

UBL AMEEN-Schedule of Bank Charges January-June 2012		
DOMESTIC BANKING		
<b>A</b>	<b>Remittances</b>	
1a	<b>Inter Branch Online Transactions-Both within city and intercity</b>	
	i) Cash deposits (Payable by Depositors)	Free within UBL Ameen network From
	ii) Online Funds Transfer/Cross Branch Transfer (Payable by Account holder)	UBL Ameen to UBL
	iii) Cash withdrawals (Payable by Drawer of Cheque)	
	iv) Cheque Deposits (Payable by Beneficiary)	Within city free, intercity Rs 350
1b	<b>Non Account holders</b>	
	i) Cash deposits (Payable by Depositors)	i) Within City Free; ii) Intercity 0.10%, Min Rs. 250/-
	ii) Online Funds Transfer/Cross Branch Transfer (Payable by Account holder)	i) Within City Free; ii) Intercity 0.10%, Min Rs. 250/-
	iii) Cash withdrawals (Payable by Drawer of Cheque)	i) Within City Free; ii) Intercity 0.20%, Min Rs. 300/-
	iv) Cheque Deposits (Payable by Beneficiary)	Within city: free; Intercity: Rs 350
2	<b>Issuance of COI</b>	
	i) For A/c Holder	Free
	ii) Duplicate COIs Issuance charges	Rs. 200/- Flat
3	<b>Cashiers Cheque (CC)</b>	
	i) Issuance of CC	Through Account Rs. 150/-; Through Cash Rs. 300/-
	ii) Cancellation of CC	Rs. 300/- Flat
	iii) Issuance of Duplicate CC	Rs. 150/- Flat
	iv-a) Issuance of instrument for payment of fees/dues in favor of Educational Institution/HEC/Board etc.	Rs.25/- per instrument
	iv-b) Cancellation Charges	Rs.500/-(flat)
4	<b>MTs</b>	
	i) Issuance of MTs	Rs. 200/- Plus Communication charges
	ii) Telephone/Fax/Postage Charges etc.	As per Miscellaneous Charges (Domestic)
	<b>Note</b>	
	i) Where Online system is down, remittance may be sent by other means but UniRemote charges will be recovered.	
	ii) See Section G, Miscellaneous Charges, for waivers on Ameen Business Account.	
	iii) OBC charges for intercity Uniremote transactions would not apply.	
	iv) In addition to the charges above, commission/service charges, recovery of courier/ postage/fax charges will also be made according to prescribed tariff (wherever applicable).	
	v) Charges negotiable on case to case basis under approval of relevant business head.	
	vi) Islamabad and Rawalpindi are twin cities and all Online transactions should be treated as within city	
	vii) In addition to the charges above, all applicable Government leveies will also be recovered.	
<b>DOMESTIC BANKING</b>		
<b>B</b>	<b>Bills</b>	
1	<b>Collections</b>	
	i) Clean (including cheques/dividend warrants/bank drafts/intercity clearing through NIFT etc.)	OBC Charges Rs.350/- flat Intercity Clearing Charges Rs. 300/- (including NIFT charges)
	<b>Note</b>	
	i) Postage/courier charges are to be recovered on collection/realization of each instrument (clean). However, in case where party has deposited more than 1 cheque instrument on particular date to be collected/ drawn on the same branch of the bank, postage/courier charges are to be recovered once only.	
	ii) Collecting agent's charges, if the collecting bank is other than the bank, will be extra.	
	iii) Trunk call charges will be extra, if rate of the instruments is asked for by telephone.	
	iv) No charges if branch is situated within a radius of 25 km as it will be treated as a local branch or within catchment area of NIFT if clearing is handled	
	v) OBC charges only to be collected where cheques are physically lodged in collection.	
<b>DOMESTIC BANKING</b>		
<b>C</b>	<b>Advances</b>	
1	<b>Non-Refundable Processing &amp; Documentation Fee for SME/Commercial Advances including Funded and Non-Funded Facilities</b>	At actual
2	<b>Evaluation charges of property for security purpose</b>	At actual
3	<b>For Finance against pledge / hypothecation</b>	
	i) Godown Rent	At actual
	ii) Godown staff salaries of Godown keepers/chowkidar.	At actual
	iii) Godown Inspection charges	Shall be credited to banks income Account
	a. Within Municipal limits or within a radius of 10 kilometers from the branch	Rs. 1,500/- Plus Conveyance charges at actual (Max. One Visit Per Month)
	b. Outside the above limits	T.A & D.A as per rules applicable to staff only in addition charges at 'c above
	iv) <b>Delivery charges:</b>	
	a. If Godown keeper is not posted, conveyance charges will be recovered	At actual
	b. Directors search/charge search/local credit report/independent stocks verification/ independent credit report assets valuation	At actual
	c. CIB report	For Consumer Rs. 100/- Flat; Rs. 300/- other than Consumer
	v) Other incidental expences: Insurance premia , legal charges etc.	At actual
	vi) Handling charges on marking of lien on Shari'ah Compliant Govt. Securities	Rs 500/- flat per customer
	vii) Marking of lien on securities issued by UBL Ameen for other	Rs 500/- flat per customer
4	<b>Other Charges on Advances</b>	
	i) a. Redemption of charge fee to be recovered from party when bank officers are called before Registrar for redemption of the mortgage.	Rs. 2,500/- per property
	b. Vacation of Charge	Rs. 1,000/-
	ii) a. Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.	Actual Plus Rs. 1,000/- per case
	b. Registration of charge at Registrar's Office. For Partnership / Proprietorship firms / individual finances exceeding Rs. 0.500 (M) for mortgage at registrar of Property office.	Actual Plus Rs. 1,000/- per case
	<b>Note</b>	
	i) In addition to above, commission/service charges , recovery of courier/postage /telex/fax/cable charges will also be made according to tariff (wherever applicable)	
	ii) Charges negotiable on case to case basis under approval of relevant business head	
	iii) In addition to the charges above, all applicable govt levies will also be recovered	

