

## Schedule of Charges

Annual Membership Fee (with basic ATM withdrawal insurance coverage)	Silver: Rs. 1,500/-, Gold: Rs. 3,000/- Platinum: Rs. 4,000/-
Chip Maintenance Fee	Rs. 250/- per annum
Annual Supplementary Card Fee (with basic ATM withdrawal insurance coverage)	Silver: Rs. 500/-, Gold: Rs. 750/- Platinum: Rs. 2,000/-
Platinum Upgrade Fee from Gold & Silver - Basic	Rs. 2,000/-
Platinum Upgrade Fee from Gold & Silver - Supplementary	Rs. 1,000/-
Value added ATM withdrawal insurance Fee	Rs. 1,000/- per annum
APR - Retail Transaction	Up to 39%
APR - Cash Advance	Up to 39%
APR - BTF	Up to 24%
APR - Lite Installment Plan	0% - 39%
APR - Lien marked credit card	Up to 33%
Processing fee for Lien marked credit card	Rs. 5,000/-
Legal Stamping Charges	At Actual
Minimum Monthly Payment	5% of the outstanding balance or Rs. 200/- (whichever is higher)
Cash Advance Fee	4% of the amount withdrawn or Rs. 750/- (whichever is higher)
Late Payment Fee	10% of the minimum balance due or Rs. 1,000/- (whichever is higher)
Over Limit Fee	2% of the over limit amount or Rs.1,000/- (whichever is higher)
Credit Guardian (Mandatory)	0.2% of the monthly outstanding balance
Credit Guardian Plus (Optional)	0.79% of the monthly outstanding balance
Family Security Plan	Plan A - Rs. 63/- per month Plan B - Rs. 105/- per month Plan C - Rs. 210/- per month Plan D - Rs. 315/- per month
Child Education Plan	Plan A - Rs. 49/- per child per month Plan B - Rs. 98/- per child per month Plan C - Rs. 125/- per child per month
Hospital Cash Plan - Executive	21 – 35 years: Rs. 220/- per month 36 – 50 years: Rs. 360/- per month 51 – 60 years: Rs. 824/- per month Each Child 1- 20 years: Rs. 215/- per month
Hospital Cash Plan - Deluxe	21 – 35 years: Rs. 320/- per month 36 – 50 years: Rs. 529/- per month 51 – 60 years: Rs. 1200/- per month Each Child 1-20 years: Rs. 300/- per month
Booking Charges - Balance Transfer (Open)	Free
Booking Charges - Lite Installment Plan	Rs. 250/- per transaction
Cancellation Charges - Lite Installment Plan	5% of the installment outstanding balance or Rs.1,000/- (whichever is higher)
Direct Debit Failure Fee	Rs. 500/-
Card Replacement Fee	Rs. 500/-
UBL PSO Auto Credit Card Conversion Fee (for Basic & Supplementary Cards)	Rs. 500/- per card
Utility Bill Payment Fee	Up to Rs. 35/- per transaction or Rs. 350/- per annum (per utility company)
Limit Enhancement Fee	Rs. 2,000/-
FX Conversion Charges on FCY Transactions	Up to 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard.
VISA / MasterCard Arbitration Charges for Disputed Transaction	USD 500/- or equivalent
Refund CCs	Through A/C Rs. 150/- Through Cash Rs. 300/-
<b>Platinum Priority Pass Fee</b>	
Membership / Annual Fee	Free
Supplementary Priority Pass Fee	USD 10/-
Airport Lounge Visit Fee	USD 35/- per visit
<b>Global Customer Assistance Service - Fee</b>	
Lost & Stolen Card	USD 35/- per request
Emergency Card Replacement - Visa Gold & Platinum	USD 250/- per request
Emergency Card Replacement - Visa Classic	USD 225/- per request
Emergency Cash Disbursement	USD 175/- per request
Emergency Service Request Denied or Fulfilled by Issuer or Cancelled	USD 50/- per request
Cardholder Inquiry Service / Visa Assistance Centre	USD 7.50/- per request

**General Consumer Banking Charges**

Cheque Return Charges	Rs. 400/- per cheque
Collection on Customer Call	Rs. 250/- per pick-up
SMS Alert Fee	Basic: Rs. 50/- per month Premium: Rs. 100/- per month

**Notes:** In addition to the above, commission / service charges, recovery of courier / postage / fax charges will also be made according to prescribed tariff.  
In addition to the charges above, all applicable Government levies will also be recovered.

## CALCULATION OF SERVICE CHARGES

**EXAMPLE ONE**

TYPE	DATE	AMOUNT (Rs.)
Retail Transaction	Jan 01, 2012	1,000/-
Payment	Jan 20, 2012	1,000/-
<b>Service Charges on Jan 08, 2012</b>		<b>Nil</b>

**EXAMPLE TWO: TRANSACTION SCENARIOS**

TYPE	DATE	AMOUNT (Rs.)
Retail Transaction	Jan 01, 2012	1,000/-
BTF	Jan 02, 2012	1,000/-
Cash Advance	Jan 03, 2012	1,000/-
Payment	Jan 20, 2012	500/-

**CALCULATION #1: SERVICE CHARGES DUE ON JAN 08, 2012**

TYPE	SERVICE CHARGES CALCULATION	DAYS	TOTAL SERVICE CHARGES (Rs.)
Retail	0		Nil
BTF	$24\% / 360 \times 1,000$	7	4.67/-
Cash Advance	$39\% / 360 \times 1,000$	6	6.50/-
<b>Service Charges</b>			<b>11.17/-</b>

**Total Amount Remaining: Rs. 500 - Rs.11.17 = Rs. 488.83/-**

**Net Adjustable Outstanding Balance** 2,511.17/-

**CALCULATION #2: SERVICE CHARGES DUE ON FEB 08, 2012**

TYPE	SERVICE CHARGES CALCULATION	DAYS	TOTAL SERVICE CHARGES (Rs.)
Retail Transaction	$39\% / 360 \times 1,000$	39	42.25/-
BTF	$24\% / 360 \times 1,000$	31	20.67/-
Cash Advance	$39\% / 360 \times 1,000$	11	11.92/-
Cash Advance (after payment)	$39\% / 360 \times (1,000 - 488.83)$	20	11.08/-
<b>Service Charges</b>			<b>85.91/-</b>
<b>Closing Balance</b>			<b>2,597.08/-</b>

**IMPORTANT POINTS:**

- Interest Calculation = (APR of Transaction / 360) x Transaction Amount x No. of days.
- The given examples are only for the purpose of understanding the calculation of service charges.
- The Bank, at its discretion, can revise these charges as per the prevailing SOC after due notice to the customer.
- Amount may vary due to 'rounding off'.
- The examples do not include FED and/or other charges.
- Mark-up will be charged on all unpaid fees and charges, however, Mark-up will not be charged on the Mark-up amount.
- In addition to the charges above, all applicable Government levies will also be recovered.

**ASSUMPTIONS:**

- Statement date is the 8th of the month.
- Due date for the payment is the 28th of the month.