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DOMESTIC BANKING



DOMESTIC BANKING

Particulars	SL Code	Charges	Particulars	SL Code	Charges
A. REMITTANCES			d) Cash Withdrawals (Charges are to be recovered from the Beneficiary)		
1) Cashier's Cheque			i) Within City		Free
a) Issuance of Cashier's Cheque	0640-27	Through A/c Rs. 150/- (flat) Through Cash Rs. 300/- (flat)	ii) Intercity		0.20%, Min. Rs. 300/-
b) Cancellation of Cashier's Cheque	0640-27	Rs. 300/- (flat)	Note:		
c) Issuance of Duplicate Cashier's Cheque	0640-27	Rs. 150/- (flat)	1. Where Online system is down, remittance may be sent by other means but UniRemote charges will be recovered.		
d) Issuance of instrument for payment of fees / dues in favor of Educational Institution HEC/Board etc.	0640-19	Rs. 25/- per instrument	2. See Page 11 for waivers on Business Partner and Business Partner Plus Account.		
	0640-27		3. ISB & Rwp are twin cities & all online transactions should be treated as within city.		
2) MTs	0640-26 0640-25		4. OBC charges for Intercity UniRemote transactions would not apply		
a) Issuance of MTs		Through A/c 0.10%, Min Rs. 200/- Through Cash 0.25%, Min Rs. 300/- (Including Communication Charges) Refer (G) Miscellaneous Charges (Domestic)	5. In addition to the charges above, all applicable Government levies will also be recovered.		
b) Telephone / Fax / Postage charges, etc.	0810-01 0800-02 0800-01		4) DD/MT/PO cancellation charges	0640-19	Rs.500/- (flat)
3) Inter Branch Online Transactions- Both Within City & Intercity	0640-40		5) Issuance of SDR (Security Deposit Receipt)	0640-64	Through A/c Free Through Cash Rs. 350/- (flat) (Complete waiver on issuance of SDRs valued Rs. 50,000/- and above on the discretion of the Branch Manager).
a) Cash Deposits (Charges are to be recovered from the Depositor)			6) Duplicate SDR / TDR / FDR issuance charges	0640-64	Rs.200/- (flat)
i) Within City		Free	7) Rupee Travelers Cheques		0.10%, Min. Rs.100/-
ii) Intercity		0.10%, Min. Rs. 250/-	a) Issuance of Rupee Travelers Cheques	0640-12	
b) Online Funds Transfer/cross Branch Transfer (Charges are to be recovered from the A/c holder)			b) Refund in lieu of lost Rupee Travelers Cheques	0640-12	Rs.500/- per application
i) Within City		Free	Note:		
ii) Intercity		0.10%, Min. Rs. 250/-	*In addition to above, commission/service charges, recovery of courier/postage / fax charges will also be made according to prescribed tariff (wherever applicable)		
c) Cheque Deposits (Charges are to be recovered from the Beneficiary)			**Charges negotiable on case to case basis under approval of relevant Business Head.		
i) Within City		Free	*** In addition to the charges above, all applicable Government levies will also be recovered.		
ii) Intercity		Rs. 350/- (flat)			

DOMESTIC BANKING



Particulars	SL Code	Charges	Particulars	SL Code	Charges
B. BILLS					
1) Clean (including cheques / dividend warrants / bank drafts/ Intercity clearing through NIFT etc.)	0640-10	0.25%, Min. Rs. 250/- Max Rs. 10,000/- Intercity Clearing Charges Rs. 300/- (flat) (Including NIFT charges)	c) i) Returning charges for documentary / clean collections from payee account in case the instruments are returned unpaid	0640-19	Rupee account - Rs.200/- per transaction F.C. account - US \$ 10/- per transaction
i) In case urgent collection of local cheque of Rs. 0.500 mln and below additional charges of Rs. 200/- per collection and of Rs. 0.500 mln and above additional charges of Rs.300/- per collection.			ii) Returning charges for documentary / clean collections from drawer account in case the instruments are returned unpaid	0640-19	Rupee account - Rs.200/- per transaction F.C. account - US \$ 10/- per transaction
ii) Postage / courier charges are to be recovered on collection / realization of each instrument (whether clean or documentary). 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.			d) Mark-up shall be applied as under on bills purchased / negotiated:		
iii) Collecting agent's charges, if the collecting bank is other than the bank, will be extra.			i) If retired upto 21st day from the date of purchase	0600-04	54 paisas per Rs.1,000/- per day on actual finance.
iv) Trunk call charges will be extra, if rate of the instruments is asked for by telephone.			ii) If retired during next 210 days	0600-04	54 paisas per Rs.1,000/- per day plus Bank's commission @ 10/- paisa per Rs.100/-
v) 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.			e) Storage charges	0600-50	i) No charges, if cleared within 3 days of its receipt by the branch. ii) Rs. 1/- per packet per day, Min Rs.50/-
vi) OBC charges only to be collected where cheques are physically lodged in collection.					
2) Purchase of Bills:					
a) Documentary other than those drawn against letter of credit	0640-03	0.40%, Min. Rs.500/- plus mark-up from the date of purchase to the date of payment			
b) Other cheques / demand instruments (like dividend warrants)	0640-19	0.60%, Min. Rs.250/-			
			Note:		
			*In addition to above, commission/service charges, recovery of courier/postage / fax charges will also be made according to prescribed tariff (wherever applicable)		
			**Charges negotiable on case to case basis under approval of relevant Business Head.		
			*** In addition to the charges above, all applicable Government levies will also be recovered.		

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DOMESTIC BANKING

Particulars	SL Code	Charges	Particulars	SL Code	Charges
C. PROJECT FINANCE / ADVANCES					
Following charges may be recovered in addition to interest / markup / return on investment					
1) Fee and charges in respect of Project Financing:			3) Non-Refundable Processing Fee for SME / Commercial Advances including Funded and Non-Funded Facilities		
a) Project evaluation / Appraisal fee	0780-24	On case to case basis as per agreement with the party. Plus FED charge to be recovered	Upto Rs. 1 mln	0780-57	Fresh/enhancement/renewal CA Rs.5,000/- or 0.7% of facilities amount, whichever is higher.
b) Commitment fee (on undisbursed balance) from the date of sanction to the date of disbursement (on fund based commitment only)	0780-40	On case to case basis as per agreement with the party. Plus FED charge to be recovered	Above Rs.1 mln upto Rs.100 mln		Fresh/enhancement/renewal of CA PKR 7,500/- or 0.05% of facilities amount, whichever is higher.
c) Legal documentation fee for Trade Related / Project Finance	0780-40	On case to case basis as per agreement with the party. Plus FED charge to be recovered	Above Rs. 100 mln		Negotiable with subject to a minimum of Rs. 50,000/-
d) Trusteeship fee (to be recovered by the lead bank in case of consortium financing)	0780-42	On case to case basis as per agreement with the party. Plus FED charge to be recovered	4) For finance against pledge / hypothecation:		
e) Restructuring and re-scheduling fee	0640-50	On case to case basis as per agreement with the party. Plus FED charge to be recovered	a) Godown Rent	0640-16	At Actuals
f) Restructuring and re-scheduling fee for SAM related projects	0640-50	On case to case basis as per agreement with the party. Plus FED charge to be recovered	b) Godown staff salaries of Godown Keepers / Chowkidar.	0640-16	At Actuals
2) Evaluation charges of property for security purpose	0780-24	At Actuals	c) Godown Inspection Charges	0640-16	Shall be credited to Bank's Income Account
			i) Within municipal limits or within a radius of 10 kilometers from the branch		Upto Rs.1 mln Rs.200/- Above Rs.1 mln to 5 mln Rs.500/- Above Rs.5 mln to 10 mln Rs.1,000/- Above Rs.10 mln Rs.2,000/- Plus actual conveyance charges (Max. one visit per month)

