



Changes in Upcoming Schedule of Charges (Jan-Jun-2018)

SNo.	Description	Existing Charges	Revised Charges
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Branch Banking:

1	Pay order Issuance	Rs. 100/- per Pay Order	Upto Rs.500K Rs.150/- Above Rs.500K - Rs.250/-
2	Cheque Stop Payment	Rs.500/- (Flat) one or more than one Cheque	Rs. 500/- per cheque Rs.1,000/- more than one cheque
3	Foreign Demant Draft (FDD)	USD 10 or equivalent including SWIFT Charges	USD 15 or equivalent including SWIFT Charges
4	Same Day Clearing	Rs. 400/-	Rs. 500/-
5	Outward Bills for collection (OBC)	Rs. 250 Plus Courier Charges	Rs. 400/-
6	Locker Annual Rent	Small - Rs. 2,500/- Medium - Rs. 3,500/- Large - Rs. 5,000/-	Small - 3,000 Medium - 4,500 Large - 6,000
7	Issuance of Duplicate PRC	NIL	Rs.700/-

ADC Services

1	Visa Annual Charges	Silver: 600 Gold: 900 Titanium: 1,200/-	Silver: 600 Gold: 1,000 Titanium: 1,500 PayPak Debit Card: 600 Visa Platinum Debit Card: 4,000
2	Interbank Fund Transfer Facility (IBFT)	Rs. 50/- per transaction	Rs. 75/- per IBFT via ATM Rs. 50/- per IBFT via Internet / Mobile Banking
3	SMS Alert Service	Rs.900/- per annum	For Individual & Sole-ProprietorShip - Rs.900/- per annum For Company Account - Rs.2,000/- per annum
4	POS International Transaction	2.75% of transaction amount	3% of transaction amount
5	International Cash Withdrawal	2.5% of transaction amount	3% or Rs. 500 whichever is higher
6	International Balance Inquiry	Rs.200/- per inquiry	Rs.250/- per inquiry
7	False ATM Complaint, Retrieval of Snaps & Video Charges	Rs.400/- per transaction	Rs.500/- per transaction
8	Pay anyone	New Charges	Rs. 100/- per Transaction
9	Cardless withdrawal (Via Mobile/ Internet Banking / ATM Biometric)	New Charges	Rs. 20/-
10	Debit Card Limit Enhancement	New Charges	Temporary Enhancement - Rs.100/- Permanent Enhancement - Rs.500/- per annum
11	Foree Pay	New Charges	Meezan to Other Bank - Rs. 50/- Meezan to Meezan Transfer - Rs.10/-

Consumer Finance:

1	Consumer Ease and Bike Ijarah: Processing Fee	Rs.750/- per case	Rs.1500/- per case
2	Old Vehicle Valuation Charges	Rs. 2,000/-	At Actual

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SNo.	Description	Existing Charges	Revised Charges
Trade Services			
EXPORT:			
1	Service Charges for document handling & reporting to SBP for Overdue Export Bill	New Charges	Rs.1000/- per Export Bill For all Overdue Bills (Subject charges will not apply where Istisna / Tijarah involved)
2	Assignment of Proceeds to Other Banks and upfront document handling	New Charges	Rs.1,200/- (Subject charges will not apply where Istisna / Tijarah involved)
3	L/C Advising	Rs.1,200 for Customers Rs.2,000/- for Non Customers	Rs.1,500 for Customers Rs.2,500/- for Non Customers
4	L/C Amendment	Rs.1,000 for Customers Rs.1,500/- for Non Customers	Rs.1,200 for Customers Rs.1,500/- for Non Customers
5	Transfer of Export L/C	Rs.1,000/-	Rs.1,500/-
6	Export Advance Payment	Paiza 15 per Rs.100(Rs1.5 per mille) Min Rs.2000/-	Paiza 20 per Rs.100(Rs2 per mille) Min Rs.2000/-
7	Service Charges against export document handling and proceeds realization (whether transferred to other local bank or not)	Paiza 15 per Rs.100(Rs1.5 per mille) Min Rs.2000/-	Paiza 20 per Rs.100(Rs2 per mille) Min Rs.2000/-
IMPORT:			
8	Acceptance of Bill under Letter of Credit	Annexure-A is enclosed	Annexure-A is enclosed

Advances & Credits:

1	Processing, structuring and advisory fees. Incase of renewal, it will be applicable on Short Term Facility (This fee is applicable upfront to every customer whether his case gets approved or not)	For SME/Commercial Customers:		For SME/Commercial Customers:	
		Facilities in Millions upto	Fee (PKR)	Facilities in Millions upto	Fee (PKR)
		20	10,000	10	5,000
		40	20,000	20	10,000
		50	25,000	40	20,000
		100	50,000	50	25,000
		150	75,000	100	50,000
		300	150,000	150	75,000
		400	200,000	300	150,000
		400 plus	250,000	400	200,000
				400 plus	250,000
3	Agri Finance: Processing charges on fresh facility and renewal of short term facility. (This fee is applicable upfront to every customer whether his case gets approved or not)	New Charges	Development Finance: Rs.3000/- Flat (Per Tractor) Non Farm & Non Development Finance: Rs.5,000/- (Flat)		
4	Commercial Property Finance under Program Based Financing (Processing fee is applicable upfront to every customer whether his case gets approved or not)	New Charges	Processing Fee : Rs.6,000/- Other Charges (Documentation, Valuation, where applicable) - At actual		
5	Commercial Ijarah (Equipment/ Machinery/Vehicle) under Program Based Financing (Processing fee is applicable upfront to every customer whether his case gets approved or not)	New Charges	Processing Fee : Rs.3,500/- Other Charges (Documentation, Valuation, where applicable) - At actual		