



Meezan Bank

The Premier Islamic Bank

SCHEDULE OF SERVICE CHARGES

Effective from 1st January to 30th June, 2024



Summary of Revision/ New Charges (Jan-Jun-2024)

| Section | Description | Revision / New Charges | Page |
|--------------------------------|--------------------------------------------------------------------|-------------------------------|-------------|
| F – Foreign Remittances | (i)(c) Foreign Telegraphic Transfer (FTT) for Hajj/Umrah Operators | New Charges | 9 |
| H – Branch Banking | (xvi) Cheque Stop Payment | Revision in Charges | 10 |
| K - ADC Services | (i) Meezan VISA Debit Card | Revision in Charges | 12-13 |
| | (ii) Meezan MasterCard Debit Card | Revision in Charges | |
| | (ii) FCY Debit Card | New Charges | |
| | (iii) Meezan Women First Visa Debit Card | Revision in Charges | |
| | (xii) Cash Withdrawal – FCY Debit Card | New Charges | |
| | (xiii) Balance Inquiry – FCY Debit Card | New Charges | |
| | (xxix) POS Acquiring | New Charges | |
| (xxx) E-Commerce Acquiring | New Charges | | |
| V – Meezan Smart | (viii) Biometric Cash Withdrawal | Revision in Charges | 18 |



TABLE OF CONTENTS

| | | |
|----------|----------------------------------------------|-----------|
| A | - IMPORT | 2 |
| B | - INLAND LETTER OF CREDIT | 5 |
| C | - GUARANTEES | 6 |
| D | - EXPORT | 7 |
| E | - FINANCES | 8 |
| F | - FOREIGN REMITTANCES | 9 |
| G | - FOREIGN BILLS | 9 |
| H | - BRANCH BANKING | 10 |
| I | - LOCAL REMITTANCES | 11 |
| J | - MEEZAN KAFALAH | 11 |
| K | - ADC SERVICES | 12 |
| L | - MEEZAN PREMIUM BANKING | 14 |
| M | - MEEZAN ROSHAN DIGITAL ACCOUNT | 15 |
| N | - IJARAH | 16 |
| O | - EASY HOME - ISLAMIC HOUSING FINANCE | 16 |
| P | - LABBAIK TRAVEL AASAAN | 16 |
| Q | - MEEZAN CONSUMER EASE | 16 |
| R | - MEEZAN APNI BIKE | 17 |
| S | - MERA PAKISTAN MERA GHAR (MPMG) | 17 |
| T | - COMMUNICATION TARIFF | 17 |
| U | - CAPITAL MARKET | 18 |
| V | - MEEZAN SMART | 18 |
| W | - OUT OF POCKET EXPENSES | 18 |
| X | - INTRODUCTION OF NEW SERVICES | 18 |
| Y | - IMPORTANT NOTES | 19 |



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 Supervisory Board, 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 - Import (i) Letter of Credit

Amount in PKR

| Amount Range | | 1 st 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. 1,500/-

- 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.100Million shall attract additional service charges of Rs.5,000/- (First Quarter) per Rs. 1Million each (or part thereof).and Rs.2,500/- (for Subsequent Quarter).
- Rs.1,200/- (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.



