



Meezan Bank

The Premier Islamic Bank

SCHEDULE OF SERVICE CHARGES

Effective from 1st July to 31st December, 2025



Summary of Revision / New Charges (Jul-Dec-2025)

Section	Description	Revision/New Charges	Page
A – Trade Import - Acceptance of Bills under L/C	(xiv) LC Cancellation -SWIFT Charges (xxvi) LC amendment by SWIFT (xxvii) Correspondence / Payment through SWIFT (xxv) LC by full SWIFT	Revision in Charges	4
A – Trade Export	(xvii) Correspondence / SWIFT Charges	Revision in Charges	7
F – Foreign Remittances	(i) b - Foreign Telegraphic Transfer (FTT) Charges	Revision in Charges	9
K - ADC	(i) Meezan VISA Debit Card (ii) Meezan MasterCard Debit Card (vii) Supplementary Card Charges (xvii) ATM Receipt on other bank ATMs (xviii) Purchase International – FCY Debit Card (e-commerce, POS& NFC) <u>Debit Card Issuance Criteria</u> iv) VISA Infinite Debit Card v) MasterCard World Debit Card	Revision in Charges New Criteria	12
L – Premium Banking	<u>Note:</u> Levy of card fees if customer is no longer premium	Revision in Charges	14
T - Corporate Remittances	Introduction of a new section in Schedule of Charges	New Charges	18
Mera Pakistan Mera Ghar	Discontinuation of a product	Deletion of Charges	-
U – Communication Tariff	(vi) SWIFT Charges	Revision in Charges	19



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 PLUS ACCOUNT	15
N - MEEZAN ROSHAN DIGITAL ACCOUNT	16
O - IJARAH	16
P - EASY HOME - ISLAMIC HOUSING FINANCE	17
Q - LABBAIK TRAVEL AASAAN	17
R - MEEZAN CONSUMER EASE	17
S - MEEZAN APNI BIKE	18
T - CORPORATE REMITTANCES	18
U - COMMUNICATION TARIFF	18
V - CAPITAL MARKET	19
W - MEEZAN SMART	19
X - OUT OF POCKET EXPENSES	20
Y - INTRODUCTION OF NEW SERVICES	20
Z - IMPORTANT NOTES	20



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 Range		Amount in PKR	
From	To	1 st Quarter or part thereof	Subsequent quarters or part thereof
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 Rs. 850/- 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. 2,000/-
(xxvi)	L/C Amendment by SWIFT	Rs. 850/-
(xxvii)	Correspondent / Payments through SWIFT charges	Rs. 850/-



B - Inland Letter of Credit

Amount Range		Amount in PKR	
From	To	Per Quarter or part thereof	Subsequent quarter or part thereof
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 Up to	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)	Paiza 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	Paiza 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. 850/-
(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)	Agri Finance: 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\$ 35/- 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. |
| | <u>ONLY for Trade Transactions:</u> 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

Acc. Type	Non-Premium	Premium	Meezan Plus
Current A/C	Free	Free	Not Applicable
Saving A/C / Remunerative Current A/C	Rs.20 per leaf	Free	Free

- (xiii) Cheque Book Safekeeping & Destruction Charges
(If customer does not collect cheque book within 60 days from issuance date)

Acc. Type	Non-Premium	Premium	Meezan Plus
Current A/C	Rs.7 per leaf	Rs.7 per leaf	Not Applicable
Saving A/C / Remunerative Current A/C	Free	Rs.7 per leaf	Rs.7 per leaf

- (xiv) **Outward Clearing Lodgment:**
US Dollar Clearing
Same Day Clearing
Intercity Clearing

Free
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	Free* Free*
	* SBP has suspended charges till further instructions	
(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 PO / CDR / DD
(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% of initial investment
(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.3,000/- per annum ^{[1][2]} Gold Card - Rs.4,200/- per annum ^{[2][3]} Platinum Card - Rs.9,000/- per annum Infinite Card - Rs.40,000/- per annum ^[4]
(ii)	Meezan MasterCard Debit Card	Classic Card - Rs.3,000/- per annum ^{[1][2]} Titanium Card - Rs.4,500/- per annum Platinum Card* - Rs.9,000/- per annum (*Only for Premium Customers if permanently downgraded) World Card - Rs. 25,000/- per annum ^[5] FCY Debit Card - USD 15/- per annum
(iii)	Meezan Women First VISA Debit Card	Rs. 500/- for first issuance Rs. 3,000/- per annum for subsequent years
(iv)	Meezan Kids & Teens VISA Debit Card	FREE for first issuance Rs.1,250/- per annum for subsequent years
(v)	Meezan PayPak Debit Card	Rs.2,000/- per annum ^{[1][2]}
(vi)	Card Replacement Charges	Same as Annual Charges* *Complimentary for Meezan VISA Infinite Debit Card
(vii)	Supplementary Card Charges	Same as Annual Charges *No supplementary card option for FCY MasterCard Debit Card
(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 Charges (a) MBL Card at MBL ATM (a) MBL Card at Member Bank ATM	Rs. 2.50/- per receipt Rs. 3.13/- per receipt
(xviii)	Purchase Domestic Purchase International (e-Commerce, POS & NFC) Purchase International – FCY Debit Card	Free 4% of transaction amount 3% of transaction amount
(xix)	Arbitration charges / false charge back (Local & International)	USD 500/- or PKR equivalent per case
(xx)	Complete SMS Alerts Subscription PKR Accounts - Annual Charges	Rs.1,800/- Individual & Sole-Proprietorship A/c Rs.4,500/- Company Account Free service for Meezan Senior Citizen & Asaan Student Account
(xxi)	SMS Alerts on Digital Transactions	Free