**UBL AMEEN-Schedule of Bank Charges January-June 2012**

**DOMESTIC BANKING**

D	SALE AND PURCHASE OF SECURITIES & SAFE DEPOSIT LOCKERS	
1	Charges for Collection of Dividend Warrant	0.30% on amount of dividend collected/paid Min Rs.20/- plus out of pocket expenses Rs. 8,000/-
2	Stop payment Charges per Dividend Warrant	Rs.150/- flat
3	NIFT charges on the Dividend Warrant	No NIFT charges if MICR codes are on the Dividend Warrant otherwise Rs. 10/- each
4	<b>Lockers</b>	
	Safe deposit locker fee to be recovered in advance or at the commencement of the period.	
	i) Small	
	Annual Fee	Rs. 2,500/-
	Key Deposits	Rs. 2,500/-
	Annual Takaful Contribution	At Actual
	ii) Medium	
	Annual Fee	Rs. 3,500/-
	Key Deposits	Rs. 3,000/-
	Annual Takaful Contribution	At Actual
	iii) Large	
	Annual Fee	Rs. 5,500/-
	Key Deposits	Rs. 3,500/-
	Annual Takaful Contribution	At Actual
5	Late Payment Charges	10%*of the applicable annual locker rent every year
6	Breaking Charges	At Actual
	<b>Note</b>	
	i) Late payment charges will be taken once annually after rent is overdue for more than 30 days and shall be disbursed in the Charity.	
	ii) In addition to above, service charges , recovery of courier/postage /telex/fax/cable charges will also be made according to tariff (wherever applicable)	
	iii) Charges negotiable on case to case basis under approval of relevant business head	
	iv) In addition to the charges above, all applicable govt levies will also be recovered	
	v) No special waiver for current account holder will be allowed until approved/waived across the board for all account holders	

**DOMESTIC BANKING**

E	Miscellaneous Charges	
1	<b>Communication</b>	
	i) Telephone	Actual, Min Rs. 100/-
	ii) Fax	Actual, Min Rs 100/-
	iii) Postage - Local (within city)	Actual, Min Rs. 50/-
	iv) Postage - inland (intercity)	Actual, Min Rs. 75/-
	v) Courier	Actual, Min Rs. 100/-
	vi) Courier Charges for Account Opening Welcome Pack	Free
2	<b>Statement of Accounts</b>	
	i) Statement of Account through mail (by post)	Free
	ii) Statement of Account through e-mail	Free
	iii) Statement of Account using both	Rs.35/- bi annually
	iv) Duplicate statement of account	Rs. 35/- per statement
3	<b>Issuance of SBP / NBP cheques / Special Clearing/RTGS</b>	Rs. 500/- per cheque
4	<b>3rd Party Funds Transfer through Pakistan Real Time Interbank Settlement Mechanism (PRISM)/(RTGS) system</b>	
	i) <b>Monday to Friday</b>	
	9:00 am to 1:30 pm	Rs.220/-
	1:30 pm to 3:00 pm	Rs.330/-
	3:00 pm to 4:00 pm	Rs.550/-
	ii) <b>Saturday</b>	
	9:00 am to 11:30 am	Rs.220/-
	11:30 am to 12:30 pm	Rs.330/-
5	<b>Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances</b>	Rs. 300/- per annum
6	<b>Issuance of Balance Certificate on Customer's Request</b>	Rs. 300/- per certificate
7	<b>Service charges for same day collection/clearing cheque greater than Rs. 500,000 through NIFT</b>	Rs. 500/-
8	<b>Stop Payment per instrument: Series of Cheque / CC / PO/TT/RTC and online funds through uniremote</b>	Rs. 300/- flat for Rupee A/C per transaction F.C A/c - US\$ 5
9	<b>Charges For Cheque returned unpaid From drawer account(account from which bad cheque is written)</b>	PKR 400/-, USD 5/-, GBP 2.5/-, EUR 2.5/-, AED 15/-, SAR 15/-
10	<b>Cost of issuance of all currency cheque books</b>	
	i) MICR	Rs 6 per leaf
	ii) Non MICR	Rs 12 per leaf
11	<b>Charges on encashment/collection of profit coupons for Shari'ah compliant certificates issued by other banks</b>	Rs. 300/- per trip
12	<b>Credit info report</b>	
	Within city Report	Rs.1,200 payable to agents + Rs.500 Service charges
	Foreign report	Equivalent foreign agents charges in PKR + Rs 600
	if requested by banks / DFIs	No Charges
14	<b>Standing instructions fee will be recovered in addition to the usual charges on remittance, if any</b>	Rs. 200/- per transaction
15	<b>Emigration Certificate</b>	Rs 150/- per transaction
16	<b>Proprietorship Certificate</b>	Rs 150/- per transaction
17	<b>No Objection Certificate NOC</b>	Rs 150/- per transaction
18	<b>Statement of Profit Earned &amp; WHT/Zakat Deduction</b>	Rs. 150/- per certificate
19	<b>Charges for verification of account balance to third party based on customer's consent (Exemption for students applying for visa to proceed for foreign education )</b>	Rs. 250
20	<b>UBL AMEEN BUSINESS ACCOUNT (ABA) WAIVER GRID</b>	
	<b>Eligible for 100% waiver of Schedule of Charges for the following services (subject to reasonable volume of transaction to be determined by the bank):</b>	
a	Online Transactions country wide	
b	Ameen VISA Debit Card (Gold)	
c	Cheque Book Issuance	
d	Issuance of Cashier's Cheque / Pay Order	
e	Receipt of Over the counter cash deposit	
f	Cancellation of Cashier's Cheque / Pay Order	
g	Cheque Return unpaid	
h	Clean Bill for Collection	
i	SMS Service (Upon availability)	
j	Duplicate Cashier's Cheque / Pay Order	
k	Duplicate Account Statement	
	<b>Note:</b>	
	i) Minimum Monthly Average Balance for waiver grid: Rs 100,000/-	
	ii) In addition to above, service charges , recovery of courier/postage /telex/fax/cable charges will also be made according to tariff (wherever applicable).	
	iii) Charges negotiable on case to case basis under approval of relevant business head.	
	iv) In addition to the charges above, all applicable govt levies will also be recovered.	
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**UBL AMEEN-Schedule of Bank Charges January-June 2012**

