

UBL AMEEN-Schedule of Bank Charges July-December 2010

DOMESTIC BANKING

A	Remittances	
1	Inter Branch Transactions	Free within UBL Ameen network From UBL Ameen to UBL (free for A/c holders only)
	Inter branch transactions in online branches, - Uniremote both within city and intercity.	
i)	Cash deposits & account to account transfer	
	Intercity Cash Deposits	
ii)	Cash withdrawals (within city)	
	Cash Withdrawals (intercity)	
iii)	Non Account holders	Rs. 200
iv)	Cheque Deposit	Within city free, intercity Rs 350
2	Issuance of COII	
i)	For A/c Holder	FREE
ii)	Duplicate COIIs Issuance charges	Rs. 200 Flat
3	Cashiers cheque (CC)	
i)	Issuance of CC	For A/c holder Rs.75 & for Non A/c holder Rs 300/-
ii)	Cancellation of CC	For A/c holder Rs.75 & for Non A/c holder Rs 300/-
iii)	Issuance of Duplicate CC	For A/c holder Rs.75 & For Non A/c holder Rs. 300/-
4	Intercity Letters of Credit	As per SLAB (B. Inland Letter of Credit)
i)	Amendment Charges	
a.	Without Increase in amount or extension in period of shipment	Rs. 1,000/- Flat
b.	Involving Increase in amount and/or extension in period of shipment	Rs. 1,000/- per Trans + service charges as per inland letter of credit
ii)	Advising/Confirmation Charges of Inland LCs	Same as export LCs
iii)	Cancellation charges	Rs. 1500 plus swift & communication charge

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DOMESTIC BANKING		
B	Bills	
1	Collections	
	i) Clean (including cheques/dividend warrants / bank drafts/ intercity clearing through NIFT etc.	Rs 200
	Note	
	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 as a local clearing.	
	v) OBC charges only to be collected where cheques are physically lodged in collection.	
2	Documentary bills drawn against inland Letter of Credit	
	i) Local Sight Bills (Export)	
	1) Collection charges for intercity LC/Restricted LC	Rs. 500/ (Flat) per Bill
	2) If negotiation is restricted to some other bank	Rs 200 flat per bill (Forwarding branch will recover handling charges of Rs.200/ (Flat) per bill
	ii) Within city Bills (Import)	
a.	Sight Bills	
	1) Collection charges for intercity LC/Restricted LC	Rs. 500/ (Flat) per Bill
b.	Usance Bills	
	1) Collection charges	0.40% per bill. Minimum Rs. 500/
	2) If bill matures after expiry of LC (Acceptance)	As per SLAB
	iii) Inland LC Document Returned unpaid	Rs. 2,500/- Plus swift & courier charges
	Note	
*	In addition to above, service charges, recovery of courier/postage /telex/fax/cable charges will also be made according to tariff (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	

UBL AMEEN-Schedule of Bank Charges July-December 2010

DOMESTIC BANKING		
C	Project Financing.	
1	Evaluation charges of property for security purpose	At actual
2	For Finance against pledge / hypothecation	
	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	At actual
b.	Outside the above limits	T.A & D.A as per rules applicable to staff only in addition charges at 'c above
	iv) Delivery charges:	
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. 200/- 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 Banks	Rs 500/- flat per customer
3	Other Charges on Advances	
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
Note		
*	In addition to above, commission/service charges , recovery of courier/postage /telex/fax/cable charges will also be made according to tariff (wherever applicable)	
**	Charges negotiable on case to case basis under approval of relevant business head	
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DOMESTIC BANKING		
D	SALE AND PURCHASE OF SECURITIES,SAFE CUSTODY IN ARTICLES IN SAFE DEPOSIT & SAFE DEPOSIT LOCKERS	
1	Refund to unsuccessful applicants for IPOs	
	i) For A/C holder	No charge on credit to A/c
	ii) For Non A/c holder	Rs.75/ pay order charges
2	Lockers	
	Safe deposit locker fee to be recovered in advance or at the commencement of the period.	
	i) Small	
	a. Annual Fee	Rs. 2,000/-
	b. Key Desposits	Rs. 2,000/-
	c. Annual Takaful Contribution	At Actual
	ii) Medium	
	a. Annual Fee	Rs. 3,000/-
	b. Key Desposits	Rs. 2,500/-
	Annual Insurance Premium	At Actual
	iii) Large	
	Annual Fee	Rs. 5,000/-
	Key Desposits	Rs. 3,000/-
	Annual Insurance Premium	At Actual
3	Late Payment Charges	10%*of the applicable annual locker rent every year
4	Breaking Charges	At Actual
Note		
*	Late payment charges will be taken once annually after rent is overdue for more than 30 days and shall be disbursed in the Charity	
**	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	
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DOMESTIC BANKING