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DOMESTIC BANKING



Particulars	SL Code	Charges	Particulars	SL Code	Charges
ii) Outside the above limits		T. A. & D.A. as per rules. Applicable to staff only in addition to charges at 'c (i)' above	b) For the Issuance of NOC on the request of Customers for creating charge on their current assets.		Rs.10,000/- (flat) per transaction
iii) Seasonal lending (cotton, rice etc.)	0640-16	Upto Rs.5 mln Rs.300/- Above Rs.5 mln Rs.500/- Plus T.A. & D.A. as per rules. Applicable to staff only	6-a) Redemption of charge fee to be recovered from the party when bank officers are called before Registrar for redemption of the mortgage.		Rs.2,500/- (flat) per property
d) Delivery Charges			b) Vacation of Charge		Rs.1,000/- (flat)
i) If a Godown Keeper is not posted, conveyance charges will be recovered	0640-16	At Actuals	7-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
ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation	0640-16	At Actuals	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
iii) CIB Report	0800-10	For Consumer Rs.100/- (flat) Rs. 300/- other than consumer	8) Agri Proposal Processing Fee on Booking of New Customers/Fresh Facility or Enhancing the Limit	0640-95	i) Rs.1,000/- for Fresh Farm Loans / Enhancements of limits up to Rs.1 mln ii) Rs.2,000/- for Fresh Farm Loans / Enhancements of limits exceeding Rs.1 mln iii) Rs.3,000/- for all Non Farm limits (Fresh / Renewals / Enhancements)
e) Other incidental expenses: Insurance premia, legal charges etc.	0800-04	At Actuals			
f) Handling charges on marking of lien on Govt. Securities	0640-19	Rs.500/- (flat) per customer	Note:		
g) Marking of lien on securities issued by UBL for other banks	0640-50	Rs.500/- (flat) per customer	*In addition to above, commission/service charges, recovery of courier/postage / fax charges will also be made according to prescribed tariff (wherever applicable)		
5) Other Charges on Advances	0800-04		**Charges negotiable on case to case basis under approval of relevant Business Head.		
a) For the Issuance of NOC on the request of customers for creating additional/ pari-passu charge/second charge on their fixed assets for acquiring further project finance, finances from other banks/financial institutions.		Rs.10,000/- (flat) per transaction	*** In addition to the charges above, all applicable Government levies will also be recovered.		

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Particulars	SL Code	Charges
D. SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT & SAFE DEPOSIT LOCKERS		
1) Refund to unsuccessful applicants for IPOs		
a) For A/c holder	0640-50	No charge on credit to A/c
b) For non A/c holder		Rs. 300/- cashier's cheque charges
2) Sale and purchase of shares and securities	0640-50	Rs. 500/- flat per transaction
3) Shares and securities held in safe custody (to be recovered on quarterly basis)	0640-50	Rs. 850/- flat per transaction
4) Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal)	0640-50	0.25% upto Rs.10,000/-of the paid-up or face value and 0.125 % on amount exceeding Rs.10,000/- Min Rs.50/-
5) Withdrawal fee on Govt. Securities	0640-50	Rs.10/- per script, Min. Rs.50/-
6) Charges for collection of interest / return / dividend	0640-50	0.30% on amount of interest/return dividend collected/paid Min Rs.20/- plus out of pocket expenses Rs. 8,000/-
7) Stop payment Charges per Dividend Warrant	0640-50	Rs.150/- flat
8) NIFT charges on the Dividend Warrant	0640-50	No NIFT charges if MICR codes are on the Dividend Warrant otherwise Rs. 10/- each
9) Handling charges for conversion / renewal, consolidation or sub-division of Govt. securities	0640-50	Rs.20/- per script
10) Public flotation of shares / Modaraba Certificates / Offer for sale of shares / Disinvestment / Term Finance Certificates	0640-50	Commission @ 1% plus out of pocket expenses, Min. Rs.25,000/- (subject to negotiation of rate based on volume of business)

Particulars	SL Code	Charges															
11) Issue of Right shares	0640-50	Commission @ 0.50% plus out of pocket expenses, Min. Rs. 15,000/- (subject to negotiation of rate based on volume of business)															
12) Articles in safe deposit - Envelopes	0660-06	Rs.2/- per 25 square inches or part thereof, Min. Rs.300/- per quarter															
13) Lockers		Safe deposit lockers fee to be recovered in advance or at the commencement of the period															
a)	0660-07 / 0800-24	<table border="1"> <thead> <tr> <th></th> <th>Small</th> <th>Medium</th> <th>Large</th> <th>Extra Large</th> </tr> </thead> <tbody> <tr> <td>Annual fee in Rs. (Including Insurance)</td> <td>2,500/-</td> <td>3,500/-</td> <td>5,500/-</td> <td>6,500/-</td> </tr> <tr> <td>Key Deposit in Rs.</td> <td>2,000/-</td> <td>2,500/-</td> <td>3,000/-</td> <td>3,000/-</td> </tr> </tbody> </table>		Small	Medium	Large	Extra Large	Annual fee in Rs. (Including Insurance)	2,500/-	3,500/-	5,500/-	6,500/-	Key Deposit in Rs.	2,000/-	2,500/-	3,000/-	3,000/-
	Small	Medium	Large	Extra Large													
Annual fee in Rs. (Including Insurance)	2,500/-	3,500/-	5,500/-	6,500/-													
Key Deposit in Rs.	2,000/-	2,500/-	3,000/-	3,000/-													
b) Late payment charges (plus original yearly rent)	0660-01	10%* of the applicable annual locker rent every year															
*Late payment charges will be taken once annually after rent is overdue for more than 30 days																	
c) Breaking Charges	0660-01	Rs.2,500/- (flat) per Locker															
14) Investor Portfolio Securities (IPS) Account - Domestic Clients																	
i) Custodial Charges		NIL															
ii) Transaction Charges (Sale & Purchase)		Rs. 500/- per transaction															
iii) Security Movement/Transfer Charges		Rs. 500/- per transaction															
iv) IPS Statement		Quarterly Free On Demand Rs. 100/- per statement															
15) Investor Portfolio Securities (IPS) Account - International Clients (SCRA)																	
i) Custodial Charges		Upto Rs.100/- min - 0.05% p.a. per issue Above Rs.100/- min 0.025% p.a. per issue															
ii) Primary Market Participation Fee		5 bps per transaction															

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Particulars	SL Code	Charges
iii) IPS Statement		Quarterly Free On Demand Rs. 100/- per statement
iv) Security Movement/Transfer Charges		Rs. 500/- per transaction
Note: *In addition to above, commission/service charges, recovery of courier/postage / fax charges will also be made according to prescribed tariff (wherever applicable) **Charges negotiable on case to case basis under approval of relevant Business Head. ** In addition to the charges above, all applicable Government levies will also be recovered.		
E. GUARANTEES		
1) Guarantees issued to shipping companies in lieu of Bills of Lading / Endorsement of Airway Bills.	0640-08	Rs.1,500/- (flat)
2) Guarantees secured by cash margin / lien over deposits	0640-08	0.50% per quarter or part thereof, Min. Rs.500/-
3) Consortium / Syndicate Guarantees	0640-08	As per Term Sheet applicable for the entire Syndicate members
4) Other Guarantees	0640-08	(Quarter will start from the date of issuance of guarantee)
Where total volume of guarantees being issued on behalf of a customer during a calendar year is:		
Upto (a) Rs.25 mln		0.50% per quarter or part thereof
(b) Rs.50 mln		0.40% per quarter or part thereof
(c) Rs.100 mln		0.35% per quarter or part thereof
(d) Over Rs.100 mln		Negotiable (see note below)
Minimum Commission Rs.2,000/- per annum per guarantee or Rs.600/- per quarter wherever guarantee validity is less than one year. Charges may be waived against 100% cash kept in Margin Account.		

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Particulars	SL Code	Charges
5) a) Back to Back guarantees including guarantee issued against counter guarantee of foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees, etc.	0640-52	As per Other Guarantees, Clause 4, above (commission subject to negotiations with clients and correspondent arrangements) Min US\$ 100
b) Counter Guarantee issued by us for guarantee issuance abroad		As per Other Guarantees, Clause 4, above (commission subject to negotiations with clients and correspondent arrangements) Min US\$ 100
6) Amendment	0640-71	Rs.1,200/- per amendment (flat) or commission at rate specified above if amendment involves increase in amount or extension in period. In case of back to back guarantee: US\$ 75 or commission at rates specified under item 5 (a) and (b) above, if amendment involves increase in amount or extension in period.
7) Service charges for handling claims lodged by beneficiary	0640-71	
a) Guarantees issued at customer's request within Pakistan		Rs 1,800/- (flat)
b) Guarantees issued at request of foreign banks / back to back		USD 120 (flat)
c) Guarantees issued 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. In addition to above, commission/service charges, recovery of courier/postage / fax charges will also be made according to prescribed tariff (wherever applicable) ***Charges negotiable on case to case basis under approval of relevant Business Head. *** In addition to the charges above, all applicable Government levies will also be recovered.		