**DOMESTIC BANKING**

F		Guarantees	Amt in PKR	
Guarantees Amount Range		Charges per quarter or part thereof	Charges subsequent quarter or part thereof	
From	To			
<b>UPTO</b>	<b>500,000</b>		1,250	625
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		105,000	52,500
27,500,001	30,000,000		115,000	57,500
30,000,001	32,500,000		125,000	62,500
32,500,001	35,000,000		135,000	67,500
35,000,001	37,500,000		145,000	72,500
37,500,001	40,000,000		155,000	77,500
40,000,001	42,500,000		165,000	82,500
42,500,001	45,000,000		175,000	87,500
45,000,001	47,500,000		185,000	92,500
47,500,001	50,000,000		195,000	97,500
50,000,001	52,500,000		179,375	89,688
52,500,001	55,000,000		188,125	94,063
55,000,001	57,500,000		196,875	98,438
57,500,001	60,000,000		205,625	102,813
60,000,001	62,500,000		214,375	107,188
62,500,001	65,000,000		223,125	111,563
65,000,001	67,500,000		231,875	115,938
67,500,001	70,000,000		240,625	120,313
70,000,001	72,500,000		249,375	124,688
72,500,001	75,000,000		258,125	129,063
75,000,001	77,500,000		266,875	133,438
77,500,001	80,000,000		275,625	137,813
80,000,001	82,500,000		284,375	142,188
82,500,001	85,000,000		293,125	146,563
85,000,001	87,500,000		301,875	150,938
87,500,001	90,000,000		310,625	155,313
90,000,001	92,500,000		319,375	159,688
92,500,001	95,000,000		328,125	164,063
95,000,001	97,500,000		336,875	168,438
97,500,001	100,000,000		345,625	172,813

**UBL AMEEN-Schedule of Bank Charges January-June 2012**

Particulars		
Guarantees issued to shipping companies in lieu of bills of lading / Endorsement of Airway Bills		Rs. 1,500 Flat
Guarantees secured by cash margin/lien over deposits		As per SLAB
Back to Back guarantees including guarantee issued against counter guarantee of foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees, etc.		As per SLAB Min US\$ 100
Counter Guarantee issued by us for guarantee issuance abroad		As per SLAB Min US\$100
Amendments (per amendment plus above relative Slab if amendment involves increase in amount or extension in period of validity of guarantee.)		Rs. 1,200/-
Claim Handling Charges for Guarantees issued at customers request within Pakistan		Rs 1,800/-flat
Over Rs 100 M Minimum service charges Rs 2,000/- per annum per guarantee or Rs 600/ per qtr wherever guarantee validity is less than one year. Charges may be waived against 100 % cash kept in Margin Account		
Claim Handling Charges for Guarantees issued at request of foreign banks / back to back and by banks abroad at our request		USD 120/-flat
<b>Note</b>		
The Bank reserves the right to charge different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority		
All guarantees amount exceeding Rs 100 million shall attract an additional service charges of Rs 4,000/- per Rs 1 Million (per quarter or part thereof) & Rs 2,000 /- for subsequent quarter		
* In addition to above, service charges , recovery of courier/postage /telex/fax/cable charges will also be made according to tarriff (wherever applicable)		
** Charges negotiable on case to case basis under approval of relevant business head		
*** In addition to the charges above, all applicable govt levies will also be recovered		