E	Guarantees
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Amt in PKR

Guarantees Amount Range		Charges per quarter or part thereof	Charges subsequent quarter or part thereof
From	To		
UPTO	500,000	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
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

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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 corresponsent 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
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 Mln Negotiable	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
Note	
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	

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DOMESTIC BANKING

F	Miscellaneous Charges	
1	Communication	
	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	Duplicate statement of account including online branches	Rs. 35 per statement
3	Issuance of SBP / NBP cheques / Special Clearing	Rs. 300 per cheque
4	Issuance of Balance Certificate on Customer's Request	Rs. 100 per certificate
5	Service charges for same day collection/clearing cheque greater than Rs. 500,000 through NIFT	Rs. 300/-
6	Stop Payment (per instruction) Cheque / DD / PO and online funds transfer through uniremote	Rs. 200/- flat for Rupee A/C F.C A/c - US\$ 5 per transaction
7	Charges For Cheque returned unpaid	
	i) From drawer account(account from which bad cheque is written)	Rs. 300 per transaction USD-5/, GBP-2.5/, EUR-2.5/, AED 15/, SAR 15/-
	ii) Cost of issuance of all currency cheque books	
	a MICR	Rs 5 per leaf
	b Non MICR	Rs 10 per leaf
8	Delivery of cheque book by registered mail/courier	Actual Min Rs 100/
9	Charges on encashment/collection of profit coupons for Shari'ah compliant certificates issued by other banks	Rs. 100/- per trip
10	Credit info report	
	Within city Report	Rs.1,200 payable to agents + Rs.500 charges
	Foreign report	Equivalent foreign agents charges in PKR + Rs 600
	If requested by banks / DFIs	No Charges
11	Service charges in cash collection A/cs in branches other than cash management clients, utility companies, consumer loan customers, customers under contractual agreements and students (remittance charges for funds transfer if any will be applicable separately)	Rs. 50/- per cash collection
12	Standing instructions fee will be recovered in addition to the usual charges on remittance, if any	Rs. 100/- per transaction
13	Emigration Certificate	Rs. 100/- per certificate
14	Proprietorship Certificate	Rs. 100/- per certificate
15	No Objection Certificate NOC	Rs. 100/- per certificate
16	Statement of Profit Earned & WHT/Zakat Deduction	Rs. 100/- Per certificate
17	Charges for verification of account balance to third party based on customer's consent	Rs. 250
18	Issuance of instrument for payment of fee./dues in favour of educational institution, HEC/Board etc	0.50% fee/dues or Rs. 25/- per instrument, whichever is less
	Note:	
	Electronic banking/cash management services. Fee and other charges to be recovered on a case to case basis.	
*	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	
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CONSUMER BANKING		
A	UBL AMEEN ATM VISA DEBIT CARD	
1	Annual Charges	
i)	Gold	Rs. 500/-
ii)	Silver	Rs. 300/-
iii)	Supplementary Gold	Rs. 250/-
iv)	Supplementary Silver	Rs. 150/-
2	Funds Transfer through ATM	0.1% Min Rs. 50/- both within and inter city
3	Card Replacement Fee	Rs. 100/- per card
4	Switch Transaction Fee	
i)	Withdrawals on 1 Link ATM other than UBL	Rs. 15/-
ii)	Withdrawals on other switches	Rs. 15/-
5	International VISA Usage Charges	
i)	ATM Withdrawal	2% of transaction amount or Rs. 200 - which ever is higher
ii)	POS Purchase	2% of transaction amount or Rs. 200 - which ever is higher