(xxii)	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
(xxiii)	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
(xxiv)	Biometric ATM withdrawal / session	Rs.15/- per session
(xxv)	Bill Payment Service (Internet Banking, Mobile App & ATM)	Beaconhouse School – Rs.25/- per transaction
(xxvi)	Pay anyone	Rs.100/- per transaction
(xxvii)	Express Card Delivery Fee	Rs.200/-
(xxviii)	POS Acquiring:	
	Merchant Discount Charges	Up to 2.5% (Negotiable)
	Rent per POS per month	Up to Rs. 5,000/- (Negotiable)
(xxix)	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)

Waiver / Issuance Criteria:

1. For Meezan Digital Accounts (MDA)

- No charges on Debit Card issuance: Customer can select any one card from VISA Classic, Mastercard Classic, or PayPak Card (One free primary card per account) along with free delivery.
- Annual/Replacement/ Supplementary card charges will be as per prevailing Schedule of Charges.

2. For Meezan Rupee Current Account and Asaan Current Account holders

- No charges on Debit Card issuance: Customer can select any one card from VISA Classic, VISA Gold, Mastercard Classic, or PayPak Card (One free primary card per account).
- Annual / Replacement / Supplementary card charges will be as per the prevailing Schedule of Charges.
- No charges on SMS Alerts subscription (1st time only).

3. For Meezan Senior Citizen Accounts

- No charges on VISA Gold Debit Card issuance: (Valid for first card only).
- Annual / Replacement / Supplementary card charges will be as per the prevailing Schedule of Charges.
- For rest of the debit cards, charges will be applicable as per prevailing SOC.

4. The VISA Infinite Debit Card will only be issued to customers who make an initial deposit and maintain an average monthly balance of at least PKR 1,000,000.

5. The MasterCard World Debit Card will only be issued to customers who make an initial deposit and maintain an average monthly balance of at least PKR 500,000.

Note:

- The Bank may discontinue/suspend the ADC Services due to non-payment/non-recovery of associated charges.
- All charges are exclusive of applicable government levies, including FED, provincial sales tax on services, and any other taxes.
- 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



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
Checking Accounts (Including Kafalah)	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 Payroll Partner (MPP) Accounts are eligible for Premium Banking irrespective of Deposit Balance.
Checking 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	
Checking 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

1. 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 in Checking Accounts & Term Deposit Certificates
2. 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 in Checking Accounts & Term Deposit Certificates
3. Meezan MasterCard Debit Card Issuance, Replacement and Annual fee (Excluding Mastercard World Debit Card)
4. Meezan Visa Debit Card Issuance, Replacement and Annual fee (Excluding Visa Infinite Debit Card)
5. SMS Alerts Service
6. Issuance, replacement and annual fee for one (1) Supplementary debit card.
7. Internet Banking with enhanced Fund Transfer limits (for customers having no debit card or Silver/Gold/Titanium Debit Cards)

b. Free Branch Banking Services

1. Issuance of Foreign Telegraphic Transfer and Foreign Demand Drafts
2. Cancellation of Pay Orders, Demand Drafts and Foreign Demand Drafts
3. Issuance of Banking Certificates such as Balance confirmation, WHT, Profit Payment, etc.
4. Outward Bill for Collection (OBC)
5. Inter City Clearing
6. Same Day Clearing
7. Duplicate Statement
8. Cheque Return Charges
9. Premium Branded Cheque Book
10. Locker Annual Fee
11. Cheque Stop Payment
12. Cheque Book and Debit Card International Courier Charges for Roshan Digital Customers

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. 750 on Meezan MasterCard Platinum Card will be levied if the relationship status of the customer is no longer "Premium".
- Monthly Fee of Rs. 2,000 on Meezan MasterCard World Card will be levied if Premium Customer not maintaining waiver criteria of said debit card.
- Monthly Fee of Rs. 3,300 on Meezan Visa Infinite Card will be levied if Premium Customer not maintaining waiver criteria of said debit card.