**DOMESTIC BANKING**

G	LOCAL TRADE BUSINESS	
1	<b>Local Imports LC</b>	
i)	Documentary bills drawn against inland Letter of Credit Sight bills	As per SLAB A( Inland Letter of Credit)
ii)	Inland LC Amendment Charges	Rs.1,200/- (flat) per transaction plus commission as per item a) above if increase in amount.
iii)	Swift Charges	
a)	LC Issuance	Min. Rs.2,000/- or actual whichever is higher
b)	Amendment issuance	Min. Rs. 1,000/- or actual whichever is higher
iv)	Courier Charges	Rs.200/- per LC & Amendment
v)	Duplicate Advices	Rs. 350/- per duplicate advise
vi)	FED invoice certificate	Rs.1,000/- per certificate
vii)	Inland LC Cancellation Charges	Rs.1,800/- plus swift and communication charges
2	<b>Local Import Bills</b>	
i)	Sight Bills Collection charges for Inland LC	Rs.1,500/- (flat) per bill
ii)	Usance Bills	
a)	Collection charges	0.40% per bill Min. Rs.1,200/-
b)	If bill matures after expiry of LC (Acceptance)	As per SLAB B (Bill Acceptance)
iii)	Inland LC Document Returned unpaid	Rs.3,000/- plus swift & courier charges
iv)	Duplicate Advices	Rs. 350/- per duplicate advise
v)	FED invoice certificate	Rs.1,000/- per certificate
vi)	Handling of inland LC documents with discrepancies	Rs.3,000/- (flat) plus swift & communication charges
3 a)	<b>Inland Export LC Advising</b>	
i)	LC Advising	Rs.1,200/- (flat)
ii)	LC Amendment Advising	Rs.800/- (flat)
iii)	Postage/Courier Charges for LC & Amendment Advising	Rs.150/- (flat)
b)	<b>Documentary bills drawn against inland Letter of Credit Sight bills</b>	
i)	Collection charges for intercity LC/Restricted LC	Rs.1,000/- (flat) per bill
ii)	If negotiation is restricted to some other bank	Rs 500 flat per bill will be charged by the forwarding branch
iii)	Postage/Courier Charges for LC & Amendment Advising	Rs.150/-
iv)	Duplicate Advices	Rs. 350/- per duplicate advise
v)	FED invoice certificate	Rs.1,000/- per certificate
vi)	Export LC Cancellation	Rs.1,500/- plus swift & communication charges
<b>Note</b>		
1	In addition to above, service charges , recovery of courier/postage /telex/fax/cable charges will also be made according to tarriff (wherever applicable).	
2	Charges negotiable on case to case basis under approval of relevant business head.	
3	In addition to the charges above, all applicable govt levies will also be recovered.	

**UBL AMEEN-Schedule of Bank Charges January-June 2012**

**DOMESTIC BANKING**

(A)	Inland Trade		Minimum Rs. 2,000
	(Inland Letter of Credit)		
	<b>From</b>	<b>To</b>	<b>Per qtr or part thereof</b>
	UPTO	500,000	2,000
	500,001	800,000	2,600
	800,001	1,000,000	3,600
	1,000,001	1,500,000	5,000
	1,500,001	2,000,000	7,000
	2,000,001	2,500,000	9,000
	2,500,001	3,000,000	11,000
	3,000,001	3,500,000	13,000
	3,500,001	4,000,000	15,000
	4,000,001	4,500,000	17,000
	4,500,001	5,000,000	19,000
	5,000,001	5,500,000	21,000
	5,500,001	6,000,000	23,000
	6,000,001	6,500,000	25,000
	6,500,001	7,000,000	27,000
	7,000,001	7,500,000	29,000
	7,500,001	8,000,000	31,000
	8,000,001	8,500,000	33,000
	8,500,001	9,000,000	35,000
	9,000,001	9,500,000	37,000
	9,500,001	10,000,000	39,000
	10,000,001	12,500,000	45,000
	12,500,001	15,000,000	55,000
	15,000,001	17,500,000	65,000
	17,500,001	20,000,000	75,000
	20,000,001	22,500,000	85,000
	22,500,001	25,000,000	95,000
	25,000,001	27,500,000	105,000
	27,500,001	30,000,000	115,000
	30,000,001	32,500,000	125,000
	32,500,001	35,000,000	135,000
	35,000,001	37,500,000	145,000
	37,500,001	40,000,000	155,000
	40,000,001	42,500,000	165,000
	42,500,001	45,000,000	175,000
	45,000,001	47,500,000	185,000
	47,500,001	50,000,000	195,000
	50,000,001	52,500,000	205,000
	52,500,001	55,000,000	215,000
	55,000,001	57,500,000	225,000
	57,500,001	60,000,000	235,000
	60,000,001	62,500,000	245,000
	62,500,001	65,000,000	255,000
	65,000,001	67,500,000	265,000
	67,500,001	70,000,000	275,000
	70,000,001	72,500,000	285,000
	72,500,001	75,000,000	295,000
	75,000,001	77,500,000	305,000
	77,500,001	80,000,000	315,000
	80,000,001	82,500,000	325,000
	82,500,001	85,000,000	335,000
	85,000,001	87,500,000	345,000
	87,500,001	90,000,000	355,000
	90,000,001	92,500,000	365,000
	92,500,001	95,000,000	375,000
	95,000,001	97,500,000	385,000
	97,500,001	100,000,000	395,000

\* LC service charges in case of Import Murabaha / Import Ijarah will be recovered as part of the profit.

