaking charges	Rs. 3,000/- one time Rs. 1,000/- per annum Rs. 1,500/- per annum Rs. 2,000/- per annum At actual



- (xxi) Settlement of 3rd Party Fund Transfer through PRISM System (RTGS)

Days	Transaction Time	Per Transaction Charges (PKR)
Monday to Friday	9:00AM to 2:00 PM	220/-
	2:00PM to 3:30 PM	330/-
	3:30PM to 4:30 PM	550/-

- (xxii) Retrieval of Old Records  
For 01 year old  
For 02 years old  
For 03 years & above

Rs. 50/- per cheque/voucher  
Rs. 100/- per cheque/voucher  
Rs. 200/- per cheque/voucher

**G - Local Remittances**

- (i) Drafts Drawn on MBL Branches Rs. 50/- (Flat)  
Drafts Drawn on HBL:  
(a) Upto Rs. 100,000 Rs. 200/- (Flat)  
(b) Over Rs. 100,000 0.1%, minimum Rs. 500/-
- (ii) Pay order Rs. 50/- (Flat)  
  
Pay order in favor of Educational Institution, HEC / Board etc. for payment of Student fee/dues Free
- (iii) Cancellation charges on Pay order / Demand Draft / CDR Rs. 200/- (Flat)
- (iv) Stop Payment charges:  
(a) Pay order / CDR Rs. 200/- (Flat) per instrument  
(b) Demand Draft (Local) Rs. 200/- per instrument Plus Courier charges
- (v) Inter Branch transfers between accounts of the same customers maintained at MBL. Govt. taxes if any.

**H - Foreign Bills**

- (i) Outward Bills for Collection 0.5% minimum Rs.100/- Maximum Rs. 1,500/-  
(a) Clean (including cheques not related to Exports) \* Plus Courier charges
- (ii) Inward Bills for Collection USD 10/- OR equivalent including SWIFT Charges
- (iii) Correspondent's Charges if any will be recovered At actual

**NOTE:**

- \* Collecting agent's charges, if the collecting bank is other than our branch will be additional.  
\* Telegram/Trunk call/Swift /Telefax charges will be extra if fate of the instrument is asked for by Swift/Telegram/on telephone.

**I - ADC Services**

(i)	Meezan VISA Debit Card Annual Charges	Rs. 300/- per annum for VISA Silver Card Rs. 500/- per annum for VISA Gold Card
(ii)	Meezan VISA Debit Card replacement charges	Rs. 150/- per card (for both Silver & Gold Card)
(iii)	Arbitration charges / False charge back (local & International)	USD 500/- or PKR equivalent per case
(iv)	Document retrieval charges	Rs. 200/- per document for local transactions Rs. 850/- per document for international transactions
(v)	Cash Withdrawal at Meezan Bank's ATM	Free
(vi)	Cash Withdrawal at 1Link or MNET member Banks' ATM	Rs. 15/- per transaction
(vii)	International Cash Withdrawal at VISA Plus Member Bank ATM	Rs. 300/- (Flat) per transaction
(viii)	Balance inquiry (on MNET member Banks' ATM)	Rs. 5/- per inquiry
(ix)	International Balance Inquiry at VISA Plus Member Bank ATM	Rs. 200/- per inquiry
(x)	POS Charges (Local) POS Charges (International)	Free Rs. 200/- per transaction
(xi)	Change in Visa Card Daily Transaction Limit for POS / ATM	Rs. 50/- per request
(xii)	Utility Bill Payment on ADC	Rs. 10/- per bill
(xiii)	Utility Bill Inquiry	Rs. 4/- per inquiry (Also applicable if incorrect consumer number is entered)
(xiv)	Mobile Prepaid Top-up or Postpaid Bill Payment	Rs. 10/- per prepaid top-up / postpaid bill
(xv)	False ATM Complaint, Retrieval of Snaps & Video Charges	Rs. 300/- per transaction
(xvi)	SMS Alerts Service Charges	Rs. 300/- per annum
(xvii)	<b>SMS Pull Service Charges:</b> (a) Account balance request (b) Card status change request (c) Transaction history request	Rs. 2/- per request

**J - Finances**

Following charges will be recovered in addition to profit/return on investment.