A (ii) - Acceptance of Bills under Letter of Credit

Amount in PKR

| Acceptance Amount Range | | Per Month or part thereof |
|-------------------------|-------------|------------------------------|
| From | To | |
| 500,001 | 800,000 | 1,000 |
| 800,001 | 1,000,000 | 1,350 |
| 1,000,001 | 1,500,000 | 1,900 |
| 1,500,001 | 2,000,000 | 2,600 |
| 2,000,001 | 2,500,000 | 3,400 |
| 2,500,001 | 3,000,000 | 4,100 |
| 3,000,001 | 3,500,000 | 4,800 |
| 3,500,001 | 4,000,000 | 5,600 |
| 4,000,001 | 4,500,000 | 6,400 |
| 4,500,001 | 5,000,000 | 7,200 |
| 5,000,001 | 5,500,000 | 7,900 |
| 5,500,001 | 6,000,000 | 8,600 |
| 6,000,001 | 6,500,000 | 9,300 |
| 6,500,001 | 7,000,000 | 10,100 |
| 7,000,001 | 7,500,000 | 10,800 |
| 7,500,001 | 8,000,000 | 11,600 |
| 8,000,001 | 8,500,000 | 12,400 |
| 8,500,001 | 9,000,000 | 13,200 |
| 9,000,001 | 9,500,000 | 13,900 |
| 9,500,001 | 10,000,000 | 14,700 |
| 10,000,001 | 12,500,000 | 16,800 |
| 12,500,001 | 15,000,000 | 20,600 |
| 15,000,001 | 17,500,000 | 24,300 |
| 17,500,001 | 20,000,000 | 28,100 |
| 20,000,001 | 22,500,000 | 31,900 |
| 22,500,001 | 25,000,000 | 35,600 |
| 25,000,001 | 27,500,000 | 39,300 |
| 27,500,001 | 30,000,000 | 43,100 |
| 30,000,001 | 32,500,000 | 46,800 |
| 32,500,001 | 35,000,000 | 50,500 |
| 35,000,001 | 37,500,000 | 54,300 |
| 37,500,001 | 40,000,000 | 58,000 |
| 40,000,001 | 42,500,000 | 61,700 |
| 42,500,001 | 45,000,000 | 65,500 |
| 45,000,001 | 47,500,000 | 69,200 |
| 47,500,001 | 50,000,000 | 73,000 |
| 50,000,001 | 52,500,000 | 76,800 |
| 52,500,001 | 55,000,000 | 80,600 |
| 55,000,001 | 57,500,000 | 84,400 |
| 57,500,001 | 60,000,000 | 88,200 |
| 60,000,001 | 62,500,000 | 92,000 |
| 62,500,001 | 65,000,000 | 95,800 |
| 65,000,001 | 67,500,000 | 99,400 |
| 67,500,001 | 70,000,000 | 103,100 |
| 70,000,001 | 72,500,000 | 106,800 |
| 72,500,001 | 75,000,000 | 110,600 |
| 75,000,001 | 77,500,000 | 114,300 |
| 77,500,001 | 80,000,000 | 118,000 |
| 80,000,001 | 82,500,000 | 121,800 |
| 82,500,001 | 85,000,000 | 125,600 |
| 85,000,001 | 87,500,000 | 129,400 |
| 87,500,001 | 90,000,000 | 133,100 |
| 90,000,001 | 92,500,000 | 136,900 |
| 92,500,001 | 95,000,000 | 140,600 |
| 95,000,001 | 97,500,000 | 144,300 |
| 97,500,001 | 100,000,000 | 148,100 |

Minimum Rs. 1,000/-

- 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 amounts exceeding Rs.100Million shall attract additional service charges of Rs.1500/- (monthly) per Rs. 1Million each (or part thereof).
- Discount may be offered to customers in the above-mentioned service charges subject to the Management's approval.
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. 1,800/- (Flat) |
| (iv) | Retirement of Bill (Foreign / Local) | 0.15%, minimum Rs. 1500/- |
| (v) | Registration of contract for Import on consignment basis | 0.15%, minimum Rs. 2,000/- |
| (vi) | Amendment to Contract registration | Rs.1,200/- (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 | USD 100/- from forwarding bank |
| (xi) | Correspondents' reimbursement charges | At actual |
| (xii) | Remittance against import without opening of L/C / Registration of Contract | 0.15%, minimum Rs. 1,500/- Plus, Swift / FDD Charges |
| (xiii) | L/C Revalidation | As per A (i) above |
| (xiv) | L/C Cancellation | Rs. 2,000/- Plus SWIFT charges |
| (xv) | Profit on Spot L/C Murabaha | Rs. 100/- (Minimum) |
| (xvi) | Profit on PAD Murabaha / Musawammah | As per credit approval |
| (xvii) | Duty Draw back (DLTL) / Freight subsidy/Any other import related subsidy claim | 0.25%, Min Rs. 1,000/- |
| (xviii) | In case of discrepancy message send to negotiating bank if discrepant documents are presented | USD 65/- (or equivalent) to be recovered from the negotiating bank at the time of payment Rs.1,000/- in case of inland letter of credit |
| (xix) | Handling of Import Usance bill under L/C | Rs.1,000/- (Flat) |
| (xx) | Handling charges on Import Account Payments / Import Collection documents whether under contract or not / Import Advance Payments | Rs.1,500/- |
| (xxi) | Financial Instrument Handling Charges | Rs. 100/- per request |
| (xxii) | Financial Instrument Transfer | Rs. 500/- per request |
| (xxiii) | Issuance of Freight Certificate for Imports on FOB | Rs. 1000/- |
| (xxiv) | FOC (Free of Cost) F.I | Rs. 1,200/- per FOC |
| (xxv) | L/C by Full SWIFT | Rs. 1,800/- |
| (xxvi) | L/C Amendment by SWIFT | Rs. 750/- |
| (xxvii) | Correspondent / Payments through SWIFT charges | Rs. 750/- |



B - Inland Letter of Credit

Amount in PKR

| 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. 1,500/-

- The Shariah Supervisory Board of Meezan Bank has allowed the bank to charge a fee against L/C related services such as documentation, credit assessment, correspondence, accounts maintenance, monitoring etc.
- All L/C amount exceeding Rs. 100Million shall attract additional service charges of Rs. 9,000/- (First Quarter) per Rs. 1Million each (or part thereof) and Rs. 4,500/- (for Subsequent Quarter).
- Rs.1,200/- (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

Amount in PKR

| Guarantee Amount Range | | Per quarter charges or part thereof | Subsequent quarter or part thereof |
|------------------------|-------------|----------------------------------------|---------------------------------------|
| From | To | | |
| 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 |

Minimum service charges for issuance / amendment of guarantees are Rs.2,000/- flat.