\*\* Discount may be offered to customers in the above mentioned charges subject to the management approvals.

\*\*\* All LC amount exceeding Rs.100 Million shall attract additional service charges of Rs. 5,000/- (First Quarter) per Rs. 1 Million each (or part thereof)

**UBL AMEEN-Schedule of Bank Charges January-June 2012**

**DOMESTIC BANKING**

(B)	If bill matures after expiry of L/C (Acceptance)		Minimum Rs. 1,200
From	To	Per month or part thereof	
UPTO	1,000,000		1,200
1,000,001	1,500,000		1,250
1,500,001	2,000,000		1,750
2,000,001	2,500,000		2,250
2,500,001	3,000,000		2,750
3,000,001	3,500,000		3,250
3,500,001	4,000,000		3,750
4,000,001	4,500,000		4,250
4,500,001	5,000,000		4,750
5,000,001	5,500,000		5,250
5,500,001	6,000,000		5,750
6,000,001	6,500,000		6,250
6,500,001	7,000,000		6,750
7,000,001	7,500,000		7,250
7,500,001	8,000,000		7,750
8,000,001	8,500,000		8,250
8,500,001	9,000,000		8,750
9,000,001	9,500,000		9,250
9,500,001	10,000,000		9,750
10,000,001	12,500,000		11,250
12,500,001	15,000,000		13,750
15,000,001	17,500,000		16,250
17,500,001	20,000,000		18,750
20,000,001	22,500,000		21,250
22,500,001	25,000,000		23,750
25,000,001	27,500,000		26,250
27,500,001	30,000,000		28,750
30,000,001	32,500,000		31,250
32,500,001	35,000,000		33,750
35,000,001	37,500,000		36,250
37,500,001	40,000,000		38,750
40,000,001	42,500,000		41,250
42,500,001	45,000,000		43,750
45,000,001	47,500,000		46,250
47,500,001	50,000,000		48,750
50,000,001	52,500,000		51,250
52,500,001	55,000,000		53,750
55,000,001	57,500,000		56,250
57,500,001	60,000,000		58,750
60,000,001	62,500,000		61,250
62,500,001	65,000,000		63,750
65,000,001	67,500,000		66,250
67,500,001	70,000,000		68,750
70,000,001	72,500,000		71,250
72,500,001	75,000,000		73,750
75,000,001	77,500,000		76,250
77,500,001	80,000,000		78,750
80,000,001	82,500,000		81,250
82,500,001	85,000,000		83,750
85,000,001	87,500,000		86,250
87,500,001	90,000,000		88,750
90,000,001	92,500,000		91,250
92,500,001	95,000,000		93,750
95,000,001	97,500,000		96,250
97,500,001	100,000,000		98,750

- i) If the maturity of the bill falls within L/C validity no acceptance charges will be recovered
- ii) If the bill falls due for payment beyond the validity of the L/C then the above service charges will be charged per month from the L/C expiry date till the date of actual bill retirement
- iii) All acceptances over Rs 100 Million shall attract additional charges of Rs.750/ per rupees 1 Million each (monthly or part thereof)
- iv) The management at its discretion may offer reduced rates to the customer

**UBL AMEEN-Schedule of Bank Charges January-June 2012**

**CONSUMER BANKING**

<b>A UBL AMEEN ATM VISA DEBIT CARD</b>		
1	<b>Annual Charges</b>	
	i) Gold	Rs. 500/-
	ii) Silver	Rs. 300/-
	iii) Supplementary Gold	Rs. 250/-
	iv) Supplementary Silver	Rs. 150/-
2	<b>Funds Transfer through ATM</b>	Within UBL Rs. 50/- per transaction; Outside UBL Rs 250/- per transaction
3	<b>Card Replacement Fee</b>	Rs. 250/- per card
4	<b>Switch Transaction Fee</b>	
	i) Withdrawals on 1 Link ATM other than UBL	Rs. 15/-
	ii) Withdrawals on other switches	Rs. 15/-
5	<b>International VISA Usage Charges</b>	
	i) ATM Withdrawal	3% of transaction amount or Rs. 300 - which ever is higher
	ii) POS Purchase	3% of transaction amount or Rs. 300 - which ever is higher
	iii) Balance Inquiry	
	a) Within Pakistan from non UBL network	Rs. 5/- per transaction
	b) From outside Pakistan	Rs. 50/- per transaction
6	<b>SMS Alert Charges</b>	Rs. 50/- per month
	<b>Note:</b>	
	i)	No joining fee. Annual fee to be recovered in advance. No refund on account closure.
	ii)	In addition to above, commission/service charges, recovery of courier/postage fax charges will also be made according to prescribed tariff (wherever applicable).
	iii)	Charges negotiable on case to case bases under approval of relevant Business Head.
	iv)	In addition to the charges above, all applicable Government levies will also be recovered.
<b>B AMEEN AUTO IJARAH</b>		
1	Application Processing charges (New car)	Rs. 5,000/ + FED (on approval)
2	Vehicle evaluation Charges (Used Car)	Rs. 5,000/-
3	Cheque Return Charges	Rs. 400/- per cheque
4	Late Payment Charges	Up to 20% p.a on outstanding rentals by actual number of days dues to be credited in charity
5	Over the Counter Cash Payment	NIL within UBL Ameen network
6	Vehicle Re-Possession Charges	Actual incurred by the Bank upto maximum of Rs. 75,000/-
7	Reposessed Vehicle Evaluation Charges	Rs. 1,000/-
8	Resumption of Ijarah After Repossession	Rs. 5,000/-
9	Auction Charges	Rs. 2,000/-
10	Change of vehicle after approval	Rs 2,500/ flat
11	Old (Local/Imported) vehicle processing charges	Rs. 5,000/ + FED to be recovered per car (on approval)