M – Meezan Plus Account

(i)	Meezan Plus Account – SMS Alert (ADC – Digital Alerts Only)	Free
(ii)	Debit Card Issuance of following Cards will be offered without charges*:	
	Meezan PayPak Debit Card	Free
	Meezan Visa Silver Debit Card	Free
	Meezan Master Classic Debit Card	Free
	Meezan Visa Gold Debit Card	Free
(iii)	Following waivers can be availed by Meezan Plus account holders who maintain monthly average balance of Rs.200,000 or above**:	
	Meezan Plus Accounts SMS Alert (all transactions)	Free
	Annual Fee of Debit Cards:	
	Meezan PayPak Debit Card	Free
	Meezan VISA Silver Debit Card	Free
	Meezan Master Classic Debit Card	Free
	Meezan VISA– Gold Debit Card	Free
	Intercity Clearing through NIFT	Free
	Stop Payment Request	Free
	Balance Confirmation / Account Maintenance Certificate	Free
	Pay Order / Return Cancellation	Free

Note:

Rest of the service charges will be applicable as per the Schedule of Charges.

*Annual fee will be applicable as per the Schedule of Charges (SOCs), waiver is applicable for the issuance of one primary Debit Card only.

**System will check monthly average balance of Rs.200,000/- of previous month only before application of above charges. For e.g: If annual fee of card is applicable in the month of May '2025, system will check average balance of April '2025 only. In the first month of opening an account, customer will be eligible for a waiver of the above services if account balance is at least PKR 200,000 at the time of the transaction.



N - Meezan Roshan Digital Account

(i)	Inward Foreign Remittances	Free ¹
	(a) Received via SWIFT	
	(b) Received via International Money Transfer Operations / Exchange Companies under “Free Send Model” in RDA- PKR account	SAR 30/- (Equivalent amount in PKR)
(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)	Cheque Book Issuance	Current Account - Free Savings Account - Rs. 20/- per leaf (excl. Premium Banking Customers)
(v)	MasterCard Debit Card Fees	
	Titanium Card	Free for first year ²
(vi)	Duplicate Statement of Account	Free
(vii)	Account Maintenance Certificate	Free
(viii)	Balance Confirmation Certificate	Free
(ix)	International Courier Charges	Rs. 6,000/-
(x)	Roshan Apna Ghar	Upfront Processing Fees – Rs. 4,000/-
(xi)	Roshan Apni Car	Processing Fees – Free
(xii)	Legal Documentation Charges	At actual
(xiii)	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

O - Ijarah

(i)	Domestic Vehicle – Upfront Processing Fee	Rs. 3,100/- 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. 8,000/- per case (Irrespective of No. of Cars)



(iv)	Commercial Vehicle Ijarah – Upfront Processing Fees	Rs. 3,500/- per case (Irrespective of No. of Vehicles)
(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	Actual / upto Rs. 70,000/-
	Outside the City charges	Actual / upto Rs. 70,000/-
	Non-Commercial Vehicle	Actual / upto Rs. 100,000/-
	Commercial Vehicle	Actual / upto Rs. 200,000/-
	Motorcycle	Actual / upto Rs. 20,000/-
	Legal Notice charges	Actual / upto Rs. 5,000/-
	Auction Advertisement Charges	At Actual
	Repossession Allied Charges	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

P - 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

Q - Labbaik Travel Asaan (Installment Plan)

Processing Charges*	Approx. 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

R - 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)



S - 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)

T – Corporate Remittance

- | | | |
|-------|--|---------------------------|
| (i) | Handling Charges for Registration of Financing agreement for Private Sector Borrowing Agreement (PSBA) obtained by Borrowers in Pakistan from Foreign Lenders | Rs. 7,500 (Flat) per case |
| (ii) | Handling Charges for Registration of shares with the Exchange Policy Department (SBP) in relation to Foreign Direct Investment (FDI) | Rs. 3,000 (Flat) per case |
| (iii) | Handling Charges for Designation of bank on behalf of applicant in State Bank of Pakistan, pertaining to cases Dividend, IT & Digital Services, Profit and Head Office Expenses, Investment Abroad by Resident and also RFT Agreement Registration by Bank/SBP | Rs. 3,000 (Flat) per case |
| (iv) | Handling Charges for Corporate Remittances cases required SBP Approval | Rs. 2,000 per case |
| (v) | Handling Charges in addition to FTT & SWIFT charges pertaining to cases Loan, Dividend, Royalty, Disinvestment proceeds, Investment Abroad, Profit and Head Office Expenses, OpCo and HoldCo Incorporation Expenses | Rs. 2,500 per case |

Note: Charges may be reduced or waived on case-to-case basis with the approval of Group Head TIBG.

U - 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. 600/-

V - 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)

W - 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



X - 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.

Y - 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.

Z - 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, exception is allowed for **Corporate Remittances only** where Group Head TIBG may reduce or waive charges on case-to-case basis.

Reviewed By:

Resident Shariah Board Member