CONSUMER BANKING		
B	AMEEN AUTO IJARAH	
1	Application Processing charges (New car)	Rs. 5,000/ + FED @16% to be recovered per
2	Vehicle evaluation Charges (Used Car)	Rs. 5,000/-
3	Cheque Returned Charges	100 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	Upto Rs. 50,000/-
7	Repossessed Vehicle Evaluation Charges	Rs. 1,000/-
8	Monthly Warehouse Charges	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 @16% to be recovered per

CONSUMER BANKING		
C	UBL AMEEN NET BANKING	
1	Monthly Debit Limit*	
i)	Bronze 0-5,000/-	Rs. 25/-
ii)	Silver Up to 50,000/-	Rs. 45/-
iii)	Gold Up to 100,000/-	Rs. 75/-
2	Transaction Fee	
i)	Fund Transfer to other Banks	0.5% Min. Rs. 100/- per transaction
ii)	Door step cheque Delivery through netbanking	Rs. 50/- per cheque
3	Contact Center & IVR	
i)	Bill Payment	Rs. 25/-
4	Fund Transfers	
i)	Own Account	Rs. 200/- (Flat)
ii)	Third Party	Rs. 200/- (Flat)
Note:		
*	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 tarriff (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 July-December 2010

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
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 July-December 2010

INTERNATIONAL BANKING		
2	LC Revalidation	As per A 1 above
3	LC Cancellation charges	Rs. 1,500/- flat Plus Swift & Communication Charges
4	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
5	Profit on Spot LC Murabaha	Rs. 100/- (Minimum)
6	Profit on PAD Murabaha	As per Credit Approval
7	Contract Amendment	Rs. 1,500/- flat
8	LC amendment	Rs. 1,000/- (flat) per amendment and service charges as above if amendment involves increase in amount or extension in period of validity of LC
9	Clearing of Goods without any prior arrangement under import LC	0.25% of the C& F Value of the imported goods. Minimum Rs. 750/- (flat)
10	Retirement of bill (Foreign /local)	0.1% Min. Rs. 1,500/-
11	Registration of contract for import on consignment basis	0.15% (flat) Min. Rs. 1,000/
12	Acceptance for import on consignment (contract) basis	0.15%(flat) Min. Rs. 500/-
13	Import documents returned unpaid	Rs. 500/- Plus Corresponding Bank Charges
14	Correspondents reimbursement charges	At Actual
15	Remittance against import without opening of LC Registration of Contract	0.1% (flat) minimum Rs. 1,000/- plus swift/ FDD Charges.
16	Airway bill endorsement/issuance of shipping guarantee	Rs. 1,000/- Flat
17	Credit Information report including credit report on foreign Suppliers/Buyers	At actual
18	Contract registration for import on annual volume basis:	Min Rs. 1,500/
	i) Up to Rs 50 mln	0.49% flat
	ii) Up to Rs 100 mln	0.35% flat
	iii) Above Rs 100 mln	0.30% flat
19	Import documents received directly/indirectly from the supplier to the applicant/bank with / without registration of contract and the payment made there against	Rs.1,000/- (flat) @15 paisa per Rs. 100/-, Min Rs. 1500 plus SWIFT Charges Rs. 800/-
20	Import bills return unpaid	Handling charges US\$100/-(flat) plus courier charges Rs 1,200/
21	Collections	Rs 1,000(flat) per Collection
22	Import against advance payment to supplier	Rs 1,000/-flat plus service charges 0.10% Min Rs 1,500/ plus SWIFT charges Rs 800/-
23	Service charges on retirement of import bills under LC's / Contract	
	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. 1,250/-
24	Reimbursement charges (payable to reimbursement Bank)	At actual
25	Handling of Discrepant documents under import LC	USD 85 or Equivalent
26	Issuance of freight certificate for imports on FOB basis	Rs 1,000/-
27	Extension in maturity of usance bills under LC / Bank Contract	Rs 1,500/- flat per bill
28	Expense Recovery Protest/Legal Charges	At actual + USD 25/-
29	Handling of Imports documents	Rs 600/- flat
Note:		
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		
*	Service charges on retirement of import bills under L/c's / Contract	
**	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	