**CONSUMER BANKING**

<b>C UBL AMEEN NET BANKING</b>		
1	<b>Monthly Debit Limit</b>	
	i) Bronze Up to Rs. 5,000/-	Rs. 25/-
	ii) Silver Up to Rs. 50,000/-	Rs. 45/-
	iii) Gold Up to Rs. 100,000/-	Rs. 75/-
	iv) Platinum Up to Rs. 500,000/-	Rs. 150/-
2	<b>Transaction Fee</b>	
	i) Inter Bank Fund Transfer (IBFT) through Netbanking	Rs. 50/- or 0.1% of the transaction amount whichever is higher
	ii) Door step cheque Delivery through netbanking	Rs. 50/- per cheque
3	<b>Contact Center &amp; IVR</b>	
	i) Bill Payment	Rs. 25/-
4	<b>Fund Transfers</b>	
	i) Own Account	0.2% Min Rs. 150/-
	ii) Third Party	0.2% Min Rs. 150/-
	<b>Note:</b>	
	*	Current Limits can be changed anytime, see website for updates
	a)	In addition to above, service charges, recovery of courier/postage /telex/fax/cable charges will also be made according to tariff (wherever applicable)
	b)	Charges negotiable on case to case basis under approval of relevant business head
	c)	In addition to the charges above, all applicable govt levies will also be recovered

**UBL AMEEN-Schedule of Bank Charges January-June 2012**

**INTERNATIONAL BANKING**

A		Imports		
1		Letter of Credit		
Amount	Range	1st Quarter or part thereof		Subsequent Qtr or part thereof
Upto	500,000		2,000	1,250
500,001	800,000		2,600	1,625
800,001	1,000,000		3,600	2,250
1,000,001	1,500,000		5,000	3,125
1,500,001	2,000,000		7,000	4,375
2,000,001	2,500,000		9,000	5,625
2,500,001	3,000,000		11,000	6,875
3,000,001	3,500,000		13,000	8,125
3,500,001	4,000,000		15,000	9,375
4,000,001	4,500,000		17,000	10,625
4,500,001	5,000,000		19,000	11,875
5,000,001	5,500,000		21,000	13,125
5,500,001	6,000,000		23,000	14,375
6,000,001	6,500,000		25,000	15,625
6,500,001	7,000,000		27,000	16,875
7,000,001	7,500,000		29,000	18,125
7,500,001	8,000,000		31,000	19,375
8,000,001	8,500,000		33,000	20,625
8,500,001	9,000,000		35,000	21,875
9,000,001	9,500,000		37,000	23,125
9,500,001	10,000,000		39,000	24,375
10,000,001	12,500,000		45,000	28,125
12,500,001	15,000,000		55,000	34,375
15,000,001	17,500,000		65,000	40,625
17,500,001	20,000,000		75,000	46,875
20,000,001	22,500,000		85,000	53,125
22,500,001	25,000,000		95,000	59,375
25,000,001	27,500,000		105,000	65,625
27,500,001	30,000,000		115,000	71,875
30,000,001	32,500,000		125,000	78,125
32,500,001	35,000,000		135,000	84,375
35,000,001	37,500,000		145,000	90,625
37,500,001	40,000,000		155,000	96,875
40,000,001	42,500,000		165,000	103,125
42,500,001	45,000,000		175,000	109,375
45,000,001	47,500,000		185,000	115,625
47,500,001	50,000,000		195,000	121,875
50,000,001	52,500,000		179,375	128,125
52,500,001	55,000,000		188,125	134,375
55,000,001	57,500,000		196,875	140,625
57,500,001	60,000,000		205,625	146,875
60,000,001	62,500,000		214,375	153,125
62,500,001	65,000,000		223,125	159,375
65,000,001	67,500,000		231,875	165,625
67,500,001	70,000,000		240,625	171,875
70,000,001	72,500,000		249,375	178,125
72,500,001	75,000,000		258,125	184,375
75,000,001	77,500,000		266,875	190,625
77,500,001	80,000,000		275,625	196,875
80,000,001	82,500,000		284,375	203,125
82,500,001	85,000,000		293,125	209,375
85,000,001	87,500,000		301,875	215,625
87,500,001	90,000,000		310,625	221,875
90,000,001	92,500,000		319,375	228,125
92,500,001	95,000,000		328,125	234,375
95,000,001	97,500,000		336,875	240,625
97,500,001	100,000,000		345,625	246,875

\* LC service charges in case of Import Murabaha / Import Ijarah will be recovered as part of the profit.

\*\* Discount may be offered to customers in the above mentioned charges subject to the management approvals.