Particulars	SL Code	Charges
F. LOCAL TRADE BUSINESS		
1) Local Imports LC		
a) Inland Letters of Credit issuance	0640-05	0.4% per quarter or part thereof Min Rs.2,000/-
b) Inland LC Amendment charges	0640-49	Rs.1,200/- (flat) per transaction plus commission as per item a) above if increase in amount.
c) Swift Charges		
i) LC Issuance		Min. Rs.2,000/- or actual whichever is higher
ii) Amendment Issuance		Min. Rs.1,000/- or actual whichever is higher
d) Courier Charges		Rs.200/- per LC & Amendment
e) Duplicate Advices		Rs.350/- per duplicate advise
f) FED invoice certificate	0640-50	Rs.1,000/- per certificate
g) Inland LC Cancellation Charges		Rs.1,800/- plus swift and communication charges
2) Local Import Bills		
a) Sight Bills		
i) Collection charges for Inland LC / Restricted LC & Handling of Inland Import Documents against PAD Bill (Sight Bill)		Rs.1,500/- (flat) per bill
ii) Retirement of bills		
• If retired within 3 days from the date of lodgment in PAD	0600-02	60 paisa per Rs.1,000/- per day from the date of negotiation
• If retired after 3 days from the date of lodgment in PAD		65 paisa per Rs.1,000/- per day from the date of negotiation plus Bank's commission @ 0.25%

Particulars	SL Code	Charges
b) Usance Bills		
i) Collection charges		0.40% per bill Min. Rs.1,200/-
ii) If bill matures after expiry of LC		Charges under b) i) plus delivery of documents against acceptance commission @ 0.10% per month on bill amount on realization from the date of expiry of LC
c) Payment of Bill drawn under Inland LC	0640-03	Issuance of cashier's cheque per Transaction Rs. 350/- flat plus courier charges.
d) Inland LC documents returned unpaid		Rs.3,000/- plus swift & courier charges
e) Duplicate Advices		Rs.350/- per duplicate advise
f) FED invoice certificate	0640-03	Rs.1,000/- per certificate
g) Handling of Inland LC documents with discrepancies	0640-50	Rs.3,000/- (flat) plus swift & communication charges
h) Issuance of business performance certificate of previous years at the customer request	0640-50	Rs.3,000/- (flat) per certificate
Note: In case forced PAD is created due to non payment on maturity against DA LC, commission @ 0.50% is to be charged (once only) in addition to mark-up @ 60 paisa PTPD (or as revised from time to time) from the date the maturity till the date of payment.		

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DOMESTIC BANKING



Particulars	SL Code	Charges	Particulars	SL Code	Charges
<p>Note:</p> <ul style="list-style-type: none"> The bank reserves the right to change different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority Charges negotiable on case to case basis under approval of relevant Business Head In addition to the charges above, all applicable government levies will also be recovered 			<p>i) Negotiating End</p> <p>Negotiation commission@ 0.50%, Min Rs. 1,000/-</p>		
<p>3 a) In Land Export LC Advising</p> <p>i) LC Advising 0640-49 Rs.1,200/- (flat)</p> <p>ii) LC Amendment Advising 0640-49 Rs.800/- (flat)</p> <p>iii) Postage/Courier Charges for LC & Amendment Advising 0800-01 Rs.150/- (flat)</p> <p>iv) Inland LC Confirmation charges As per FIG arrangement</p>			<p>ii) Collection charges for inland LC / restricted LC 0640-46 Rs. 1,000/- (flat) per bill</p> <p>iii) If negotiation is restricted to some other bank 0640-46 Rs. 500/- (flat) per bill will be charged by the forwarding branch</p> <p>iv) Postage/Courier Charges for LCs & Amendments Advising 0640-46 Rs. 150/-</p> <p>d) Duplicate Advices 0800-01 Rs. 250/- per duplicate advise</p> <p>e) FED invoice certificate 0640-50 Rs. 1,000/- per certificate</p>		
<p>b) Collection of Documentary Bills drawn under inland LC and purchased by Bank 0640-01 0.40%, Min Rs.800/-</p> <p>i) Above, mark-down for every 15 days from the date of purchase till the date of maturity 0.90%, Min Rs.1,000/-</p> <p>ii) If discounted later on, marked down rate to be obtained from treasury through business</p>			<p>f) Negotiation of documents drawn under inland sight letter of credit</p> <p>If proceeds not realized / credited to our customer's account within 12 days than mark-up is applicable to customer. NICF facility will be charged for any delay beyond 12 days. In case no NICF facility to customer than mark-up will be charged 0010-11</p> <p>Mark-up rate@ 60 paisa per Rs. 1,000/- per day to be charged</p>		
<p>c) Documentary bills drawn against Inland letter of credit Sight bills</p> <p>i) Negotiating End 0640-46 Negotiation commission@ 0.50%, Min Rs. 1,000/-</p>			<p>g) Negotiation (Usance) (Delayed Realization)</p> <p>If payment of inland/local bills realized within 03 days, no mark-up to be charged.</p> <p>In case proceeds not realized/credited to our customer account within 03 days from the date of the maturity till its adjustment than mark-up</p> <p>Mark-up rate@ 60 paisa per Rs. 1,000/- per day to be charged</p>		

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DOMESTIC BANKING

Particulars	SL Code	Charges	Particulars	SL Code	Charges															
<p>is applicable to our customer's NICF facility or as per special approval by the competent authority.</p> <p>In case of no NICF facility is available to the customer than mark-up will be charged</p> <p>h) Export LC Cancellation 0010-11 Rs. 1,500/- plus swift & communication charges</p> <p>Note:</p> <ul style="list-style-type: none"> The bank reserves the right to change different rates on the basis of volume and security offered subject to prior approval by concerned sanctioning authority Charges negotiable on case to case basis under approval of relevant Business Head In addition to the charges above, all applicable government levies will also be recovered 			<p>3) Issuance of SBP/ NBP cheques / Special Clearing 0640-17 Rs.500/- per cheque</p> <p>4) 3rd Party Funds Transfer through Pakistan Real Time Interbank Settlement Mechanism (PRISM)/(RTGS) system</p> <table border="1"> <thead> <tr> <th>Days</th> <th>Transaction Time Windows</th> <th>Per Transaction Charges (PKR)</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Monday to Friday</td> <td>9:00 am to 1:30 pm</td> <td>Rs. 220/-</td> </tr> <tr> <td>1:30 am to 3:00 pm</td> <td>Rs. 330/-</td> </tr> <tr> <td>3:00 am to 4:00 pm</td> <td>Rs. 550/-</td> </tr> <tr> <td rowspan="2">Saturday</td> <td>9:00 am to 11:30 am</td> <td>Rs. 220/-</td> </tr> <tr> <td>11:30 am to 12:30 pm</td> <td>Rs. 330/-</td> </tr> </tbody> </table>			Days	Transaction Time Windows	Per Transaction Charges (PKR)	Monday to Friday	9:00 am to 1:30 pm	Rs. 220/-	1:30 am to 3:00 pm	Rs. 330/-	3:00 am to 4:00 pm	Rs. 550/-	Saturday	9:00 am to 11:30 am	Rs. 220/-	11:30 am to 12:30 pm	Rs. 330/-
Days	Transaction Time Windows	Per Transaction Charges (PKR)																		
Monday to Friday	9:00 am to 1:30 pm	Rs. 220/-																		
	1:30 am to 3:00 pm	Rs. 330/-																		
	3:00 am to 4:00 pm	Rs. 550/-																		
Saturday	9:00 am to 11:30 am	Rs. 220/-																		
	11:30 am to 12:30 pm	Rs. 330/-																		
<p>G. MISCELLANEOUS CHARGES</p> <p>1) a) Telephone 0810-01 Actual, Min Rs.100/-</p> <p>b) Fax 0800-02 Actual, Min Rs.100/-</p> <p>c) Postage 0800-01 i) Local (Within City) Actual Min Rs. 50/-, ii) Inland (Intercity) Actual Min Rs. 75/-</p> <p>d) Courier 0800-05 Actual, Min Rs.100/-</p> <p>e) Courier charges for Account Opening Welcome Pack / Cheque Book / Wallet Mega Debit Card 0800-05 Free</p> <p>2) a) Statement of Account through mail (by post) Free</p> <p>b) Statement of Account through UBL e-statement (by e-mail) Free</p> <p>c) Statement of Account using both 0640-19 Rs. 35/- bi-annually</p> <p>d) Duplicate Statement of Account 0640-19 Rs. 35/- per statement</p>			<p>5) Handling charges for issuance of Student Exchange Remittance permit and maintenance of record for subsequent remittances 0640-19 Rs.300/- per instance</p> <p>6) Issuance of balance certificate on customer's request 0640-19 Rs.300/- per certificate</p> <p>7) Service charges for same day collection/clearing cheque greater than 500,000/-through NIFT 0800-09 Rs. 500/- (flat)</p> <p>8) Stop payment charges of Cheque CC/DD/PO/TT/RTC 0540-19 For PKR. A/c - Rs. 300/- (flat) per instruction* For F.C A/c - US\$ 5 or equivalent per instruction*</p>																	
<p>*One instruction may include advice for series / multiple instruments.</p>																				