- 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 assessment, correspondence, accounts maintenance, monitoring etc.
- All guarantees amount exceeding Rs. 100Million shall attract additional service charges of Rs.8,000/- per Rs. 1Million each (per quarter or part thereof) + Rs.4,000/- subsequent quarters.
- Rs.1,000/- (flat) will be charged per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity 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 on the basis of above slabs.
- Claim handling charges Rs. 2,500/- (flat)
- Discount may be offered to customers in the above-mentioned charges subject to the Management's approval.



D - Exports

| | |
|-------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| (i) Letter of Credit | |
| (a) Advising | Rs.1,500/- for customers Rs.2,500/- for non-customer |
| (b) Amendment | Rs.1,200/- for customers Rs.1,500/- for non-customer |
| (c) Confirmation, Advising & Miscellaneous charges | Maximum - case to case basis Minimum - Rs.250/- per quarter |
| (d) Transfer of export L/Cs | Rs.1,500/- (Flat) |
| (ii) Documents sent to other local Banks under restricted Letters of Credit | Rs.1,000/- (Flat) |
| (iii) Duty Draw back (DLTL) / Freight subsidy/Any other export related subsidy claim | 0.25% Min Rs. 1,000/- |
| (iv) Collections | |
| (a) Clean | Rs.100/- (Flat) |
| (b) Documentary Local | 0.25%, minimum Rs.1,000/- |
| (v) Service Charges against export document handling and proceeds realization (whether transferred to another local bank or not) | Paisa 20 per Rs.100 (Rs.2/- per mile) Min Rs.2,000/- (Excluding proceeds received against software exports) |
| (vi) Handling of IERF/ILTFF/IFRE application | For IERF application - Rs. 600/- For ILTFF application - Rs. 2,000/- For IFRE application - Rs. 2,000/- |
| (vii) Export Performance Verification | Rs.1,000/- per EE-Form |
| (viii) Issuance of EE NOC to other banks | Rs.1,000/- per Case |
| (ix) Handling of Substitution Cases under IERS Part I | Rs.500/- per Case |
| (x) Financial Instrument Transfer to other bank | Rs.500/- |
| (xi) Handling charges on collection of Export Development Surcharge | Rs.100/- (to be collected at the time of realization of export proceeds) |
| (xii) Export Advance Payment | Paisa 20 per Rs.100 (Rs.2/- per mile) Min Rs.2,000/- |
| (xiii) Service Charges for document handling & reporting to SBP for Overdue Export Bill | Rs.1,000/- per Export Bill For all Overdue Bills (Subject charges will not apply where Istisna / Tijarah is involved) |
| (xiv) Assignment of Proceeds to Other Banks and upfront document handling | Rs.1,200/- (Subject charges will not apply where Istisna / Tijarah involved) |
| (xv) Handling of Documents Submission to SBP against Export Advance Payment | Rs. 500/- (Subject charges will not apply where Istisna / Tijarah involved) |
| (xvi) Issuance of Financial Instrument | Rs. 100/- per Financial Instrument (F.I) |
| (xvii) Correspondence / SWIFT charges | Rs. 750/- |
| (xviii) International Courier | At actual, minimum Rs. 7,000/- per 500 grams |



E - Finances

Following charges will be recovered in addition to profit on financing.

| | | |
|--------|----------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (i) | Arrangement, servicing fee and marketing fee etc. | As per agreed terms |
| (ii) | Stamp duty on legal agreements, valuation charges, search report charges & legal charges | At actual |
| (iii) | Issuance of delivery order against pledge | Rs. 600/- per delivery order (upto 50% waiver at discretion of Regional Manager) |
| (iv) | Godown rent & mucaddum charges | Actual |
| (v) | Charges on Inspection of Stock, not owned by bank | Conducted by the bank's officer: -Within city: Rs. 1,200/- for SME/Commercial Clients Rs. 2,400/- for Corporate Clients -Outside city - At actual Conducted by External Vendor: At actual |
| (vi) | Other incidental expenses like insurance premium / takaful contribution etc. | At actual |
| (vii) | Profit on early sale (Termination) of Ijarah Assets | As per terms agreed between customer and bank |
| (viii) | Redemption of property. Fee to be recovered from the party when bank officers are called before Registrar for redemption | Rs. 2,500/- Flat per property plus legal / vendor fees) |
| (ix) | Registration with SECP & Lawyer's charges for both Private & Public Ltd. Cos. where charge on current/fixed assets is registered | At actual (Inclusive of legal / vendor fees) |
| (x) | Registration of charge at Registrar's office. For Partnership/ Proprietorship firms/ individual finances for mortgage | At actual (Inclusive of legal / vendor fees) plus PKR 1,200/- per case |
| (xi) | Marking lien on securities issued by other institutions | At actual |
| (xii) | Balance confirmation to Auditors | Rs.600/- Flat per Certificate |
| (xiii) | <u>Agri Finance:</u> Processing charges* on fresh facility and renewal of short-term facility | Development Finance: Rs.3,000/- Flat (Per Tractor) Non-Farm & Non-Development Finance: Rs.5,000/- (Flat) |
| (xiv) | Commercial Property Finance under Program Based Financing | Processing Fee* : Rs.6,000/- Other Charges (Documentation, Valuation, where applicable) - At actual |
| (xv) | Commercial Ijarah (Equipment/ Machinery/Vehicle) under Program Based Financing | Processing Fee* : Rs.3,500/- Other Charges (Documentation, Valuation, where applicable) - At actual |