- |   |   |
|---|---|
| (i) Arrangement Fee and/or Front End Fee/Management Fee and/or Underwriting Fee and/or legal fee and/or administrative fee. | As per agreed terms.  |
| (ii) Stamp duty on legal agreements, valuation charges, search report charges & legal charges                               | Actual  |
| (iii) Issuance of delivery order against pledge   | Rs. 500/- per delivery order (upto 50% waiver at discretion of Regional Manager). |
| (iv) Godown rent & mucaddum charges   | Actual  |
| (v) Godown / lease assets / Hypo. Of stock Inspection charges   | Actual  |
| (vi) other incidental expenses like insurance premium / takaful contribution etc.   | Actual  |

**K - Capital Market**

- |   |  |
|---|--|
| (i) Shariah compliant shares and securities held in safe custody (to be recovered on monthly basis)   | 0.5% per annum of the weighted average market value of shares and securities held in safe custody (Subject to negotiation of rates on MBL discretion) <b>plus</b> CDC charges at actual                                |
| (ii) Charges for collection of dividend / Shariah compliant TFC's profit coupon                       | 0.3% on amount of dividend / TFC's profit coupon collection / paid <b>plus</b> out of pocket expense or Rs. 25,000/- or Rs. 25/- per warrant which ever is higher. (Subject to negotiation of rates on MBL discretion) |
| (iii) Public flotation of Shariah compliant shares / Modaraba Certificates / offer for sale of shares | Commission 0.5% <b>plus</b> out of pocket expense, min Rs. 50,000/- which ever is higher. (Subject to negotiation of rates based on volume of business & on MBL discretion)  |
| (iv) Refund of unsuccessful application for IPO's.  | For account holder NIL.<br>For non account holder Rs. 100/- per Pay Order  |
| (v) Issuance of right shares  | Commission 0.5% plus out of pocket expense, min Rs. 50,000/- (Subject to negotiation of rates based on volume of business & on MBL discretion)   |



## **L - Meezan Premium Banking**



### **Membership Criterion**

Membership criterion is based on Monthly Average Balance of accounts.

A customer in order to become a Premium Banking customer needs to fulfill any of the following criteria.

1. Current and / or Saving Account: PKR 3 Million & above  
OR
2. Term Deposit Account (except MAC\*): PKR 5 Million & above  
OR
3. Combined Current, Saving and Term Deposit (except MAC\*): PKR 5 Million & above

### **Note:**

- Premium Banking is offered to individual customers only
- In case of FCY accounts; equivalent LCY balance will be used
- A quarterly service charge of PKR 1,000/- will be levied if above mentioned criterion is not fulfilled

\* MAC refers to Meezan Amdan Certificate

### **Premium Banking Free of Charge Banking Services**

#### **a. ADC Services**

1. Visa Platinum Debit Card Issuance and Replacement
2. Priority Pass
3. SMS Alerts Service
4. Premium Internet Banking
5. Utility Bill Payment charges over ATM and Internet Banking
6. Utility Bill Inquiry Charges over ATM and Internet Banking
7. Mobile Prepaid Top-up and Postpaid bill payment over ATM and Internet Banking

#### **b. Branch Banking Services**

1. Issuance of Pay Orders, Demand Drafts and Telegraphic Transfer
2. Standing Orders / Instructions related to routine banking transactions
3. Cancellation of Pay Orders and Demand Drafts
4. Issuance of Banking Certificates such as Balance confirmation, WHT, Profit Payment, etc
5. Collection of cheques (Local Currency/ Foreign Currency)
6. Inter City Clearing
7. Same Day Clearing
8. Inter Branch Transactions
9. Duplicate Statement
10. Cheque return charges
11. Inward remittance
12. Cheque book issuance
13. Locker annual fee and Key deposit

#### **c. Waiver on Processing Fee**

Processing fee is waived on the following Consumer Banking products.