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DOMESTIC BANKING



Particulars	SL Code	Charges	Particulars	SL Code	Charges																								
<p>9) Charges for cheque return unpaid 0640-68 PKR 400/-, USD 5/-, GBP 2.5/-, EUR 2.5/- AED 15/-, SAR 15/-</p> <p>10) Cost of Issuance of all currency cheque books 0640-62/22</p> <p>a) MICR Rs. 6/- per leaf</p> <p>b) NON-MICR Rs. 12/- per leaf</p> <p>11) Service charges on Rupee CD / FCY CD / FCY Saving A/Cs where the average balances are below the required balance 0780-01</p> <table border="1"> <thead> <tr> <th></th> <th>*Service Charges Per Month</th> <th>Monthly Average Balance</th> </tr> </thead> <tbody> <tr> <td>PKR**</td> <td>50/- (including FED)</td> <td>10,000/-</td> </tr> <tr> <td>PKR(BP Plus)</td> <td>50/- (including FED)</td> <td>25,000/-</td> </tr> <tr> <td>USD</td> <td>5/-</td> <td>500/-</td> </tr> <tr> <td>EURO</td> <td>4/-</td> <td>400/-</td> </tr> <tr> <td>AED</td> <td>20/-</td> <td>2,000/-</td> </tr> <tr> <td>GBP</td> <td>3/-</td> <td>300/-</td> </tr> <tr> <td>SAR</td> <td>20/-</td> <td>2,000/-</td> </tr> </tbody> </table> <p>**For all Account except Business Partner Plus</p>				*Service Charges Per Month	Monthly Average Balance	PKR**	50/- (including FED)	10,000/-	PKR(BP Plus)	50/- (including FED)	25,000/-	USD	5/-	500/-	EURO	4/-	400/-	AED	20/-	2,000/-	GBP	3/-	300/-	SAR	20/-	2,000/-	<p>iv) UBL Basic Banking Account (UBL BBA) holders.</p> <p>v) Accounts related with Zakat Collection & Disbursement</p> <p>vi) Unclaimed deposits after maturity of ten years.</p> <p>vii) Earthquake affected areas (BPRD Circular Letter No. 28 of October 10, 2008)</p> <p>viii) All UBL Staff Accounts wherein salary are Credited.</p> <p>ix) All singly operated accounts of retired staff of the bank wherein pension, benevolent grant, medical bills reimbursed.</p> <p>x) Dormant Accounts</p> <p>xi) UBL First Minor Saving Accounts</p> <p>xii) School Management Committee Accounts-only for Sindh (BPRD Circular No. 02 of Jan 25, 2010)</p> <p>xiii) e Transaction Accounts for OMNI Agents.</p> <p>xiv) UBL Wiz Cards</p> <p>xv) All regular PLS saving accounts</p> <p>12) a) Salary & Pension disbursement charges.** 0640-18 Rs.75/- from remitting organization's main account under agreement per month where salary / pension is credited.</p> <p>b) Pay Partner-Salary (and other) disbursement. 0640-14 Min. Rs. 75/- per transaction (or as per contractual terms)</p> <p>** No charges to be recovered from Govt. and Semi Govt. Organizations and their employees / retired employees.</p> <p>13) Photocopy of a paid cheque returned to customer 0640-19</p> <p>Within 1 year Rs.200/-</p> <p>Above 1 year Rs.1,000/- } charges per cheque</p>		
	*Service Charges Per Month	Monthly Average Balance																											
PKR**	50/- (including FED)	10,000/-																											
PKR(BP Plus)	50/- (including FED)	25,000/-																											
USD	5/-	500/-																											
EURO	4/-	400/-																											
AED	20/-	2,000/-																											
GBP	3/-	300/-																											
SAR	20/-	2,000/-																											

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Particulars	SL Code	Charges
14) BUSINESS PARTNER WAIVER GRID (for Individual, Sole Proprietorship, Partnership and Government Accounts only)		
Waiver Per Month Applicable On Overnight Balance		
Services		Rs. 250/- K & Above
Issuance of MT		5
Issuance of CC		5
Cancellation of P.O,CC, DD or MT		5
Duplicate CC		5
ATM/Debit Card Annual Fee		Free
Clean Bills for Collection		5
Issuance of Cheque Books		1 Cheque Book of 50 leaves Free
Cheque Return Unpaid from Payee Account		5
UniRemote Charges		Free
Locker Rent		Free*
Issuance of Rupee Travelers Cheque		Free
(Annual average balance can be used for seasonal accounts)		

*1 locker free (any size) for 1st year, subject to availability in the branch where account resides. Waiver to be reviewed by Branch Manager at the end of each banking cycle.

Note:

- a) Waiver per month applicable on overnight balance when the request is made. This grid is applicable on Current Account/Business Partner balances of Rs.250 K and above, on case-to case basis on Branch Manager's discretion.
- b) First time collection charges free for Business Partners customers having balance of Rs. 250 K and above (after proceeds from collection are realized).

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Particulars	SL Code	Charges
15) BUSINESS PARTNER PLUS WAIVER GRID		
Services		Monthly Average Balance of Rs. 25k and above
Online IBTS / UniRemote Transactions country wide		Free
VISA Gold/Silver Debit ATM Card annual fee		Free
Issuance of Cashier's cheque		Free
Cheque Book		Free
Over the counter cash deposit		Free
Cancellation of CC		Free
Cheque Returned unpaid from payee's account		Free
Clean Bill for collection		Free
Duplicate Cashier's Cheque		Free
Selected Transaction SMS		Free
Duplicate Account Statement		Free
Issuance of RTC		Free

16) Charges on Encashment / Collection of profit coupons for certificates issued by other banks Rs.300/- per trip

17) Credit information report including credit report on Foreign Supplier / Buyers

- a) Within City Report **0780-29** Rs.1,200/- payable to Agents plus Rs.500/- service charges
- b) Foreign Report **0780-29** Equivalent Foreign Agents charges in Pak. Rs. plus Rs.600/- service charges NIL
- c) If requested by Banks/DFIs.