- (xvi) Processing, structuring and advisory fees*. In case of renewal, it will be applicable on Short Term Facility

For SME/Commercial Customers:

| Facilities in Millions upto | Fee (PKR actual) |
|-----------------------------|------------------|
| 10 | 5,000 |
| 20 | 10,000 |
| 40 | 20,000 |
| 50 | 25,000 |
| 100 | 50,000 |
| 150 | 75,000 |
| 300 | 150,000 |
| 400 | 200,000 |
| 400 plus | 250,000 |

For Corporate Customers:

| Facilities in Millions upto | Fee (PKR actual) |
|-----------------------------|------------------|
| 40 | 20,000 |
| 80 | 40,000 |
| 200 | 100,000 |
| 300 | 150,000 |
| 500 | 250,000 |
| 1,000 | 500,000 |
| 3,000 | 1,000,000 |
| 5,000 | 1,500,000 |
| 10,000 | 2,000,000 |
| 10,000 plus | 2,500,000 |

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

F - Foreign Remittances

- (i) Outward:
- (a) Foreign Demand Draft (FDD) US\$ 15/- OR equivalent including SWIFT Charges
- (b) Foreign Telegraphic Transfer (FTT) US\$ 30/- OR equivalent plus SWIFT charges
- 0.50% additional charges on amount withdrawn via FTT/FDD/Conversion/Transfer/Inward Clearing, within 15 days of FCY Cash deposit.
- ONLY for Trade Transactions: USD 35/- additional if customer wants to bear intermediary charges
- (c) Foreign Telegraphic Transfer (FTT) for Hajj/Umrah Operators USD 10/- Flat
- (ii) Correspondent Bank Charges on Inward Remittances At Actual
- (iii) Cancellation Charges of FDD US\$ 10/- OR equivalent Plus SWIFT charges
- (iv) Stop Payment Charges of FDD US\$ 10/- OR equivalent Plus SWIFT charges

G - Foreign Bills

- (i) Outward Bills for Collection (Not related to Export payments) * 0.5% minimum Rs.300/- maximum Rs.1,500/- plus, Courier & SWIFT Charges, if applicable
- (ii) FOBC Return (Irrespective of reason) At Actual
- (iii) Inquiry / correspondence regarding FOBC sent for collection Rs.500/- as SWIFT Charges
- (iv) Inward Bills for Collection USD 10/- including SWIFT Charges
- (v) Correspondent's Charges, if any At actual



NOTE:

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

H – Branch Banking

| | | |
|--------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| (i) | Outward Bills for collection (OBC) Lodgment | Rs. 400/- per item Plus Courier charges |
| (ii) | Inward Bills for collection (IBC) | Rs. 400/- per item Plus Courier Charges |
| (iii) | Issuance of Cheque Return Memo with reason of insufficient funds in Inward Clearing/ Fund Transfer/ Cash Counter | Rs. 500/- (Flat) per Cheque (local & online) |
| (iv) | Standing Instruction Fee | Rs. 200/- 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 except EE & EF form | Rs. 100/- per item |
| (vii) | Balance confirmation to Auditors | Rs. 300/- (Flat) |
| (viii) | Account Closure | NIL |
| (ix) | Any type of certificate issued regarding business dealing with the bank | Rs. 300/- per certificate (No charges will be applied if certificate issued for Zakat or Withholding Tax deducted at source) |
| (x) | Issuance of Proceeds Realization Certificate (PRC) (Free for Home Remittance Customers) | Within one year - FREE Over the period one year – Rs.500/- Duplicate PRC – Rs.700/- |
| (xi) | Registration/permits of student cases | Rs. 3,000/- (registration/first year) Rs. 2,000/- (subsequent per year) |
| (xii) | Cheque Book Issuance | Free |
| (xiii) | Cheque Book Safekeeping & Destruction Charges | Rs.7/- per leaf (If customer did not collect cheque book within 60 days from issuance date) |
| (xiv) | Outward Clearing Lodgment: US Dollar Clearing Same Day Clearing Intercity Clearing | USD 5/- (Flat) per instrument Rs. 500/- (Flat) per instrument Rs. 300/- (Flat) per instrument |
| (xv) | Duplicate Statement of Account | Rs. 25/- per item |
| (xvi) | Cheque Stop Payment | Rs. 300/- for one cheque Rs. 600/- more than one cheque |