1. Easy Home
2. Car Ijarah
3. Laptop Ease

### **Note:**

- All other charges will be levied as per the bank's prevailing Schedule of Charges

**M - IJARAH****(i) Domestic Vehicle:****New Vehicle Processing Charges**

Vehicle below Rs.1.0 million	Rs. 4, 000/-
Vehicle Rs.1.0 million & above	Rs. 5, 000/-

**Old Vehicle Processing Charges**

Vehicle upto Rs.1.5 million	Rs.3, 000/-
Vehicle above Rs.1.5 million	Rs.4, 000/-

**Old Vehicle Valuation Charges**

Vehicle upto Rs.1.5 million	Rs. 1,500/-
Vehicle above Rs.1.5 million	Rs. 3,500/-

**(ii) Commercial Vehicle**

New vehicle (below Rs.1.0 million) Processing	Rs. 4,000/-
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Out station verification	Rs. 500/- to Rs.1,000/- depending upon the distance
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**(iii) Motorcycle Ijarah**

Processing	Rs.500/-
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**(iv) Corporate Ijarah**

Documentation/Processing	Same as Car Ijarah
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**(v)****Vehicle Repossession Charges**

Within the City charges	Rs. 15,000/-
Outside the City charges	Rs. 25,000/-
Legal Notice charges	Rs. 1,000/-
Non-Commercial Vehicle	Rs. 25,000/- maximum per case
Commercial Vehicle	Rs. 40,000/- maximum per case

**N - Easy Home - Islamic Housing Finance**

(i) Processing Fee	Rs. 5,000/-
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(ii) Legal Documentation Charges	As per actual charges
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(iii) **Other Charges\*** (inclusive of legal charges, property evaluation, and income estimation, where applicable):

Segment	Charges
Salaried	Rs. 8,500/-
Business man & SEP**	Rs. 13,500/-

Any other applicable charges, encompassing government levies, taxes, Mortgage charges etc., will be at actual and shall be borne by the applicant.

\* External Agency Charges are refundable incase remained un-utilized

\*\* Include Auditors, Architects, Doctors and Engineers

**O – Meezan Laptop Ease**

Processing Charges	Rs. 1,000/-
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**P - Labbaik Travel Aasaan (Installment Plan)**

Processing Charges*	Rs. 2,000/- (Inclusive of Bank's Internal verifications, Takaful Coverage and legal documentations)
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\*Charges will be taken at actual and remaining (if any) will be reimbursed

**Q - Communication Tariff****COURIER CHARGES**

For all Overseas Destinations

(a) Up-to 0.5 kg	Rs. 2,000/- (per item)
(b) Above 0.5 kg	At Actual

Courier charges within the country	Rs. 100/- (per item)
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Courier charges within city	Rs. 50/- (per item)
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<b>REGISTERED POST FOREIGN</b>	Rs. 150/- per 50 grams Additional Rs. 50/- for each subsequent 50 grams or part thereof.
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<b>REGISTERED POST WITHIN PAKISTAN</b>	Rs. 35/- per 50 grams. Additional Rs. 25/- for each subsequent 50 grams or part thereof.
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**SWIFT CHARGES**

Foreign Letter of Credit by full Swift	Rs. 1,500/-
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Inland Letter of Credit by full Swift	Rs. 1,000/-
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Letter of Credit by short Swift	Rs. 600/-
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Foreign L/C Amendment by Swift	Rs. 600/-
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Inland L/C Amendment by Swift	Rs. 600/-
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Swift charges Foreign	Rs. 500/-
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**FAX CHARGES**

Rs. 100/- per page (inland)
Rs. 200/- per page (foreign)

<b>ORDINARY MAIL FOREIGN</b>	Rs. 100/- per 50 grams or part thereof.
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<b>ORDINARY MAIL LOCAL</b>	Rs. 25/- per 50 grams or part thereof.
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**R - General**

- (i) In addition to above withholding tax, excise duty, stamp duty, provincial federal tax or any other government tax announced from time to time are for client account and will be charged in addition to above rates where applicable.
- (ii) Charges may be reduced or waive on case to case basis with the approval of Business Head or COO.

**S – Out of Pocket Expenses**

Any Charges which are not covered under this schedule shall be recovered separately on case-to-case basis as per the agreement with the customer.

**T – Introduction of New Services**

In case of introduction of any new service having charges feature during the course of this schedule shall be deemed covered and shall be separately mentioned in next schedule.

**Approved By:**

I hereby approved schedule of charges for period of 01 January to 30<sup>th</sup> June 2012.

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Shariah Advisor / Group Head PDSC