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

UBL AMEEN-Schedule of Bank Charges January-June 2012		
<b>B</b>	<b>INTERNATIONAL BANKING</b>	
1	LC Revalidation	As per A 1 (SLAB) above
2	LC Cancellation charges	Rs. 2,000/- flat Plus Swift & Communication Charges in actual
3	Transfer Commission - Commission on Account of change in the beneficiary/ country of Advising	Transfer commission will be charged as applicable incase of fresh letter of credit
4	Profit on Spot LC Murabaha	Rs. 100/- (Minimum)
5	Profit on PAD Murabaha	As per Credit Approval
6	Contract Amendment	Rs. 1,500/- flat
7	LC amendment	Rs. 1,200/- (flat) per amendment and service charges as above if amendment involves increase in amount or extension in period of validity of LC.
8	<b>Contract registration for import on annual volume basis:</b>	
	i) Up to Rs 50 mln	0.40% flat, Min Rs. 2,000/- (flat)
	ii) Up to Rs 100 mln	0.35% flat, Min Rs. 2,000/- (flat)
	iii) Above Rs 100 mln	0.30% flat, Min Rs. 2,000/- (flat)
9	Import documents received directly/indirectly from the supplier to the applicant/bank with / without registration of contract and the payment made there against	Rs.1,500/- (flat) plus service charges @18 paisa per Rs. 100/- plus SWIFT Charges Rs. 1,000/-
10	Import bills returned unpaid	Handling charges US\$100/-(flat) plus courier charges Rs 2,000/-
11. a)	<b>Collections</b>	Rs 1,500 (flat) per Collection
b)	Import against advance payment to supplier	Rs 1,200/-flat plus service charges @ 15 paisa perRs. 100/-, Min. Rs 1,500/ plus SWIFT charges Rs 800/-
12	<b>Service charges on retirement of import bills under LC's / Contract</b>	
	i) Opened by us where Fx conversion / forward done by us	15 paisas per Rs. 100/- Min. Rs. 1,500/-
	ii) Opened by us where Fx conversion / forward done by other Banks	18 paisas per Rs. 100/-, Min. Rs. 1,800/-
13	Reimbursement charges (payable to reimbursement Bank)	At actual
14	Handling of Discrepant documents under import LCs	USD 60/- or Equivalent plus swift charges and FED
15	Issuance of freight certificate for imports on FOB basis	Rs 1,200/- per certificate
16	Extension in maturity of usance bills under LC / Bank Contract	Rs 1,500/- flat per bill
17	Expense Recovery Protest/Legal Charges	At actual + USD 25/-
18	Handling of Imports documents against PAD Bills (Sight Bills)	Rs 1,500/- flat
19	Duplicate advice issuance	Rs.350/- per duplicate advice
20	FED invoice certificate	Rs. 1,000/- per certificate
21	Issuance of business performance certificate of previous years at the customer's request	Rs. 3,000/- per certificate
	<b>Note:</b>	
i)	The bank reserves the right to charge different rates on the basis of volume and security offered sub to prior approval by concerned sanctioning authority	
ii)	Service charges on retirement of import bills under L/c's / Contract	
iii)	Charges negotiable on case to case basis under approval of relevant business head	
iv)	In addition to the charges above, all applicable govt levies will also be recovered	
<b>INTERNATIONAL BANKING</b>		
<b>C</b>	<b>Exports</b>	
1	Processing Charges for Export Registration	Rs. 200/- flat
2	<b>Letter of Credit</b>	
	i) Advising	
	a) Beneficiary in Pakistan	Rs.1300/- (flat)
	b) Beneficiary outside Pakistan	US\$60/- (Flat)
	ii) Amendment Advising	
	a) Beneficiary in Pakistan	Rs.1000/- (flat)
	b) Beneficiary outside Pakistan	US\$30/= (Flat)
	iii) Confirmation	0.25 % per quarter or part thereof, Min Rs. 300/-
	iv) Transfer of Export L/Cs	Rs.1,300/- (flat)
	v) Reimbursement payment to other local Banks from Non - Residents Rupee A/c	Rs. 500/- Flat
3	<b>Advance Payment</b>	
	i) Service charges	0.15% Min. Rs.400/-
	ii) Commission	Rs. 200/- flat
	iii) Export Development Surcharge	As per prevailing SBP regulations (as and when shipment is effected)
4	EDS handling charges	Rs 100/- flat per transaction
5	<b>Collections</b>	
	i) Clean Cheque / Drafts /FTCs	Rs. 100/-
	ii) Documentary (on which Bank do not earn any Exchange difference)	Rs. 200/- per collection (flat)
6	Duty draw back claim	0.25% of the amount of claim, Min Rs. 250/- per case
7	Service Charges against export documents sent for collection basis where payment cover is already received to our Nostrro Account	13 Paisas per Rs. 100/-
8	NOC issued document transferred against export document	Rs 500/- per bill
9	Freight Subsidy	Rs. 400/- per case
10	Research & Development Handling Charges	0.25% of the amount of claim, Min Rs. 250/- per case
11	<b>Any Certificate issued in current Financial Year including withholding tax certificate</b>	
	i) Original	Rs. 1,000/- Flat
	ii) Duplicate	Rs. 2,000/- flat
12	Issuance of business performance certificate of previous years at the customer request	Rs.2,500/- per certificate
13	FED invoice certificate	Rs.1,000/- per certificate
14	Export LC Cancellation	Rs.1,500/- plus swift & communication charges
15	Export Proceeds Transfer	Flat charges Rs.500/- only on Out-bound Export proceeds in FCY only.
	<b>Note</b>	
i)	The bank reserves the right to charge different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority	
ii)	In addition to above, service charges , recovery of courier/postage /telex/fax/cable charges will also be made according to tariff (wherever applicable)	
iii)	Charges negotiable on case to case basis under approval of relevant business head	
iv)	In addition to the charges above, all applicable govt levies will also be recovered	