| | | |
|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (xvii) | LOCKERS: Key Deposit – Refundable Small Locker Rent Medium Locker Rent Large Locker Rent Locker breaking charges | Rs. 5,000/- one time Rs. 5,000/- per annum Rs. 6,000/- per annum Rs. 7,500/- per annum At actual |
| (xviii) | Retrieval of Old Records: Up to 01-year-old Over 01 year & below 03 years old 03 years old and above | Rs. 200/- per cheque / voucher Rs. 300/- per cheque / voucher Rs. 500/- per cheque / voucher |
| (xix) | Settlement of 3rd Party Fund Transfer through PRISM (RTGS) Multiple Credit Transfer - MT 102 Single Credit Transfer - MT 103 * SBP has suspended charges till further instructions | Free* Free* |
| (xx) | Cash Management Transactions Banking Collection / Disbursement / Electronic Banking | All charges for Cash Management Products (Collection & Payment) will be decided on a case-to-case basis through agreement between the customer and the bank. |
| (xxi) | Investor Portfolio Security (IPS) Account Holding Charges (to be recovered on semi-annual basis) | 0.025% of average investment amount for the last six months Min Rs.1,500/- Max Rs.7,500/- |

I - Local Remittances

| | | |
|-------|--------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| (i) | Drafts Drawn on HBL: (a) Up to Rs. 100,000 (b) Over Rs. 100,000 | Rs.200/- (Flat) 0.1%, minimum Rs. 500/- |
| (ii) | Pay order Issuance | Free |
| (iii) | Instrument Cancellation charges | Rs.300/- (Flat) per Pay order / Demand Draft |
| (iv) | Stop Payment charges: (a) Pay order / CDR (b) Demand Draft (Local) | Rs.300/- (Flat) per instrument Rs.300/- per instrument Plus Courier charges |
| (v) | Issuance of Duplicate Pay order | Rs.250/- (Flat) per instrument |

J – Meezan Kafalah

| | | |
|-------|---------------------------------|-------------------------------------------|
| (i) | Wakalah Fee* | 5% of first year annual contribution |
| (ii) | Takaful Charges | At Actual |
| (iii) | Kafalah Multiplier Wakalah Fee* | 5% on Cash Value (last available balance) |
| (iv) | Kafalah Multiplier Takaful Fee | At Actual |

*Wakalah Fee may be waived, if plan continues for more than 3 years



K - ADC Services

| | | |
|---------|------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (i) | Meezan VISA Debit Card | Classic Card - Rs.2,400/- per annum Gold Card - Rs.2,800/- per annum ¹ Platinum Card - Rs.6,000/- per annum Infinite Card - Rs.30,000/- per annum |
| (ii) | Meezan MasterCard Debit Card | Classic Card - Rs.2,400/- per annum Titanium Card - Rs.4,000/- per annum World Card - Rs. 18,000/- per annum FCY Debit Card - USD 15/- per annum |
| (iii) | Meezan Women First VISA Debit Card | Rs. 500/- for first issuance Rs. 2,400/- per annum for subsequent years |
| (iv) | Meezan Kids & Teens VISA Debit Card | FREE for first issuance Rs.1,100/- per annum for subsequent years |
| (v) | Meezan PayPak Debit Card | Rs.1,600/- per annum |
| (vi) | Card Replacement Charges | Same as Annual Charges Complementary for Meezan VISA Infinite Debit Card |
| (vii) | Supplementary Card Charges | Same as Annual Charges |
| (viii) | Debit Card Digital Token Fee | Free |
| (ix) | Cash Withdrawal – Meezan ATM Cash Withdrawal – 1Link/MNET ATM | Free Rs.23.44/- per transaction |
| (x) | Balance Inquiry - 1Link/MNET ATM | Rs.5/- per inquiry |
| (xi) | Cash Withdrawal - International ATM | 4% of Amount or Rs.600 whichever is higher |
| (xii) | Cash Withdrawal – FCY Debit Card | 4% of Amount or USD 3 whichever is higher |
| (xiii) | Balance Inquiry – FCY Debit Card | USD 1/- per inquiry |
| (xiv) | Balance Inquiry - International ATM | Rs.300/- per inquiry |
| (xv) | Cash Withdrawal by International Card on Meezan ATM | USD 5/- per transaction |
| (xvi) | Balance Inquiry by International Cards on Meezan ATM | USD 1/- per inquiry |
| (xvii) | ATM Receipt on other bank ATMs | Rs. 2.5/- per receipt |
| (xviii) | Purchase Domestic Purchase International (e-Commerce, POS & NFC) | Free 4% of transaction amount |
| (xix) | Arbitration charges / false charge back (Local & International) | USD 500/- or PKR equivalent per case |
| (xx) | Document retrieval charges | Rs.200/- per document for local transactions Rs.1,000/- per document for international transactions |
| (xxi) | Complete SMS Alerts Subscription PKR Accounts - Annual Charges | Rs.1,500/- Individual & Sole-Proprietorship A/c Rs.4,500/- Company Account Free service for Meezan Senior Citizen Account |
| (xxii) | SMS Alerts on Digital Transactions | Free |
| (xxiii) | Complete SMS Alerts Subscription FCY Accounts - Annual Charges | USD 5 or eqv. - Individual & Sole-Proprietorship A/c USD 10 or eqv. - Corporates & Partnership A/c |