Particulars	SL Code	Charges
18) Standing instructions fee to be recovered in addition to the usual charges on remittance, if any	0640-65	Rs.200/-per attempt
19) Emigration Certificate	0640-19	Rs.150/- per certificate
20) Proprietorship Certificate	0640-19	Rs.150/- per certificate
21) No Objection Certificate (NOC)	0640-19	Rs.150/- per certificate
22) UBL Basic Banking Account transaction charges.	0640-65	Maximum of two deposits and two withdrawal transactions (cash or clearing) per month are allowed free of charge on UBL BBA account holders. However, any transactions (cash & clearing) in a calendar month after those mentioned above will be charged a flat fee of Rs.50/- in addition to regular charges for services as per SOC.
23) Statement of Profit Earned & WHT / Zakat Deduction	0640-19	Rs. 150/- per certificate
24) Transactional Charges on UBL UniFlex PLS Accounts.	0640-65	Rs. 100/- per transaction for any withdrawal above the threshold of three debit transactions in one calendar month (No charges on credit transaction)

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Particulars	SL Code	Charges
25) Charges for verification of account balance to third party based on customer's consent (<i>Exemption for: Students applying for visa to proceed for Foreign Education</i>)	0640-19	Rs. 250/- per verification

Note: *Electronic Banking / Cash Management UBL provides Electronic Banking and Cash Management Services. Fees and other charges to be recovered on a case to case basis.*

* *In addition to above, commission/service charges, recovery of courier/postage / fax charges will also be made according to prescribed tariff (wherever applicable)*

** *Charges negotiable on case to case basis under approval of relevant Business Head.*

*** *In addition to the charges above, all applicable Government levies will also be recovered.*

Particulars	SL Code	Charges
A. UBL Signature – Priority Banking		
1) Issuance of MT/ Cashier's Cheque		Free
2) DD / MT / PO / Cashier's Cheque Cancellation Charges		Free
3) Inter Branch Transactions in Online Branches – UniRemote		
a) Cash Deposit & Account to Account Transfer		
i) Within City		Free
ii) Intercity		Free
b) Cheque Deposit		
i) Within City		Free
ii) Intercity		Free
c) Cash Withdrawal		
i) Within City		Free
ii) Intercity		Free
4) Bills Collection		
a) Clean (including cheques/dividend warrants/bank drafts/ intercity clearing through NIFT etc)		Free
5) Stop payment of cheque drawn		Free
6) Lockers annual fee & key deposit		Free
7) Consumer products application processing charges		Free
8) a) Signature Premium Debit MasterCard (with basic ATM withdrawal insurance coverage)		Free

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Particulars	SL Code	Charges
b) Value added ATM withdrawal insurance coverage (optional)		Rs. 1,000/- per annum
9) Signature Priority Pass Fee		
a) Membership / Annual Fee		Free
b) Priority Pass International Fee		5 Free Visits per year (additional visits - USD 35 each)
10) Stop payment charges for cheque / DD / RTC / Free Cashier's Cheque and online Funds transfer through UniRemote		Free
11) Issuance of all currency cheque books		Free
12) Charges for Cheque return unpaid		Free
13) Net Banking Charges		Free
14) Priority Banking Lounge Charges (Applicable in case the monthly average balance is less than Rs. 1 Mn (For Current A/c) and Rs. 2 Mn (For Saving A/c). Equivalent amount of required balance and charge applicable for FCY account).		Rs. 1,000/- per month

Note: Apart from this, all banking service charges will be levied as per current SOC.

BANK CHARGES FOR GOVERNMENT BUSINESS



Particulars	SL Code	Charges
A. IMPORTS		
1) Cash / reimbursable loans / barter expressed in U.S. Dollar or any other foreign currency including L/Cs under A.C.U. / arrangement:		
Less than Rs.250,000/-	0640-48	1/8% (0.125%) of the value of the Letter of Credit.
Rs.250,000/- and above		1/16% (0.0625%) of the value of the Letter of Credit.
2) Non-reimbursable letters of credit under barter / aid / loans / authorization to pay	0640-48	3/8% (0.375%) irrespective of the value of the Letter of Credit
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. As per clarification given by the SBP Foreign Exchange Department 6734/ FEP:9 (126-242)-95 dated 19-12-95 it is advised that in the case of letter of credit or for that matter "Authorization to pay" opened by the Department of the Federal or Provincial Governments whether routed through State Bank of Pakistan or not Letters of Credit commission is to be charged at the rates given in Para 37		
(ii) Chapter XIII of Foreign Exchange manual (8th Edition-2002). However for letters of credit "Authorization to pay" opened by other public sector agencies in Federal / Provincial Government including autonomous, semi autonomous bodies e.g., K.E.S.C. Limited, WAPDA, PTCL, etc., the commission is to be charged from the openers by the banks as per their own schedule of charges.		
*In addition to above, commission/service charges, recovery of courier/postage / fax charges will also be made according to prescribed tariff (wherever applicable)		
**Charges negotiable on case to case basis under approval of relevant Business Head.		
*** In addition to the charges above, all applicable Government levies will also be recovered.		

Particulars	SL Code	Charges																																																												
BRANCHLESS BANKING																																																														
A. Service Fee at UBL Omni Dukaan*																																																														
Utility Bill Payment		Free																																																												
Mobile Voucher purchase		Free																																																												
Mobile Top up		Free																																																												
Cash Deposit (within account opening area)		Free																																																												
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*All mentioned amounts in PKR Fee is inclusive of all Taxes.																																																														

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BRANCHLESS BANKING

Particulars	SL Code	Charges				
B. Fee For Account Holders*						
Account Opening at UBL Omni Dukaan		Free				
Initial Deposit requirement		Rs. 100/-				
Minimum Balance requirement		Rs. 100/-				
Minimum Balance charges		Rs. 15/-				
Package Subscription						
Package Time	Validity (In Days)	Fee				
Omni Monthly	30	Rs. 150/-				
Omni Semi - Annual	180	Rs. 500/-				
<table border="1" style="width:100%"> <thead> <tr> <th>Free Transaction</th> </tr> </thead> <tbody> <tr> <td>1. UBL Omni Account to Account Transfer</td> </tr> <tr> <td>2. Balance Inquiry</td> </tr> <tr> <td>3. View Bill</td> </tr> </tbody> </table>			Free Transaction	1. UBL Omni Account to Account Transfer	2. Balance Inquiry	3. View Bill
Free Transaction						
1. UBL Omni Account to Account Transfer						
2. Balance Inquiry						
3. View Bill						
Slab Start	Slab End	Account to Person Transfer Fee (Rs.)				
0	500	35/-				
501	1,500	56/-				
1,501	4,000	84/-				
4,001	7,000	168/-				
7,001	10,000	245/-				
10,001	15,000	350/-				
15,001	20,000	490/-				
20,001	25,000	613/-				
		UBL Omni Account to Account Transfer Fee (Rs.)				
		15/-				
		25/-				
		40/-				
		90/-				
		175/-				
		250/-				
		350/-				
		438/-				

Particulars	SL Code	Charges
UBL Omni ATM Card (Personalized and Non-personalized)		
Card Name	Annual Fee	Daily Withdrawal Limit
UBL Omni ATM Card	150	40,000
		Daily POS Limit
		100,000
Transaction Type (Customer Fee)		Customer Fee
Bill Payments		Free
Voucher Purchase		Free
Balance Inquiry		5
Displaying of last transactions		Free
View Bill		5
Account Number Enquiry		Free
Bill Nick Addition		Free
Payee Nick Addition		Free
Deletion of Bill Nick		Free
Deletion of Payee Nick		Free
Help		Free
Listing of Bill Nicks		Free
Listing of Payee Nicks		Free
Loading amount from linked UBL account		Free
Unloading amount to linked UBL account		Free
*All mentioned amounts in PKR, Fee is inclusive of all Taxes.		