**UBL AMEEN-Schedule of Bank Charges January-June 2012**

**INTERNATIONAL BANKING**

<b>D</b>	<b>Remittances</b>	
<b>1</b>	<b>Outward</b>	
	i)	Remittance abroad through FCY A/c
a		Remittance abroad through FCY A/c
		Commission @ 0.25% per US\$1000/- or part thereof, Min. US\$10/-, Max US\$100/-
b		Collection for Fcy Account
		0.6%, Min US\$ 7, Max US\$ 15
	ii)	Remittance abroad other than through FCY
a		Students (for education purpose)
		Rs. 200/-
b		Services charges against issuance of FMTs / FDDs / TCs against Pak Rupees (Not applicable on advance payment imports)
		service charges @ 15 pasias per Rs.100/-, Min Rs.400/-
c		Service charges on issuance of FDD against export
		service charges @ 15 pasias per Rs.100/-, Min Rs.500/-
	iii)	Cancellation Charges
a		FDD/FTT cancellation charges for FCY
		Rs. 500/- per item
b		Under general permission or specific approval of SBP
		Rs. 250/-
c		FDD/FTT cancellation charges against export
		Rs. 500/- per cancellation
	v)	Issuance of duplicate FDD
		Rs. 400/-
	vi)	Issuance of duplicate FDD under export
		Rs. 500/- flat
<b>2</b>	<b>Inward</b>	
	i)	Home Remittance
		Nil
	ii)	Others
		Nil if the proceeds are credited to an account with UBL. In other cases, Flat charges@ Rs. 500/-
	iii)	Inward cheques expressed in FCY drawn on FCY accounts received from local / upcountry bank's branches of payment in Pak Rupees after conversation at authorized dealers buying TT clean rates
		Rs. 0.15%, Rs. 400/-
	iv)	Clean collection-using foreign correspondent arrangements
a		Collection for FC account or Rupee account
		0.6%, Min US\$7/-, Max US\$ 15/- or equivalent Rupee per collection (in addition to foreign bank charges)
b		Cheque Draft/FTCs Returned unpaid
		Rs. 400/- (flat)
c		Postage
		Rs. 200/- (flat)
	<b>Note</b>	
i)	In addition to above, service charges , recovery of courier/postage /telex/fax/cable charges will also be made according to tariff (wherever applicable)	
ii)	Charges negotiable on case to case basis under approval of relevant business head	
iii)	In addition to the charges above, all applicable govt levies will also be recovered	

**INTERNATIONAL BANKING**

<b>E</b>	<b>Miscellaneous Charges</b>	
<b>1</b>	<b>Correspondence Banking Charges</b>	
		At Actual
<b>2</b>	<b>Postage/Telegram/Fax/Telephone/SWIFT &amp; Courier</b>	
	i)	Postage (within city)*
		Foreign at actual, Min Rs. 150/- Within city for import and export: Rs.200/-
	ii)	Postage (with in city-Registered) *
		Foreign at actual Min Rs. 150/-
	iii)	Fax / Telephone / Swift
		Full SWIFT LC guarantee and long messages Min Rs. 2,000/- or actual whichever is higher. Short SWIFT/LC amendment Rs. 800/- or actual whichever is higher.
	iv)	Courier
		Foreign Rs. 1,300/-
<b>3</b>	<b>Foreign bills sent for collection returned unpaid</b>	
		Rs. 500/- flat
<b>4</b>	<b>Issuance of proceeds certificate beyond one year</b>	
		Rs. 500/- (flat) per certificate
<b>5</b>	<b>Credit check at customer's request</b>	
		Rs. 300/-
<b>6</b>	<b>Services charges for verification of test / signatures and mail LCs</b>	
		Rs. 500/- per instance
<b>7</b>	<b>Standing instructions charge in foreign currency accounts</b>	
		US\$ 5 per transaction
<b>8</b>	<b>Issuance of business performance certificate at customer's request</b>	
		Rs. 2,000/- per certificate
<b>9</b>	<b>FED invoice certificate (Import &amp; Export)</b>	
		Rs. 500 per certificate
	<b>Note</b>	
*	UBL Branches, UBL Ameen branches, joint ventures and subsidiaries exempted.	
i)	In addition to above, service charges , recovery of courier/postage /telex/fax/cable charges will also be made according to tariff (wherever applicable)	
ii)	Charges negotiable on case to case basis under approval of relevant business head	
iii)	In addition to the charges above, all applicable govt levies will also be recovered	

**GENERAL NOTE:** If any transaction of UBL Ameen's customers is routed through UBL branches, Schedule of Charges (SOC) of UBL will be applicable on all such transactions.