| | | |
|----------|-----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (xxiv) | Interbank Fund Transfer Facility (IBFT) | Free IBFT - up to Rs.25,000/- per month. For additional amount above Rs. 25,000 per month, 0.1% of the transaction amount or Rs. 200, whichever is lower |
| (xxv) | Biometric ATM withdrawal / session | Rs.15/- per session |
| (xxvi) | Bill Payment Service (Internet Banking, Mobile App & ATM) | Beaconhouse School – Rs.25/- per transaction |
| (xxvii) | Pay anyone | Rs.100/- per transaction |
| (xxviii) | Express Card Delivery Fee | Rs.200/- |
| (xxix) | POS Acquiring: | |
| | Merchant Discount Charges | Up to 2.5% (Negotiable) |
| | Rent per POS per month | Up to Rs. 5,000/- (Negotiable) |
| (xxx) | E-Commerce Acquiring: | |
| | Merchant Discount Charges | Up to 3% (Negotiable) |
| | One Time Merchant on-boarding fee | Up to Rs. 50,000 (Negotiable) |
| | Annual Charges | Up to Rs. 30,000 (Negotiable) |

*1 Waiver for Meezan Senior Citizen Account on Meezan Visa Gold Debit Card issuance charges (Valid for first card only). Annual / Replacement / Renewal charges will be applicable as per the Bank's Schedule of Charges (SOC). For rest of the debit cards, charges will be applicable as per prevailing SOC.

Note:

- The Bank may discontinue/suspend the ADC Services due to non-payment/non-recovery of associated charges.
- All charges are exclusive of FED
- Premium customers will be offered one supplementary card free of charge. For additional supplementary cards, charges will be applied as per SOC.
- Conversion rate on international transactions will be either inter-bank rate or open market rate as per the prevailing regulatory instructions enforced
- All international charges are settled in USD.
- In addition to this, Advance Tax on international transactions will be applied as follows: **Filer: 5% & Non-Filer: 10%**



L - Meezan Premium Banking

MEEZAN PREMIUM
BANKING

Membership Criteria

Premium Banking services are offered by the Bank at its sole discretion to customers (including Current and Savings account-holders) who maintain any of the following quarterly average balance.

| Account Category | Criteria for Individual & Sole Proprietors | Criteria for Partnership entities* | Criteria for Roshan Digital Customers** | Criteria for Salaried Customers |
|-------------------------------------------------------------------------------|--------------------------------------------|--------------------------------------|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bank Accounts | Equivalent to PKR 3 Million or more | Equivalent to PKR 10 Million or more | Equivalent to PKR 3 Million or more | Customers with gross salary of PKR 750,000 or more, being credited in Meezan Bank Account are eligible for Premium Banking irrespective of Deposit Balance. |
| Bank Accounts & Term Deposit Certificates | Equivalent to PKR 5 Million or more | Equivalent to PKR 10 Million or more | Equivalent to PKR 5 Million or more | |
| Bank Accounts, Term Deposit Certificates & Islamic Naya Pakistan Certificates | Not Applicable | Not Applicable | Equivalent to PKR 10 Million or more | |
| Roshan Apna Ghar (Disbursed Amount) | Not Applicable | Not Applicable | Equivalent to PKR 8 Million or more | |

* Partnership Entities will be offered Basic Banking Services with limited Premium Banking offers. In addition, the partners may also be able to enjoy all Premium Services on their individual Accounts

** Only for Roshan Digital Account. For Roshan Resident customers, criteria for Individual & Sole Proprietors will be applicable

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

Free Basic Banking Services

a. Free ADC Services

- Meezan Visa Infinite Card charges are waived for Premium Customers maintaining average monthly balance of Rs.15 million in checking accounts or Rs. 20 million overall relationship
- Meezan MasterCard World Card charges are waived for Premium Customer maintaining average monthly balance of Rs.5 million in checking accounts or Rs. 7 million overall relationships
- Meezan MasterCard Debit Card Issuance, Replacement and Annual fee (Excluding Mastercard World Debit Card)
- Meezan Visa Debit Card Issuance, Replacement and Annual fee (Excluding Visa Infinite Debit Card)
- SMS Alerts Service
- Issuance, replacement and annual fee for one (1) Supplementary debit card.
- Internet Banking with enhanced Fund Transfer limits (for customers having no debit card or Silver/Gold/Titanium Debit Cards)

b. Free Branch Banking Services

- Issuance of Foreign Telegraphic Transfer and Foreign Demand Drafts
- Cancellation of Pay Orders, Demand Drafts and Foreign Demand Drafts
- Issuance of Banking Certificates such as Balance confirmation, WHT, Profit Payment, etc.
- Outward Bill for Collection (OBC)
- Inter City Clearing
- Same Day Clearing
- Duplicate Statement
- Cheque Return Charges
- Premium Branded Cheque Book
- Locker Annual Fee
- Cheque Stop Payment

c. Premium Financing Benefits (For customers maintaining Premium Criteria for last 6 months)