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BRANCHLESS BANKING



Particulars	SL Code	Charges
A. UBL netbanking		
netbanking		Bronze Silver Gold Platinum
Monthly Debit Limit		Up to Rs. 5,000/- Up to Rs. 50,000/- Up to Rs. 100,000/- Up to Rs. 500,000/-
Monthly Subscription Fee	0790-08	Rs. 25/-** Rs. 45/-** Rs. 75/-*** Rs. 150/-***
Transaction Fee		
Door step cheque delivery through netbanking	0790-06	Rs. 50/- per transaction Rs. 50/- per transaction Rs. 50/- per transaction Rs. 50/- per transaction
Inter-Bank Fund Transfer (IBFT) through Netbanking	0790-06	Rs. 250/- per transaction Rs. 250/- per transaction Rs. 250/- per transaction Rs. 250/- per transaction
**Waived if Customer maintains e-Transaction Silver Account		
***50% Waived if Customer maintains e-Transaction Silver Account		
****Waived if Customer maintains e-Transaction Gold Account		
B. UBL Click N Bank (eNRP) Accounts		
Monthly Service Charges		
When monthly average balance		
a. PKR A/Cs is below Rs. 30,000/-		Rs. 50/- (FED included)
b. USD A/Cs is below USD 1,000/-		USD 5/-
C. eTransaction Account		
Basic		Minimum Average Balance Above 10,000/- in last three months
Silver		Minimum Average Balance Above 15,000/- in last three months
Gold		Minimum Average Balance Above 30,000/- in last three months
(Please visit UBL Website for updates)		
D. UBL NRP Direct Accounts		
Account Opening Fee		Rs. 2000*
Cheque Clearing Charges		0.6% of the initial deposit or \$7 whichever is higher*
(Initial Deposit Cheque Only)		0.6% of the initial deposit or \$16 whichever is lower
		International Mailing Charges Rs. 2,500/-
		Monthly Service Charges
		When Monthly average balance is below Rs. 50,000/- Rs. 50/-
		E. Contact Center & IVR
		Bill Payment Rs. 25/-
		Loan Installment Payment Rs. 25/-
		F. Fund Transfers
		Own Account 0.2% Min. Rs 150/-
		Third Party 0.2% Min. Rs 150/-
* This is a new service and promotional rates may apply. Such promotional rates shall be regularly posted on UBL website.		
** Waived if Customer maintains e Transaction Silver (or better) Account		
*** Waived if Customer maintains e Transaction Gold Account		
**** Current limits and can be changed anytime, see website for updates		
Note:		
i) In addition to above, commission/service charges, recovery of courier / postage / fax charges will also be made according to prescribed 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 Government levies will also be recovered.		

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Particulars	SL Code	Charges	Particulars	SL Code	Charges									
F. ATM / DEBIT CARD			2. UBL Mega Wallet Debit Card & UBL First - Pocket Money Debit Card											
1) General Debit / Prepaid Card Charges			<table border="1"> <thead> <tr> <th>Card Type</th> <th>Basic</th> <th>Supplementary</th> </tr> </thead> <tbody> <tr> <td>UBL Mega Wallet</td> <td>500/-</td> <td>250/-</td> </tr> <tr> <td>UBL First Pocket Money</td> <td>N/A</td> <td>N/A</td> </tr> </tbody> </table>			Card Type	Basic	Supplementary	UBL Mega Wallet	500/-	250/-	UBL First Pocket Money	N/A	N/A
Card Type	Basic	Supplementary												
UBL Mega Wallet	500/-	250/-												
UBL First Pocket Money	N/A	N/A												
a) SMS Alert Charges	0790-05	Rs.50/- per month Rs.100/- per month	a) Annual Charges (with basic ATM withdrawal insurance coverage)	0640-63	Rs. 1,000/- p.a.									
i) Basic			b) Value added ATM withdrawal insurance coverage (optional)											
ii) Premium			c) Funds Transfer Through ATM	0640-43	Within UBL Rs.50/- per transaction Outside UBL Rs. 250/- per transaction									
b) Switch Transaction Fee	0640-43	Rs.15/-	d) Card Replacement Fee	0640-63	Rs. 250/- per card									
i) Withdrawals on 1 Link ATMs other than UBL			Note:											
ii) Withdrawals on other switches			i) No joining fee. Annual fee to be recovered in advance. No refund on account closure.											
c) International Usage Charges	0640-41	3% of transaction amount or Rs.300/- whichever is higher	ii) In addition to above, commission/service charges, recovery of courier/postage /fax charges will also be made according to prescribed tariff (wherever applicable)											
i) ATM Withdrawal			iii) Charges negotiable on case to case basis under approval from relevant Divisional Head.											
ii) POS Purchase			iv) In addition to the charges above, all applicable Government levies will also be recovered.											
d) Balance inquiry		Rs. 5/- per transaction	3) UBL Wiz Prepaid Debit Cards											
i) Within Pakistan from non - UBL network			a) i) Card issuance-(One time fee) (with basic ATM withdrawal insurance coverage)	0880-12	i) NIL on deposit of Rs. 10,000/- & above ii) Rs. 100/- for deposit of less than Rs.10,000/-									
ii) From outside Pakistan			ii) Value added ATM withdrawal insurance coverage (optional)		Rs. 1,000/- p.a.									
e) Internet usage		Rs. 50/- per transaction	iii) Re-load fee		NIL									
i) Activation charges	0640-99	Nil	b) Cancellation / Card Replacement Charges	0640-50	Rs.100/-									
ii) Per session charges														
iii) Cross Border International Charges		3% of transaction amount or Rs. 300/- whichever is higher												

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Particulars	SL Code	Charges	Particulars	SL Code	Charges
Note:			b) Switch Transaction Fee		
i) Charges negotiable on case to case basis under approval of relevant Division Head.			i) Withdrawals on 1 Link ATMs other than UBL		
ii) In addition to the charges above, all applicable Government levies will also be recovered.			ii) Withdrawals on other switches		
4) UBL Premium Debit Master Card			c) Balance Inquiry		
a) Annual Fee (with basic ATM withdrawal insurance coverage)			i) Within Pakistan from non UBL network		
i) Basic		Rs. 1,000/-	d) Cancellation / Card Replacement Charges		
ii) Supplementary	0540-23	Rs. 500/-	0640-50		
b) Value added ATM withdrawal insurance coverage (optional)		Rs. 1,000/- p.a.	Note:		
c) Card Replacement Fee			i) Charges negotiable on case to case basis under approval from relevant Divisional Head.		
i) Normal	0540-24	Rs. 250/- per card	G. UBL DRIVE (CAR FINANCING)		
ii) Urgent		N/A	1) Application Processing Charges		
d) Funds Transfer Through ATM		Within UBL Rs.50/- per transaction Outside UBL Rs. 250/- per transaction	0640-78 As per the loan documents, or Rs. 6,000/- (non-Refundable) if not specified Plus FED Charge		
5) UBL Pardes Cards			2) Vehicle Evaluation Charges		
a) i) Card Issuance (with basic ATM withdrawal insurance coverage)	0640-60	N/A	0640-82 As per the loan documents, or Rs. 5,000/- if not specified		
ii) Value added ATM withdrawal insurance coverage (optional)		Rs. 1,000/- p.a.	3) Pre - payment Charges		
iii) Re-load Fee		N/A	0640-81 As per the loan documents, or 8% of principal outstanding amount if not specified		
			4) Late Payment Charges		
			0640-79 As per the loan documents. If not specified, the prevalent Schedule of Charges (SOC) at the time of loan issuance will be used to determine the charges. Current charges Rs. 1,000/-		

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Particulars	SL Code	Charges	Particulars	SL Code	Charges
5) Vehicle Re-Possession Charges	0860-25	Actual incurred by the bank upto a maximum of Rs. 75,000/-	4) a) Debit Card Annual Charges (with basic ATM withdrawal insurance coverage)		
6) Repossessed Vehicle Evaluation Charges	0860-25	Rs. 1,000/-	Rs. 500/- for UBL Wallet & Rs. 1,000/- for Premium Master Debit Card		
7) Monthly Warehouse Charges	0800-11	As per the loan documents, or Rs. 5,000/- per vehicle if not specified	b) Value added ATM withdrawal insurance coverage (optional)		
8) Auction Charges	0850-15	Rs. 2,000/-	5) Late Payment Fee		
9) Duplicate Repayment Schedule Charges	0540-64	Rs. 150/- per instance	0640-79 As per the loan documents, or Rs. 1,000/- or 10% which ever is higher, if not specified		
10) Duplicate NOC Charges	0540-64	Rs. 150/- per instance	6) Insurance Charges (Credit Protector)		
11) Tracker Management Fee			0780-08 0.2% of total monthly outstanding		
i) First year Advance Monitoring Fee	0640-78	Upto Rs. 10,000/-	7) Legal Stamping Charges		
ii) Monthly Monitoring Fee	0640-78	Upto Rs. 1,000/- per month	At Actual		
12) Insurance Charges		As per the rate quoted by the Insurance Company	8) Limit Enhancement Fee		
13) Legal Stamping Charges		At Actual	0540-42 Rs. 2,000/-		
Note:			H. ii) UBL CASH PLUS		
*In addition to above, commission/service charges, recovery of courier/postage/ fax charges will also be made according to prescribed tariff (wherever applicable)			1) Processing Fee		
**Charges negotiable on case to case basis under approval of relevant Business Head.			0640-78 As per the loan documents, or Rs. 1,000/- flat- if not specified		
*** In addition to the charges above, all applicable Government levies will also be recovered.			2) Pre-payment Penalty		
H. i) UBL CASHLINE			0640-81 As per the loan documents, or 5% of the remaining outstanding amount if not specified		
1) Processing Fee	0640-78	As per the loan documents, or Salaried Rs. 3,000/- & SEB/SEP Rs. 4,000/- if not specified	3) Partial Payoff Fee		
2) Processing Fee for Lien Marked	0540-42	Rs. 5,000/-	0640-81 As per the loan documents, or 5% of the amount being reduced from outstanding principal if not specified		
3) Annual Charges (Renewal fee)		As per the loan documents, or Rs. 2,000/- if not specified	4) Late Payment Charges		
			0640-79 As per the loan documents, or Rs. 1,000/- per installment if not specified		
			Note:		
			* All regular branch banking charges will be applied for the transaction through branches.		
			** In addition to the above, commission / service charges, recovery of courier / postage / fax charges will also be made according to prescribed tariff (wherever applicable.)		
			*** In addition to the charges above, all applicable Govt. levies will also be recovered.		
			**** All rates are subject to change.		