UBL AMEEN-Schedule of Bank Charges July-December 2010

INTERNATIONAL BANKING

B Inland Trade

(Inland Letter of Credit)

Minimum Rs. 800

From	To	Per qtr or part thereof
UPTO	25,000,000	
150,001	500,000	1,300
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
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) and Rs. 2,500/- (for Subsequent Quarter)

UBL AMEEN-Schedule of Bank Charges July-December 2010

INTERNATIONAL BANKING		
(C) If bill matures after expiry of L/C (Acceptance)		
		Minimum Rs. 800
From	To	Per month or part thereof
UPTO	25000000	
150001	500000	325.0005
500001	800000	650.0005
800001	1000000	900.0005
1000001	1500000	1250.0005
1500001	2000000	1750.0005
2000001	2500000	2250.0005
2500001	3000000	2750.0005
3000001	3500000	3250.0005
3500001	4000000	3750.0005
4000001	4500000	4250.0005
4500001	5000000	4750.0005
5000001	5500000	5250.0005
5500001	6000000	5750.0005
6000001	6500000	6250.0005
6500001	7000000	6750.0005
7000001	7500000	7250.0005
7500001	8000000	7750.0005
8000001	8500000	8250.0005
8500001	9000000	8750.0005
9000001	9500000	9250.0005
9500001	10000000	9750.0005
10000001	12500000	11250.0005
12500001	15000000	13750.0005
15000001	17500000	16250.0005
17500001	20000000	18750.0005
22500001	25000000	23750.0005
25000001	27500000	26250.0005
27500001	30000000	28750.0005
30000001	32500000	31250.0005
32500001	35000000	33750.0005
35000001	37500000	36250.0005
37500001	40000000	38750.0005
40000001	42500000	41250.0005
42500001	45000000	43750.0005
45000001	47500000	46250.0005
47500001	50000000	48750.0005
50000001	52500000	51250.0005
52500001	55000000	53750.0005
55000001	57500000	56250.0005
57500001	60000000	58750.0005
60000001	62500000	61250.0005
62500001	65000000	63750.0005
65000001	67500000	66250.0005
67500001	70000000	68750.0005
70000001	72500000	71250.0005
72500001	75000000	73750.0005
75000001	77500000	76250.0005
77500001	80000000	78750.0005
80000001	82500000	81250.0005
82500001	85000000	83750.0005
85000001	87500000	86250.0005
87500001	90000000	88750.0005
90000001	92500000	91250.0005
92500001	95000000	93750.0005
95000001	97500000	96250.0005
97500001	100000000	98750.0005

- 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 July-December 2010

INTERNATIONAL BANKING		
D	Exports	
1	Processing Charges for IERF Application	Rs. 200/ flat
2	Letter of Credit	
	i) Advising	
a	Beneficiary in Pakistan	Rs. 1,200/- flat
b	Beneficiary outside Pakistan	US\$ 50/-flat
	ii) Amendment Advising	
a	Beneficiary in Pakistan	Rs. 800/-flat
b	Beneficiary outside Pakistan	US\$30/-flat
	iii) Confirmation	0.25 % PQ Min Rs. 250
	iv) Transfer of Export L/Cs	Rs. 1,200/- Flat
	v) Reimbursement payment to other local Banks from Non - Residents Rupee A/c	Rs. 500/- Flat
3	Advance Payment	
	i) Service charges	0.15% Min. Rs.400/-
	ii) Commission	Rs. 200/- flat
	iii) Export Development Surcharge	SBP regulations (as and when shipment is effected)
4	EDS handling charges	Rs 80/- flat per transaction
5	Collections	
	i) Clean Cheque / Drafts	Rs. 100/-
	ii) Documentary (on which Bank do not earn any Exchange difference)	Rs. 200/- per collection
6	Handling of Duty draw back claim	Rs. 1,000/- flat
7	Service Charges against export documents sent for collection basis where payment cover is already received to our Foreign Currency Account	13 Paisas per Rs. 100/- Minimum Rs. 200/- (flat), as per SBP regulation, or as revised from time to time
8	NOC issued document transferred against export document	RS 500/- per bill
9	Freight Subsidy	Rs. 100/- per case
10	Research & Development Handling Charges	Rs . 500/- per case
11	With holding tax certificate	
	i) Original	Rs. 500/- Flat
	ii) Duplicate	Rs. 1,000/- 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	0.20%, Min. Rs.500/-
Note		
*	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	
**	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	