Processing fee is waived on the following Consumer Banking products

1. Easy Home

- Preferential Pricing with 1% discount on rental rates²
- Processing charges waiver¹
- 50% waiver on early termination profit
- Express Application processing



2. Car Ijarah

- Preferential Pricing
- Processing charges waiver¹
- 100% waiver on early termination profit
- Express Application processing

3. Meezan Solar Financing (Customer maintaining Premium Criteria for last 6 months)

- Preferential Pricing with 1% discount on profit rate
- Processing charges waiver
- Express Application processing

¹Waived irrespective of 6 months condition

²Applicable on variable pricing rate only

Note:

- All other charges will be levied as per the Bank's prevailing Schedule of Charges
- Monthly Fee of Rs. 500 on Meezan MasterCard Platinum Card will be levied if the relationship status of the customer is no longer "Premium".
- Monthly Fee of Rs. 1,000 on Meezan MasterCard World Card will be levied if Premium Customer not maintaining waiver criteria of said debit card.
- Monthly Fee of Rs. 2,000 on Meezan Visa Infinite Card will be levied if Premium Customer not maintaining waiver criteria of said debit card.

M – Meezan Roshan Digital Account

| | | |
|--------|-----------------------------------|---------------------------------------|
| (i) | Inward Foreign Remittances | Free ¹ |
| (ii) | Outward Foreign Remittances | Free ¹ |
| (iii) | VISA Debit Card Fees | |
| | Classic Card | Free for first year ² |
| | Gold Card | Free for first year ² |
| | Platinum Card | Free for first year ² |
| (iv) | MasterCard Debit Card Fees | |
| | Titanium Card | Free for first year ² |
| (v) | Duplicate Statement of Account | Free |
| (vi) | Account Maintenance Certificate | Free |
| (vii) | Balance Confirmation Certificate | Free |
| (viii) | International Courier Charges | Rs. 6,000/- |
| (ix) | Roshan Apna Ghar | Upfront Processing Fees – Rs. 4,000/- |
| (x) | Roshan Apni Car | Processing Fees – Free |
| (xi) | Legal Documentation Charges | At actual |
| (xii) | Other Charges | At actual |

Any other applicable charges, encompassing legal charges, property evaluation, income estimation, government levies, taxes, Mortgage charges etc., will also be at actual and shall be borne by the applicant. External Agency Charges are refundable incase remained un-utilized

¹ Correspondent banking charges will apply, in case if remittance is being sent through SWIFT

² First year Free issuance is only for those customers who have remitted funds in their PKR Meezan Roshan Digital Account. Annual fee as per our Schedule of Charges (ADC Services Section) will be levied from subsequent year.

Note:

All other Services Charges will be applicable as per prevailing Schedule of Charges



N - Ijarah

| | | |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (i) | Domestic Vehicle – Upfront Processing Fee | Rs.2,500/- per Car Ijarah Case Free for Women First Segment |
| (ii) | Commercial New Vehicle (below Rs.2.0 million) – Upfront Processing Fee | Rs. 2,500/- per Car Ijarah Case |
| (iii) | Fleet Ijarah – Upfront Processing Fee | Rs. 3,000/- per case (Irrespective of No. of Car) |
| (iv) | Commercial Vehicle Ijarah - Upfront Processing Fee | Rs. 3,500/- per case (Irrespective of No. of Vehicle) |
| (v) | Documentation Charges | At actual |
| (vi) | Old Vehicle Valuation Charges | At actual |
| (vii) | Out station verification | Rs. 500/- to Rs.1,000/- depending upon distance |
| (viii) | Income Estimation | At Actual |
| (ix) | Vehicle Repossession Charges Within the City charges Outside the City charges Non-Commercial Vehicle Commercial Vehicle Motorcycle Legal Notice charges Auction Advertisement Charges Repossession Allied Charges | Actual / upto Rs. 70,000/- Actual / upto Rs. 70,000/- Actual / upto Rs. 100,000/- Actual / upto Rs. 200,000/- Actual / upto Rs. 20,000/- Actual / upto Rs. 5,000/- At Actual At Actual |
| (x) | Vehicle Transfer - in favor of 3rd Party | Rs. 1,500/- per case |
| (xi) | Re-issuance/ Duplicate NOC in favor of customer or 3rd party | Rs. 3,000/- per case |