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Particulars	SL Code	Charges	Particulars	SL Code	Charges
<p>Note: Markup will be charged on all unpaid fees and charges, where applicable. However, markup will not be charged on the markup amount. In addition to above, commission/service charges, recovery of courier/postage/ fax charges will also be made according to prescribed tariff (wherever applicable) In addition to the charges above, all applicable Government levies will also be recovered.</p>			<p>c) In case of L/G undertaking to be issued favoring any bank for providing forward cover exchange risk under Suppliers / Buyers Credit on behalf of applicant 0640-08 Commission @ 1.6% per annum, Min. Rs.2,000/-</p>		
<p>A. IMPORTS</p>			<p>d) L/C cancellation charges 0640-47 Rs. 2,000/- plus swift & communication charge in actual</p>		
1) Cash Letters of Credit: a) Issuance of letter of credit	0640-04	Upto 0.40% and for 1st quarter or part thereof Upto 0.25%, for subsequent quarter min Rs. 2,000/-	5) Registration of contract with SBP in respect of Private Foreign Currency loans obtained by borrowers in Pakistan from foreign lenders 0640-50		Handling charges Rs.7,500/- (flat)
2) Revalidation commission	0640-04	Revalidation commission will be recovered as is applied for opening fresh Letter of credit	6) Issuance of certificate regarding opening of L/C or registration of contract to another bank for booking of forward exchange at importer's request 0640-47	a) Rs.750/-per application (flat) upto L/C amount of Rs.1.0 mln b) For L / C amount over Rs. 1.0 mln - Rs.1,000/-(flat)	
3) Transfer Commission-Commission on account of change in the beneficiary / country of advising	0640-04	Transfer commission will be charged as applicable in case of fresh letter of credit	7) Bills are drawn at a Usance under the Letter of Credit other than Pay As You Earn Scheme and Supplier / Buyer Credit and Deferred Payment Letters of Credit on yearly basis 0640-04	a) Rs.1,200/-per bill (flat) b) Extra Commission @ 0.10% per month or part thereof for any period beyond the L/c validity till maturity of the bill.	
4) a) Non reimbursable L/C under Barter Aid / Loans and Authorization to pay	0640-04	1% on 1st quarter and 0.30% for each subsequent quarter or part thereof, Min. Rs.1,500/-	<p>Note In case forced PAD is created due to non payment on maturity against DA / Supplier Credit L/C, commission @ 0.50% is to be charged (once only) in addition to mark-up @ 60 paisas PTPD (or as revised from time to time) from the date of maturity till the date of payment. 0640-47</p>		
b) L/C, L/G under "Suppliers / Buyers Credit" Pay As You Earn Scheme (PAYES) and deferred payment L/Cs for period over one year	0640-04/0640-08	Commission @ 0.40% per quarter or part thereof, Min. Rs.2,500/-			

Particulars	SL Code	Charges	Particulars	SL Code	Charges
8) Contract registration for import on annual volume basis	0640-46	0.40% (flat) Up to Rs. 50 mln Up to Rs. 100 mln Above Rs.100 mln 0.35% (flat) 0.30% (flat)	<p>i) If retired within 10 days from the date of lodgement 0640-03 No Commission</p>		
9) L/C Amendment	0640-47	Rs. 1,200/- per amendment (flat) or commission at rates specified under items 1 and 4 (a) above, if amendment involves increase in amount or extension in period of shipment.	<p>ii) If retired during 15 days subsequent to the period at item (i) above 0640-03 25 paisas per Rs.100/-</p>		
10) Contract Amendment	0640-47	Min. Rs. 1,500/- (flat)	<p>iii) If retired during next 15 days after the period mentioned in (i) and (ii) above 0640-03 30 paisas per Rs.100/-</p>		
11) Import documents received directly / indirectly from the supplier to the applicant / bank with / without registration of contract and the payment made there against.	0640-46	Rs. 1,500/- service charges @ 18% Swift charges Rs. 1,000/-	<p>iv) If retired during next 190 days after the period mentioned in item (i) (ii) and (iii) above 0640-03 40 paisas per Rs.100/-</p>		
12) Mark-up & commission in case of import bills under import L/Cs			13) Import bills returned unpaid	0640-46	Handling charges US \$ 100/- (flat) plus courier charges Rs. 2,000/-
a) Mark-up in case of import bills under Import Letters of Credit	0600-02	54 paisas per Rs.1,000/-per day from the date of negotiation till the date of retirement (on the amount for which PAD is created less cash margin held there against).	14) a) Collections	0640-46	Rs. 1,500/- (flat) per collection
b) In addition to mark-up as per (12) (a), Banks commission on the amount from which PAD is created less margin held there against is to be charged as under :	0640-03		b) Import against advance payment to suppliers	0640-03	Rs. 1,200/- (flat), plus service charges @ 15 paisa per Rs. 100/-, min Rs.1,500/- plus swift charges Rs.800/-
			15) Service charges on retirement of import bills under L/c's / Contracts	0640-46	
			1- Opened by us where Fx conversion / forward is done by us		@ 15 paisa per Rs.100/-, Min. Rs.1,500/-
			2- Opened by us where Fx conversion / forward is done by other banks		@ 18 paisa per Rs.100/-, Min. Rs.1,800/-

Particulars	SL Code	Charges	Particulars	SL Code	Charges
16) Reimbursement charges (payable to Reimbursement Bank)	0640-46	At Actuals	c) Negotiation of bills against L/C issued under barter / remittance from SBP (rupee bill)	0640-34	0.30%, Min. Rs.250/-
17) Handling of discrepant documents under import L/Cs		USD 60 or equivalent plus swift charges and FED	d) Confirmation	0640-51	0.25% per quarter or part thereof, Min. Rs.300/-
18) Issuance of freight certificate for imports on FOB basis	0640-46	Rs 1,200/- per certificate	e) Transfer of Export L/Cs	0640-31	Rs.1,300/-(flat)
19) Extension in maturity of usance bills under L/C / Bank Contract.		Rs 1,500/- (flat) per bill	f) Reimbursement payment to other local banks from non-resident rupee A/c	0640-50	Rs.500/-(flat)
20) Expense Recovery Protest/ Legal Charges	0640-46	Actual + USD 25	3) Advance Payment		
21) Handling of Imports Documents againsts PAD Bills (Sight Bills)	0640-46	Rs. 1,500/- (flat)	a) Service charges	0640-34	0.15% Min Rs. 400/-
	0640-03		b) Commission	0640-02	Rs. 200/- (flat)
	0640-50		c) Export Development Surcharge	3590-18	As per prevailing SBP regulations (as and when the shipment is effected).
22) Duplicate advice issuance		Rs.350/- per duplicate advice	4) EDS handling charges	0780-52	Rs. 100/- (flat) per transaction
23) FED invoice certificate		Rs.1,000/- per certificate	5) If the documents are sent to other banks for negotiation under restricted letter of credit	0640-50	Rs. 400/-(flat)
24) Issuance of business performance certificate of previous years at the customer request	0640-50	Rs.3,000/- per certificate	6) Collections		
<p>B. EXPORTS</p>			a) Clean cheques / Drafts / FTCs	0640-50	Rs.100/-
1) Processing charges for Export Registration	0640-34	Rs.200/- (flat)	b) Documentary (on which bank does not earn any exchange difference)	0640-50	Rs. 200/- per collection (flat)
2) Letter of Credit	0640-31				
a) Advising					
(i) Beneficiary in Pakistan		Rs.1,800/- (flat)			
(ii) Beneficiary outside Pakistan		US\$ 60 (flat)			
b) Amendment Advising	0640-31				
(i) Beneficiary in Pakistan		Rs.1,000/- (flat)			
(ii) Beneficiary outside Pakistan		US\$ 30 (flat)			