UBL AMEEN-Schedule of Bank Charges July-December 2010

INTERNATIONAL BANKING		
E	Remittances	
1	Outward	
i)	Remittance through FCY A/c	
a	Remittance abroad through FCY A/c	Commission @ US\$2 per US\$1000/- or part thereof, Min. US\$10/-, Max US\$100/-
b	Collection for F.C. Account	0.6%,Min US\$ 7,Max US\$ 15
ii)	Remittance abroad other than through FCY	
a	Students (for education purpose)	Rs. 100/-
b	Services charges against issuance of FMTs / FDDs / TCs against Pak Rupees	US\$ 20 or Equivalent
c	Service charges on issuance of FDD against export	US\$ 20 or Equivalent
iii)	Cancellation Charges	
a	FDD/FTT cancellation charges for FCY	Rs. 250/-
b	Under general permission or specific approval of SBP	Rs. 200/-
c	FDD/FTT cancellation charges against export	Rs. 300/-
v)	Issuance of duplicate FDD	Rs. 300/-
vi)	Issuance of duplicate FDD under export	Rs. 400/- flat
2	Inward	
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 F.C. drawn on F.C. accounts received from local / upcountry bank's branches of payment in Pak Rupees after conversation at authorized dealers buying TT clean rates	Rs. 500/-
iv)	Clean collection-using foreign correspondent arrangements	
a	Collection for FC account or Rupee account	US\$ 15 or equivalent Rs per collection (in addition to foregin bank charges)
b	Cheque Draft/FTCs Returned unpaid	Rs. 300/- (flat)
c	Postage	Rs. 100/- (flat)
Note		
*	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	

UBL AMEEN-Schedule of Bank Charges July-December 2010

INTERNATIONAL BANKING		
F	Miscellaneous Charges	
1	Correspondence Banking Charges	At Actual
2	Postage/Telegram/Fax/Telephone/SWIFT & Courier	
	i) Postage (within city)*	Foreign at actual, Min Rs. 100/-
	ii) Postage (with in city-Registered) *	Foreign at actual Min Rs. 100/-
	iii) Fax / Telephone / Swift	Full SWIFT LC guarantee and long messages Min Rs. 1,500/- actual whichever is higher. Short SWIFT Rs. 600/- or actual whichever is higher.
	iv) Courier	Foreign Rs. 1,200/-
3	Foreign bills sent for collection returned unpaid	Rs. 400/- flat
4	Issuance of proceeds certificate beyond one year	Rs. 500/- (flat) per certificate
5	Credit check at customer's request	Rs. 200/-
6	Services charges for verification of test / signatures and mail LCs	Rs. 500/- per instance
7	Standing instructions charge in foreign currency accounts	US\$ 5 per transaction
8	Issuance of business performance certificate at customer's request	Rs. 2,000/-
9	FED invoice certificate (Import & Export)	Rs. 500 per certificate
Note		
*	UBL Branches, UBL Ameen branches, joint ventures and subsidiaries exempted	
a	In addition to above, service charges , recovery of courier/postage /telex/fax/cable charges will also be made according to tarriff (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	