O - Easy Home - Islamic Housing Finance

| | | |
|-------|------------------------------------------------------------------------------------------------------------|-------------|
| (i) | Upfront Processing Fee | Rs. 8,000/- |
| (ii) | Legal Documentation Charges | At actual |
| (iii) | Other Charges* (i.e. legal charges, property evaluation and income estimation, where applicable) | At actual |

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

* External Agency Charges are refundable incase remained un-utilized

P - Labbaik Travel Aasaan (Installment Plan)

| | |
|---------------------|-------------------------------------------------------------------------------------------------------------|
| Processing Charges* | Approx. Rs. 2,000/- (Inclusive of Bank's Internal verifications, Takaful Coverage and legal documentations) |
|---------------------|-------------------------------------------------------------------------------------------------------------|

*Charges will be taken at actual and remaining (if any) will be reimbursed

Q - Meezan Consumer Ease

| | | |
|-------|---------------------------------------------|-------------|
| (i) | Processing Fee – Consumer Ease | Rs. 1,800/- |
| (ii) | Processing Fee – Meezan Solar (Residential) | Rs. 5,000/- |
| (iii) | Documentation Charges | At actual |



- (iv) **Other Charges*** At actual
(*i.e. legal charges, income estimation charges, long distance external verification charges, bureau check fees and any other relevant charges where applicable)

R - Meezan Apni Bike

- (i) Processing Fee – Meezan Apni Bike Rs. 1,800/- (+FED)
(ii) Documentation Charges At Actual
(iii) **Other Charges*** At Actual

(*i.e. legal charges, income estimation charges, long distance external verification charges, bureau check fees and any other relevant charges where applicable)

S - Mera Pakistan Mera Ghar (MPMG)

- (i) Upfront Processing Fee Rs. 4,000/-
(ii) Legal Documentation Charges At actual
(iii) **Other Charges*** At actual
(i.e. legal charges, property evaluation and income estimation, where applicable)
(iv) Profit on Additional /Early unit purchase 0%

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

* External Agency Charges are refundable incase remained un-utilized

T - Communication Tariff

- (i) **Courier Charges**
Within City Rs. 50/- (per item)
Within Country Rs. 100/- (per item)
Overseas Destinations At actual, min. Rs. 3,500/- (per 500 grams)
- (ii) Registered Post Foreign Rs. 150/- per 50 grams
Additional Rs. 50/- for each subsequent 50 grams or part thereof.
- (iii) Registered Post within Pakistan Rs. 35/- per 50 grams.
Additional Rs. 25/- for each subsequent 50 grams or part thereof.
- (iv) **Ordinary Mail**
Foreign Rs. 100/- per 50 grams or part thereof.
Local Rs. 25/- per 50 grams or part thereof.
- (v) Fax charges Rs. 100/- per page (inland)
Rs. 200/- per page (foreign)
- (vi) **SWIFT Charges**
SWIFT charges Foreign Rs. 500/-



U - Capital Market

- | | |
|-------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (i) Meezan Custodial Services –MCS | |
| (a) Account Opening | Rs. 1,000/- (one time) |
| (b) Account Maintenance | Rs. 1,000/- (annually) |
| (c) Physical Shares Deposit | Rs. 0.05 per share plus CDC charges/tax at actual |
| (d) Transaction Charges | 0.1% of the market value of shares |
| (e) CDC / NCCPL Charges | At actual |
| (ii) Charges for collection of e-dividend | Rs. 50/- per transaction or Rs. 50,000/- whichever 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% plus out of pocket expense, min Rs. 50,000/- whichever is higher. (Subject to negotiation of rates based on volume of business & on MBL discretion) |
| (iv) 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) |

V - Meezan Smart

- | | |
|-----------------------------------------------------------------|---------------------------------------------------------------------------|
| (i) Meezan Smart PayPak Card | Rs. 500/- per annum |
| (ii) PayPak Card Replacement Charges | Rs. 250/- |
| (iii) Smart Payroll Solution | Rs. 500/- per annum OR part thereof, subject to negotiation with customer |
| (iv) Interbank Fund Transfer Facility (IBFT) | Same as mentioned in ADC Services Section |
| (v) Balance Inquiry on other banks ATM in Pakistan | Same as mentioned in ADC Services Section |
| (vi) Cash Withdrawal – Meezan ATM ILink/MNET member Banks' ATM | Same as mentioned in ADC Services Section |
| (vii) Bill Payment Service (Internet Banking, Mobile App & ATM) | Same as mentioned in ADC Services Section |
| (viii) Biometric Cash withdrawal | Rs.10/- with applicable taxes |
| (ix) Payment Disbursements | Charges to be negotiated on case-to-case basis |
| (x) Payment Collections | Charges to be negotiated on case-to-case basis |

W - 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.

X - Introduction of New Services

In case of introduction of any new service, for which the bank charges the customer a fee during the tenor of this schedule shall be deemed covered and shall be separately mentioned in next schedule.



Y - Important Notes

- (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 Deputy CEO.

Reviewed By:

Resident Shariah Board Member