Particulars	SL Code	Charges	Particulars	SL Code	Charges
7) Duty Drawback Claim.	0640-50	0.25% of the amount of claim, Min. Rs. 250/- per case	b) Negotiation (Usance) (Delayed Realization) If payment of foreign / local bills realized within 03 days, no mark-up to be charged. In case proceeds not realized/credited to our account within 03 days from the date of the maturity till its adjustment than mark-up is applicable to our customer's NICF facility or as per special approval by the competent authority. In case of no NICF facility is available to the customer than mark-up will be charged	0010-11	Mark-up rate @ 54 paisa per Rs.1,000/- per day to be charged
8) Service charges against export documents sent for collection basis where payment cover is already received to our Foreign Currency Account	0640-34	13 paisas per Rs.100/-			
9) NOC Issued Document transferred against export document	0640-34	Rs. 500/- per bill			
10) Freight Subsidy	0780-53	Rs. 400/- per case			
11) Research & Development Surcharge - R&D handling charges	0640-50	0.25% of the amount of claim, Min Rs. 250/- per case			
12) Any Certificate issued in current Financial year including withholding tax certificate	0640-65	a) Original Rs.1,000/- per certificate b) Duplicate Rs. 2,000/- per certificate			
13) Trade Development Authority Registration certificate verification	0640-65	Rs. 200/- per certificate			
14) Duplicate advice issuance		Rs.300/- per duplicate advice			
15) a) Negotiation of documents drawn under sight letter of credit (Delayed Realization) If proceeds not realized / credited to our customer's account within 12 days than mark-up is applicable to customer. NICF facility will be charges for any delay beyond	0010-11	Mark-up rate @ 54 paisa per Rs.1,000/- per day to be charged			
			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, commission/service charges, recovery of courier/postage / fax charges will also be made according to prescribed tariff (wherever applicable) **Charges negotiable on case to case basis under approval of relevant Business Head. *** In addition to the charges above, all applicable Government levies will also be recovered.		
			16) Issuance of business performance certificate of previous years at the customer request	0640-50	Rs.2,500/- per certificate
			17) FED invoice certificate	0640-50	Rs.1,000/- per certificate
			18) Export LC Cancellation		Rs.1,500/- plus swift & communication charges
			19) Export Proceeds Transfer		Flat charges Rs. 500/- only on Out-Bound Export proceeds in FCY only
			C. REMITTANCES		
			1) Outward		
			a) Foreign Travelers Cheques	0640-28	1% of the amount of travelers cheques sold, Min. Rs.400/-
			b) i) Remittance abroad through Foreign Currency Account	0640-07	Commission @ 0.25% per US\$ 1,000 or part thereof, Min. US\$ 10, Max US\$100

Particulars	SL Code	Charges	Particulars	SL Code	Charges
ii) Remittance against surrender of Foreign Currency notes or cash deposited in Foreign Currency Accounts within 15 days from the date of such deposit	0640-07	Commission mentioned under (b) (i) above, service charges @ 0.25% to be recovered Min Rs.200/-	iii) Service charges on issuance of FMT/FDD against Export	0640-07	@ 15 paisas per Rs.100/-, Min. Rs. 500/-
iii) Foreign Currency cash deposited in Foreign Currency account for realization of export proceeds	0640-07	In addition to commission mentioned at (b) (i) above, service charges @ 0.25% to be charged in case of realization of export proceeds against cash deposited in Foreign Currency Account	d) i) FDD / FTT cancellation charges	0640-07	Rs. 500/- per item
iv) Collection for Foreign Currency Account	0640-07	0.6%, Min US\$ 7, Max US\$ 15	ii) Under general permission or specific approval of SBP	0640-07	Rs.250/-
v) Account to account transfer of Foreign Exchange Companies in Foreign Currency Accounts (having same title of accounts) within UBL Branches (Locally)		Commission @ US \$1 per 1,000/- or part thereof, Min. US \$ 8 Max. US \$75	iii) FDD / FTT cancellation charges against Export	0640-07	Rs.500/- per cancellation
c) Remittance abroad other than through Foreign Currency Account	0640-07		e) i) Issuance of duplicate FDD	0640-70	Rs.400/-
i) Students (for education purpose)	0640-07	Rs. 200/-	ii) Issuance of duplicate FDD under Export	0640-70	Rs.500/- (flat)
ii) Service charges against issuance of FMT / FDD / TC against Pak Rupees (Not applicable on advance payment imports)	0640-07	@ 15 paisas per Rs.100/-, Min. Rs. 400/-	2) Inward		
			a) Home Remittance		No Commission
			b) Others	0640-70	Nil, if the proceed are credited to an account with UBL. In other cases, flat charges @ Rs.500/-
			c) Service charges on payment of Inward Foreign Remittance/Swift Transfer received in Foreign Currency (Charges code SHA/BEN/OUR) and cover through our various Nostros. These charges are to be recovered only when TT buying rate is applied.	0640-70	Favoring UBL Customers: @ 0.15%, of remittance amount with Min USD 5 and Max USD 20 (Equivalent Pak Rupees). Beneficiaries with other local banks: @ 0.15%, of remittance amount with Min USD 10 and Max USD 25 (Equivalent Pak Rupees)

Particulars	SL Code	Charges	Particulars	SL Code	Charges
d) Inward cheques expressed in Foreign Currency drawn on Foreign Currency accounts received from local / upcountry bank's branches for payment in Pak Rupees after conversion at authorised dealers buying TT clean rates	0640-70	Rs.0.15%, Min. Rs.400/-	a) Postage (Within City)*	0800-01	i) Foreign at actual Min. Rs.150/- ii) Within City for import and export Rs. 200/-
e) Clean Collection-Using Foreign Correspondent arrangements			b) Postage (Within City-Registered)*	0800-01	Foreign at actual, Min. Rs.150/-
i) Collection for Foreign Currency Account or Rupee Account	0640-70	0.6%, Min US\$ 7, Max US\$ 15 or Equivalent Rupee per collection (in Addition to foreign Bank charges)	*Note: UBL Branches, Joint Ventures and Subsidiaries exempted.		
ii) Cheque/Draft/FTCs Returned unpaid	0640-70	Rs. 400/- (flat)	c) Fax / Telephone / SWIFT	0810-01	Full SWIFT L/C, Guarantee and Long Messages Min. Rs. 2,000/- or actual whichever is higher. Short SWIFT/ LC amendment Rs. 800/- or actual whichever is higher
iii) Postage	0640-70	Rs. 200/- (flat)	d) Courier	0800-05	Foreign Rs.1,300/-
Note: *In addition to above, commission/service charges, recovery of courier/postage / fax charges will also be made according to prescribed tariff (wherever applicable) **Charges negotiable on case to case basis under approval of relevant Business Head. *** In addition to the charges above, all applicable Government levies will also be recovered.			3) Foreign bills sent for collection returned unpaid	0640-50	Rs.500/- (flat)
D. MISCELLANEOUS			4) Inward collection received relating to Foreign Currency A/c from abroad or local banks / branches and where the payment is demanded in Foreign Currency	0640-50	US\$ 5 per US\$ 1,000 or part there of and Max. US\$ 15
1) Correspondent Banking charges	0800-01	At Actuals	5) Inward Foreign Currency cheque, received from local branches, upcountry branches or local banks for payment in Pak Rupees (convert the relevant Foreign Currency at the TT Buying rate)		Commission @ 0.10%, Min. Rs.200/-
2) (Postage / Fax / Telephone / SWIFT and Courier)					

